



**MNB Decree No. 7/2004. (XII. 7.) of the  
Governor of the Magyar Nemzeti Bank**

**on the scope of information to be supplied for the Central Bank's information system and  
on the method and dead-line of data supply**

Based upon the authorization defined under Point i) of Subsection (1) of Section 60 of Act LVIII on the Magyar Nemzeti Bank I decree the following:

**Section 1** (1) This Decree shall apply to:

- a) financial institutions,
- b) investment enterprises,
- c) branch establishments in Hungary of financial organizations mentioned under Points a)-b), with head-quarters in a member state of the European Economic Area (hereinafter: EEA branches),
- d) legal persons not qualifying as financial institutions but providing auxiliary financial services, and
- e) legal persons not qualifying as financial institutions but operating their own automatic teller machines (ATM) and/or POS equipment with a cash-drawing function (hereinafter: data-suppliers).

(2) The branch establishment in Hungary of a financial organization with head-quarters in a country outside the European Economic Area also qualifies as a data-supplier described under Points a)-b) of Subsection (1) of this Section.

**Section 2** The data-suppliers shall provide the information for the Magyar Nemzeti Bank (hereinafter: MNB) listed in *Enclosure 1* of this Decree in accordance with the method, frequency and dead-line as determined therein.

**Section 3** (1) *Enclosure 2* of this Decree contains the tables related to the information to be submitted and the instructions how to fill them in.

(2) The MNB shall publish the technical aids (determined in *Enclosure 3* of this Decree) required for the supply of information on its website, simultaneously with this Decree's entering into force.

**Section 4** This Decree shall enter into force on the day of its promulgation. Simultaneously with this Decree's coming into force the No. 3/2003 (PK.16.) MNB Decree on the information to be submitted to the Central Bank shall cease to be in force.

Zsigmond Járai m.p.  
Governor of the Magyar Nemzeti Bank

Information to be supplied for the Central Bank's information system

| Identification code | Description   | Scope of data-suppliers  | Data supply |                |  |
|---------------------|---|--|-------------|----------------|--|
|                     |   |  | frequency   | method         | dead-line  |
| D01                 | Operational daily report on the changes of foreign exchange positions of credit institutions                                      | banks, specialized credit institutions and such EEA branches   | daily       | electronically | daily, before 11.30 a.m. on the working day following the reference period |
| D11                 | Description of individual external public debt and private debt public guaranteed   | banks, specialized credit institutions and such EEA branches   | quarterly   | on paper       | 20th working day of the month following the reference period               |
| D12                 | Schedule of drawings and principal and interest payments for individual external public debt and private debt publicly guaranteed | banks, specialized credit institutions and such EEA branches   | quarterly   | on paper       | 20th working day of the month following the reference period               |
| D13                 | Individual external public debts And private debts publicly guaranteed currents status and transactions during period             | banks, specialized credit institutions and such EEA branches   | annually    | on paper       | 28 February of the year following the reference period                     |
| D14                 | Revisions of forms 1 and 2  | banks, specialized credit institutions and such EEA branches   | quarterly   | on paper       | 20th working day of the month following the reference period               |
| D15                 | External private non-guaranteed debt  | banks, specialized credit institutions and such EEA branches   | annually    | on paper       | 28 February of the year following the reference period                     |
| E04                 | Daily report on forint securities stocks  | clearing house performing central depository activity in accordance with the Act on the Capital Market | daily       | electronically | 9.30 a.m. on the working day following the reference period                |
| E06                 | DVP securities account transfer and primary market transactions   | clearing houses described in the Act on the Capital Market and such EEA branches                       | daily       | electronically | 1st working day following the reference period                             |
| E14                 | Stock futures transactions at the Budapest Stock Exchange (BSE)   | clearing houses described in the Act on the Capital Market and such EEA branches                       | daily       | electronically | 2 p.m. on the working day following each trading day                       |

| Identification code | Description   | Scope of data-suppliers  | Data supply   |                |  |
|---------------------|---|--|---------------|----------------|--|
|                     |   |  | frequency     | method         | time-limit   |
| E20                 | Securities owned and deposited with investment companies (issued by residents and non-residents) broken down according to the owners                      | investment enterprises and such EEA branches   | quarterly     | electronically | 8th working day of the month following the reference period  |
| E21                 | Securities owned and deposited with banks and specialised credit institutions (issued by residents and non-residents) broken down according to the owners | banks, specialized credit institutions and such EEA branches   | quarterly     | electronically | 8th working day of the month following the reference period  |
| E23                 | Securities kept in combined aggregate securities accounts and collateral securities deposit accounts kept at KELER Rt.                                    | clearing house performing central depository activity in accordance with the Act on the Capital Market | monthly       | electronically | 3rd working day of the month following the reference period  |
| E27                 | ISIN codes and other basic information of securities issued by KELER Rt.  | clearing house performing central depository activity in accordance with the Act on the Capital Market | weekly        | electronically | 11.30 a.m. of the first working day of the week  |
| E28                 | Distribution of orders processed in the securities clearing system according to markets   | clearing houses described in the Act on the Capital Market   | semi-annually | electronically | 20th working day of the month after the reference period   |
| E43                 | Share option transactions at the Budapest Stock Exchange (BSE)  | clearing houses described in the Act on the Capital Market and such EEA branches                       | daily         | electronically | 2 p.m. on the working day following each trading day   |
| F01                 | Supervisory balance sheet and profit and loss accounts (end-of-month stock data)  | banks, specialized credit institutions and such EEA branches   | monthly       | electronically | 11th working day of the month following the reference period; preliminary data for the last month of the calendar quarter: 11th working day of the month following the reference period; final: 20th working day of the month following the reference period |

| Identification code | Description  | Scope of data-suppliers                                      | Data supply  |                |   |
|---------------------|--|--|--------------|----------------|---|
|                     |  |  | frequency    | method         | time-limit  |
| F03                 | Supervisory balance sheet and profit and loss accounts (end-of-month stock data)                 | co-operative credit institutions and such EEA branches       | monthly      | electronically | 11th working day of the month following the reference period; preliminary data at the end of a quarter: 11th working day; final: 20th working day |
| F08                 | Supervisory balance sheet and profit and loss accounts (stock data on 31 December, 2004)         | banks, specialized credit institutions and such EEA branches | case by case | electronically | 31 March, 2005  |
| F09                 | Supervisory balance sheet and profit and loss accounts (audited stock data on 31 December, 2004) | banks, specialized credit institutions and such EEA branches | case by case | electronically | 15th working day after the closing general meeting, then in the event of change (with explanation)  |
| F14                 | Supervisory balance sheet and profit and loss accounts (stock data on 31 December, 2004)         | co-operative credit institutions and such EEA branches       | case by case | electronically | 15th working day after the closing general meeting, then in the event of change (with explanation)  |
| F19                 | Quarterly report related to the Supervisory balance sheet  | banks, specialized credit institutions and such EEA branches | quarterly    | electronically | 20th working day of the month after the reference period  |
| F33                 | Quarterly report related to the Supervisory balance sheet  | co-operative credit institutions and such EEA branches       | quarterly    | electronically | 20th working day of the month following the reference period  |
| F39                 | Statistical balance sheet of investment enterprises (security brokers)                           | investment enterprises and such EEA branches                 | annually     | electronically | last working day of January following the reference period  |
| F40                 | Statistical balance sheet of financial enterprises   | financial enterprises and such EEA branches                  | annually     | electronically | last working day of January following the reference period  |
| H01                 | Portfolio of receivables vis-a-vis non-financial companies                                       | banks, specialized credit institutions                       | quarterly    | electronically | 20th working day of the month after the reference period  |

| Identification code | Description  | Scope of data-suppliers   | Data supply   |                |   |
|---------------------|--|---|---------------|----------------|---|
|                     |  |   | frequency     | method         | time-limit  |
| H08                 | Loans outstanding and sum total of deposits broken down according to types of settlements  | co-operative credit institutions  | semi-annually | electronically | 20th working day of the month after the reference period  |
| H09                 | Portfolio of receivables vis-a-vis non-financial companies   | co-operative credit institutions with a balance sheet total exceeding HUF 5 billion   | quarterly     | electronically | 20th working day of the month after the reference period  |
| H34                 | Composition of housing credits extended for the household sector   | banks, specialized credit institutions  | quarterly     | electronically | 20th working day of the month after the reference period  |
| K01                 | Report on the interest rate of forint deposits and forint loans of non-financial corporations  | banks, specialized credit institutions (except for clearing houses in accordance with the Act on the Capital Market), co-operative credit institutions with a balance sheet total exceeding HUF 5 billion and such EEA branches | monthly       | electronically | 9th working day of the month following the reference period                                       |
| K02                 | Daily report on the interest rate of interbank forint loans and forint deposits  | banks, specialized credit institutions and such EEA branches  | daily         | electronically | 10 a.m. on the working day following the reference period   |
| K03                 | Report on the interest rate and annualised percentage rate of charge of forint deposits and forint loans of households and non-profit institutions serving | banks, specialized credit institutions (except for clearing houses in accordance with the Act on the Capital Market), co-operative credit institutions with a balance sheet total exceeding HUF 5 billion and such EEA branches | monthly       | electronically | 9th working day of the month following the reference period                                       |
| K12                 | Daily report on the interest rate of interbank overnight forint loans and forint deposits  | banks, specialized credit institutions and such EEA branches  | daily         | electronically | not more than half an hour after the closing time of the RTGS (Real-Time Gross Settlement System) |

| Identification code | Description  | Scope of data-suppliers  | Data supply                      |                |   |
|---------------------|--|--|----------------------------------|----------------|---|
|                     |  |  | frequency                        | method         | time-limit  |
| L09                 | Daily report on the book gross stock of certain claims and obligations vis-à-vis residents | banks, specialized credit institutions   | based on individual order, daily | electronically | for the first time following the order: 3 p.m. of the second working day after the reference day; from the second day from the order: 3 p.m. of the first day following the reference day |
| M01                 | Stock of assets and liabilities  | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches | monthly                          | electronically | 8th working day of the month following the reference period   |
| M02                 | Payment transactions   | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches | monthly                          | electronically | 8th working day of the month following the reference period   |
| M03                 | Transactions in trade credit assets and liabilities  | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches | monthly                          | electronically | 8th working day of the month following the reference period   |
| M05                 | Changes other than flows   | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches | monthly                          | electronically | Table 01: 8th working day of the month after the reference period<br>Table 02: 15th working day of the month after the reference period   |
| M06                 | Breakdown of liabilities over 1 year maturity according to their expiration                | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches | monthly                          | electronically | 10th working day of the month following the reference period  |

| Identification code | Description  | Scope of data-suppliers  | Data supply |                             |  |
|---------------------|--|--|-------------|-----------------------------|--|
|                     |  |  | frequency   | method                      | time-limit   |
| M07                 | Breakdown of syndicated loans received by residents according to their expiration                      | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches   | monthly     | electronically              | 8th working day of the month following the reference period                |
| M08                 | Monthly transactions and end-of-the-month stock of syndicated loans received by residents              | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches   | monthly     | electronically              | 8th working day of the month following the reference period                |
| M09                 | Monthly flows and end-of-month stocks of bonds of residents issued abroad and repurchased by residents | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches   | monthly     | electronically              | 8th working day of the month following the reference period                |
| M13                 | Explanation of data reported under Code 923  | banks, specialized credit institutions, directly GIRO-connected co-operative credit institutions and such EEA branches   | monthly     | electronically              | 8th working day of the month following the reference period                |
| M16                 | Report of exchange offices on their foreign currency stocks and turnover                               | co-operative credit institutions with no direct GIRO connection, such EEA branches and exchange offices  | monthly     | on paper                    | 10th of the month following the reference period                           |
| P01                 | Banknote and coin stock report   | banks, specialized credit institutions, co-operative credit institutions with a balance sheet total exceeding HUF 5 billion and such EEA branches              | monthly     | electronically              | 10th working day of the month following the reference period               |
| P04                 | Number of accounts   | banks, specialized credit institutions performing payment transactions, co-operative credit institutions performing payment transactions and such EEA branches | annually    | electronically and on paper | the last working day of January of the year following the reference period |
| P05                 | Credit and debit turnover of forint and foreign exchange payments                                      | banks, specialized credit institutions performing payment transactions, and such EEA branches  | annually    | electronically and on paper | the last working day of January of the year following the reference period |

| Identification code | Description  | Scope of data-suppliers  | Data supply   |                |   |
|---------------------|--|--|---------------|----------------|---|
|                     |  |  | frequency     | method         | time-limit  |
| P07                 | Bank issued payment cards - acquiring business   | banks, specialized credit institutions, financial enterprises, such EEA branches, legal persons not qualifying as financial institutions but operating their own automatic teller machines (ATM) and/or POS equipment with a cash-drawing function | semi-annually | electronically | last working day of the month following the reference period        |
| P27                 | Bank issued payment cards - issuing business   | banks, specialized credit institutions, financial enterprises and such EEA branches  | semi-annually | electronically | last working day of the month following the reference period        |
| P34                 | The payment card fraud   | banks, specialized credit institutions, financial enterprises and such EEA branches  | semi-annually | electronically | last working day of the fourth month following the reference period |
| P37                 | Monthly report on the balance of the payment transactions (clearing) account of corresponded credit institutions having an account with the correspondent bank | banks keeping accounts for credit institutions and such EEA branches   | monthly       | electronically | 1st working day of the month following the reference period         |
| P38                 | Payment turnover statistics  | credit institution clearing houses   | monthly       | electronically | 10th working day of the month following the reference period        |
| P39                 | Payment system statistics  | credit institution clearing houses   | monthly       | electronically | 10th working day of the month following the reference period        |
| P40                 | ICS (Interbank Clearing System) statistics   | credit institution clearing houses   | monthly       | electronically | 5th working day of the month following the reference period         |
| W01                 | Annual report submitted to the general meeting by credit institutions  | banks, specialized credit institutions   | annually      | on paper       | 30 April of the year following the reference period                 |
| W02                 | Consolidated annual report   | banks, specialized credit institutions   | annually      | on paper       | 30 June of the year following the reference period                  |



| W03                 | Minutes of the general meeting   | banks, specialized credit institutions | annually                                | on paper                    | within 30 days after the general meeting   |
|---------------------|--|--|---|-----------------------------|--|
| Identification code | Description  | Scope of data-suppliers                | Data supply                             |                             |  |
|                     |  |  | frequency                               | method                      | time-limit   |
| W04                 | Report of the extraordinary general meeting                              | banks, specialized credit institutions | annually                                | on paper                    | within 30 days after the extraordinary general meeting   |
| W05                 | Regular quarterly report of credit institutions                          | banks, specialized credit institutions | quarterly                               | on paper                    | 20th working day of the month following the reference period   |
| W06                 | Report of credit institutions on any current subjects                    | banks, specialized credit institutions | based on individual order, case by case | on paper                    | as per individual order  |
| W07                 | Annual and medium-term business policy guidelines of credit institutions | banks, specialized credit institutions | annually                                | on paper                    | in accordance with the deadline of preparing the directives, but not later than 28 February of the year under survey |
| W08                 | Reports on operational errors and their repair                           | credit institution clearing houses     | case by case                            | electronically and on paper | 5th working day following the event  |

## **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 (hereinafter referred to as “tables”) and in the guidelines providing instructions how to fill out the relevant forms (hereinafter referred to as “implementation guidelines”) the provisions of accounting and other regulations applicable to the data providers shall be observed, unless this Decree contains provisions to the contrary.

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

The abbreviations used in this Annex shall also apply to the tables and the implementation guidelines.

### **A. Sector definitions**

#### **1. Changes in sector definitions**

The sector-classification introduced in 2001 to be used for data supply procedures throughout shall remain unaltered, apart from two minor changes:

- a new company form has emerged, European Economic Interest Grouping established in Hungary, whose operational form code is 592 and is listed under Sector A) Non-financial corporations;
- the denomination of Sector C) is changed to “Other monetary financial institutions”.

#### **2. The sectors**

Data collection is built around the following sectors:

**Sector code      Sector**

##### ***Resident entities:***

- |           |   |
|-----------|---|
| <b>A)</b> | <b>Non-financial corporations</b>                 |
| <b>B)</b> | <b>Central bank</b>                               |
| <b>C)</b> | <b>Other monetary financial institutions</b>      |
| <b>D)</b> | <b>Other financial intermediaries</b>             |
| <b>E)</b> | <b>Financial auxiliaries</b>                      |
| <b>F)</b> | <b>Insurance corporations and pension funds</b>   |
| <b>G)</b> | <b>Central government</b>                         |
| <b>H)</b> | <b>Local governments</b>                          |
| <b>I)</b> | <b>Social security funds</b>                      |
| <b>J)</b> | <b>Households</b>                                 |
| <b>K)</b> | <b>Non-profit institutions serving households</b> |

##### ***Non-resident entities:***

- |           |                          |
|-----------|--------------------------|
| <b>L)</b> | <b>Rest of the world</b> |
|-----------|--------------------------|

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

For statistical purposes – on general principle – “Hungarian resident” shall mean all persons, natural or otherwise, whose direct economic interest (permanent residence, place of business, production etc.) is primarily linked to the economic area of Hungary. [Economic area shall not include the areas of foreign states and international organisations situated within the territory of a state, even though these are located within the boundaries of the country from a geographical standpoint (government, diplomatic, military etc. missions, and inter-governmental commercial and cultural representations of other states)]. Consequently, any economic entity that is engaged in an **economic activity** on the long term – **for over one year** – shall be treated as a resident of that country, or in the case of natural persons, who **maintains a durable presence in the country, meaning at least one year, or plans to stay in the country for that long** shall also be treated as residents (with the exception of students and persons receiving medical treatment).

**In the case of natural persons** (or private individuals), their economic ties to Hungary, in other words the resident or non-resident status of natural persons shall be determined in due observation of all relevant circumstances. Fundamentally, long-term stay in Hungary – **meaning at least one year or more – or the intention to do so** is the most important factor, that is to be decided first and foremost based on the information received from the client, on the type of bank account he maintains (e.g. payroll account), on any indication of a permanent residence or mailing address in Hungary, on any payment of public utility charges (water, gas, electricity etc.) in Hungary, on the frequency of visits the client pays to the bank, on facts of personal and common knowledge (for example, the key account manager is familiar with the client’s business activities and private life). The above does not apply to foreign students and people undergoing medical treatment, for they are considered non-residents regardless of how long they stay in the country.

As for **legal persons**, the companies registered in Hungary in accordance with company laws – for their registration by the court of registry or according to other statutory provisions is in itself an indication of having close economic ties on the part of the economic entity or organisation, irrespective of their company form, as well as other organisations which are registered in Hungary (political parties, foundations, religious organisations, associations etc.) are treated as residents.

**In light of the above, one decisive criteria in the case of legal persons as to whether or not the economic entity in question has a CSO code assigned, that also appears in the register of companies.** From the standpoint of resident status it is irrelevant whether the resident is entitled to any tax or customs allowances or anything of the like (for example any tax break granted to “off-shore” companies).

Accordingly

- **free zone companies** are also considered residents for having close economic ties to Hungary,

according to Point 28 of Section 4 of Act LXXXI of 1996 on Corporate Tax and Dividend Tax, “**taxable person operating abroad**” means any limited liability company or public limited company established in Hungary (**off-shore**; the term “taxable person operating abroad” is the equivalent of economic entities engaged in commercial operations solely with non-residents and/or providing services solely to non-residents).

### 4. Description of resident sectors

Some institutional units carry on a multitude of related activities. Their sector classification is always based upon the **main activity** of the institutional unit. The Hungarian branch offices of foreign-registered companies shall be included in the sector in which the parent company would be if it were a resident.

#### A) Non-financial corporations

The sector of Non-financial corporations contain the economic operators whose main profile consists of the production of goods for sale on the market, or non-financial services. According to their form of enterprise – exclusive of providers of financial services - this Sector includes:

- business associations vested with legal personality (associations, joint enterprises, limited liability companies, public limited companies), except ÁPV Rt., MÁK, ÁKK Rt., NA Rt., MFB Business Share Management Kft and CASA Asset Management Kft.
- co-operatives (with the exception of co-operative credit institutions)
- other companies with legal personality
- business associations without legal personality (general partnerships, limited partnerships, civil associations, condominium associations, etc.)
- non-profit institutions serving and financed by non-financial corporations.

**B) Central Bank**

This sector includes the National Bank of Hungary.

**C) Other monetary financial institutions**

This sector is typically comprised of financial institutions whose main business is collecting deposits.

It includes banks – other than the Central Bank – specialised credit institutions and co-operative credit institutions, and money market funds from among investment funds. Money market funds shall include the investment funds whose investment units are similar to bank deposits as far as liquidity is concerned, and their invest mostly in money market instruments or transferable debt securities with a maximum remaining maturity of one year, or in assets with similar facilities to money market instruments in terms of return. (“Money market instruments” shall mean low-risk and liquid securities listed on markets handling high volumes of transactions with high volumes of securities, where these can be liquidated immediately and at low costs.)

**D) Other financial intermediaries**

This sector includes the financial intermediaries not engaged in the collection of deposits whose main activity, however, includes the collection of other funds in substantial quantities, which they place on the money and capital market.

Presently it covers the majority of financial enterprises, investment funds except for money market funds, investment fund management companies, venture capital companies and funds, and investment firms and securities dealers from investment enterprises.

**E) Financial auxiliaries**

This category contains the institutions whose main profile is to carry out activities auxiliary to financial services which are closely related to some type of financial mediation. These institutional units, however, are not involved in collecting large amount of funds, rather they bring together lenders and borrowers in a way that these operations have no significant impact on their balance sheet. This includes the financial institutions whose main profile is to provide guarantees for financial mediation operations.

It covers the exchange markets, clearing houses, deposit insurance and institution protection funds, investor protection funds, other institutions engaged in activities auxiliary to financial intermediation, and securities intermediaries from 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, appropriated state funds, the Government Debt Management Company (ÁKK) Rt., the Hungarian State Treasury (MÁK), the Hungarian Privatisation and Holding Company (ÁPV) Rt., the National Motorway (NA) Rt., the MFB Business Share Management Kft. and CASA Asset Management Kft. It also includes those non-profit institutions, which are financed by the Central Government and are controlled by the Central Government.

**H) Local governments**

Local governments include the local authorities of municipalities and county governments, and their institutions, and local minority self-government bodies and their agencies. It also includes those non-profit institutions, which are financed and controlled by the local governments.

**I) Social security funds**

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

**J) Households**

The Households sector contains natural persons and private entrepreneurs. Private entrepreneurs are persons holding a private entrepreneur’s license and other private entrepreneurs (small-scale agricultural producers, agricultural smallholders, craftsmen, private merchants, etc.).

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

Of all non-profit institutions only the non-profit institutions serving households comprise a separate sector according to the international macro-statistical methodology. The non-profit institutions, which are financed and controlled by business associations, are considered non-financial enterprises. The non-profit organisations, which are financed and controlled by government agencies, are considered subordinated to the Central Government or the local self-governments.

The category of non-profit institutions serving households shall include those non-profit organisations, which receive their funding mostly from households, or are not controlled by the government sector or by any business association. Such organisations cover the majority of trade unions, employee representative organs, political parties, the church, religious organisations, associations and foundations.

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

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

5.1. It shall be determined whether the client has a uniform statistical code. If yes, follow the instructions contained in paragraph 5.2 below, if not, the provisions specified in paragraph 5.4.

5.2. If the client has a uniform statistical code, it shall be checked to see whether he is admitted to any MNB register. The registers contain the institutions whose sector is determined without the operational form code, represented in digits 13–15 of the uniform statistical code. Any client that is admitted to either of the registers shall be assigned to a sector based on the register. In connection with any client that is not listed in any of the registers the procedure specified in paragraph 5.3 below shall be applied.

MNB has prepared a register of the organisations enlisted in the following sectors: B) Central Bank, C) Other monetary financial institutions, D) Other financial intermediaries, E) Financial auxiliaries and F) Insurance corporations and pension funds. These registers contain all entries within the sector to which it pertains; one organisation may be listed in one register only.

MNB has also prepared a register on the institutions belonging to sector A) Non-financial corporations, sector H) Central Government or sector I) Local governments. In connection with any client that is not listed in any of the registers the procedure specified in paragraph 5.3 below shall be applied.

The registers referred to above, contained in Points 1–2 of Annex 3 to this Decree, contain the name, the registration number (the first eight digits of the uniform statistical code) and the appropriate sector. The registers are available on the official website of MNB, and are updated on the third working day of each month.

5.3. The sector of any client who has a uniform statistical code and is not listed in any of the registers shall be determined based on his uniform statistical code and the algorithm specified in paragraph I.A.6 of this Annex. If the client cannot be listed in any sector based on this algorithm, the instructions contained in paragraph 5.4 below shall be followed.

5.4. If a client who is to be classified does not have a uniform statistical code (which is frequently the case with respect to private individuals and non-residents,) or if based on the uniform statistical code the appropriate sector cannot be determined, it shall be determined using the information referred to in paragraph I.A. 3., 4 of this Annex (notably, the separation of residents and non-residents, and the description of the resident sectors).

## **6. Application of the uniform statistical code in the process of determining the sector of economic operators**

### ***6.1. The uniform statistical code (ESS)***

The use of uniform statistical code (ESS) is prescribed in Bulletin 9001/2002 (SK 3.) on the components and nomenclature of the uniform statistical code issued by the President of the Central Statistical Office by authorisation conferred under Paragraph f) of Section 6 of Act XLVI of 1993 on Statistics.

The first eight digits of the ESS is the registration number, the individual identification code of companies also used to determine whether the company in question is listed under exemptions or not. Digits 9-12 of

the ESS represent the industry of the company's main activity. These four digits is the same as the TEÁOR (ISIC) classification. The TEÁOR number is not required for sector classification, for MNB operates its own registers for financial institutions. **Digits 13-15 of the ESS is the operational form code. This code has a role in determining the appropriate sector.**

Digits 16-17 of the ESS represent the regional (county) code and they are not considered in the sector classification process.

## ***6.2. Determining the sector of unlisted economic operators with uniform statistical code using the ESS***

### ***6.2.1. Sector A) Non-financial corporations shall consist of the following units:***

a) ESS digits 13-14; 11, 12, 13, 21, 22, 54, 61, 71, 72, 73, 92

The institutions listed below are not included in the above category, for they are listed under Sector G) Central Government:

ÁPV Rt.,  
Government Debt Management Company Rt.,  
Hungarian State Treasury,  
National Motorway Rt.,  
MFB Business Share Management Kft.,  
CASA Asset Management Kft.,  
b) ESS digits 13-15; 571, 591, 592.

### ***6.2.2. Sector B) Central Bank shall consist of the following units:***

To be determined based on the register.

### ***6.2.3. Sector C) Other monetary financial institutions shall consist of the following units:***

To be determined based on the register.

### ***6.2.4. Sector D) Other financial intermediaries shall consist of the following units:***

To be determined based on the register.

### ***6.2.5. Sector E) Financial auxiliaries shall consist of the following units:***

To be determined based on the register.

### ***6.2.6. Sector F) Insurance corporations and pension funds shall consist of the following units:***

To be determined based on the register.

### ***6.2.7. Sector G) Central Government shall consist of the following units:***

- a) ESS digits 13-14; 31, 34, 35.
- b) ESS digits 13-15; 561, 562, 911, 912.
- c) ÁPV Rt. –ESS: 10792601-7415-114-01
- d) Government Debt Management Company Rt. – ESS: 12598757-6712-114-01
- e) Hungarian State Treasury Rt. – ESS: 12751631-6523-114-01
- f) National Motorway Rt. – ESS: 11906522-4523-114-01
- g) MFB Business Share Management Kft. – ESS: 12692246-7415-113-01
- h) CASA Asset Management Kft. – ESS: 10904266-7415-113-01

### ***6.2.8. Sector H) Local governments shall consist of the following units:***

ESS digits 13-14; 32, 36, 95.

### ***6.2.9. Sector I) Social security funds shall consist of the following units:***

- a) ESS digits 13-14; 33.
- b) ESS digits 13-15; 913, 914.

### ***6.2.10. Sector J) Households shall consist of the following units:***

- a) ESS digits 13-14; 23.
- b) ESS digits 13-15; 811.

**6.2.11. Sector K) Non-profit institutions serving households** shall consist of the following *unlisted units*:

ESS digits 13-14; 51, 52, 53, 55, 69.

ESS digits 13-15; 569, 599.

**6.2.12. Sector L) Rest of the world** shall consist of the following *units*:

ESS digits 13-15; 941.

## **B. IT manual (general instructions)**

The IT manual is designed to provide information and guidelines for data providers concerning the requirements prescribed by MNB in terms of structure for supplying data.

### **1. General provisions**

1.1. Data providers shall transmit in one file – if an original report (marked "E") – all data in a particular data collection unit (hereinafter referred to as “data collection”) pertaining one particular period. If the report contained in the file has been amended (marked "M"), the minimum information to be submitted shall comprise all sections of a table properly filled out. If the data provider has no information for the period specified, in other words this entire data supply is negative, the file to be submitted shall contain a single record indicating only the identification information (data compilation code, the subject period, data provider's particulars, date of completion, and code "N" indicating the type of document).

One data collection procedure contains one or more survey tables, the tables contain rows and the rows contain cells.

In terms of content, the records in the files correspond with the rows of the survey tables, the fields of the records – apart from the field codes – with the cells of the survey tables.

1.2. As for the structure of any record of a file, each record begins with field codes – before the fields of cells of the survey table. These 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 subject period),
- the data provider from whom the data is received,
- the date when the data provider has filled out the data supply form (date of completion),
- whether the form is an original, amendment or negative,
- the row and the survey table where the data is indicated etc.

Next up in the record are the fields containing the data cells of the survey table. (For a more elaborate description of the record structure refer to paragraphs I. B. 4.4 - 4.5.)

1.3. The file, in addition to the records described above, may also contain technical summary (control) records – if one is prescribed in the implementation guidelines, and if the survey table features such a row. Such technical control row may be required in the type of survey table that does not contain a row with “real” content, one that contains the total figure. The sole purpose of the technical control record is to confirm that all records (rows) are properly read when the file is opened. Structurally it is similar to the structure of other records in the file, the table number after the field codes indicates the number of the table to which it pertains, the serial number contains all zeroes, and the fields display the amounts contained in the proper column of the table, if the fields in that column contain a numerical value, in other words if they can be totalled. As the purpose of this row is purely technical, the amount does not necessarily have to be of substance, the length of the fields in this row may be greater than the length of the data fields.

1.4. With regard to the length of fields containing value data (see the tables under paragraph I.B. 4) or the unit of measurement given for the whole survey table or in its columns, or description (code or text) defines the type of data (see paragraph I.B. 4.2: C, N or S).

The length of the fields in the technical control record may be longer than what is prescribed for basic data.

1.5. The subject 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 |   | 01–12/1–2 | if supplied biweekly (number within the month) |
| 200 | K | 01–31     | if supplied daily                              |
|     |   | ...       | one-time *                                     |
|     |   | ...       | occasional *                                   |

\*May be coded on the basis of the actual period of the data collection cycle.

## 2. File type and structure

2.1 The file shall be submitted in 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 I.B. 2.10).

2.3. The length of fields may be fixed or variable.

(Note: The first operation 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 provider to decide whether to use fixed-length or variable-length fields, or both, between two commas, depending on the equipment the data provider has available.)

2.4. The identification fields in the beginning of the record must 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 in sequence, or more commas if there are more fields.

2.6. Rows may be sent in blank, however, it is not required. This also applies to rows of the survey table that are numbered, however they do not contain any data; these are known as title bars where all cells are shadowed gray).

2.7. In a row the comma(s) that follow the last value may be left out, even if there are more fields to follow (however, only if all of them are empty). These commas, may be entered depending on the data provider’s selection. A comma may or may not be entered after the last field before the record separator.

(Note: The receiving program locates the record separator to confirm the end of the row, and treats any missing field as blank. If these fields contain any numerical data, their value will be zero.)

2.8. A value between two commas may also be within quotation marks.

2.9. When a field contains free text, the contents shall be placed within quotation marks if

- the text contains any comma character, or
- the text contains any quotation mark character. Any quotation mark that already appears in the text has to be duplicated.

(Most software converts text fields in this fashion when writing a file.)

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, consult paragraph I.B. 2.1 regarding the character set



### 3. File name

File name: **AAADDDDD.GGG**

where **AAA** means the data compilation code (the code fixed in the first column of Annex 1 to this Decree) - fix, 3 characters long.

**DDDDD** means the date code of the subject period - variable, max. 5 characters.

It may be divided to sections indicating the month and year (week, two weeks, etc.), day, depending on the length of a data collection cycle. The date code shall be created as instructed in the table under I.B. 1.5.

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)                  |
| 205K1 | if supplied biweekly (first two weeks of May, 2002) |
| 21231 | if supplied daily (December 31, 2002)               |

- period before the file extension

**GGG** means the data provider's Giro code, if a credit institution, or a three-character code assigned by the MNB in all other cases - fix, 3 characters long.

### 4. Field control procedures

4.1. Below is a description of the most important rules concerning form and content, checked by the receiving program for compliance when delivered to the MNB. **The formal requirements prescribed shall be interpreted as to allow the receiving program to convert any field 'between two separator commas' to a field that is in conformity with the rules contained in the tables under paragraphs 4.4., 4.5 below.** (For example, in the case of a field defined N under paragraph I.B. 4.5, in the text file the character set may not contain any characters other than numerical, sign and decimal characters.)

4.2. The abbreviations used in the tables shall have the following meaning:

According to content type a field may be:

- C:** containing a code: routinely used for identification purposes
- contains, on general principle, a code value, or any member of a value set, or a date (date code).
  - must not be left empty.

(Exemption: In a technical control row an empty field may be inserted where it is so prescribed in the implementation guidelines.)

**N:** containing a numerical value: such as value data fields

- contains only numerical characters (0 through 9), sign and decimal characters.
- The sign characters should be immediately before the first digit.
  - Decimal is marked by a "period".
  - Value data shall be entered in the format specified in the tables or in the implementation guidelines; this format, in justified cases may differ from the regular format. In general, value data shall be given in round figures without decimals, or with two decimal places when indicating percentages.

**S:** Text field:

- Any text.
- Quotation marks in the text must be duplicated. The text may also contain commas.
- If the text contains a comma or a quotation mark, the contents of the field shall be placed inside quotation marks.

According to character length a field is either:

**F:** Fixed-length (defined by the length of codes)

**V:** Variable-length

4.3. The most common record structure is:

**A,D,Tsz,K,J,T,I<sub>1</sub>,.....,I<sub>n</sub>,S,a,b,.....,x**  
that is:

the data compilation code, the date code of the subject period, the data provider's registration number, date of completion, type of document, table number, first group criteria , ....., last group criteria, serial number in the table, first data field contents, second data field contents, ....., last data field contents

4.4. Each row in all tables, in other words, each record must begin with the following field codes:

**A,D,Tsz,K,J**

| Filed code,<br>description                           | Content<br>type | Length<br>type | Field length<br>(if a numerical<br>value, on the<br>whole) | Decimal<br>places | Comments<br>(value, value set, relation)  |
|--|-----------------|----------------|--|-------------------|---|
| <b>A</b><br>Data compilation<br>code                 | C               | F              | 3  |                   | Data compilation code, AAA<br>e.g. L09  |
| <b>D</b><br>Subject period                           | C               | F              | 4 or 6 or 7<br>or 8  |                   | Date code according to the length of<br>cycle.<br>E.g.: yyyyNx:    yyyy    year<br>N        quarter sign<br>x        quarter number |
| <b>Tsz</b><br>Data provider's<br>identification code | C               | F              | 8  |                   | Registration number   |
| <b>K</b><br>Date of completion                       | C               | F              | 8  |                   | éééhnn:    éééh    year<br>hh       month   preset<br>nn       day    preset  |
| <b>J</b><br>Type of document                         | C               | F              | 1  |                   | E, M or N:    E       original<br>M       amendment<br>N       negative   |

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

**T,I<sub>1</sub>,...I<sub>n</sub>,S,a,b,.....,x**

| Filed description code,                                     | Content type | Length type | Field length (if a numerical value, on the whole) | Decimal places | Comments (value, value set, example, and rules pertaining to the field itself)                            |
|---|--------------|-------------|---|----------------|---|
| permanent fields must be in front, see table under I.B. 4.4 |              |             |   |                |   |
| <b>T</b><br>Table number                                    | C            | F           | 2   |                | Table number (preset)   |
| <b>I<sub>1</sub></b><br>Special group criteria 1            | C            | F           |   |                | (optional field)<br>e.g.: currency types  |
| ...   | C            | F           |   |                |   |
| <b>I<sub>n</sub></b><br>Special group criteria n            | C            | F           |   |                | (optional field)  |
| <b>S</b><br>Serial number or identification code            | C            | F           |   |                | Serial number (preset),<br>ISIN code,<br>or another identification code in the stead of the serial number |
| <b>a</b><br>“a” cell data                                   | N or C or S  | V or F      |   |                |   |
| <b>b</b><br>“b” cell data                                   | N or C or S  | V or F      |   |                |   |
| ...   |              |             |   |                | ...   |
| <b>x</b><br>“x” cell data                                   | N or C or S  | V or F      |   |                |   |

Special group criteria fields emerge in the type of data supply forms where a table of a specific number must or may be filled out several times; e.g. in the balance of payments one special group criteria is the type of currency.

In any one data supply form the number of data fields inserted after the *N<sub>0</sub>*. field must coincide the number of columns arranged in alphabetical order in all tables.

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 than the length of the data fields so as to accommodate the total sum. For the formula of the technical sum data refer to I.B. 1.3.

#### 4.6. Other rules and correlations

The table entitled “Cohesion of reports, specific control criteria” as referred to in paragraph 5 of Annex 3 to this Decree and published on the official MNB website contains the control criteria, in which to prescribe correlations between fields, tables, or data collection procedures, and which are checked by the data processing and control programs of MNB and, if there is an error, the data provider’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.

### C. How to proceed when there is a bank holiday

According to Section 215 (1)-(2) of Act CXII of 1996 on Credit Institutions and Financial Enterprises, the notification credit institutions are required to submit to PSZÁF (Supervision) and/or MNB shall precisely indicate as to whether their bank holiday means an accounting holiday (a), a teller holiday (b), or accounting and teller holiday (c) together.

Where Paragraph b) applies, that is when the bank holiday pertains to accounting only, all data supply scheduled for that day must be complied with.

Where Paragraph a) or c) applies, that is when the bank holiday also means an accounting holiday, daily data supply shall be satisfied as follows:

- If the subject period falls on a bank holiday, and if on that day any transaction had been completed, the relevant data supply shall be performed in all cases.
- If the subject period falls on a bank holiday, and if on that day no transaction had been completed, the data supply sent for that day shall be negative.
- If the prescribed deadline for data supply falls on a bank holiday because of which the data provider is unable to send any data for that day, the data to be supplied for that day shall be sent to the MNB on the previous day by 10 p.m..

With respect to data supplies of monthly, quarterly, semi-annual or annual cycles, if the prescribed deadline falls on an accounting holiday, the relevant data shall be conveyed, regardless of the fact that there are no banking operations, for the period prescribed in Annex 1 to this Decree, by the deadline prescribed therein.

### D. Accompanying note with data supplied by means other than by electronic

With all data supply conveyed by means other than electronic the table below shall be filled out and enclosed:

|   |
|---|
| Name and address of data provider:                            |
| Registration number of data provider:                         |
| Type of document: original (E) - amendment (M) - negative (N) |
| Signature of person in charge of completion,<br>phone number: |
| Date of completion:   |

If in a given period there is no data in any of the tables of a data collection procedure, meaning that the data supply is "negative", it shall be duly indicated by filling out the data supply accompanying note to be submitted by the deadline prescribed for the cycle to which it pertains. If there are several data collection requested by MNB on paper that are likely to be "negative" pursuant to the relevant scope of activities, it shall suffice to send them on a single summary list to the MNB Statistical Division Department of Data Processing.

### E. Guidelines for the supply of statistical information

For the perfection of statistical information:

- all linear bonds must be satisfied (e.g. the two sides of the balance sheet must be in balance, the total of the sums must be the same as the grand total);
- consistency must be ensured for data supplied at different times;
- the statistical information supplied must be complete.

**II. TABLES RELATED TO THE INFORMATION TO BE SUPPLIED AND  
INSTRUCTIONS ON THEIR COMPLETION**





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

**03. Open positions** (foreign stocks + domestic stocks)

Value date: -----

| Line code | ISO code | Net accounts (nostro, loro, cash) | Net interbank loans / deposits | Net other loans / deposits | Net other assets / liabilities | Open positions in balance sheet | Spot position | Net futures position | Position of irrevocable guarantees | Position of future revenues / expenses | Position of options | data in HUF million                   |   |
|-----------|----------|-----------------------------------|--------------------------------|----------------------------|--------------------------------|---------------------------------|---------------|----------------------|------------------------------------|--|---------------------|---------------------------------------|---|
|           |          |                                   |                                |                            |                                |                                 |               |                      |                                    |  |                     | Net open positions for currency types | l |
| 01        | USD      |                                   | c                              | d                          | e                              | f                               | g             | h                    | i                                  | j                                      | k                   |                                       |   |
| 02        | CHF      |                                   |                                |                            |                                |                                 |               |                      |                                    |  |                     |                                       |   |
| 03        | CAD      |                                   |                                |                            |                                |                                 |               |                      |                                    |  |                     |                                       |   |
| 04        | GBP      |                                   |                                |                            |                                |                                 |               |                      |                                    |  |                     |                                       |   |
| ...       | ...      |                                   |                                |                            |                                |                                 |               |                      |                                    |  |                     |                                       |   |

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

Value date: -----

| Line code | Definition              | Data in HUF million                 |                                       |
|-----------|-------------------------|-------------------------------------|---------------------------------------|
|           |                         | Net open positions in balance sheet | Net open positions for currency types |
| 01        | Net open long position  | a                                   | b                                     |
| 02        | Net open short position |                                     |                                       |
| 03        | Total open position     |                                     |                                       |
| 04        | Supervisory capital     |                                     |                                       |



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

## 05. Spot transactions

[illegible]

## 06.Termin transactions

[illegible]

## **Guidelines for filling out 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 preceding the reporting date as well as the turnover data for the same day - as value date and in the case of specifically defined items for the trading date.
2. The report contains data of the foreign exchange stocks and turnover of the reporting institutions. The conversions to HUF and USD must be made as the official MNB foreign exchange medium rate issued on the working day preceding the reporting date. The stock and turnover data of currencies not indicated in separate lines in Table 1 of the instructions need to be converted in USD and reported under EGY ISO code.
3. In Tables 01 and 02 data must be reported in figures rounded to thousands without any decimals, data in JPY must be reported in million. Data in Tables 03 and 04 must be reported in HUF million, rounded, without any decimals. The transaction figures of 05 and 06 turnover tables must be reported in thousand and, in the case of JPY and HUF in million, indicating all decimals (without any rounding).

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

##### **Table No.: 01, 02 – Foreign stocks; Domestic stocks**

1. Asset values must be reported as net book value.
2. Major group identification principle 1: value date, which is the same as the reference date.
3. Major group identification principle 2: Foreign/domestic  
Foreign corresponds to the non-resident, and domestic corresponds to the resident category. (The exact definition of the resident and non-resident categories is contained in the MNB decree Annex No. 2 Section A/3.)
4. Contents of the columns of the table:
  - a) Line code
  - b) ISO code (01a,02a.)  
Currencies, which are not listed separately in the following table and gold must be converted into USD, aggregated, and reported under EGY ISO code. The daily official medium exchange rate, listed by the MNB shall be used for the conversion. If the MNB did not list an exchange rate for a given currency, the exchange rate must be calculated on the basis of the cross exchange rate of the domestic foreign exchange rate, defined by the central bank of the country issuing the particular currency, or its institution having central bank functions, and the euro.

Table 1: Currencies used in D01 report and their ISO codes

| ISO | <i>Definition</i> | Unit used in the report <sup>1</sup> |
|-----|-------------------|--------------------------------------|
| 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      | 1,000,000                            |
| EUR | EURO              | 1,000                                |
| HUF | HUNGARIAN FORINT  | 1,000,000                            |
| EGY | OTHER CURRENCIES  | 1,000                                |

<sup>1</sup> Example: USD 1.256,65, reported as USD 1,257.

c) Nostro accounts (01b,02b.)

Current accounts, kept and managing for the reporting institution by another credit institution, need to be reported. Data accounted by the reporting institution must be given. If the stock of a specific nostro account is negative, it should be reported under other liabilities.

The foreign/domestic distribution is based on the distribution applied by the account managing credit institution.

d) Interbank loans - short (01c,02c.)

Interbank loans - long (01d,02d.)

Deposits placed in credit institutions by the reporting institution and loans offered to credit institutions by the reporting institution must be reported in these columns.

Matured but not written-off receivables must be treated as prolongation, i.e. they need to be included in the report as long as they are included in the books.

Regarding the term, the term specified on the basis of the original maturity must be taken into account. Items with a term of one year, or less, should be considered short-term, and items with a term of more than one year should be considered long-term. In the case of purchased loans, the original maturity of the loan offered at the time of the purchase must be taken into account instead of the original maturity of the purchased receivable.

The distribution of foreign/domestic, interbank/other loans is based on the final debtor.

e) Other loans - short (01e,02e.)

Other loans - long (01f,02f.)

Deposits placed by the reporting institution in non-credit institutions, and loans offered by the reporting institution to non-credit institutions need to be reported in these columns.

Matured but not written-off receivables must be treated as prolongation, i.e. they need to be included in the report as long as they are included in the books.

Regarding the term, the term specified on the basis of the original maturity must be taken into account. Items with a term of one year, or less, should be considered short-term, and items with a term of more than one year should be considered long-term. In the case of purchased loans, the original maturity of the loan offered at the time of the purchase must be taken into account instead of the original maturity of the purchased receivable.

The distribution of foreign/domestic, interbank/other loans is based on the final debtor.

f) Receivables from securities (01g,02g.)

This column includes purchased securities (not own securities), foreign currency investments, shares and other equity at purchase value, and repurchased own securities temporarily managed in the portfolio at the repurchase value.

The purchase of foreign currency bonds issued by the MNB or other domestic credit institutions abroad needs to be taken into account in the domestic stock table.

The foreign/domestic distribution shall be based on the distribution of the issuer of the security.

g) Other assets (01h,02h.)

The column contains all the foreign currency assets included in the balance sheet of the reporting institution, and not listed above, including also accrued balances.

h) Currency stock in cash (01i.)

It is only included in the foreign stock table, and contains the closing foreign currency stock in cash on the working day preceding the reporting date.

i) Loro accounts - bank (01j,02i.)

Loro accounts - other (01k, 02j.)

Sight and current accounts, kept by the reporting institution for other credit institutions and non-credit institutions (other organisations).

The stocks accounted by the reporting institution must be reported. If the stock of an account is negative, it must be reported under the other assets.

The foreign/domestic distribution is based on the distribution applied by the account holder.

j) Interbank deposits - short (01l,02k.)

Interbank deposits - long (01m,02l.)

The columns contain loans offered by credit institutions to the reporting institution and deposits placed by credit institutions in the reporting institution.

Regarding the term, the term specified on the basis of the original maturity must be taken into account. Items with a term of one year, or less, should be considered short-term, and items with a term of more than one year should be considered long-term.

The distribution of foreign/domestic is based on the distribution applied by the partner.

k) Other deposits short (01n,02m.)

Other deposits long (01o,02n.)

Loans offered by non-credit institutions to the reporting institution and deposits placed by non-credit institutions in the reporting institution.

Regarding the term, the term specified on the basis of the original maturity must be taken into account. Items with a term of one year, or less, should be considered short-term, and items with a term of more than one year should be considered long-term.

The distribution of foreign/domestic is based on the distribution of the lender.

l) Liabilities from securities (01p,02o.)

The column contains the securities issued by the reporting institution at face value.

m) Other liabilities (01q,02p.)

The column contains all the foreign currency liabilities included in the balance sheet of the reporting institution, and not listed above, including also accrued balances, too.

### Table No.: 03 – Open positions table

1. With regard to the calculation of open positions, the provisions of the currently effective Government Decree No. 244/2000 (hereinafter: Government Decree) 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 as well as the below detailed instructions need to be applied.

For the calculation of the open position according to the balance sheet, the open position must be defined for each currency type. The open position is the position resulting from the net balance of all assets and all liabilities recorded in the given currency type. The data must be calculated on the basis of the applicable data of 01, 02 Tables. The open position relating to items not included in the balance sheet must be calculated in accordance with the provisions of Section 40 of the Government Decree, with the supplement that the open position of spot transactions must also be calculated, as defined below.

2. All data relating to open positions must be reported in HUF million, without any decimals. The end of day position must be calculated at the daily official medium exchange rate listed by the MNB. If the MNB did not list an exchange rate for a given currency, the exchange rate must be calculated on the basis of the cross exchange rate of the domestic foreign exchange rate, defined by the central bank of the country issuing the particular currency, or its institution having central bank functions, and the euro.

3. Major group identification principle 1 : value date, which is identical with the reference date.

4. Contents of the columns of the table:

a) Line code

b) ISO code (a)

The instructions related to the applicable parts of Table 01 need to be applied.

c) Net accounts (nostro, loro, cash) (b)

$[(01b + 01i + 02b) - (01j + 01k + 02i + 02j)]$

d) Net interbank loans/deposits (c)

$[(01c + 01d + 02c + 02d) - (01l + 01m + 02k + 02l)]$

e) Net other loans/deposits (d)

$[(01e + 01f + 02e + 02f) - (01n + 01o + 02m + 02n)]$

f) Net other assets/liabilities, securities (e)

$[(01g + 01h + 02g + 02h) - (01p + 01q + 02o + 02p)]$

g) Open positions in balance sheet (f)

$[03b + 03c + 03d + 03e]$

h) Spot position (g)

This column contains the position of the currency conversions, due on the spot date, or within the spot date -

including the spot leg of swap transactions and termin leg of overnight and tom next swaps, providing that their payment is due on the spot date, or within that - for the period from the date of the trade to the value date.

i) Net futures position (h)

Futures positions contained in Section 40 subsection *b.)* of the Government Decree.

j) Position of irrevocable guarantees (i)

Position of irrevocable guarantees and similar documents, based on Section 40 subsection *c.)* of the Government Decree, providing that they are definitely be used.

k) Position of future revenues/expenses (j)

Position calculated in accordance with Section 40 subsection *d.)* of the Government Decree.

l) Position of options (k)

Position of options calculated in accordance with Section 40 subsections *e.)*, *f.)* of the Government Decree.

Pursuant to the provision of Section 40 Subsection (2) of the Government Decree, during the calculation of the foreign currency net open position, the reporting institution may also apply a net present value calculation method for individual currencies, calculated with a discount factor defined in its internal regulations based on a permission of the Supervisory Authority.

m) Net open positions for individual currency types (l)

[03f+03g + 03h + 03i +03j +03k]

#### **Table No.: 04 – Total open positions**

1. It contains aggregate data for open positions.

2. Major group identification principle 1 : value date, which is identical with the reference date.

3. Contents of the table:

01. Net open loan position: total of the net open loan positions for each currency type with a prefix.

02. Net open short position: total of the net open short positions for each currency type with a prefix.

03.Total open position: total of the net long positions without any prefix and net short positions without any prefix of individual foreign currencies, converted to HUF.

04. Supervisory capital: the supervisory capital, as defined in Annex No. 5 of the currently effective Act CXII/1996 on Credit Institutions and Financial Enterprises.

a.) Data relating to net open positions in the balance sheet

b.) Data relating to the net open positions for each currency type.

In the case of the supervisory capital, the two columns are identical.

#### **Currency turnover data.**

1. Only transactions over the limit of HUF 5 million need to be reported among the turnover data.

#### **Table No.: 05 - Spot transactions**

1. The foreign currency/foreign currency, foreign currency/HUF spot transactions traded by the reporting institution on the day preceding the reporting date need to be reported here, with the indication of the value date.

Conversions with a value date no later than the spot date are classified as spot conversions for the purpose of this report.

2. Turnover must be recorded according to transactions with the following breakdown:

a) Line code

b) Trade date (a):

Day of the deal, identical with the reference date of the report.

c) Value date (b):

Value date of the transaction.

d) Purchased currency (c):

ISO code of the purchased currency.

e) Purchased amount (d):

Amount of the purchased currency.

f) Sold currency (e):

ISO code of the sold currency.

g) Sold amount (f):

Amount of the sold currency.

h) Inter-bank/customer indicator (g):

B: partner is credit institution

E: partner is other, not credit institution

i) Foreign/domestic indicator (h):

K: partner is non-resident

B: partner is resident

j) Partner identification (i):

If the partner belongs to C: Other monetary financial institutions, D: Other financial intermediaries, E. Financial auxiliaries, F: Insurance corporations and pension funds sector and it is resident, its CSO registration number must be provided. These CSO registration numbers are contained in a list in Annex No. 3 Section 1.1. of the MNB decree available on the MNB homepage. If the partner is a non-resident credit institution or financial institution, the first eight characters of its SWIFT-code must be reported. In cases not listed elsewhere, if the partner is resident, 00000002 code; if it is non-resident, the 00000001 code must be applied.

The sectoral definitions are contained in Party A of Annex No. 2 of the MNB decree.

3. The position of the deals must be reported in the "g" spot position column of 03 open positions table from the date of the deal to the value date.

4. The cash/currency, cash/cash conversions do not need to be reported.

5. The spot leg of swap transactions and the termin leg of overnight and tom next swaps do not need to be indicated here, but among the termin transactions, irrespective of the value date.

#### **Table No.: 06 – Termin transactions**

1. All foreign currency/foreign currency, foreign currency/HUF termin transactions must be reported here, irrespective of the method of settlement. The transactions traded by the reporting

institution on the day preceding the reporting date must be reported here at a value included in the contract, and with the indication of the value date. The termin leg of swap transactions must be indicated in one row with the spot leg of the transactions. This table must also contain the spot and termin legs of the overnight and tom next swaps.

2. Turnover must be recorded according to transactions, with the following breakdown:

a) Line code

b) Trade date (a):

Date of the deal.

c) Value date (b):

Value date of the transaction. In the case of new swap transactions, the value date of the spot leg of the transaction.

d) Transaction type (c):

TM: new forward, futures transaction. Currency purchase/sale in the future, at the OTC market and stock exchange, at a predefined price, and at or by a predefined time. They need to be included in the report relating to the date of the deal, indicating the value date.

SW: new swap transaction. Of the swap transactions, the foreign exchange (FX) swaps need to be reported. Foreign exchange swaps mean two conversions in contrary directions and with different value dates, involving a particular currency amount against another one with the same partner. They have to be reported on the day following the trade date, indicating the value dates of the spot and termin leg. The spot and termin leg of cross currency swaps need to be reported here, too.

OV: a right arising from the purchase of an option to purchase or sell a certain amount of foreign currency against another currency from or to the seller of the option at a predefined exchange rate at or by a predefined date. They need to be reported on the day following the trade date, indicating the value date.

OE: a liability arising from an option towards the buyer of the option to purchase or sell a certain amount of foreign currency against another currency from/to the purchaser of the option at a predefined exchange rate at or by a predefined date. They need to be reported on the day following the trade date, indicating the value date.

e) Maturity type (d):

R: not later than the spot date

S: over the spot date, not later than one year

H: over one year

The maturity of termin and option transactions, or in the case of new swap transactions, the maturity of the spot leg must be taken into account.

f) Purchased currency (e):

ISO code of the purchased currency. In the case of new swap transactions, the spot leg needs to be taken into account.

g) Purchased amount (f):

Amount of the purchased currency. In the case of new swap transactions, the spot leg needs to be taken into account.

h) Sold currency (g):

ISO code of the sold currency. In the case of new swap transactions, the spot leg needs to be taken into account.



i) Sold amount (h):

Amount of the sold currency. In the case of new swap transactions, the spot leg needs to be taken into account.

j) Swap termin value date (i):

It needs to be filled in only for swap transactions. The value date of the termin leg of the swap transaction must be reported here.

k) Swap termin value date type (j):

R: not later than the spot date

S: over the spot date, not later than one year

H: over one year

The maturity of the termin leg of swap transactions must be taken into account.

l) Swap termin purchased amount (k):

It needs to be reported only for swap transactions. The purchased amount of the termin leg of the swap must be reported here.

m) Swap termin sold amount (l):

It needs to be reported only for swap transactions. The sold amount of the termin leg of the swap must be reported here.

n) Inter-bank/customer indicator (m):

B: partner is credit institution

E: partner is other, not credit institution

o) Foreign/domestic indicator (n):

K: partner is non-resident

B: partner is resident

p) Partner identification (o):

If the partner belongs to C: Other monetary financial institutions, D: Other financial intermediaries, E. Financial auxiliaries, F: Insurance corporations and pension funds sector and it is resident, its CSO registration number must be provided. These CSO registration numbers are contained in a list in Annex No. 3 Section 1.1. of the MNB decree available on the MNB homepage. If the partner is a non-resident credit institution or financial institution, the first eight characters of its SWIFT-code must be reported. In cases not listed elsewhere, if the partner is resident, 00000002 code; if it is non-resident, the 00000001 code must be applied.

The sectoral definitions are contained in Party A of Annex No. 2 of the MNB decree.

r) Place of the deal (p):

O: OTC

T: Stock exchange

s) Option fee (r):

The fee of the new options (both purchased and sold) must be reported here in HUF million.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**WORLD BANK DEBT REPORTING SYSTEM****FORM 1: DESCRIPTION OF INDIVIDUAL EXTERNAL PUBLIC  
DEBT AND PRIVATE DEBT PUBLICLY GUARANTEED****NOTE: Consult instructions on the reverse side of this form.**

|                      |              |   |
|----------------------|--------------|---|
| 1. REPORTING COUNTRY | 2. DEBT. NO. | 2a. DEBT. NO IN REPORTING COUNTRY (if diferent) |
|                      |              |   |

  

|  |   |
|--|---|
| 3. NAME OF BORROWER  | 12. NAME OF LENDER  |
| 4. TYPE OF BORROWER (mark one)<br>.. 1. Central Government<br>.. 2. Central Bank<br>.. 4. Local Government<br>.. 6. Public Corporation<br>.. 7. Mixed Enterprise<br>.. 8. Official Development Bank<br>.. 9. Private   | 12A. CREDITOR GUARANTY AGENCY   |
| 5. NAME OF GUARANTOR   | 13. CREDITOR COUNTRY  |
| 6. BUDGET FINANCED<br>.. YES .. NO   | 14. TYPE OF CREDITOR (mark one)<br>.. 1. Exporter<br>.. 2. Private bank or other financial institution<br>.. 4. International organization<br>.. 5. Government or public agency<br>.. 6. Bord<br>.. 8. Nationalization  |
| 7. ECONOMIC SECTOR AND PURPOSE   | 15. COMMITMENT DATE   |
| 8. TYPE OF AGREEMENT (mark one)<br>.. 0. Normal loan<br>.. 1. Debt refinancing<br>.. 2. Debt rescheduling<br>.. 3. Other (describe in notes)   | 16. AMMOUNT OF COMMITMENT<br>.....of which<br>1. ....rescheduled principal .<br>.. arrears<br>2. ....rescheduled interest arrears<br>3. ....rescheduled maturities<br>4. ....rescheduled interest<br>5. ....rescheduled short term<br>6. ....rescheduled private non-<br>.. guaranteed debt |
| 9. PRINCIPAL PAYMENTS<br><br>1. Pattern of Repayments (mark one)<br><br>.. 1. Equal payments<br>.. 2. Annuity<br>.. 3. One lump sum<br>.. 4. Other (provide schedule on Form 1A)<br><br>2. Repayment Based on (mark one)<br>.. Total commitment<br>.. Each Drawing<br><br>3. If Repayment is Based on Drawings<br>a. No of months from drawing<br>to first principal repayment.....<br>b. No of principal payments on<br>each drawing..... | 17. CURRENCY IN WHICH<br>1. Amount is reported.....<br>2. Debt is repayable.....  |
| 10. PRINCIPAL REPAYMENT DATES<br>1. First..... 2. Final.....<br>3. No of payments per year.....  | 18. TYPE OF INTEREST OF BASE<br>1. Interest free<br>2. Interest included in principal<br>3. Fixed rata/rates<br>4. Variable rata/rates<br>5. Other (FORM 1A required)<br>If rates are variable give base<br>6. 1st variable base.....<br>7. 2nd variable base.....                          |
| 11. CONSOLIDATION PERIOD<br>FROM.....TO ..<br>(Fill in column 3 of FORM 1A with amounts<br>rescheduled each year)  | 19. INTEREST RATES OR MARGINS<br>1. 1st fixed .....% 3. 2nd fixed .....%<br>rate rate<br>2. 1st variable.....% 4. 2nd variable.....%<br>margin margin   |
|  | 20. INTEREST PAYMENTS DATES<br>1. First ..... 2. Final .....<br>3. No. of payments per year.....<br>4. For Items: 19.3 or 19.4 above, give dates on<br>which rates take effect  |
|  | 21. COMMITMENT CHARGE<br>(Rate %)   |

  

|           |
|-----------|
| 22. NOTES |
|-----------|

MNB data collection identification number: **D12**

## **WORLD BANK DEBT REPORTING SYSTEM**

### **FORM 1A: SCHEDULE OF DRAWINGS AND PRINCIPAL AND INTEREST PAYMENTS FOR INDIVIDUAL EXTERNAL PUBLIC DEBT AND PRIVATE DEBT PUBLICLY GUARANTEED**

|                               |  |
|-------------------------------|--|
| 1. REPORTING COUNTRY:         | 2. DEBT NO.:   |
| 3. CURRENCY IN WHICH REPORTED | 4. TYPE OF SUBMISSION CHECK IF<br>Original      Revision<br>.....      ..... |

| DATE      |          | SCHEDULE OF RESCHEDULINGS (3) | ESTIMATED FUTURE PAYMENTS |              |
|-----------|----------|-------------------------------|---------------------------|--------------|
| MONTH (1) | YEAR (2) |                               | PRINCIPAL (4)             | INTEREST (5) |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |
|           |          |                               |                           |              |

Notes:

MNB data collection identification number: **D13**

**WORLD BANK DEBT REPORTING SYSTEM**

**FORM 2: INDIVIDUAL EXTERNAL PUBLIC DEBTS AND PRIVATE DEBTS  
PUBLICLY GUARANTEED CURRENT STATUS AND  
TRANSACTIONS DURING PERIOD**

**NOTE: Consult Instructions on the reverse side of form.**

|                               |
|-------------------------------|
| 1. Reporting country:         |
| 2. Period ended (month, year) |

[illegible]

MNB data collection identification number: **D14**

## **WORLD BANK DEBT REPORTING SYSTEM**

### **FORM 3: REVISIONS OF FORMS 1 AND 2**

**NOTE: Please consult instructions on the reverse side of this form.**

|                        |
|------------------------|
| 1. Reporting country:  |
| 2. Date of submission: |

| Debt Number (1) | Perion ended<br>(month, year) (2) <sup>1/</sup> | Item or Column (describe) (3) | Revised data (4) <sup>2/</sup> |
|-----------------|---|-------------------------------|--------------------------------|
|                 |   |                               |                                |

1/ For FORM 2, enter the date of the form being revised.

2/ If an amount, indicate the currency in which reported.

Notes:



## **Guidelines for filling out the report**

### **DEBT MANUAL**

#### **PREFACE**

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

The World Bank Debtor Reporting System (DRS) has been in existence more than forty years. This Manual provides detailed instructions for completing reports (Forms 1, 1A, 2, 3 and 4), as well as definitions of the terms and concepts employed. Specifically:

(D11) Form 1: Description of Individual External Public Debt and Private Debt Publicly Guaranteed.

(D12) Form 1a: Schedule of Drawings and Principal and Interest Payments for Individual External Public Debt and Private Debt Publicly Guaranteed.

(D13) Form 2: Individual External Public Debts and Private Debts Publicly Guaranteed Current Status and Transactions during Period.

(D14) Form 3: Revisions of Forms 1 and 2

(D15) Form 4: External Private Non-Guaranteed Debt (in thousand of U. S. dollars).

Reporting procedures: An overview

Public sector debt is reported on a loan-by-loan basis. New loan commitments are reported quarterly, on Forms 1 (Description), and when appropriate, 1A (Scheduled of Drawings and Principal and Interest Payments). Actual loan transactions are reported once a year on Form 2 (Current Status and Transactions). Form 3 is used to report corrections to data originally reported in Forms 1 and 2. Private sector debt not publicly guaranteed is reported annually, in a more aggregate way, on Form 4.

The Manual is divided into six sections. The first deals with general definitions and procedures. The second deals with the reporting of individual public and publicly guaranteed loans at the time each loan is signed, and is specifically related to Forms 1 and 1A. The third section deals with annual reports of actual public sector debt transactions on Form 2. The fourth section covers the reporting of revised data on form 3. The fifth section contains instructions specifically related to the reporting of rescheduling information on Forms 1, 1A 2 and 4. The Sixth section contains instructions for reporting private debt, not publicly guaranteed, on Form 4.

#### **GENERAL DEFINITIONS AND PROCEDURES**

##### **Creditors and debtors**

The DRS in principle includes all long-term external debt, that is, debt with an original maturity of more than one year, owed by residents of the reporting country to non-residents thereof. The term non-residents includes, besides non-resident individuals, all foreign public bodies, foreign corporations (except branches thereof in the reporting country), and international organizations; in short, any individual or organization that is not physically located in the reporting country. This is in accordance

with the definition of “residents” in: International Monetary Fund (IMF), Balance of Payments Manual, fourth Edition, 1977, pp. 19ff. The term debt is used in its ordinary sense to include all obligations to make future payments, in cash or in kind, in specified or determinable amounts and with fixed or determinable rates of interest (which may be zero).

All long-term external debt, regardless of the medium of repayment, to be reported, including loans repayable in the currency of the debtor country and loans repayable in goods and services. Obligations to the World Bank, International Development Association, Inter American Development Bank, and the International Monetary Fund, African Development Bank and Asian Development Bank need not be reported; these organizations supply the necessary information directly to the World Bank. But, borrowings from other international organizations should be reported.

External long-term debt is classified in two categories: (a) debts of the public sector together with private debt with a public sector guarantee, and (b) all other private non-guaranteed debt. For purposes of the DRS, the public sector consists of the following types of institutions.

- (a) Central governments and their departments;
- (b) Political subdivisions such as states, province and municipalities;
- (c) Central banks; [1]
- (d) Autonomous institutions (see footnote 1)  
(such as financial and non-financial corporations, commercial and development banks, railways, utilities, etc.) where:
  - (i) The budget of the institution is the subject to the approval of the government of the reporting country; or
  - (ii) The government owns more than 50% of the voting stock or more than half of the members of the board of directors are government representatives; or
  - (iii) In case of default, the state would become liable for the debt of the institution.

Private debt publicly guaranteed is debt of a private person or enterprise the service on which is guaranteed by a public body as defined in the previous paragraph.

Private debts guaranteed only for exchange transfer are reported with other private debts on Form 4.

#### Definition of Long-term Debt

Long-term debt for purposes of DRS reporting is that with an original contractual or extended maturity of more than one year, measured from the date of signing the loan agreement (commitment date) to the date on which the last payment is due.

Most agreements (commitments) cover a specific single loan but some contemplate several individual loans, such as may occur under “frame agreements” or lines of credit. The latter would be considered long-term loans and therefore reportable to the DRS only if it were contemplated that the last payment on any individual debt to be incurred would be more than one year after the date the individual loan agreement is signed.

Some loan agreements provide that the interest rate may be adjusted at periodic intervals, usually with respect to a specified market rate. The maturity of such variable (floating) rate loans is measured to the final date on which the borrower must repay the last installment of the loan, not to the date on which the interest rate may be adjusted.

#### Reporting procedures

Public sector debt, defined above, is reported on a loan-by-loan basis on Forms 1, 1A (when appropriate), 2 and 3. Private debt without official guarantee reported in aggregate, i.e., not on a loan-by-loan basis, on Form 4. Forms 1 and 1A are submitted quarterly, within 30 days of the close of the quarter. Form 2 is submitted annually, by March 31 of the year following that for which the report is made. Form 3 should be submitted when required to report alterations in loan provisions or to correct



errors in reporting transactions previously reported on forms 1 and 2. If corrections or alterations to Form 1A are needed, a completely revised form should be submitted. Form 4 should be submitted annually, by March 31 of the year following the report year.

If no new loan has been contracted during a particular quarterly period, a statement noting that fact should be submitted. Countries in a position to substitute computer tapes or diskettes for the required forms may do so, but they must make specific arrangements in advance with the Financial Data Team of the World Bank.

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

### **1. REPORTING NEW COMMITMENTS: FORMS 1, 1A**

New loan commitments are reported on Form 1 (and 1A, when appropriate). In general loan commitment occurs when the lender enters into a legally enforceable agreement with the borrower to provide financing to the latter, even though actual disbursements may depend on the subsequent occurrence of certain events – the delivery of merchandise for instance. The information requested on Form 1 is vital to the successful operation of the DRS because it is used to organize and classify the data, to make projections of debt service requirements, and to assess the degree of concessionality of each credit. It is therefore essential that the key characteristics of each loan be reported in a uniform manner by all countries. This chapter of the Manual will be devoted to explaining, in more detail than is provided by the instructions on the forms themselves, the information needed. These explanations, like the instructions, refer to numbered items on the Forms.

#### **Form 1**

##### **Item 2. Debt number**

Every loan will be assigned a unique debt number, consisting of not more than 7 digits. It is suggested that, whenever feasible, the loans be numbered in chronological sequence. Once assigned, the number must be used on all subsequent reports referring to the same debt, especially on Forms 2 and 3, which contain no other means of loan identification.

If reports are prepared by more than one administrative unit in a country, special care may be needed to avoid using duplicate numbers. This can be accomplished, for instance, by reassignment of specific blocks of numbers to each agency.

##### **Item 2a. Debt number in reporting country**

Enter here the number assigned to the loan in the reporting country – if it is different than the number given in Item 2.

##### **Item 3. Name of borrower**

This is the actual debtor (or debtors, if more than one), as shown in the loan document, that is, the institution financially responsible for servicing the loan. The government of the reporting country should be shown as debtor only if the debt will be repaid from budgeted funds of the central government.

##### **Item 4. Type of borrower**

For purposes of this report, debtors should be classified as follows:

(a) Central government. The government of the country as such, includes administrative departments thereof.

(b) Central Bank. The monetary authority, normally the agency that issues currency and holds the country's international reserves.

(c) Local government. All political subdivision – states, provinces, municipalities, etc.

(d) Public corporation. Incorporated or unincorporated entities wholly owned by the governmental sector, which usually covers most of their expenses by selling goods or services to the public. Typical examples are railroads and public utilities. Both non-financial and financial corporations are included, except for official development banks, which are shown separately. Commercial banks are also included, if wholly owned by the public sector.

(e) Mixed enterprise. Incorporated or incorporated entitles, financial and non-financial (excluding development banks), in which the public sector has more than 50 percent (but less than 100 percent) of voting power. If the public ownership is 50 percent or less, the enterprise is considered private; if the public ownership is complete, the enterprise is considered public.

(f) Official development bank. Financial intermediaries primarily engaged in making long-term loans beyond the capacity of conventional institutions, and which do not accept monetary deposits.

(g) Private. All borrowers not included in the preceding categories, but reports on individual loans are required only with respect to loans the servicing of which is guaranteed by an agency of the public sector, as defined above. Do not include private debts which are guaranteed by a public body in the form of a commitment to provide foreign exchange when needed to service the debt; these are reported with other non-guaranteed private debt on Form4.

Item 5. Name of Guarantor

If a public body in the reporting country guarantees service on the debt (but not simply for exchange transfer), enter the name of the guarantor here. This would be an agency in the public sector other than the debtor; e.g., the central government may guarantee the debt of a public

Corporation. Also show the name of a public sector guarantor of private debt in this item.

Item 6. Relationship to central government budget

Answer this question “yes” only if the debt service payments, principal and interest are to be financed directly through the government budget. This information will help make it possible to reconcile statistics on external debt with statistics on public finance.

Item 7. Economic classification

Enter a brief description of the purchase of the loan (e.g., to finance a specific project, to pay for imports, to refinance all or part of an existing debt). If the loan is for a specific project, give the name of the project and describe the project according to the economic sector in which it falls. Enough information should be furnished to enable the loan to be classified according to economic sector. Note that the information should disclose the nature of the enterprise or program benefiting from the loan, not the nature of the products being financed.

Item 8. Type of agreement

Debt agreements are divided into three major categories for reporting purposes:

(a) Normal. Most debt agreements are of this type, consisting of a single loan, with the purpose, rate(s) of interest, and maturity date(s) specified in the agreement. However, a separate category is provided for refinancing loans.

(b) Debt refinancing. This category covers only voluntary refinancing, i.e. when a new loan is contracted (at more advantageous terms) to repay the outstanding balance of one or several previously contracted loans.

(c) Debt rescheduling. This category covers all arrangements made in order to give the debtor relief from the obligation to meet originally scheduled payments, which may be either in arrears or due in the future. This can include principal and interest arrears, in current and future maturities due, short term debt and private non-guaranteed debt. Note that new money arrangements that are sometimes part of the overall rescheduling agreement should be reported as normal loans. Copies of all debt relief agreements should be furnished. Specific instructions for reporting debt relief operations are given in Chapter IV.

Item 9. Principal repayments

If the pattern of principal repayments is equal payments, annuity or one lump sum check the appropriate box. (1, 2 or 3) in Item 9. 1. If the pattern of principal repayments is "other" check box 4 in Item 9. 1 and supply Form 1A.

If amortization payments are based on the total commitment, omit item 9. 3. If based on each drawing, complete both parts of item 9. 3.

Item 10. Principal repayment dates

Items 10. 1 and 10.2 are to be completed with actual principal repayment dates or the best estimate at the time of commitment. If payments are based on each drawing, please give dates, based on the best possible estimate.

Item 11. Consolidation period

These fields are to be used only if the loan is rescheduling loan. Give the dates of the consolidation period. Also complete Form 1A showing the dates and the amounts rescheduled in each year. (See Chapter IV for instructions on reporting rescheduling).

Item 12. Name of lender

Enter the exact name of the lender, if it is a foreign government, indicate which agency or department. If there is more than one creditor, as in the case of a syndicated bank credit, give the name of the lead manager and indicate in item 22 whether the syndicate comprises institutions of only one or of several countries.

Item 12a Creditor guaranty agency

Enter the name of the official agency in the creditor country that is the guarantor (if any).

Item 13. Creditor country

This is the country of residence of the creditor, not necessarily of its nationality. (Loans from a United Kingdom branch of a Japanese bank, for instance, are classified under "United Kingdom", not under "Japan"). If creditors of more than one country are involved, including bonds issued in more than one country (e.g. "Euro" bonds), enter the word "multiple". If the lender is an official international organizational, so indicate; do not enter the country where the organization is located.

Residence should be determined on the basis of the definitions set forth in the Balance of payments Manual of the International Monetary Fund (Chapter 3), to which reference has already been made.

Item 14. Type of credit of creditor

- (a) Exporter. Indicate this category only if the credit is extended directly by the exporter itself (frequently referred to as “suppliers’ credit).
- (b) Commercial bank or other financial institution. These include all commercial banks, whether or not publicly owned, as well as other financial institutions, such as finance companies, merchant banks, insurance companies, and the like. Note the asymmetry in definitions with regards to commercial banks: as debtors, publicly owned commercial banks are in the public sector; as creditors all commercial banks are classified as private, whether publicly or privately owned. Indicate (item 22) whether or not the credit is a syndicated loan, that is, whether more than one creditor institution is involved. However such credits should be reported as a single loan.
- (c) International organization. Note that loans from the World Bank, IDA IDB and the IMF need not be reported see paragraph 2. Only official inter-governmental organizations are included here; all loans by private financial institutions should be classified in category (b).
- (d) Government or public agency. This category includes loans from central, provincial or local governments, central banks (but not government-owned commercial banks), and public enterprises (notably, governmental export-financing institutions, development banks, and the like).
- (e) Bond. Include all bond issues, whether publicly offered or privately placed. The bank recognizes that a clear distinction between a privately placed bond issue and a loan is sometimes difficult to establish.
- (f) Nationalization. Include here only bonds or other evidences of indebtedness issued directly to the previous owners of nationalized properties. Loans obtained from other creditors to provide funds to reimburse owners of nationalized properties should not be reported as nationalization.

Item 15. Commitment date

The commitment date is that on which the loan agreement was signed or, if the debt consists of bonds, the date of issue.

Item 16. Amount of commitment

For the most part, the amount of the commitment in the case of loans from governments, international agencies, and banks and other financial institutions is unambiguous. In the case of suppliers’ credits, however, the amount of the commitment should consist only of that portion being financed on credit. In general, this would be the value of the shipment, minus all cash payments made by the purchaser.

In the case of bond issues, the face or nominal value of the total issue is considered to be the amount of the commitment, without deducting underwriting commissions or discounts. The amount of the commitment should exclude future interest payments. The total amount of the commitment should be shown even if it is contemplated – as in some stand-by credits that the whole loan will not in fact, be drawn.

In the case of a rescheduling loan give also the components of the total amount rescheduled under items 16.1, 16.2, 16.3, 16.4, 16.5, 16.6.

Note that in Item 16, as well as others where amounts are required, the amounts should be specified in thousands, except in the cases of Japanese yen and Italian lire, which should be expressed in millions.

Item 17. Currency

The currency, in which the amounts are reported, normally the one, in which the payment is due, is shown in item 17.1. If the loan has several currency tranches, i.e., is divided into parts with each part payable in a different currency, the amounts may be combined and expressed in one currency, making the necessary conversion at the exchange rates prevailing on the date of the commitment. Alternatively, each tranche may be reported as a separate sub-loan. If the debt can be repaid in any one of several currencies at the creditor’s option, enter the word “multiple” in item 17.2, and describe the

arrangements in item 22. If the debt is repayable in goods, indicate this item in 17.2, with an explanation in item 22 of how the goods are to be valued for this purpose. If a loan is denominated in a specific currency, but with a maintenance-of-value agreement tying it to another currency or commodity, describe the arrangement in item 22.

Item 18. Type of interest

Except for loans with interest schedules reported in Form 1A, the World Bank projects future interest payments on the basis of information reported in item 18. The following possibilities occur:

- (a) No interest during the entire life of the loan.
- (b) Interest included in principal. Specify rate, if known in item 19.1
- (c) Fixed interest rate.
- (d) Variable rate, usually tied to some money market rate (e.g., London interbank offer rate (LIBOR), New York prime); specify rate or rates base name) in item 18.5, 18.6.

Item 19. Interest rates or margins

Indicate the fixed interest rates or the margins of the variable interest rates in this item.

- (a) If one or two fixed interest rates apply to the loan enter the rate or rates in item 19.1 and 19.3. If more than two rates apply give additional rates in “notes”.
- (b) If one or two margins of variable interest rates apply to the loan enter the margin or margins of the variable rate in item 19.2 and 19.4. If more than two margins apply give additional margin in “note”.

Item 20. Interest payment dates

Both the month and year of the first and final payments should be entered. If more than one interest (or margin) rate apply, give the date when the second interest/margin rate comes into effect.

Item 21. Commitment charge

If there is a commitment charge applicable to the undrawn portion of the loan commitment, enter the annual rate here. If there are front-end charges, enter the amount and an explanation thereof in a footnote. The term front-end charges include management, participation, legal and registration fees, and similar charges payable by the debtor.

Form 1A

The Purpose of this form is to enable the Bank to make projections of future payments of principal and interest for those loans that have irregular patterns of repayments that cannot be generated automatically. It is also used for multi-year rescheduling agreements, whereby the total amount rescheduled is broken down into its yearly components.

Therefore, Form 1A should be submitted to report future payments of principal and interest (columns 4 and 5) for all individual loans for which items 9.4 and 18.5 of Form 1 have been checked. A revised Form 1A should be submitted if there are significant changes in the schedules of repayments. In addition, Form 1A is to be submitted to report future amounts rescheduled included in the total amount reported in Form 1. (See detailed instructions in Chapter IV – Reporting Debt Relief).

The following directions apply to the indicated items on Form 1A:

Item 2. Debt number

Enter the debt number, which was assigned, to the individual debt as reported on Form 1.

Item 3.                      Currency in which reported.

This should be the same as the currency shown in item 17.1 of Form 1.

Item 4.                      Type of submission.

If this is the first time that a schedule is being submitted for the loan in question, check "Original". If this Form 1A replaces a previously submitted Form, check "Revision".

Column 1 and 2. Date (month, year). Enter the dates (month and year, but see below) on which amounts rescheduled indicated in column 3 becomes effective and in which the payments shown in column 4 and column 5 are due.

Column 3. Future reschedulings. Show here future amounts rescheduled applicable to each date in columns 1 and 2. The sum of the amounts entered in column 3 must equal item 16 (amount of commitment) on Form 1. (See Chapter IV-Reporting Debt Relief).

Column 4. Principal. This column needs to be filled in, only if the repayment schedule is irregular, i.e., if item 9.4 of Form 1 has been checked. Enter the amount of principal due on the dates shown in column 1 and 2. The sum of the amounts entered in column 4 must equal item 16 (amount of commitment) on Form 1. If it is impossible to separate interest and principal payments (as provided for in item 18.2 of Form 1), the sum of the principal and interest payments should be entered in this column and column 5 should be left blank.

Column 5. Interest. Fill in this column only if interest is not computed and payable on the balance outstanding (item 18.5 checked), at a rate or rates fully described in items 18 and 19 of Form 1. Enter the amount of interest and other charges due on each date (or during each period) shown in columns 1 and 2.

If desired, each line on this form may be used to report all transactions expected during a specific calendar quarter or semi-annual period, e.g., quarter ended March, 1998, half-year ended June 1998, etc. In such cases, enter in column (1) and (2) the month and year in which the quarter of semi-annual period ends.

## 2. REPORTING CURRENT STATUS AND TRANSACTIONS: FORM 2

Form 2.

Item 02.              Debt number

Each debt should be reported in a separate column, under the same number assigned on the relevant Form 1 (see above, paragraphs. 13-15, for method of assigning numbers).

Item 03.              Currency in which amounts reported

This is the currency as reported on the respective Form 1, item 17.1. Again, note that the reporting unit is in thousands (except millions for Japanese yen and Italian lire).

Item 010.            Drawn and still outstanding

In general, report under this item the amount of the loan or credit drawn, net of repayments, i.e. the amount of the debt actually outstanding. For bonds, report nominal amounts (face value). The amount reported should include arrears of principal, if any (Item 200). Except for loans being reported on Form 2 for the first time, this column should bear the following relationship to Item 010 of the previous report:

$$010 = 010 \text{ of previous report} + 500 - 800 - 700$$

Note: There will not be an arithmetic balance in the case of loans reported in a currency other than that in which the loan is repaid. Also, see Chapter IV of this manual for the calculation of Item 010 for loans that have been rescheduled.

Item 100. Undrawn balance

The undrawn balance represents the amount of the commitment (as reported on Form 1) still available for use at the end of the period, i.e., the amount of the commitment less drawings and cancellations. Except for loans being reported on Form 2 for the first time, this item should bear the following relationship to Item 100 of the previous report:

$$100 = 100 \text{ of previous report} + 400 - 500 - 600$$

Item 200. Principal in arrears

Report in this column the cumulative amount of principal due but not paid (if any) as of the reporting date. Principal in arrears should not be deducted from the figure reported in Item 010 (amount drawn and outstanding). Principal payments due in foreign currency that have been paid into blocked accounts should be considered to be in arrears, unless the funds in question have actually been transferred to the creditor's account.

Item 300. Interest in arrears

This item should include cumulative interest due but not paid as of the end of the reporting period, including interest on principal installments in arrears. Interest payments due in foreign currency but paid into blocked accounts should be considered to be in arrears, unless the funds in question have actually been transferred to the creditor's account.

Item 400. Commitments

The amount reported under this item should represent the amount reported in Item 16 of each Form 1 filled for the year in question. In addition, enter here any increases in commitments on previously loans.

Item 500. Drawings

Drawings are transfers of funds, receipts of goods, or other events, which convert a "commitment" into a "debt". The actual amount drawn should be shown; in the case of bonds, if this differs from the nominal amount (face or par value) of debt assumed, explain the difference in a footnote.

Item 600. Cancellations of Undrawn Amount

An entry in this item will represent a reduction in the undrawn balance.

Item 700. Write-offs of Debt Outstanding

An entry in this item will represent a reduction in the drawn and outstanding debt.

Item 800. Principal repaid

Enter the amount of principal repaid during the year. If bonds or any other debt are repaid or repurchased at other than face or par value show the actual amount paid in this column and the nominal value of the debt redeemed in a footnote. Bonds purchased by the debtor should not be considered as repaid until they have been formally retired. Payments into sinking funds are also not considered repayments, nor are bonds purchased in the market through sinking funds or otherwise, until the bonds are formally retired.

Item 900. Interest paid

Enter the sum of interest, commitment charges, front-end fees, and similar payments made during the year.

The following items pertain only to rescheduled loans. For detailed instructions on the reporting of transactions for loans that have been rescheduled, please see Chapter IV of this manual.

01R Rescheduled: Debt Outstanding – Amount of debt outstanding which has been rescheduled during the reporting period (only in cases where the total Debt Outstanding and Disbursed was rescheduled).

20R Rescheduled: Principal in Arrears – Amount of principal in arrears accumulated up to the previous reporting period and has been rescheduled during the reporting period.

30R Rescheduled: Interest in Arrears – Amount of interest in arrears accumulated up to the previous reporting period and has been rescheduled during the reporting period.

80R Rescheduled: Principal Due – Amount of principal that should have been paid during the reporting period and has been rescheduled.

90R Rescheduled: Interest Due – Amount of interest that should have been paid during the reporting period and has been rescheduled.

20W Forgiven: Principal in Arrears – Amount of principal in arrears accumulated up to the previous reporting period and has been forgiven during the reporting period.

30W Forgiven: Interest in Arrears – Amount of interest in arrears accumulated up to the previous reporting period and has been forgiven during the reporting period.

80W Forgiven: Principal Due – Amount of principal that should have been paid during the reporting period and has been forgiven.

90W Forgiven: Interest Due – Amount of interest that should have been paid during the reporting period and has been forgiven.

40R Amount Consolidated under rescheduling – Amount signed under rescheduling agreement.

50R Amount Drawn under rescheduling – Amount drawn under rescheduling agreement.

10R Amount Undrawn under rescheduling – Amount undrawn under rescheduling agreement.



### III. REPORTING REVISIONS: FORMS 3

It is inevitable that the data submitted on Forms 1, 1A and 2 will sometimes need to be revised, either because the original submission was incomplete or erroneous, or because later information had made the original data obsolete.

Form 3 has been provided to report specific amendments to Forms 1 and 2. If significant changes occur in the anticipated schedules of repayments, however, a revised Form 1A should be submitted. Form 3 need not be submitted more frequently than quarterly and then only when there are revisions.

Column 1. Debt number

Enter the number of the debt to which the revision applies.

Column 2. Period ended (month, year)

Use this column only when revising a Form 2. Enter the date of the reporting period being revised.

Column 3. Item (describe)

Give number and title or description, as it appears on the printed form, of the item in which the revised information would have appeared had it been reported on the original Form 1 or 2.

Column 4. Revised data

Enter the revised data, as it would have appeared in the original form. If this is an amount, indicate the currency in which it is reported.

### II. Forms 4

In many instances certain private non-guaranteed debts carry guarantees of official creditor agencies. These debts are included in rescheduling agreements. In column 6 of Form 4 indicate the amount of principal due on private non guaranteed debt that was included in a rescheduling agreement during the reporting period. This amount should be netted out of the amount outstanding at the end of period (column 8). The amount of interest that was rescheduled should be given in column 7. Please note that the total of these two amounts should correspond to the amount reported on form 1 of the new rescheduling loan in Item 16.6.

### V. REPORTING PRIVATE NON-GUARANTEED DEBT: FORM 4

The importance of external long-term private debt in many countries has increased the need for more complete and accurate data on the subject. Some reporting countries – especially those with extension exchange controls – already have a considerable body of such information; in many countries, however, collection of the necessary data may involve new inquiries to private firms and individuals.

Partly in recognition of the difficulties that may be involved, the bank has kept the reports on private debt relatively simple. In particular, private debt is to be reported only on a consolidated basis, with no breakdown by creditor country, and information regarding commitments is not requested.

The data on private debt are reported in aggregate form, not on a loan-by-loan basis. When aggregating, debts repayable in currencies other than U.S. dollars should be converted into U.S. dollars at exchange rates in effect on the appropriate dates. Outstanding amounts should be converted at rates

in effect on the last day of the preceding and current years, respectively; transaction data should be converted at average rates for the year. All estimated future interest and principal payments should be converted into U.S. dollars at rates in effect on the last day of the reporting year.

The following specific instructions are numbered to correspond to the items and columns on Form 4.

## Part A

### Item 2. Type of debtor

A separate form should be submitted, and the appropriate box checked in the upper right hand corner of the form, for each of three types of debtors, as follows:

**Commercial banks.** Those institutions defined as commercial banks by the International Monetary Fund for statistical purposes, i.e., institutions whose assets and liabilities are reported on lines 20-27 of the country pages of the International Monetary Fund's monthly publication, International Financial Statistics. However, commercial banks which are publicly owned, and whose debts are therefore reported as public sector debt on Forms 1, 1A, 2 and 3, are excluded. Foreign-owned commercial banks, including branches of foreign banks, are included in this category.

**Direct investment enterprises, other than commercial banks.** Enterprises which are wholly foreign-owned or in which non-residents hold significant equity interests for the purpose of exercising an effective voice in the management of the enterprise. Such enterprises will have been identified for balance-of-payments purposes following the guidelines in Chapter 18, Balance of Payments Manual, fourth Edition, International Monetary Fund, except that foreign-owned commercial banks (branches and subsidiaries) are excluded from this category. Except for banks, it is important that an enterprise classified as a direct investment enterprise for purposes of balance of payments reports submitted to the IMF be similarly classified for reports to the DRS.

**All other enterprises.** All other private enterprises and entities, other than those included in the two preceding categories.

### Column 1. Type of creditor

The classification of creditors is an abbreviated form of the one used in reporting public sector debt. The first category "Private banks and other financial institutions" includes commercial banks; (including publicly owned commercial banks; note the asymmetry with respect to classification of commercial banks as debtors) and other financial institutions, such as investment banks, insurance companies, and the like. Publicly issued bonds are also included in this category. The second category "Foreign parents and affiliates" includes parent companies, home offices, sister companies, and other affiliates of the foreign entity whose interest in the domestic enterprise leads to the latter's classification as a direct investment enterprise. "Commercial banks" and "Direct investment enterprises", could be included in this category but "Other" debtors (Item 2). Include debts to foreign parents and affiliates only if they represent legally binding contracts with fixed maturities of over one year. The third category includes suppliers and all other private creditors. Debts due to foreign governments and their official agencies, and to international organizations, are reported in the fourth category.

### Column 2. Drawn and still outstanding, beginning of period

Include all private non-guaranteed debt due on the last day of the previous reporting period, expressed in US dollars. Do not include undisbursed commitments, or future interest payments. However, principal payments in arrears, if any, should be included.

Column 3. Drawings

The amount of long-term external debt drawn during the year.

Column 4. Principal repayments

The gross amount repaid during the reporting period. Report actual repayments only; do not include adjustments, cancellations, etc.

Column 5. Interest paid

All interest actually paid during the year. Do not include interest accrued but not paid; this should be reported in column 10.

Column 6. Principal Rescheduled

In many instances private debt non-guaranteed by the debtor country is guaranteed by a creditor agency, and is therefore included in rescheduling agreements. Enter here the amount of principal that have been included in a rescheduling agreement during the current year. This amount might consist of principal due in the current year or cumulative principal in arrears. This amount should be netted out from the amount outstanding at the end of the reporting period.

Column 7. Interest Rescheduled

Enter here the amount of interest and other charges that were included in a rescheduling agreement whether due in the current year or past due and in arrears.

Column 8. Drawn and outstanding end of period

Enter here all private non-guaranteed debt due on the last day of the reporting period. Note that the principal in arrears (column 8) should be included, whereas interest arrears (column 10) and principal rescheduled (column 6) should not.

Column 9. Principal in arrears

Enter the cumulative amount of principal that should have been paid up to the reporting period – but was not paid and not rescheduled.

Column 10. Interest in arrears

Part B

In part B, report scheduled future principal and interest payments on the debt outstanding at the end of the year, annually for each of the succeeding 8 years. The remaining principal and interest due in subsequent years should be indicated in a lump sum in the last columns. Total repayments of principal for all years should sum to the total debt outstanding at the end of the reporting year.

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[1] These categories are not part of “General Government” as defined for national accounts purpose in, for instance United Nations A System of National Accounts and the International Monetary Fund Balance of Payments Manual. Rather these are part of the “Enterprise” sector because their principal function is produce goods and/or services for general sale.

Daily report on HUF securities stocks

Data in HUF, in full amounts without any rounding

Table 01

| Serial num | Institution |      | Type of security** | Securities code (ISIN code) | Own/Third-party*** | Total stocks | Non-resident |
|------------|-------------|------|--------------------|-----------------------------|--------------------|--------------|--------------|
|            | type*       | code |                    |                             |                    |              |              |
|            | a           | b    | c                  |                             |                    |              |              |
| 0001       |             |      |                    | e                           | f                  | g            | h            |
| 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

Table 02

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

## **Guidelines for filling out the report**

### **Daily report on HUF securities stocks**

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

1. The reporting institutions must submit a daily report on HUF government bonds, treasury bills MNB bonds and other securities stocks.
2. The report must contain the actual security balances for each type of securities, as booked on the securities accounts.
3. The securities balances maturing on the reporting date do not need to be included in the report.
4. The balances of so-called "puffer" accounts of investment units do not need to be included in the report.
5. Correction method: If a submitted report contains faulty data, the full report has to be submitted again 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, of which non-resident.

##### **Description of the fields of the table:**

1. Current date: date of settlement operation of the deal.
2. Institution groups:
  - Type= 1: credit institutions
  - 2: brokers
  - 3: Hungarian State Treasury
  - 4: National Bank of Hungary
  - 5: foreign institutions (Clearstream, Euroclear, etc.)

KSH code = the first eight digits of the tax number

Name = full name of the institutions contained in the report
3. Type of securities: in a breakdown according to government bonds, treasury bills, MNB bonds and other securities.
4. Security code: the ISIN code of the individual securities.
5. Own/Third-party securities: the security stocks need to be broken down according to own and third-party securities.

6. Total portfolio: the total securities portfolio purchased and managed by the individual institutions. Data must be reported in nominal value, in full amounts, without any rounding.
7. Non-resident: the definition of the resident / non-resident term is contained in Section A/3 of Annex No. 2 of the MNB Decree. 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**

1. Current date: date of the settlement operation of the deal.
2. Institution:
  - Type: 3
  - Code number: KSH code of the Hungarian State Treasury
  - Name: Hungarian State Treasury
3. Classification of the sub-account: 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.
4. Type of securities: in a breakdown according to government bonds, treasury bills, MNB bonds and other securities.
5. Security code: the ISIN code of individual securities has to be reported here.
6. Total stock: 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

Format of the report: MNB standard (text) file

The report has to be addressed to: MNB

## DVP securities account transfer and primary market transactions

[illegible]

## **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 government securities type, 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 |
| 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 : GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: NHB

**Stock futures transactions at BSE****Table 01 Daily turnover at the futures\* ..... market**

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

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

| Serial number | Deadline     | Resident |         | Non-resident |         | contract |
|---------------|--------------|----------|---------|--------------|---------|----------|
|               |              | 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)

**Stock futures transactions at BSE**

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

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

contract

**Table 04 Margin originating on open positions on the business day**

| Serial<br>number | Deadline<br><br>a | HUF               |                       |
|------------------|-------------------|-------------------|-----------------------|
|                  |                   | Resident<br><br>b | Non-resident<br><br>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)

## **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 Section 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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

Table 01 Securities according to owners' sectors

| Serial number | Securities identifier (ISIN-code) | Name of the security | Code of the observation unit of the portfolio | Total stock | Stock owned but not issued by the reporting institution** | Stock owned but not issued by customers** | Stock of securities owned by resident customers according to sectors** |                               |                                       |                              |                                     |                           |                         |                              |                   |  | (L)<br>Stocks of securities owned by non-resident customers** | Stocks of securities owned and issued by the issuer |
|---------------|-----------------------------------|----------------------|---|-------------|---|---|--|-------------------------------|---------------------------------------|------------------------------|-------------------------------------|---------------------------|-------------------------|------------------------------|-------------------|--|---|---|
|               |                                   |                      |   |             |   |   |  |                               |                                       |                              |                                     |                           |                         |                              |                   |  |   |   |
|               |                                   |                      |   |             |   |   | (A)<br>Non-financial corporations                                      | Of (C)<br>Co-operative credit | (D)<br>Other financial intermediaries | (E)<br>Financial auxiliaries | (F)<br>Insurance companies, pension | (G)<br>Central government | (H)<br>Local government | (I)<br>Social security funds | (J)<br>Households | (K)<br>Non-profit institutions serving |   |   |
| 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 03: Country breakdown of non-resident owners of securities**

(number or thousand currency)

| Serial<br>number | Securities<br>identification code<br>(ISIN code) | Name of the security | Code of the<br>observation unit of the<br>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.



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

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

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

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

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

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

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

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

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



## **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**

#### **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 Section 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 quarter (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<sup>1</sup>, or whether the issue took place abroad or within the country. The tables must contain the reported securities according to their series.

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<sup>1</sup> 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.

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 Section 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 or HFSA code either, "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.

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

e) 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 Section I.4.d.)

b) For the purpose of this report, **equity** securities include<sup>2</sup> shares and investment units issues by investment funds.

c) For **bonds** repayable during the term too, the nominal value adjusted with the payment has to be reported in the tables.<sup>3</sup>

d) 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.

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

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<sup>2</sup> In international terminology, "equity"-type securities.

<sup>3</sup> 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 quarter falls on a holiday, the capital needs to be carried over to this "notional" date, i.e., the report must contain the adjusted figure.

**f) For each individual security<sup>4</sup>,** the following equation must prevail between the stock in the KELER account of the reporting institution (combined aggregated securities account, collateral securities custody account) and the stocks contained in the tables of this report:

$$\text{KELER account stock} = \text{Table 01 stock} - \text{Table 05 stock} + \text{Table 06 stock}$$

This relationship is considered the basic equation of the report.

### Logic and structure of the report

The main table of this report is Table 01, which indicates the distribution between sectors. Table 03, breaking down the non-resident sector according to countries relates to it. Tables 04-06 are supplementary tables with a technical function. In Table 04 those securities are identified which do not have an individual ISIN or HFSA code 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.

## 5. 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 through 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

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<sup>4</sup> In the case of dematerialised securities, where the current nominal value differs from the nominal value at the time of issue because of the capital payment during the term, KELER indicates the nominal value at the time of issue on its account statements sent to its customers. However, reporting institutions must report the current nominal value in this report. During the control procedures the KELER account data must be adjusted for these securities in order to achieve full reconciliation. (The nominal value of physical securities registered on KELER accounts is automatically adjusted with the capital payment in KELER.)

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 place 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):** 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, Section 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).

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

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

1. 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 quarter, broken down according to the owners.
2. 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.)
3. 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, the HFSA code. If a security does not have a HFSA code either, the security 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 Section I.4.

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: TERMINATED:** To date, securities issued by residents and non-residents had to be reported separately in Tables 01 and 02. In 2002, the two tables were combined. The securities which had to be reported in Table 02 earlier now have to be reported in Table 01.

### **Table 03: Country breakdown of securities owned by non-residents**

Table 03 contains the data of Column "q" of Table 01, broken down according to countries.

1. 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.
2. 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, if a security does not have an ISIN code, the HFSA code. If a security does not have a HFSA code either, the security 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 Section 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 or HFSA 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 or HFSA 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 **l** 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 **l** 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 **l** 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 **l** 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, the HFSA code. If a security does not have a HFSA code either, the security 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 Section 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, the HFSA code. If a security does not have a HFSA code either, the security 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 Section 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: GiroXMail

Format of the report: MNB standard (text) file

The report must be addressed to: MNB

Table 01 Securities according to owners' sectors

| Serial numb | 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** |   |                                    |                           |  |                        |                      |                           |                |  | (number or thousand currency)                              |   |
|-------------|-----------------------------------|----------------------|---|-------------|--|---|--|---|------------------------------------|---------------------------|--|------------------------|----------------------|---------------------------|----------------|--|--|---|
|             |                                   |                      |   |             |  |   | (A) Non-financial corporations   | Of (C) Co-operative credit institutions and money markets | (D) Other financial intermediaries | (E) Financial auxiliaries | (F) Insurance companies, pension funds | (G) Central government | (H) Local government | (I) Social security funds | (J) Households | (K) Non-profit institutions serving households | (L) Stocks of securities owned by non-resident customers** | Stocks of securities owned and issued by the issuer |
|             | a                                 | b                    | c   | d=e+f+r     | e  | f=g+...+q                                 | g  | h   | i                                  | j                         | k                                      | l                      | m                    | n                         | o              | p  | q  | r   |
| 01          |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| 02          |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| 03          |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| 04          |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| 05          |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| ...         |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| ...         |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| ...         |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |
| nn          |                                   |                      |   |             |  |   |  |   |                                    |                           |  |                        |                      |                           |                |  |  |   |

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

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

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

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

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

| Serial<br>number | Securities identification code<br>(ISIN code)<br>a | Name of the security<br>b | Code of the observation unit of<br>the stock*<br>c | Country ISO code<br>d | (number or thousand currency) |   |
|------------------|--|---------------------------|--|-----------------------|-------------------------------|---|
|                  |  |                           |  |                       | Securities stock              | 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 (€) or in million Hungarian forint (HUF).  
\*/ **DB**, Items for equity securities and the currency ISO code of the denomination of the security for debt securities.



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

| 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 settlement securities account. Collateral securities deposit account.

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

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

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

The table should contain equity securities 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 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 Section 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 banks and specialised credit institutions for custody management, safeguarding or trusteeship (issued in series by residents and non-residents) on the last day of the year quarter (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<sup>1</sup>, 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 Section II.1. 1):

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<sup>1</sup> Depository receipts are classified as issued by residents or non-residents according to whether the shares behind them were issued by residents or non-residents.

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 or HFSA code either, "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.
- d) All securities which are reported under Code 111 should also be reported with descriptive data in Table 04.
- e) 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 Section I.4.d.)
- b) For the purpose of this report, **equity** securities include<sup>2</sup> shares and investment units issues by investment funds.
- c) For **bonds** repayable during the term too, the nominal value adjusted with the payment has to be reported in the tables.<sup>3</sup>
- d) 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.
- e) If the report is filled in properly, the tables cannot contain any negative stocks.
- f) **For each individual security<sup>4</sup>**, the following equation must prevail between the stock in the KELER account of the reporting institution (combined aggregated securities account, collateral securities custody account) and the stocks contained in the tables of this report:

**KELER account stock = Table 01 stock – Table 05 stock + Table 06 stock**

**This relationship is considered the basic equation of the report.**

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<sup>2</sup> In international terminology, "equity"-type securities.

<sup>3</sup> 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 quarter falls on a holiday, the capital needs to be carried over to this "notional" date, i.e., the report must contain the adjusted figure.

<sup>4</sup> In the case of dematerialised securities, where the current nominal value differs from the nominal value at the time of issue because of the capital payment during the term, KELER indicates the nominal value at the time of issue on its account statements sent to its customers. However, reporting institutions must report the current nominal value in this report. During the control procedures the KELER account data must be adjusted for these securities in order to achieve full reconciliation. (The nominal value of physical securities registered on KELER accounts is automatically adjusted with the capital payment in KELER.)

## Logic and structure of the report

The main table of this report is Table 01, which indicates the distribution between sectors. Table 03, breaking down the non-resident sector according to countries relates to it. Tables 04-06 are supplementary tables with a technical function. In Table 04 those securities are identified which do not have an individual ISIN or HFSA code 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.

## 5. 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: security 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 through 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 place 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):** 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 depositary 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, Section 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).

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

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

1. 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 quarter, broken down according to the owners.
2. 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.)
3. 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, the HFSA code. If a security does not have a HFSA code either, the security 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 Section I.4. 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: TERMINATED:** To date, securities issued by residents and non-residents had to be reported separately in Tables 01 and 02. In 2002, the two tables were combined. The securities which had to be reported in Table 02 earlier now have to be reported in Table 01.

**Table 03: Country breakdown of securities owned by non-residents**

Table 03 contains the data of Column "q" of Table 01, broken down according to countries.

1. 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**.

2. 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, if a security does not have an ISIN code, the HFSA code. If a security does not have a HFSA code either, the security 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 Section 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 or HFSA 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 or HFSA 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 hold-in-custody 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 **l** 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, the HFSA code. If a security does not have a HFSA code either, the security 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 Section 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 "P", 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, the HFSA code. If a security does not have a HFSA code either, the security 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 Section 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: GiroXMail

Format of the report: MNB standard (text) file

The report must be addressed to: MNB

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

| 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* | (items or thousand currency)          |   |  |
|---------------|-----------------------------------|---------------------------------|-----------|------------------------|--|---------------------------------------|---|--|
|               |                                   |                                 |           |                        |  | Total securities stock in the account |   | Of which balance of the puffer account |
|               | 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.

## **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.<sup>1</sup>

#### **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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

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<sup>1</sup> 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.





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

| Serial number | ISIN code | Corporate action/<br>Transaction code | Transaction date | Observation unit of<br>quantity | Issue, redemption, interest<br>payment and stock<br>transfer data | Cross<br>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**

| Sorszám | ISIN code | Short name of security | Nominal value (basic<br>denomination) | Currency type | Security type |
|---------|-----------|------------------------|---------------------------------------|---------------|---------------|
|         | a         | b                      | c                                     | d             | e             |
| 01      |           |                        |                                       |               |               |
| 02      |           |                        |                                       |               |               |
| 03      |           |                        |                                       |               |               |
| 04      |           |                        |                                       |               |               |
| 05      |           |                        |                                       |               |               |
| ...     |           |                        |                                       |               |               |
|         |           |                        |                                       |               |               |
| nn      |           |                        |                                       |               |               |

| Serial number | Event   | Security                                      | a<br>Date of modification | z<br>Event code | b<br>Type of modification | c<br>ISIN status | d<br>Cross reference   | e<br>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       |

## **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**

This field guarantees that the file structure reported to MNB is the same as required by ANNA.

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**

#### **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.

| <b>Security</b>                |  |
|--------------------------------|--|
| <b>Type</b>                    | <b>Sub-type</b>                                      |
| 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                | A series   |
| Investment unit                | AA series  |
| Investment unit                | B series   |
| Investment unit                | Other series   |
| 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/ Code number of the issuer**

The KSH code of the issuer of the security (the first eight characters of the tax number). For investment units, the code number of the fund manager, 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 fund manager is considered the issuer.)

**l/ Name of the Investment Fund**

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**

D = Dematerialised

I = Printed Immobilised

P = 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**

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”).

On the basis of a full calendar year, the first interest payment date within the calendar year.

**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**

1. 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
2. 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

## **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: GiroXMail

Format of the report: MNB standard (text) file

The report should be addressed to: MNB

**Distribution of orders processed in the securities clearing system according to markets**

| Serial number | Definition                           | Volume of transaction | Currency type of security | Nominal value in million |
|---------------|--------------------------------------|-----------------------|---------------------------|--------------------------|
|               |                                      | a                     |                           |                          |
| 01            | OTC government paper / DVP principle |                       | b                         | c                        |
| 02            | Simple securities transfer           |                       |                           |                          |
| 03            | including government securities      |                       |                           |                          |
| 04            | shares                               |                       |                           |                          |
| 05            | other bonds                          |                       |                           |                          |
| 06            | other securities                     |                       |                           |                          |

MNB data collection identification number: **E28**

## **Guidelines for filling out the report**

### **Distribution of orders processed in the securities clearing system according to markets**

#### **I. Detailed instructions for filling out the tables, method of compiling the data**

Row 1: The row contains the data generated from the allocation of the primary issue too.

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to MNB.

## Share option transactions at BSE

Table 01 Daily turnover at BSE option market (Call)

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

Table 02 Daily turnover at BSE option market (Put)

| Serial number | Option series | Put      |         |              |         | contract<br>Settlement price |
|---------------|---------------|----------|---------|--------------|---------|------------------------------|
|               |               | Resident |         | Non-resident |         | (HUF)                        |
|               |               | 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<br>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<br>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

| Serial number | Option series | Called <b>call</b> 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 <b>put</b> 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 <b>paid</b> by |               | Premium <b>received</b> 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 Section 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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB.

|   |   |  |  |  |
|---|---|--|--|--|
| <b>HFSA code</b><br><b>1. AB.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; display: inline-block; padding: 2px;">F</div> | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; display: inline-block; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; display: inline-block; padding: 2px;"> </div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; display: inline-block; padding: 2px;"> </div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; display: inline-block; padding: 2px;"> </div> |
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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

kks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code    | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|-------------------|---|-------|--------|----------------------------|---------|----------|
| 001     | 1 A B 0           | <b>Total assets</b><br><b>(2+11+90+162+174+332+362+378+418)</b>   | Σ     |        |                            |         |          |
| 002     | 1 A B 1           | <b>Cash and settlement accounts (3+...+10)</b>  | Σ     |        |                            |         |          |
| 003     | 1 A B 1 1         | Cash balance (HUF, foreign currency)  |       |        |                            |         |          |
| 004     | 1 A B 1 2         | Nostro accounts of the Central Bank   |       |        |                            |         |          |
| 005     | 1 A B 1 3         | Settlement account of cooperative credit institution at MTB   |       |        |                            |         |          |
| 006     | 1 A B 1 4         | Transfer account balance related to nostro accounts of the Central Bank and settlement account at MTB                                   |       |        |                            |         |          |
| 007     | 1 A B 1 5         | Nostro accounts at resident credit institutes   |       |        |                            |         |          |
| 008     | 1 A B 1 6 1       | Nostro accounts at EMU credit institutions  |       |        |                            |         |          |
| 009     | 1 A B 1 6 2       | Nostro accounts at other non-resident banks   |       |        |                            |         |          |
| 010     | 1 A B 1 7         | Loss in the value of nostro accounts  |       |        |                            |         |          |
| 011     | 1 A B 2           | <b>Securities purchased for trading (12+63)</b>   | Σ     |        |                            |         |          |
| 012     | 1 A B 2 1         | <b>Total securities other than shares (13+...+62)</b>   | 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 in the value and valuation difference of government securities and municipality 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 no 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 in the 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 no 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 in the 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 in the 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 auxiliary enterprises - short-term   |       |        |                            |         |          |
| 039     | 1 A B 2 1 6 1 2   | Bonds of auxiliary enterprises - long-term  |       |        |                            |         |          |
| 040     | 1 A B 2 1 6 2 1   | Bonds of non-financial corporations (excl. auxiliary enterprises) - short-term  |       |        |                            |         |          |
| 041     | 1 A B 2 1 6 2 2   | Bonds of non-financial corporations (excl. auxiliary enterprises) - long-term   |       |        |                            |         |          |



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| <b>HFSA code</b><br><b>1. AB.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> |  | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; padding: 2px;">200</div> |  | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> |  | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> |  | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |  |
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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

iks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code      | Description  | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|---------------------|--|-------|--------|----------------------------|---------|----------|
| 042     | 1 A B 2 1 6 3       | Loss in the value and valuation difference of bonds of non-financial corporations                                |       |        |                            |         |          |
| 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 in the value and valuation difference of bonds of non-profit institutions serving households                |       |        |                            |         |          |
| 046     | 1 A B 2 1 8 1       | Other resident bonds - short-term  |       |        |                            |         |          |
| 047     | 1 A B 2 1 8 2       | Other resident bonds - long-term   |       |        |                            |         |          |
| 048     | 1 A B 2 1 8 3       | Loss in the value and valuation difference of other resident 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 no 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-resident government securities - short-term  |       |        |                            |         |          |
| 059     | 1 A B 2 1 9 2 1 2   | Other non-resident government securities - long-term   |       |        |                            |         |          |
| 060     | 1 A B 2 1 9 2 2 1   | Other non-resident bonds - short-term  |       |        |                            |         |          |
| 061     | 1 A B 2 1 9 2 2 2   | Other non-resident bonds - long-term   |       |        |                            |         |          |
| 062     | 1 A B 2 1 9 3       | Loss in the value and valuation difference of non-resident bonds   |       |        |                            |         |          |
| 063     | 1 A B 2 2           | Total 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 in the value and valuation difference of shares of resident credit institutions                             |       |        |                            |         |          |
| 067     | 1 A B 2 2 2 1 1     | Investment certificates of money market funds  |       |        |                            |         |          |
| 068     | 1 A B 2 2 2 1 2     | Loss in the value and valuation difference of investment certificates of money market fund                       |       |        |                            |         |          |
| 069     | 1 A B 2 2 2 2 1     | Other investment certificates  |       |        |                            |         |          |
| 070     | 1 A B 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 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 1 | Other financial intermediaries - Shares of other institutions quoted on the Stock Exchange                       |       |        |                            |         |          |
| 073     | 1 A B 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  |       |        |                            |         |          |

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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

iks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code    | Description  | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|-------------------|--|-------|--------|----------------------------|---------|----------|
| 080     | 1 A B 2 2 2 2 5   | Loss in the value and valuation difference of other investment certificates, shares of other financial intermediaries, Financial auxiliaries and Insurance |       |        |                            |         |          |
| 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 in the value and valuation difference of shares of Non-financial corporations   |       |        |                            |         |          |
| 084     | 1 A B 2 2 4 1 1   | Investment certificates 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 certificates of EMU other sectors  |       |        |                            |         |          |
| 087     | 1 A B 2 2 4 2 1   | Investment certificates of other non-resident money market funds   |       |        |                            |         |          |
| 088     | 1 A B 2 2 4 2 2   | Other non-resident shares and investment certificates  |       |        |                            |         |          |
| 089     | 1 A B 2 2 4 3     | Loss in the value and valuation difference of non-resident shares and investment certificate   |       |        |                            |         |          |
| 090     | 1 A B 3           | <b>Securities for investment purposes (91+135)</b>   | Σ     |        |                            |         |          |
| 091     | 1 A B 3 1         | Total 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 in the 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 no 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 in the 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 no 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 in the 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 in the 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 auxiliary enterprises   |       |        |                            |         |          |
| 109     | 1 A B 3 1 5 2     | Bonds of non-financial corporations (excl. auxiliary enterprises)  |       |        |                            |         |          |
| 110     | 1 A B 3 1 5 3     | Loss in the 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 in the value and valuation difference of bonds of non-profit institutions serving households  |       |        |                            |         |          |
| 113     | 1 A B 3 1 7 1     | Other resident bonds   |       |        |                            |         |          |
| 114     | 1 A B 3 1 7 2     | Loss in the value and valuation difference of other resident bonds   |       |        |                            |         |          |
| 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 no 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   | Other EMU bonds  |       |        |                            |         |          |
| 120     | 1 A B 3 1 8 2 1   | Other non-resident government securities   |       |        |                            |         |          |
| 121     | 1 A B 3 1 8 2 2   | Other non-resident bonds   |       |        |                            |         |          |

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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

iks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code      | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|---------------------|---|-------|--------|----------------------------|---------|----------|
| 122     | 1 A B 3 1 8 3       | Loss in the value and valuation difference of non-resident bonds  |       |        |                            |         |          |
| 123     | 1 A B 3 1 9 1 1     | PRIVATE bonds of resident credit institutions - with a maturity of no 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 in the 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 and 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 in the 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 auxiliary enterprises  |       |        |                            |         |          |
| 133     | 1 A B 3 1 9 3 2     | PRIVATE bonds of non-financial corporations (excl. auxiliary enterprises)   |       |        |                            |         |          |
| 134     | 1 A B 3 1 9 3 3     | Loss in the value and valuation difference of PRIVATE bonds of non-financial corporations   |       |        |                            |         |          |
| 135     | 1 A B 3 2           | Total 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 in the value and valuation difference of shares of resident credit institutions  |       |        |                            |         |          |
| 139     | 1 A B 3 2 2 1 1     | Investment certificates of money market funds   |       |        |                            |         |          |
| 140     | 1 A B 3 2 2 1 2     | Loss in the value and valuation difference of investment certificates of money market funds   |       |        |                            |         |          |
| 141     | 1 A B 3 2 2 2 1     | Other investment certificates   |       |        |                            |         |          |
| 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 the 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 in the value and valuation difference of other investment certificates, shares of other financial intermediaries, financial auxiliaries and insurance corporations |       |        |                            |         |          |
| 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 in the value and valuation difference of shares of non-financial corporations  |       |        |                            |         |          |
| 156     | 1 A B 3 2 4 1 1     | Investment certificates 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 certificates of EMU other sectors   |       |        |                            |         |          |
| 159     | 1 A B 3 2 4 2 1     | Investment certificates of other non-resident money market funds  |       |        |                            |         |          |
| 160     | 1 A B 3 2 4 2 2     | Other non-resident shares and investment certificates   |       |        |                            |         |          |

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| <b>HFSA code</b><br><b>1. AB.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |
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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

iks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code      | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|---------------------|---|-------|--------|----------------------------|---------|----------|
| 161     | 1 A B 3 2 4 3       | Loss in the value and valuation difference of non-resident shares and investment certificate:   |       |        |                            |         |          |
| 162     | 1 A B 4             | <b>Deposits at the Central Bank and interbank deposits (163+...+173)</b>  | Σ     |        |                            |         |          |
| 163     | 1 A B 4 1 1 1       | Deposits held at the Central Bank - short-term  |       |        |                            |         |          |
| 164     | 1 A B 4 1 1 2       | Deposits held at the Central Bank - long-term   |       |        |                            |         |          |
| 165     | 1 A B 4 2 1         | Deposits placed at resident credit institutes - short-term  |       |        |                            |         |          |
| 166     | 1 A B 4 2 2         | Deposits placed at resident credit institutes - long-term   |       |        |                            |         |          |
| 167     | 1 A B 4 2 3         | Resident credit institutions - authentic repurchase agreement   |       |        |                            |         |          |
| 168     | 1 A B 4 2 4         | Loss in the value of interbank deposit of 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       | Other interbank deposits placed abroad - short-term   |       |        |                            |         |          |
| 172     | 1 A B 4 3 2 2       | Other interbank deposits placed abroad - long-term  |       |        |                            |         |          |
| 173     | 1 A B 4 3 3         | Loss in the value of interbank deposits placed abroad   |       |        |                            |         |          |
| 174     | 1 A B 5             | <b>Loans (175+...+331)</b>  | Σ     |        |                            |         |          |
| 175     | 1 A B 5 1 1 1       | Loan granted to the central budget - short-term   |       |        |                            |         |          |
| 176     | 1 A B 5 1 1 2       | Loan granted to the central budget - long-term  |       |        |                            |         |          |
| 177     | 1 A B 5 1 1 3 1     | Loans of other institutions classified with the Central Government - short-term   |       |        |                            |         |          |
| 178     | 1 A B 5 1 1 3 2     | Loans of other institutions classified with the Central Government - long-term  |       |        |                            |         |          |
| 179     | 1 A B 5 1 1 4       | Loss in the 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 in the 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       | Non-resident syndicated loan granted to resident credit institutions  |       |        |                            |         |          |
| 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 in the value and valuation difference of loans granted to monetary financial institution:  |       |        |                            |         |          |
| 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 no 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 no 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 no more than 5 years                       |       |        |                            |         |          |

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|---|---|--|--|--|
| <b>HFSA code</b><br><b>1. AB.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; display: inline-block; padding: 2px;">F</div> | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; display: inline-block; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; display: inline-block; padding: 2px;"> </div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; display: inline-block; padding: 2px;"> </div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; display: inline-block; padding: 2px;"> </div> |
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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

iks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code      | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|---------------------|---|-------|--------|----------------------------|---------|----------|
| 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                                  |       |        |                            |         |          |
| 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 no 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 no 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 investment enterprises - authentic repurchase agreement - long-term - with a maturity of no 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 no 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 no 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 no 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 no 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 in the value and valuation difference of loans granted to other financial intermediaries, Financial auxiliaries and Insurance corporations     |       |        |                            |         |          |
| 232     | 1 A B 5 5 1 1       | Auxiliary enterprises - overdraft credit  |       |        |                            |         |          |
| 233     | 1 A B 5 5 1 2 1     | Auxiliary enterprises - loans granted for purchasing securities - short-term  |       |        |                            |         |          |

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

## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

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| MNB No. | HFSA line code    | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|-------------------|---|-------|--------|----------------------------|---------|----------|
| 234     | 1 A B 5 5 1 2 2 1 | Auxiliary enterprises -loans granted for purchasing securities - long-term - with a maturity of no more   |       |        |                            |         |          |
| 235     | 1 A B 5 5 1 2 2 2 | Auxiliary enterprises -loans granted for purchasing securities - long-term - with a maturity of over 5 years  |       |        |                            |         |          |
| 236     | 1 A B 5 5 1 3 1   | Auxiliary enterprises - other loans and loan type receivables - short-term  |       |        |                            |         |          |
| 237     | 1 A B 5 5 1 3 2 1 | Auxiliary enterprises - other loans and loan type receivables - long-term - with a maturity of no more than 5 years                                     |       |        |                            |         |          |
| 238     | 1 A B 5 5 1 3 2 2 | Auxiliary enterprises - other loans and loan type receivables - long-term - with a maturity of over 5 years   |       |        |                            |         |          |
| 239     | 1 A B 5 5 1 4 1   | Auxiliary enterprises - authentic repurchase agreement - short-term   |       |        |                            |         |          |
| 240     | 1 A B 5 5 1 4 2 1 | Auxiliary enterprises - authentic repurchase agreement - long-term - with a maturity of no more than 5 years  |       |        |                            |         |          |
| 241     | 1 A B 5 5 1 4 2 2 | Auxiliary 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. auxiliary enterprises) - overdraft credit   |       |        |                            |         |          |
| 243     | 1 A B 5 5 2 2 1   | Non-financial corporations (excl. auxiliary enterprises) - bill of exchange - short-term  |       |        |                            |         |          |
| 244     | 1 A B 5 5 2 2 2 1 | Non-financial corporations (excl. auxiliary enterprises) - bill of exchange - long-term - with a maturity of no   |       |        |                            |         |          |
| 245     | 1 A B 5 5 2 2 2 2 | Non-financial corporations (excl. auxiliary enterprises) - bill of exchange - long-term - with a maturity of over                                       |       |        |                            |         |          |
| 246     | 1 A B 5 5 2 3 1   | Non-financial corporations (excl. auxiliary enterprises) - receivables purchased - short-term   |       |        |                            |         |          |
| 247     | 1 A B 5 5 2 3 2 1 | Non-financial corporations (excl. auxiliary enterprises) - receivables purchased - long-term - with a maturity of no more than 5 years                  |       |        |                            |         |          |
| 248     | 1 A B 5 5 2 3 2 2 | Non-financial corporations (excl. auxiliary enterprises) - receivables purchased - long-term - with a maturity of over 5 years                          |       |        |                            |         |          |
| 249     | 1 A B 5 5 2 4 1   | Non-financial corporations (excl. auxiliary enterprises) -loans granted for purchasing securities - short-term  |       |        |                            |         |          |
| 250     | 1 A B 5 5 2 4 2 1 | Non-financial corporations (excl. auxiliary enterprises) -loans granted for purchasing securities - long-term - with a maturity of no more than 5 years |       |        |                            |         |          |
| 251     | 1 A B 5 5 2 4 2 2 | Non-financial corporations (excl. auxiliary 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. auxiliary enterprises) - housing loan - short-term  |       |        |                            |         |          |
| 253     | 1 A B 5 5 2 5 2 1 | Non-financial corporations (excl. auxiliary enterprises) - housing loan - long-term - with a maturity of no   |       |        |                            |         |          |
| 254     | 1 A B 5 5 2 5 2 2 | Non-financial corporations (excl. auxiliary enterprises) - housing loan - long-term - with a maturity of over 5   |       |        |                            |         |          |
| 255     | 1 A B 5 5 2 6 1   | Non-financial corporations (excl. auxiliary enterprises) - other loans - short-term   |       |        |                            |         |          |
| 256     | 1 A B 5 5 2 6 2 1 | Non-financial corporations (excl. auxiliary enterprises) - other loans - long-term - with a maturity of no more   |       |        |                            |         |          |
| 257     | 1 A B 5 5 2 6 2 2 | Non-financial corporations (excl. auxiliary enterprises) - other loans - long-term - with a maturity of over 5  |       |        |                            |         |          |
| 258     | 1 A B 5 5 2 7 1   | Non-financial corporations (excl. auxiliary enterprises) - financial lease - with a maturity of no more than 5  |       |        |                            |         |          |
| 259     | 1 A B 5 5 2 7 2   | Non-financial corporations (excl. auxiliary enterprises) - financial lease - with a maturity of over 5 year:  |       |        |                            |         |          |
| 260     | 1 A B 5 5 2 8 1   | Non-financial corporations (excl. auxiliary enterprises) - authentic repurchase agreement - short-term  |       |        |                            |         |          |
| 261     | 1 A B 5 5 2 8 2 1 | Non-financial corporations (excl. auxiliary enterprises) - authentic repurchase agreement - long-term - with a maturity of no more than 5 years         |       |        |                            |         |          |
| 262     | 1 A B 5 5 2 8 2 2 | Non-financial corporations (excl. auxiliary enterprises) - authentic repurchase agreement - long-term - with a maturity of over 5 years                 |       |        |                            |         |          |
| 263     | 1 A B 5 5 3       | Loss in the 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 no 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 no 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 no 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   |       |        |                            |         |          |

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

## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

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| MNB No. | HFSA line code      | Description  | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|---------------------|--|-------|--------|----------------------------|---------|----------|
| 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 no more than 5 years                                       |       |        |                            |         |          |
| 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 no 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 in the 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 no 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 no 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 no 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 in the 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 no 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 in the value and valuation difference of loans of Non-profit institutions serving households                                  |       |        |                            |         |          |
| 303     | 1 A B 5 8 1 1 1     | Receivables from EMU credit institutions - short-term  |       |        |                            |         |          |
| 304     | 1 A B 5 8 1 1 2     | Receivables from EMU credit institutions - long-term   |       |        |                            |         |          |
| 305     | 1 A B 5 8 1 2 1     | Receivables from EMU money market funds - short-term   |       |        |                            |         |          |
| 306     | 1 A B 5 8 1 2 2     | Receivables from 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-term   |       |        |                            |         |          |
| 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 no 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 no 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   |       |        |                            |         |          |

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| <b>HFSA code</b><br><b>1. AB.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |
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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

kks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code      | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|---------------------|---|-------|--------|----------------------------|---------|----------|
| 316     | 1 A B 5 8 1 5 2 1   | Loans granted to EMU non-financial corporations - long-term - for a maturity of no 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   |       |        |                            |         |          |
| 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 no 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 purchases granted to EMU households and non-profit institutions serving   |       |        |                            |         |          |
| 322     | 1 A B 5 8 1 6 3 2 1 | Lending for house purchases granted to EMU households and non-profit institutions serving   |       |        |                            |         |          |
| 323     | 1 A B 5 8 1 6 3 2 2 | Lending for house purchases granted to EMU households and non-profit institutions serving   |       |        |                            |         |          |
| 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     | Receivables from other non-resident banks - short-term  |       |        |                            |         |          |
| 328     | 1 A B 5 8 2 1 2     | Receivables from other non-resident banks - long-term   |       |        |                            |         |          |
| 329     | 1 A B 5 8 2 2 1     | Receivables from other non-residents - short-term   |       |        |                            |         |          |
| 330     | 1 A B 5 8 2 2 2     | Receivables from other non-residents - long-term  |       |        |                            |         |          |
| 331     | 1 A B 5 8 3         | Loss in the value and valuation difference of receivables from other non-resident:  |       |        |                            |         |          |
| 332     | 1 A B 6             | <b>Shares and other equity (333+...+361)</b>  | Σ     |        |                            |         |          |
| 333     | 1 A B 6 1 1         | Shares of resident credit institutions  |       |        |                            |         |          |
| 334     | 1 A B 6 1 2         | Loss in the value and valuation difference of shares of resident credit institutions  |       |        |                            |         |          |
| 335     | 1 A B 6 2 1 1 1     | Other financial intermediaries - Shares of financial 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 enterprise  |       |        |                            |         |          |
| 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 institution:   |       |        |                            |         |          |
| 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 enterprise:   |       |        |                            |         |          |
| 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 in the value and valuation difference of participations in other financial intermediaries, financial auxiliaries, insurance corporations and |       |        |                            |         |          |
| 350     | 1 A B 6 3 1 1       | Shares of auxiliary enterprises   |       |        |                            |         |          |
| 351     | 1 A B 6 3 1 2       | Other participations and business shares in auxiliary enterprises   |       |        |                            |         |          |
| 352     | 1 A B 6 3 2 1       | Shares of non-financial corporations (excl. auxiliary enterprises)  |       |        |                            |         |          |
| 353     | 1 A B 6 3 2 2       | Other participations and business shares in non-financial corporations (excl. auxiliary 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 in the 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   |       |        |                            |         |          |



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

## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

iks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code  | Description  | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|-----------------|--|-------|--------|----------------------------|---------|----------|
| 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                |       |        |                            |         |          |
| 359     | 1 A B 6 4 2 1   | Shares of other non-residents  |       |        |                            |         |          |
| 360     | 1 A B 6 4 2 2   | Other non-resident shares, participations and other business shares from loan-to-capital conversion: |       |        |                            |         |          |
| 361     | 1 A B 6 4 3     | Loss in the value and valuation difference of non resident shares and participations                 |       |        |                            |         |          |
| 362     | 1 A B 7         | <b>Accrued interest receivable (363+...+377)</b>   | 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         | <b>Other accrued balances and other assets (379+397+414+...+417)</b>                                 | Σ     |        |                            |         |          |
| 379     | 1 A B 8 1       | <b>Total accrued balances and other deferred expenses (380+...+396)</b>                              | 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 insurance 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       | <b>Total receivable from investment services (398+...+413)</b>                                       | 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   |       |        |                            |         |          |

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| <b>HFSA code</b><br><b>1. AB.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type</b> (E,M,N)<br><div style="border: 1px solid black; padding: 2px;"></div> |
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## SUPERVISORY BALANCE SHEET (Assets in gross book value figures)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code  | Description   | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|---------|-----------------|---|-------|--------|----------------------------|---------|----------|
| 401     | 1 A B 8 2 3     | - from Central Bank   |       |        |                            |         |          |
| 402     | 1 A B 8 2 4     | - from credit institutions  |       |        |                            |         |          |
| 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 in the value and valuation difference of other accrued balances and other assets                   |       |        |                            |         |          |
| 418     | 1 A B 9         | <b>Own assets (419+...+439)</b>   | Σ     |        |                            |         |          |
| 419     | 1 A B 9 1 1 1   | Redeemed own resident bonds   |       |        |                            |         |          |
| 420     | 1 A B 9 1 1 2   | Redeemed own non-resident bonds   |       |        |                            |         |          |
| 421     | 1 A B 9 1 2     | Redeemed 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 in the value of assets taken over and inventories  |       |        |                            |         |          |
| 425     | 1 A B 9 3 1     | Intangible goods - rights to immovable  |       |        |                            |         |          |
| 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 - real estates                                    |       |        |                            |         |          |
| 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 - real estates                                |       |        |                            |         |          |
| 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                           |       |        |                            |         |          |

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| <b>HFSA code</b><br><b>1. B.</b><br>MNB data collection identification number*<br><div> <div>F</div> <div></div> <div></div> </div> | <b>Reference period</b><br>identification number*<br><div> <div>2</div> <div>0</div> <div>0</div> <div></div> <div></div> </div> | <b>Reporting institution</b><br>Reporting institution's code<br><div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> | <b>Report date</b><br>YYYY / MM / DD<br><div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> | <b>Document type (E,M,N)</b><br><div> <div></div> </div> |
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## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit insitution: HUF million to 3 decimal places

| MNB No. | HFSA line code | Description  | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|----------------|--|-------|--------|--------------------------|---------|----------|
| 440     | 1 B 0          | <b>Total liabilities</b><br><b>(441+559+580+632+650+668+709+722+727)</b>   | Σ     |        |                          |         |          |
| 441     | 1 B 1          | <b>Deposits (442+...+558)</b>  | Σ     |        |                          |         |          |
| 442     | 1 B 1 1 1 1    | Deposits of central government - short-term  |       |        |                          |         |          |
| 443     | 1 B 1 1 1 2 1  | Deposits of central government - long-term - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 444     | 1 B 1 1 1 2 2  | Deposits of central government - long-term - maturing over 2 years   |       |        |                          |         |          |
| 445     | 1 B 1 1 1 3 1  | Central government - liabilities acquired from repo transactions   |       |        |                          |         |          |
| 446     | 1 B 1 1 1 3 2  | Central government - liabilities acquired from other authentic repurchase agreements   |       |        |                          |         |          |
| 447     | 1 B 1 1 2 1    | Local governments - sight and current account deposits   |       |        |                          |         |          |
| 448     | 1 B 1 1 2 2    | Deposits with agreed maturity of local governments - short-term  |       |        |                          |         |          |
| 449     | 1 B 1 1 2 3 1  | Deposits with agreed maturity of local governments - long-term - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 450     | 1 B 1 1 2 3 2  | Deposits with agreed maturity of local governments - long-term - maturing over 2 years   |       |        |                          |         |          |
| 451     | 1 B 1 1 2 4 1  | Local governments - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 452     | 1 B 1 1 2 4 2  | Local governments - liabilities acquired from other authentic repurchase agreements  |       |        |                          |         |          |
| 453     | 1 B 1 2 1 1    | Other financial intermediaries - Financial and investment enterprises - sight and current account deposits   |       |        |                          |         |          |
| 454     | 1 B 1 2 1 2    | Other financial intermediaries - Financial and investment enterprises - deposits with agreed maturity- short-term  |       |        |                          |         |          |
| 455     | 1 B 1 2 1 3 1  | Other financial intermediaries - Financial and investment enterprises - deposits with agreed maturity- long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 456     | 1 B 1 2 1 3 2  | Other financial intermediaries - Financial and investment enterprises - deposits with agreed maturity - long-term - maturing over 2 years                  |       |        |                          |         |          |
| 457     | 1 B 1 2 1 4 1  | Other financial intermediaries - Financial and investment enterprises - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 458     | 1 B 1 2 1 4 2  | Other financial intermediaries - Financial and investment enterprises - liabilities acquired from other authentic repurchase agreements                    |       |        |                          |         |          |
| 459     | 1 B 1 2 2 1    | Other financial intermediaries - Other institutions - sight and current account deposits   |       |        |                          |         |          |
| 460     | 1 B 1 2 2 2    | Other financial intermediaries - Other institutions - deposits with agreed maturity - short-term   |       |        |                          |         |          |
| 461     | 1 B 1 2 2 3 1  | Other financial intermediaries - Other institutions - deposits with agreed maturity - long-term - with a maturity of no more than 2 years                  |       |        |                          |         |          |
| 462     | 1 B 1 2 2 3 2  | Other financial intermediaries - Other institutions - deposits with agreed maturity - long-term - maturing over 2 years                                    |       |        |                          |         |          |
| 463     | 1 B 1 2 2 4 1  | Other financial intermediaries - Other institutions - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 464     | 1 B 1 2 2 4 2  | Other financial intermediaries - Other institutions - liabilities acquired from other authentic repurchase agreements                                      |       |        |                          |         |          |
| 465     | 1 B 1 2 3 1    | Financial auxiliaries - Financial and investment enterprises - sight and current account deposits  |       |        |                          |         |          |

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

1.B. Forrás

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

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit insitution: HUF million to 3 decimal places

| MNB No. | HFSA line code | Description   | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|----------------|---|-------|--------|--------------------------|---------|----------|
| 466     | 1 B 1 2 3 2    | Financial auxiliaries - Financial and investment enterprises - deposits with agreed maturity- short-term  |       |        |                          |         |          |
| 467     | 1 B 1 2 3 3 1  | Financial auxiliaries - Financial and investment enterprises - deposits with agreed maturity- long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 468     | 1 B 1 2 3 3 2  | Financial auxiliaries - Financial and investment enterprises - deposits with agreed maturity - long-term - maturing over 2 years                  |       |        |                          |         |          |
| 469     | 1 B 1 2 3 4 1  | Financial auxiliaries - Financial and investment enterprises - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 470     | 1 B 1 2 3 4 2  | Financial auxiliaries - Financial and investment enterprises - liabilities acquired from other authentic repurchase agreements                    |       |        |                          |         |          |
| 471     | 1 B 1 2 4 1    | Financial auxiliaries - Other institutions - sight and current account deposits   |       |        |                          |         |          |
| 472     | 1 B 1 2 4 2    | Financial auxiliaries - Other institutions - deposits with agreed maturity - short-term   |       |        |                          |         |          |
| 473     | 1 B 1 2 4 3 1  | Financial auxiliaries - Other institutions - deposits with agreed maturity - long-term - with a maturity of no more than 2 years                  |       |        |                          |         |          |
| 474     | 1 B 1 2 4 3 2  | Financial auxiliaries - Other institutions - deposits with agreed maturity - long-term - maturing over 2 years                                    |       |        |                          |         |          |
| 475     | 1 B 1 2 4 4 1  | Financial auxiliaries - Other institutions - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 476     | 1 B 1 2 4 4 2  | Financial auxiliaries - Other institutions - liabilities acquired from other authentic repurchase agreements                                      |       |        |                          |         |          |
| 477     | 1 B 1 3 1      | Insurance corporations and pension funds - sight and current account deposits   |       |        |                          |         |          |
| 478     | 1 B 1 3 2      | Insurance corporations and pension funds - deposits with agreed maturity - short-term   |       |        |                          |         |          |
| 479     | 1 B 1 3 3 1    | Insurance corporations and pension funds - deposits with agreed maturity - long-term - with a maturity of   |       |        |                          |         |          |
| 480     | 1 B 1 3 3 2    | Insurance corporations and pension funds - deposits with agreed maturity - long-term - maturing over 2 years                                      |       |        |                          |         |          |
| 481     | 1 B 1 3 4 1    | Insurance corporations and pension funds - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 482     | 1 B 1 3 4 2    | Insurance corporations and pension funds - liabilities acquired from other authentic repurchase agreements  |       |        |                          |         |          |
| 483     | 1 B 1 4 1 1    | Auxiliary enterprises - sight and current account deposits  |       |        |                          |         |          |
| 484     | 1 B 1 4 1 2    | Auxiliary enterprises - deposits with agreed maturity - short-term  |       |        |                          |         |          |
| 485     | 1 B 1 4 1 3 1  | Auxiliary enterprises - deposits with agreed maturity - long-term - with a maturity of no more than 2 years                                       |       |        |                          |         |          |
| 486     | 1 B 1 4 1 3 2  | Auxiliary enterprises - deposits with agreed maturity - long-term - maturing over 2 years   |       |        |                          |         |          |
| 487     | 1 B 1 4 1 4 1  | Auxiliary enterprises - liabilities acquired from repo transactions   |       |        |                          |         |          |
| 488     | 1 B 1 4 1 4 2  | Auxiliary enterprises - liabilities acquired from other authentic repurchase agreements   |       |        |                          |         |          |
| 489     | 1 B 1 4 2 1    | Non-financial corporations (excl. auxiliary enterprises) - sight and current account deposits   |       |        |                          |         |          |
| 490     | 1 B 1 4 2 2    | Non-financial corporations (excl. auxiliary enterprises) - deposits with agreed maturity - short-term   |       |        |                          |         |          |
| 491     | 1 B 1 4 2 3 1  | Non-financial corporations (excl. auxiliary enterprises) - deposits with agreed maturity - long-term - with a                                     |       |        |                          |         |          |
| 492     | 1 B 1 4 2 3 2  | Non-financial corporations (excl. auxiliary enterprises) - deposits with agreed maturity - long-term - maturing                                   |       |        |                          |         |          |
| 493     | 1 B 1 4 2 4 1  | Non-financial corporations (excl. auxiliary enterprises) - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 494     | 1 B 1 4 2 4 2  | Non-financial corporations (excl. auxiliary enterprises) - liabilities acquired from other authentic repurchase                                   |       |        |                          |         |          |
| 495     | 1 B 1 5 1 1    | Households - Individuals - sight and current account deposits   |       |        |                          |         |          |

HM-1-00

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

1.B. Forrás

|  |   |  |   |   |
|--|---|--|---|---|
| <b>HFSA code</b><br><b>1. B.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;"> <b>F</b> </div> | <b>Reference period</b><br><div style="border: 1px solid black; padding: 2px;"> <b>2 0 0</b> </div> | <b>Reporting institution</b><br><b>Reporting institution's code</b><br><div style="border: 1px solid black; padding: 2px;"> </div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"> </div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"> </div> |
|--|---|--|---|---|

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit insitution: HUF million to 3 decimal places

| MNB No. | HFSA line code  | Description   | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|-----------------|---|-------|--------|--------------------------|---------|----------|
| 496     | 1 B 1 5 1 2 1   | Households - Individuals - deposits with agreed maturity (on account) - short-term  |       |        |                          |         |          |
| 497     | 1 B 1 5 1 2 2 1 | Households - Individuals - deposits with agreed maturity (on account) - long-term - with a maturity of                            |       |        |                          |         |          |
| 498     | 1 B 1 5 1 2 2 2 | Households - Individuals - deposits with agreed maturity (on account) - long-term - maturing over 2                               |       |        |                          |         |          |
| 499     | 1 B 1 5 1 3 1   | Households - Individuals - deposits with agreed maturity (in deposit books) - short-term  |       |        |                          |         |          |
| 500     | 1 B 1 5 1 3 2 1 | Households - Individuals - deposits with agreed maturity (in deposit books) - long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 501     | 1 B 1 5 1 3 2 2 | Households - Individuals - deposits with agreed maturity (in deposit books) - long-term - maturing over                           |       |        |                          |         |          |
| 502     | 1 B 1 5 1 4 1   | Households - Individuals - deposits with agreed maturity (in documents) - short-term  |       |        |                          |         |          |
| 503     | 1 B 1 5 1 4 2 1 | Households - Individuals - deposits with agreed maturity (in documents) - long-term - with a maturity                             |       |        |                          |         |          |
| 504     | 1 B 1 5 1 4 2 2 | Households - Individuals - deposits with agreed maturity (in documents) - long-term - maturing over 2                             |       |        |                          |         |          |
| 505     | 1 B 1 5 1 5 1   | Households - Individuals - deposits for housing purposes - with a maturity of no more than 2 years                                |       |        |                          |         |          |
| 506     | 1 B 1 5 1 5 2   | Households - Individuals - deposits for housing purposes - maturing over 2 years  |       |        |                          |         |          |
| 507     | 1 B 1 5 1 6 1 1 | Households - Individuals - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 508     | 1 B 1 5 1 6 1 2 | Households - Individuals - liabilities acquired from other authentic repurchase agreements  |       |        |                          |         |          |
| 509     | 1 B 1 5 2 1     | Households - Sole proprietors - sight and current account deposits  |       |        |                          |         |          |
| 510     | 1 B 1 5 2 2     | Households - Sole proprietors - deposits with agreed maturity - short-term  |       |        |                          |         |          |
| 511     | 1 B 1 5 2 3 1   | Households - Sole proprietors - deposits with agreed maturity - long-term - with a maturity of no more than                       |       |        |                          |         |          |
| 512     | 1 B 1 5 2 3 2   | Households - Sole proprietors - deposits with agreed maturity - long-term - maturing over 2 years                                 |       |        |                          |         |          |
| 513     | 1 B 1 5 2 4 1   | Households - Sole proprietors - liabilities acquired from repo transactions   |       |        |                          |         |          |
| 514     | 1 B 1 5 2 4 2   | Households - Sole proprietors - liabilities acquired from other authentic repurchase agreements                                   |       |        |                          |         |          |
| 515     | 1 B 1 6 1       | Non-profit institutions serving households - sight and current account deposits   |       |        |                          |         |          |
| 516     | 1 B 1 6 2       | Deposits with agreed maturity of non-profit institutions serving households - short-term  |       |        |                          |         |          |
| 517     | 1 B 1 6 3 1     | Deposits with agreed maturity of non-profit institutions serving households - long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 518     | 1 B 1 6 3 2     | Deposits with agreed maturity of non-profit institutions serving households - long-term - maturing over 2 years                   |       |        |                          |         |          |
| 519     | 1 B 1 6 4 1     | Non-profit institutions serving households - liabilities acquired from repo transactions  |       |        |                          |         |          |
| 520     | 1 B 1 6 4 2     | Non-profit institutions serving households - liabilities acquired from other authentic repurchase agreements                      |       |        |                          |         |          |
| 521     | 1 B 1 7 1       | Certificates of deposit that cannot be broken down by sector - short-term   |       |        |                          |         |          |
| 522     | 1 B 1 7 2 1     | Certificates of deposit that cannot be broken down by sector - long-term - with a maturity of no more than 2 years                |       |        |                          |         |          |
| 523     | 1 B 1 7 2 2     | Certificates of deposit that cannot be broken down by sector - long-term - maturing over 2 years                                  |       |        |                          |         |          |
| 524     | 1 B 1 8 1 1 1   | Liabilities acquired from EMU central government - short-term   |       |        |                          |         |          |
| 525     | 1 B 1 8 1 1 2 1 | Liabilities acquired from EMU central government - long-term - with a maturity of no more than 2 years                            |       |        |                          |         |          |
| 526     | 1 B 1 8 1 1 2 2 | Liabilities acquired from EMU central government - long-term - maturing over 2 years  |       |        |                          |         |          |
| 527     | 1 B 1 8 1 1 3   | Liabilities acquired from EMU central government from repo transactions   |       |        |                          |         |          |
| 528     | 1 B 1 8 1 2 1   | EMU other general government - sight and current account deposits   |       |        |                          |         |          |
| 529     | 1 B 1 8 1 2 2   | Liabilities acquired from EMU other general government - short-term   |       |        |                          |         |          |

HM-1-00

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

1.B. Forrás

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

## SUPERVISORY BALANCE SHEET (Liabilities)

**01 table**

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code  | Description  | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|-----------------|--|-------|--------|--------------------------|---------|----------|
| 530     | 1 B 1 8 1 2 3 1 | Liabilities acquired from EMU other general government - long-term - with a maturity of no more than 2 years                                       |       |        |                          |         |          |
| 531     | 1 B 1 8 1 2 3 2 | Liabilities acquired from EMU other general government - long-term - maturing over 2 years   |       |        |                          |         |          |
| 532     | 1 B 1 8 1 2 4   | EMU other liabilities acquired from other general government from repo transactions  |       |        |                          |         |          |
| 533     | 1 B 1 8 1 3 1   | EMU other financial intermediaries and financial auxiliaries - sight and current account deposits  |       |        |                          |         |          |
| 534     | 1 B 1 8 1 3 2   | Other liabilities acquired from EMU other financial intermediaries and financial auxiliaries - short-term  |       |        |                          |         |          |
| 535     | 1 B 1 8 1 3 3 1 | Other liabilities acquired from EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 536     | 1 B 1 8 1 3 3 2 | Other liabilities acquired from EMU other financial intermediaries and financial auxiliaries - long-term -   |       |        |                          |         |          |
| 537     | 1 B 1 8 1 3 4   | EMU other financial intermediaries and financial auxiliaries, liabilities acquired from repo transactions  |       |        |                          |         |          |
| 538     | 1 B 1 8 1 4 1   | EMU insurance corporations and pension funds - sight and current account deposits  |       |        |                          |         |          |
| 539     | 1 B 1 8 1 4 2   | Other liabilities acquired from EMU insurance corporations and pension funds - short-term  |       |        |                          |         |          |
| 540     | 1 B 1 8 1 4 3 1 | Other liabilities acquired from EMU insurance corporations and pension funds - long-term - with a maturity of no more than 2 years                 |       |        |                          |         |          |
| 541     | 1 B 1 8 1 4 3 2 | Other liabilities acquired from EMU insurance corporations and pension funds - long-term - maturing over 2 years                                   |       |        |                          |         |          |
| 542     | 1 B 1 8 1 4 4   | Liabilities acquired from EMU insurance corporations and pension funds from repo transactions  |       |        |                          |         |          |
| 543     | 1 B 1 8 1 5 1   | EMU non-financial corporations - sight and current account deposits  |       |        |                          |         |          |
| 544     | 1 B 1 8 1 5 2   | EMU non-financial corporations - deposits with agreed maturity - short-term  |       |        |                          |         |          |
| 545     | 1 B 1 8 1 5 3 1 | EMU non-financial corporations - deposits with agreed maturity - long-term - with a maturity of no more than 2 years                               |       |        |                          |         |          |
| 546     | 1 B 1 8 1 5 3 2 | EMU non-financial corporations - deposits with agreed maturity - long-term - maturing over 2 years   |       |        |                          |         |          |
| 547     | 1 B 1 8 1 5 4   | Liabilities acquired from EMU non-financial corporations for repo transactions   |       |        |                          |         |          |
| 548     | 1 B 1 8 1 6 1   | EMU households and non-profit institutions serving households - sight and current account deposits   |       |        |                          |         |          |
| 549     | 1 B 1 8 1 6 2   | EMU households and non-profit institutions serving households - deposits with agreed maturity - short-term   |       |        |                          |         |          |
| 550     | 1 B 1 8 1 6 3 1 | EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term  |       |        |                          |         |          |
| 551     | 1 B 1 8 1 6 3 2 | EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term  |       |        |                          |         |          |
| 552     | 1 B 1 8 1 6 4 1 | Liabilities acquired from EMU households and non-profit institutions serving households from repo transactions                                     |       |        |                          |         |          |
| 553     | 1 B 1 8 1 6 4 2 | Liabilities acquired from EMU sectors from other authentic repurchase agreements   |       |        |                          |         |          |
| 554     | 1 B 1 8 2 1     | Deposits of other non-residents - short-term   |       |        |                          |         |          |
| 555     | 1 B 1 8 2 2 1   | Deposits of other non-residents - long-term - with a maturity of no more than 2 years  |       |        |                          |         |          |
| 556     | 1 B 1 8 2 2 2   | Deposits of other non-residents - long-term - maturing over 2 years  |       |        |                          |         |          |
| 557     | 1 B 1 8 3 1     | Liabilities acquired from other non-residents from repo transactions   |       |        |                          |         |          |
| 558     | 1 B 1 8 3 2     | Liabilities acquired from other non-residents from other authentic repurchase agreements   |       |        |                          |         |          |
| 559     | 1 B 2           | <b>Deposits from monetary financial institutions (560+...+579)</b>   | Σ     |        |                          |         |          |

HM-1-00

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

1.B. Forrás

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

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit insitution: HUF million to 3 decimal places

| MNB No. | HFSA line code | Description  | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|----------------|--|-------|--------|--------------------------|---------|----------|
| 560     | 1 B 2 1 1      | Loro accounts of resident credit institutions  |       |        |                          |         |          |
| 561     | 1 B 2 1 2      | Deposits with agreed maturity of resident credit institutions - short-term   |       |        |                          |         |          |
| 562     | 1 B 2 1 3 1    | Deposits with agreed maturity of resident credit institutions - long-term - with a maturity of no more   |       |        |                          |         |          |
| 563     | 1 B 2 1 3 2    | Deposits with agreed maturity of resident credit institutions - long-term - maturing over 2 years  |       |        |                          |         |          |
| 564     | 1 B 2 2 1      | Loro accounts of money market funds  |       |        |                          |         |          |
| 565     | 1 B 2 2 2      | Deposits with agreed maturity of money market funds - short-term   |       |        |                          |         |          |
| 566     | 1 B 2 2 3 1    | Deposits with agreed maturity of money market funds - long-term - with a maturity of no more than 2 years  |       |        |                          |         |          |
| 567     | 1 B 2 2 3 2    | Deposits with agreed maturity of money market funds - long-term - maturing over 2 years  |       |        |                          |         |          |
| 568     | 1 B 2 3 1 1    | Loro accounts of EMU central banks, ECB and MFIs subject to EMU reserve requirements   |       |        |                          |         |          |
| 569     | 1 B 2 3 1 2    | Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - short-term  |       |        |                          |         |          |
| 570     | 1 B 2 3 1 3 1  | Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 571     | 1 B 2 3 1 3 2  | Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years                   |       |        |                          |         |          |
| 572     | 1 B 2 3 2 1    | Loro accounts of other MFIs not subject to EMU reserve requirement   |       |        |                          |         |          |
| 573     | 1 B 2 3 2 2    | Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - short-term  |       |        |                          |         |          |
| 574     | 1 B 2 3 2 3 1  | Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - with a maturity of no more than 2 years                   |       |        |                          |         |          |
| 575     | 1 B 2 3 2 3 2  | Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - maturing over 2 years                                     |       |        |                          |         |          |
| 576     | 1 B 2 3 3 1    | Loro account of other non-resident banks   |       |        |                          |         |          |
| 577     | 1 B 2 3 3 2    | Deposits with agreed maturity of other non-resident banks - short-term   |       |        |                          |         |          |
| 578     | 1 B 2 3 3 3 1  | Deposits with agreed maturity of other non-resident banks - long-term - with a maturity of no more than 2  |       |        |                          |         |          |
| 579     | 1 B 2 3 3 3 2  | Deposits with agreed maturity of other non-resident banks - long-term - maturing over 2 years  |       |        |                          |         |          |
| 580     | 1 B 3          | <b>Loans (581+...+631)</b>   | Σ     |        |                          |         |          |
| 581     | 1 B 3 1 1      | Loans taken out from Central Bank - short-term   |       |        |                          |         |          |
| 582     | 1 B 3 1 2 1    | Loans taken out from Central Bank - long-term - with a maturity of no more than 2 years  |       |        |                          |         |          |
| 583     | 1 B 3 1 2 2    | Loans taken out from Central Bank - long-term - maturing over 2 years  |       |        |                          |         |          |
| 584     | 1 B 3 1 3      | Active repo of the Central Bank  |       |        |                          |         |          |
| 585     | 1 B 3 2 1 1    | Loans taken out from credit institutions - short-term  |       |        |                          |         |          |
| 586     | 1 B 3 2 1 2 1  | Loans taken out from credit institutions - long-term - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 587     | 1 B 3 2 1 2 2  | Loans taken out from credit institutions - long-term - maturing over 2 years   |       |        |                          |         |          |
| 588     | 1 B 3 2 1 3 1  | Liabilities acquired from credit institutions from repo transactions   |       |        |                          |         |          |
| 589     | 1 B 3 2 1 3 2  | Liabilities acquired from credit institutions from other authentic repurchase agreements   |       |        |                          |         |          |
| 590     | 1 B 3 3 1      | Liabilities acquired from Money market fund from authentic repurchase agreements   |       |        |                          |         |          |
| 591     | 1 B 3 3 2 1    | Other financial intermediaries - Loans taken out from financial and investment enterprises - short-term  |       |        |                          |         |          |
| 592     | 1 B 3 3 2 2 1  | Other financial intermediaries - Loans taken out from financial and investment enterprises - long-term - with a maturity of no more than 2 years           |       |        |                          |         |          |

HM-1-00

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1.B. Forrás

|   |   |   |   |  |
|---|---|---|---|--|
| <b>HFSA code</b><br><b>1. B.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br><b>identification number*</b><br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br><b>Reporting institution's code</b><br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br><b>YYYY / MM / DD</b><br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |
|---|---|---|---|--|

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code  | Description  | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|-----------------|--|-------|--------|--------------------------|---------|----------|
| 593     | 1 B 3 3 2 2 2   | Other financial intermediaries - Loans taken out from financial and investment enterprises - long-term - maturing over 2 years                     |       |        |                          |         |          |
| 594     | 1 B 3 3 2 3 1   | Other financial intermediaries - Loans taken out from other institutions - short-term  |       |        |                          |         |          |
| 595     | 1 B 3 3 2 3 2 1 | Other financial intermediaries - Loans taken out from other institutions - long-term - with a maturity of no more than 2 years                     |       |        |                          |         |          |
| 596     | 1 B 3 3 2 3 2 2 | Other financial intermediaries - Loans taken out from other institutions - long-term - maturing over 2 years                                       |       |        |                          |         |          |
| 597     | 1 B 3 3 3 1     | Financial auxiliaries - Loans taken out from financial and investment enterprises - short-term   |       |        |                          |         |          |
| 598     | 1 B 3 3 3 2 1   | Financial auxiliaries - Loans taken out from financial and investment enterprises - long-term - with a maturity of no more than 2 years            |       |        |                          |         |          |
| 599     | 1 B 3 3 3 2 2   | Financial auxiliaries - Loans taken out from financial and investment enterprises - long-term - maturing over 2 years                              |       |        |                          |         |          |
| 600     | 1 B 3 3 3 3 1   | Financial auxiliaries - Loans taken out from other institutions - short-term   |       |        |                          |         |          |
| 601     | 1 B 3 3 3 3 2 1 | Financial auxiliaries - Loans taken out from other institutions - long-term - with a maturity of no more than 2 years                              |       |        |                          |         |          |
| 602     | 1 B 3 3 3 3 2 2 | Financial auxiliaries - Loans taken out from other institutions - long-term - maturing over 2 years  |       |        |                          |         |          |
| 603     | 1 B 3 3 4 1     | Loans taken out from Insurance corporations and pension funds - short-term   |       |        |                          |         |          |
| 604     | 1 B 3 3 4 2 1   | Loans taken out from Insurance corporations and pension funds - long-term - with a maturity of no more   |       |        |                          |         |          |
| 605     | 1 B 3 3 4 2 2   | Loans taken out from Insurance corporations and pension funds - long-term - maturing over 2 years  |       |        |                          |         |          |
| 606     | 1 B 3 4         | Contributions of members of cooperatives - short-term  |       |        |                          |         |          |
| 607     | 1 B 3 5 1       | Loans taken out from other residents - short-term  |       |        |                          |         |          |
| 608     | 1 B 3 5 2 1     | Loans taken out from other residents - long-term - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 609     | 1 B 3 5 2 2     | Loans taken out from other residents - long-term - maturing over 2 years   |       |        |                          |         |          |
| 610     | 1 B 3 6 1 1     | Loans taken out from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - short-term  |       |        |                          |         |          |
| 611     | 1 B 3 6 1 2 1   | Loans taken out from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of no more than 2 years |       |        |                          |         |          |
| 612     | 1 B 3 6 1 2 2   | Loans taken out from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years                   |       |        |                          |         |          |
| 613     | 1 B 3 6 1 3 1   | Liabilities acquired from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from repo transactions                           |       |        |                          |         |          |
| 614     | 1 B 3 6 1 3 2   | Liabilities acquired from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from authentic repurchase agreements             |       |        |                          |         |          |
| 615     | 1 B 3 6 2 1     | Loans taken out from other MFIs not subject to EMU reserve requirements - short-term   |       |        |                          |         |          |
| 616     | 1 B 3 6 2 2 1   | Loans taken out from other MFIs not subject to EMU reserve requirements - long-term - with a maturity of no more than 2 years                      |       |        |                          |         |          |
| 617     | 1 B 3 6 2 2 2   | Loans taken out from other MFIs not subject to EMU reserve requirements - long-term - maturing over 2  |       |        |                          |         |          |
| 618     | 1 B 3 6 2 3 1   | Liabilities acquired from other MFIs not subject to EMU reserve requirements from repo transactions  |       |        |                          |         |          |
| 619     | 1 B 3 6 2 3 2   | Liabilities acquired from other MFIs not subject to EMU reserve requirements from authentic repurchase agreements                                  |       |        |                          |         |          |
| 620     | 1 B 3 6 3 1     | Other liabilities to other EMU sectors - short-term  |       |        |                          |         |          |
| 621     | 1 B 3 6 3 2 1   | EMU other liabilities to other sectors - long-term - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 622     | 1 B 3 6 3 2 2   | Other liabilities to other EMU sectors - long-term - maturing over 2 years   |       |        |                          |         |          |
| 623     | 1 B 3 6 4 1     | Loans taken out from other non-resident banks - short-term   |       |        |                          |         |          |
| 624     | 1 B 3 6 4 2 1   | Loans taken out from other non-resident banks - long-term - with a maturity of no more than 2 years  |       |        |                          |         |          |
| 625     | 1 B 3 6 4 2 2   | Loans taken out from other non-resident banks - long-term - maturing over 2 years  |       |        |                          |         |          |
| 626     | 1 B 3 6 5 1     | Liabilities acquired from other international institutions and non-resident governments - short-term   |       |        |                          |         |          |

HM-1-00

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

1.B. Forrás



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

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit insitution: HUF million to 3 decimal places

| MNB No. | HFSA line code | Description   | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|----------------|---|-------|--------|--------------------------|---------|----------|
| 627     | 1 B 3 6 5 2 1  | Liabilities acquired from other international institutions and non-resident governments - long-term - |       |        |                          |         |          |
| 628     | 1 B 3 6 5 2 2  | Liabilities acquired from other international institutions and non-resident governments - long-term - |       |        |                          |         |          |
| 629     | 1 B 3 6 6 1    | Other liabilities to other non-residents - short-term   |       |        |                          |         |          |
| 630     | 1 B 3 6 6 2 1  | Other liabilities to other non-residents - long-term - with a maturity of no more than 2 years        |       |        |                          |         |          |
| 631     | 1 B 3 6 6 2 2  | Other liabilities to other non-residents - long-term - maturing over 2 years                          |       |        |                          |         |          |
| 632     | 1 B 4          | <b>Debt securities issued (633+...+649)</b>   | Σ     |        |                          |         |          |
| 633     | 1 B 4 1 1 1    | Bonds - short-term  |       |        |                          |         |          |
| 634     | 1 B 4 1 1 2 1  | Bonds - long-term - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 635     | 1 B 4 1 1 2 2  | Bonds - long-term - maturing over 2 years   |       |        |                          |         |          |
| 636     | 1 B 4 1 2 1    | Convertible bonds - with a maturity of no more than 2 years   |       |        |                          |         |          |
| 637     | 1 B 4 1 2 2    | Convertible bonds - maturing over 2 years   |       |        |                          |         |          |
| 638     | 1 B 4 2 1      | Certificates of deposit - short-term  |       |        |                          |         |          |
| 639     | 1 B 4 2 2 1    | Certificates of deposit - long-term - with a maturity of no more than 2 years                         |       |        |                          |         |          |
| 640     | 1 B 4 2 2 2    | Certificates of deposit - long-term - maturing over 2 years   |       |        |                          |         |          |
| 641     | 1 B 4 3 1      | Other securities - short-term   |       |        |                          |         |          |
| 642     | 1 B 4 3 2 1    | Other securities - long-term - with a maturity of no more than 2 years                                |       |        |                          |         |          |
| 643     | 1 B 4 3 2 2    | Other securities - long-term - maturing over 2 years  |       |        |                          |         |          |
| 644     | 1 B 4 4 1      | Securities of PRIVATE issue - short-term  |       |        |                          |         |          |
| 645     | 1 B 4 4 2 1    | Securities of PRIVATE issue - long-term - with a maturity of no more than 2 years                     |       |        |                          |         |          |
| 646     | 1 B 4 4 2 2    | Securities of PRIVATE issue - long-term - maturing over 2 years                                       |       |        |                          |         |          |
| 647     | 1 B 4 5 1      | Securities issued abroad - short-term   |       |        |                          |         |          |
| 648     | 1 B 4 5 2 1    | Securities issued abroad - long-term - with a maturity of no more than 2 years                        |       |        |                          |         |          |
| 649     | 1 B 4 5 2 2    | Securities issued abroad - long-term - maturing over 2 years  |       |        |                          |         |          |
| 650     | 1 B 5          | <b>Accrued interest payable (651+...+667)</b>   | Σ     |        |                          |         |          |
| 651     | 1 B 5 1        | - with central government   |       |        |                          |         |          |
| 652     | 1 B 5 2        | - with local governments  |       |        |                          |         |          |
| 653     | 1 B 5 3        | - with Central Bank   |       |        |                          |         |          |
| 654     | 1 B 5 4        | - with credit institutions  |       |        |                          |         |          |
| 655     | 1 B 5 5 1      | - with money market funds   |       |        |                          |         |          |
| 656     | 1 B 5 5 2 1 1  | - with other financial intermediaries - financial and investment enterprises                          |       |        |                          |         |          |
| 657     | 1 B 5 5 2 1 2  | - with other financial intermediaries - other institutions  |       |        |                          |         |          |
| 658     | 1 B 5 5 2 2 1  | - with financial auxiliaries - financial and investment enterprises                                   |       |        |                          |         |          |
| 659     | 1 B 5 5 2 2 2  | - with financial auxiliaries - other institutions   |       |        |                          |         |          |
| 660     | 1 B 5 5 3      | - with insurance corporations and pension funds   |       |        |                          |         |          |
| 661     | 1 B 5 6        | - with non-financial corporations   |       |        |                          |         |          |
| 662     | 1 B 5 7 1      | - with households - individuals   |       |        |                          |         |          |
| 663     | 1 B 5 7 2      | - with households - sole proprietors  |       |        |                          |         |          |
| 664     | 1 B 5 7 3      | - with non-profit institutions serving households   |       |        |                          |         |          |
| 665     | 1 B 5 8        | - with non-residents  |       |        |                          |         |          |
| 666     | 1 B 5 9 1      | - with certificates of deposit that cannot be broken down by sector                                   |       |        |                          |         |          |
| 667     | 1 B 5 9 2      | - with debt securities that cannot be broken down by sector   |       |        |                          |         |          |
| 668     | 1 B 6          | <b>Other accrued balances (669+670+671+688+689+708)</b>   | Σ     |        |                          |         |          |

HM-1-00

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1.B. Forrás

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

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit insitution: HUF million to 3 decimal places

| MNB No. | HFSA line code  | Description  | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|-----------------|--|-------|--------|--------------------------|---------|----------|
| 669     | 1 B 6 1         | Items in transit   |       |        |                          |         |          |
| 670     | 1 B 6 2         | Suspense items   |       |        |                          |         |          |
| 671     | 1 B 6 3         | Total liabilities from investment services (672+...+687)                     | Σ     |        |                          |         |          |
| 672     | 1 B 6 3 1       | - from central government  |       |        |                          |         |          |
| 673     | 1 B 6 3 2 1     | - from local governments   |       |        |                          |         |          |
| 674     | 1 B 6 3 2 2     | - from social security   |       |        |                          |         |          |
| 675     | 1 B 6 3 3       | - from Central Bank  |       |        |                          |         |          |
| 676     | 1 B 6 3 4       | - from credit institutions   |       |        |                          |         |          |
| 677     | 1 B 6 3 5 1     | - from money market funds  |       |        |                          |         |          |
| 678     | 1 B 6 3 5 2 1 1 | - from other financial intermediaries - financial and investment enterprises |       |        |                          |         |          |
| 679     | 1 B 6 3 5 2 1 2 | - from other financial intermediaries - other institutions                   |       |        |                          |         |          |
| 680     | 1 B 6 3 5 2 2 1 | - from financial auxiliaries - financial and investment enterprises          |       |        |                          |         |          |
| 681     | 1 B 6 3 5 2 2 2 | - from financial auxiliaries - Other institutions                            |       |        |                          |         |          |
| 682     | 1 B 6 3 5 3     | - from insurance corporations and pension funds                              |       |        |                          |         |          |
| 683     | 1 B 6 3 6       | - from non-financial corporations  |       |        |                          |         |          |
| 684     | 1 B 6 3 7 1     | - from households - individuals  |       |        |                          |         |          |
| 685     | 1 B 6 3 7 2     | - from households - sole proprietors   |       |        |                          |         |          |
| 686     | 1 B 6 3 8       | - from non-profit institutions serving households                            |       |        |                          |         |          |
| 687     | 1 B 6 3 9       | - from non-residents   |       |        |                          |         |          |
| 688     | 1 B 6 4         | Liquid assets disbursed by the state for re-lending                          |       |        |                          |         |          |
| 689     | 1 B 6 5         | Total accrued balances (690+...+707)   | Σ     |        |                          |         |          |
| 690     | 1 B 6 5 1       | - with central government  |       |        |                          |         |          |
| 691     | 1 B 6 5 2 1     | - with local governments   |       |        |                          |         |          |
| 692     | 1 B 6 5 2 2     | - with social security   |       |        |                          |         |          |
| 693     | 1 B 6 5 3       | - with Central Bank  |       |        |                          |         |          |
| 694     | 1 B 6 5 4       | - with credit institutions   |       |        |                          |         |          |
| 695     | 1 B 6 5 5 1     | - with money market funds  |       |        |                          |         |          |
| 696     | 1 B 6 5 5 2 1 1 | - with other financial intermediaries - financial and investment enterprises |       |        |                          |         |          |
| 697     | 1 B 6 5 5 2 1 2 | - with other financial intermediaries - other institutions                   |       |        |                          |         |          |
| 698     | 1 B 6 5 5 2 2 1 | - with financial auxiliaries - financial and investment enterprises          |       |        |                          |         |          |
| 699     | 1 B 6 5 5 2 2 2 | - with financial auxiliaries - other institutions                            |       |        |                          |         |          |
| 700     | 1 B 6 5 5 3     | - with insurance corporations and pension funds                              |       |        |                          |         |          |
| 701     | 1 B 6 5 6       | - with non-financial corporations  |       |        |                          |         |          |
| 702     | 1 B 6 5 7 1     | - with households - individuals  |       |        |                          |         |          |
| 703     | 1 B 6 5 7 2     | - with households - sole proprietors   |       |        |                          |         |          |
| 704     | 1 B 6 5 7 3     | - with non-profit institutions serving households                            |       |        |                          |         |          |
| 705     | 1 B 6 5 8       | - with non-residents   |       |        |                          |         |          |
| 706     | 1 B 6 5 9 1     | - accrued expenses that cannot be broken down by sector                      |       |        |                          |         |          |
| 707     | 1 B 6 5 9 2     | Accrued expenses for operating expenses                                      |       |        |                          |         |          |
| 708     | 1 B 6 6         | Others   |       |        |                          |         |          |
| 709     | 1 B 7           | Subordinated liabilities and participations (710+...+721)                    | Σ     |        |                          |         |          |

HM-1-00

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1.B. Forrás

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

## SUPERVISORY BALANCE SHEET (Liabilities)

**01** table

ks, specialised credit institutions: HUF million with no decimal places; cooperative credit institution: HUF million to 3 decimal places

| MNB No. | HFSA line code | Description   | HUF a | Euro b | Other foreign currencies | Total d | Modified |
|---------|----------------|---|-------|--------|--------------------------|---------|----------|
| 710     | 1 B 7 1 1      | Subordinated loan capital received from residents - may be taken into account for solvency margin         |       |        |                          |         |          |
| 711     | 1 B 7 1 2      | Subordinated loan capital received from residents - may NOT be taken into account for solvency margin     |       |        |                          |         |          |
| 712     | 1 B 7 2        | Supplementary subordinated loan capital received from residents   |       |        |                          |         |          |
| 713     | 1 B 7 3 1      | Subordinated loan capital received from non-residents - may be taken into account for solvency margin     |       |        |                          |         |          |
| 714     | 1 B 7 3 2      | Subordinated loan capital received from non-residents - may NOT be taken into account for solvency margin |       |        |                          |         |          |
| 715     | 1 B 7 4        | Supplementary subordinated loan capital received from non-residents                                       |       |        |                          |         |          |
| 716     | 1 B 7 5 1      | Share notes and contribution notes of cooperatives  |       |        |                          |         |          |
| 717     | 1 B 7 5 2      | Other participations of cooperatives  |       |        |                          |         |          |
| 718     | 1 B 7 6 1      | Property liabilities to resident owners   |       |        |                          |         |          |
| 719     | 1 B 7 6 2      | Property liabilities to non-resident owners   |       |        |                          |         |          |
| 720     | 1 B 7 7 1      | Other subordinated liabilities – to residents   |       |        |                          |         |          |
| 721     | 1 B 7 7 2      | Other subordinated liabilities – to non-residents   |       |        |                          |         |          |
| 722     | 1 B 8          | <b>Provisions (723+...+726)</b>   | Σ     |        |                          |         |          |
| 723     | 1 B 8 1        | For suspense and future liabilities   |       |        |                          |         |          |
| 724     | 1 B 8 2        | General risk provisions   |       |        |                          |         |          |
| 725     | 1 B 8 3        | Balancing provision of building societies   |       |        |                          |         |          |
| 726     | 1 B 8 4        | Other provisions  |       |        |                          |         |          |
| 727     | 1 B 9          | <b>Equity (728+...+738)</b>   | Σ     |        |                          |         |          |
| 728     | 1 B 9 1 1      | Subscribed capital  |       |        |                          |         |          |
| 729     | 1 B 9 1 2      | Subscribed but unpaid capital   |       |        |                          |         |          |
| 730     | 1 B 9 2 1      | Capital reserve - agio  |       |        |                          |         |          |
| 731     | 1 B 9 2 2      | Capital reserve - other   |       |        |                          |         |          |
| 732     | 1 B 9 3 1      | Accumulated profit reserve – for previous years   |       |        |                          |         |          |
| 733     | 1 B 9 3 2      | Accumulated profit reserve – from previous year not yet approved by general meeting                       |       |        |                          |         |          |
| 734     | 1 B 9 3 3      | Accumulated profit reserve - other  |       |        |                          |         |          |
| 735     | 1 B 9 4        | Tied-up provisions  |       |        |                          |         |          |
| 736     | 1 B 9 5        | Valuation reserve   |       |        |                          |         |          |
| 737     | 1 B 9 6        | General reserve   |       |        |                          |         |          |
| 738     | 1 B 9 7        | Balance sheet profit/loss (interim profit)  |       |        |                          |         |          |

|   |  |  |  |  |
|---|--|--|--|--|
| <b>HFSA code</b><br><b>1. C.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br>identification number*<br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |
|---|--|--|--|--|

## MEMORANDUM ITEMS 1

**02 table**

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

| MNB code | PSZÁF line code | Description  | HUF | Euro b | Other foreign currencies c | Total d | Modified |
|----------|-----------------|--|-----|--------|----------------------------|---------|----------|
| 001      | 1 C 1 1         | <b>Collaterals, securities (total value) (2+...+12)</b>                | Σ   |        |                            |         |          |
| 002      | 1 C 1 1 1       | Financial 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         | <b>Collaterals, securities (up to the value of claims) (14+...+24)</b> | 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         | <b>Value of claims covered with comfort letter</b>                     |     |        |                            |         |          |
| 026      | 1 C 2 1         | <b>Lombard loans at gross book value (27+28+29)</b>                    | 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         | <b>Lombard loans at net book value (31+32+33)</b>                      | 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           | <b>Interests, interest type commissions in suspense (35+...+38)</b>    | 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         | <b>Total matured loans at gross book value</b>                         |     |        |                            |         |          |
| 040      | 1 C 4 2         | <b>Total matured loans at net book value</b>                           |     |        |                            |         |          |

HM-1-01

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

1.C. Tájékoztató 1.

|   |   |  |  |  |
|---|---|--|--|--|
| <b>HFSA code</b><br><b>1. C.</b><br>MNB data collection     | <b>Reference period</b><br>identification number*             | <b>Reporting institution</b><br>Reporting institution's code | <b>Report date</b><br>YYYY / MM / DD                       | <b>Document</b><br>type (E,M,N)                            |
| <div style="border: 1px solid black; padding: 2px;">F</div> | <div style="border: 1px solid black; padding: 2px;">200</div> | <div style="border: 1px solid black; padding: 2px;"></div>   | <div style="border: 1px solid black; padding: 2px;"></div> | <div style="border: 1px solid black; padding: 2px;"></div> |

## MEMORANDUM ITEMS 1

02 table

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

| MNB code | PSZÁF line code | Description  | HUF | Euro b | Other foreign currencies c | Total d | Modified |
|----------|-----------------|--|-----|--------|----------------------------|---------|----------|
| 041      | 1 C 5 1         | Total placements 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, NOT loans  |     |        |                            |         |          |
| 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-resident loans   |     |        |                            |         |          |
| 047      | 1 C 5 1 4 2     | Non-resident - other, NOT loans  |     |        |                            |         |          |
| 048      | 1 C 5 1 5 1     | Other - loans  |     |        |                            |         |          |
| 049      | 1 C 5 1 5 2     | Other - other, NOT loans   |     |        |                            |         |          |
| 050      | 1 C 5 1 6       | Written-off interests receivable   |     |        |                            |         |          |
| 051      | 1 C 5 2         | Total placements 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, NOT loans  |     |        |                            |         |          |
| 055      | 1 C 5 2 3 2     | Households - individuals   |     |        |                            |         |          |
| 056      | 1 C 5 2 4 1     | Non-resident loans   |     |        |                            |         |          |
| 057      | 1 C 5 2 4 2     | Non-resident - other, NOT loans  |     |        |                            |         |          |
| 058      | 1 C 5 2 5 1     | Other - loans  |     |        |                            |         |          |
| 059      | 1 C 5 2 5 2     | Other - other, NOT loans   |     |        |                            |         |          |
| 060      | 1 C 5 3         | Total placements 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 - loan  |     |        |                            |         |          |
| 062      | 1 C 5 3 2       | Non-financial corporations - other, NOT loan   |     |        |                            |         |          |
| 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-resident loan  |     |        |                            |         |          |
| 066      | 1 C 5 3 4 2     | Non-resident - other, NOT loan   |     |        |                            |         |          |
| 067      | 1 C 5 3 5 1     | Other - loan   |     |        |                            |         |          |
| 068      | 1 C 5 3 5 2     | Other - other, NOT loan  |     |        |                            |         |          |
| 069      | 1 C 5 3 6       | Interest receivables finally sold  |     |        |                            |         |          |
| 070      | 1 C 5 4         | Total placements 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 - loan  |     |        |                            |         |          |
| 072      | 1 C 5 4 2       | Non-financial corporations - other, NOT loan   |     |        |                            |         |          |
| 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-resident - loan  |     |        |                            |         |          |
| 076      | 1 C 5 4 4 2     | Non-resident - other, NOT loan   |     |        |                            |         |          |
| 077      | 1 C 5 4 5 1     | Other - loan   |     |        |                            |         |          |
| 078      | 1 C 5 4 5 2     | Other - other, NOT loan  |     |        |                            |         |          |
| 079      | 1 C 5 5         | Total placements 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 - loan  |     |        |                            |         |          |

HM-1-01

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

|   |   |  |  |  |
|---|---|--|--|--|
| <b>HFSA code</b><br><b>1. C.</b><br>MNB data collection     | <b>Reference period</b><br>identification number*             | <b>Reporting institution</b><br>Reporting institution's code | <b>Report date</b><br>YYYY / MM / DD                       | <b>Document</b><br>type (E,M,N)                            |
| <div style="border: 1px solid black; padding: 2px;">F</div> | <div style="border: 1px solid black; padding: 2px;">200</div> | <div style="border: 1px solid black; padding: 2px;"></div>   | <div style="border: 1px solid black; padding: 2px;"></div> | <div style="border: 1px solid black; padding: 2px;"></div> |

## MEMORANDUM ITEMS 1

02 table

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

| MNB<br>code | PSZÁF line code | Description  | HUF | Euro<br>b | Other foreign<br>currencies<br>c | Total<br>d | Modified |
|-------------|-----------------|--|-----|-----------|----------------------------------|------------|----------|
| 081         | 1 C 5 5 2       | Non-financial corporations - other, NOT loan   |     |           |                                  |            |          |
| 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-resident loan  |     |           |                                  |            |          |
| 085         | 1 C 5 5 4 2     | Non-resident - other, NOT loan   |     |           |                                  |            |          |
| 086         | 1 C 5 5 5 1     | Other - loan   |     |           |                                  |            |          |
| 087         | 1 C 5 5 5 2     | Other - other, NOT loan  |     |           |                                  |            |          |
| 088         | 1 C 5 5 6       | Interest receivables finally sold  |     |           |                                  |            |          |
| 089         | 1 C 5 6 1       | Total placements sold finally to own participation<br>(from January 1 to the end of the reference month) at<br>gross book value  |     |           |                                  |            |          |
| 090         | 1 C 5 6 2       | Total placements sold finally to own participation<br>(from January 1 to the end of the reference month) at  |     |           |                                  |            |          |
| 091         | 1 C 5 6 3       | Total placements sold finally to own participation<br>(from January 1 to the end of the reference month) at  |     |           |                                  |            |          |
| 092         | 1 C 5 7         | Shares finally sold/security issued to non MFI<br>residents and non-residents during the month from<br>loans extended to not MFI and not general<br>government at gross book value |     |           |                                  |            |          |
| 093         | 1 C 6           | Total own debt securities of domestic issue<br>(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 entities  |     |           |                                  |            |          |
| 098         | 1 C 6 4         | Non-resident   |     |           |                                  |            |          |
| 099         | 1 C 6 5         | Not classifiable by sector   |     |           |                                  |            |          |
| 100         | 1 C 6 6         | Own NON-NEGOTIABLE debt securities of<br>domestic issue  |     |           |                                  |            |          |
| 101         | 1 C 6 6 1 1     | Own non-negotiable debt securities - owned by central<br>government - max. 2-year maturity   |     |           |                                  |            |          |
| 102         | 1 C 6 6 1 2     | Own non-negotiable debt securities - owned by<br>central government - maturity over 2 years  |     |           |                                  |            |          |
| 103         | 1 C 6 6 2 1     | Own non-negotiable debt securities - owned by local<br>governments - max. 2-year maturity  |     |           |                                  |            |          |
| 104         | 1 C 6 6 2 2     | Own non-negotiable debt securities - owned by local<br>governments - maturity over 2 years   |     |           |                                  |            |          |
| 105         | 1 C 6 6 3 1     | Own non-negotiable debt securities - owned by<br>resident monetary financial institutions - max 2-year<br>maturity   |     |           |                                  |            |          |
| 106         | 1 C 6 6 3 2     | Own non-negotiable debt securities - owned by<br>resident monetary financial institutions - maturity<br>over 2 years   |     |           |                                  |            |          |
| 107         | 1 C 6 6 4 1     | Own non-negotiable debt securities - owned by other<br>financial intermediaries, financial auxiliaries,<br>insurance corporations and pension funds - max. 2-<br>year maturity     |     |           |                                  |            |          |
| 108         | 1 C 6 6 4 2     | Own non-negotiable debt securities - owned by other<br>financial intermediaries, financial auxiliaries,<br>insurance corporations and pension funds - maturity<br>over 2 years     |     |           |                                  |            |          |
| 109         | 1 C 6 6 5 1     | Own non-negotiable debt securities - non-financial<br>corporations- max. 2-year maturity   |     |           |                                  |            |          |
| 110         | 1 C 6 6 5 2     | Own non-negotiable debt securities - non-financial<br>corporations - maturity over 2 years   |     |           |                                  |            |          |

HM-1-01

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

1.C. Tájékoztató 1.

|   |  |  |  |  |
|---|--|--|--|--|
| <b>HFSA code</b><br><b>1. C.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |
|---|--|--|--|--|

## MEMORANDUM ITEMS 1

02 table

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

| MNB code | PSZÁF line code | Description   | HUF | Euro b | Other foreign currencies c | Total d | Modified |
|----------|-----------------|---|-----|--------|----------------------------|---------|----------|
| 111      | 1 C 6 6 6 1     | Own non-negotiable debt securities - households - max. 2-year maturity  |     |        |                            |         |          |
| 112      | 1 C 6 6 6 2     | Own non-negotiable debt securities - households - maturity over 2 years   |     |        |                            |         |          |
| 113      | 1 C 6 6 7 1     | Own non-negotiable debt securities - non-profit institutions serving households - max. 2-year maturity  |     |        |                            |         |          |
| 114      | 1 C 6 6 7 2     | Own non-negotiable debt securities - non-profit institutions serving households - maturity over 2 years   |     |        |                            |         |          |
| 115      | 1 C 6 7         | <b>Non-negotiable debt securities owned by the credit institution</b>   |     |        |                            |         |          |
| 116      | 1 C 6 7 1 1     | Non-negotiable securities of non-financial corporations at gross value - max. 5-year maturity   |     |        |                            |         |          |
| 117      | 1 C 6 7 1 2     | Non-negotiable securities of non-financial corporations at gross value - maturity over 5 years  |     |        |                            |         |          |
| 118      | 1 C 6 7 2 1     | Non-negotiable securities of other financial intermediaries, financial auxiliaries, insurance corporations at gross value - max. 5-year maturity  |     |        |                            |         |          |
| 119      | 1 C 6 7 2 2     | Non-negotiable securities of other financial intermediaries, financial auxiliaries, insurance corporations at gross value - maturity over 5 years |     |        |                            |         |          |
| 120      | 1 C 7           | <b>Other memorandum items</b>   |     |        |                            |         |          |
| 121      | 1 C 7 1         | Employer's and local subsidies  |     |        |                            |         |          |
| 122      | 1 C 7 2 1       | Prompt loans under contracts with building societies at gross book value  |     |        |                            |         |          |
| 123      | 1 C 7 2 2       | Prompt loans under contracts with building societies at net book value  |     |        |                            |         |          |
| 124      | 1 C 7 3 1       | Tax payable (accrued from January 1 to the end of the reference month)  |     |        |                            |         |          |
| 125      | 1 C 7 3 2       | Tax payment difference (accrued from January 1 to the end of the reference month)   |     |        |                            |         |          |
| 126      | 1 C 7 4 1       | Other prepaid expenses and deferred charges (from 1AB81)  |     |        |                            |         |          |
| 127      | 1 C 7 4 2       | Other accruals and deferred income (from 1B65)  |     |        |                            |         |          |
| 128      | 1 C 7 5 1       | Off-balance receivables related to fictitious repurchase agreements   |     |        |                            |         |          |
| 129      | 1 C 7 5 2 1     | Off-balance receivables related to fictitious repurchase agreements at book value   |     |        |                            |         |          |
| 130      | 1 C 7 5 2 2     | Off-balance receivables related to fictitious repurchase agreements at net value, reduced with provisions   |     |        |                            |         |          |
| 131      | 1 C 7 6 1       | Founder's contribution to unregistered enterprise (net value)   |     |        |                            |         |          |
| 132      | 1 C 7 6 2       | Subordinated loan capital from non-resident owner and supplementary subordinated loan capital (from 1B73-74)                                      |     |        |                            |         |          |
| 133      | 1 C 7 7 1       | Receivables from debt securities (net value)  |     |        |                            |         |          |
| 134      | 1 C 7 7 2       | Old social security bond (net value)  |     |        |                            |         |          |
| 135      | 1 C 7 7 3       | Own shares repurchased at nominal value   |     |        |                            |         |          |
| 136      | 1 C 7 8 1 1 1   | Loan extended for office and shopping center building at gross book value - max. 5-year maturity  |     |        |                            |         |          |
| 137      | 1 C 7 8 1 1 2   | Loan extended for office and shopping center building at gross book value - maturity over 5 years   |     |        |                            |         |          |
| 138      | 1 C 7 8 1 2 1   | Loan extended for office and shopping center building at net book value - max. 5-year maturity  |     |        |                            |         |          |
| 139      | 1 C 7 8 1 2 2   | Loan extended for office and shopping center building at net book value - maturity over 5 years   |     |        |                            |         |          |
| 140      | 1 C 7 8 2 1     | Total mortgage-type individuals loans for house purchase  |     |        |                            |         |          |
| 141      | 1 C 7 8 2 2     | Total mortgage-type individuals loans for other purposes  |     |        |                            |         |          |
| 142      | 1 C 7 9 1       | Total sight savings deposits  |     |        |                            |         |          |

HM-1-01

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

1.C. Tájékoztató 1.

|   |  |  |  |  |
|---|--|--|--|--|
| <b>HFSA code</b><br><b>1. C.</b><br>MNB data collection identification number*<br><div style="border: 1px solid black; padding: 2px;">F</div> | <b>Reference period</b><br><div style="border: 1px solid black; padding: 2px;">200</div> | <b>Reporting institution</b><br>Reporting institution's code<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Report date</b><br>YYYY / MM / DD<br><div style="border: 1px solid black; padding: 2px;"></div> | <b>Document type (E,M,N)</b><br><div style="border: 1px solid black; padding: 2px;"></div> |
|---|--|--|--|--|

## MEMORANDUM ITEMS 1

02 table

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

| MNB code | PSZÁF line code | Description   | HUF | Euro b | Other foreign currencies c | Total d | Modified |
|----------|-----------------|---|-----|--------|----------------------------|---------|----------|
| 143      | 1 C 7 9 2       | Total unregistered deposits (without deposit document)                                  |     |        |                            |         |          |
| 144      | 1 C 7 9 3       | Total unregistered deposit documents  |     |        |                            |         |          |
| 145      | 1 C 7 9 4       | Total unregistered deposit certificates   |     |        |                            |         |          |
| 146      | 1 C 8 1         | <b>Shares and other equity from non-resident investments at net value (147+...+151)</b> | Σ   |        |                            |         |          |
| 147      | 1 C 8 1 1       | - From non-resident shares for trade - credit institutions                              |     |        |                            |         |          |
| 148      | 1 C 8 1 2       | - From non-resident shares for trade - PBB enterprises                                  |     |        |                            |         |          |
| 149      | 1 C 8 1 3       | - From non-resident participations and shares for investment - credit institutions      |     |        |                            |         |          |
| 150      | 1 C 8 1 4       | - From non-resident participations and shares for investment - PBB enterprises          |     |        |                            |         |          |
| 151      | 1 C 8 1 5       | - From non-resident shares with participation - associated corporations                 |     |        |                            |         |          |
| 152      | 1 C 8 2         | <b>Subordinated loan capital to non-residents at net value (153+...+157)</b>            | Σ   |        |                            |         |          |
| 153      | 1 C 8 2 1       | - To credit institutions  |     |        |                            |         |          |
| 154      | 1 C 8 2 2       | - To financial corporations   |     |        |                            |         |          |
| 155      | 1 C 8 2 3       | - To investment enterprises   |     |        |                            |         |          |
| 156      | 1 C 8 2 4       | - To insurance corporations   |     |        |                            |         |          |
| 157      | 1 C 8 2 5       | - To other enterprises  |     |        |                            |         |          |



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

### ASSETS SOLD

| 03 table    |                 | with deferred payment or repurchasing obligation  |                            |                                  |                       |          |
|-------------|-----------------|---|----------------------------|----------------------------------|-----------------------|----------|
|             |                 | ialized credit institutions: millions of HUF without decimal, coop. credit inst.: millions of HUF with 3 decimals |                            |                                  |                       |          |
| MNB<br>code | PSZÁF line code | Description   | Repurchase obligation<br>a | Deferred and<br>repurchased<br>b | Deferred payment<br>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   |                            |                                  |                       |          |

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

### 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<br>code | PSZÁF line code | Description   | HUF<br>a | Euro<br>b | Other foreign<br>currencies<br>c | Total<br>d | Modified |
|-------------|-----------------|---|----------|-----------|----------------------------------|------------|----------|
| <b>001</b>  | 1 E 0           | <b>Assets</b>   |          |           |                                  |            |          |
| <b>002</b>  | 1 E 1           | Loans written off (3+...+17)  | Σ        |           |                                  |            |          |
| <b>003</b>  | 1 E 1 1         | Loans to monetary financial institutions  |          |           |                                  |            |          |
| <b>004</b>  | 1 E 1 2 1       | Loans to other financial intermediaries and financial auxiliaries                                   |          |           |                                  |            |          |
| <b>005</b>  | 1 E 1 2 2       | Loans to insurance corporations and pension funds   |          |           |                                  |            |          |
| <b>006</b>  | 1 E 1 3         | Loans to non-financial corporations   |          |           |                                  |            |          |
| <b>007</b>  | 1 E 1 4 1       | Loans to households and non-profit institutions serving households - consumer credit                |          |           |                                  |            |          |
| <b>008</b>  | 1 E 1 4 2       | Loans to households and non-profit institutions serving households - lending for house purchase     |          |           |                                  |            |          |
| <b>009</b>  | 1 E 1 4 3       | Loans to households and non-profit institutions serving households - other loans                    |          |           |                                  |            |          |
| <b>010</b>  | 1 E 1 5 1       | Loans to EMU monetary financial institutions  |          |           |                                  |            |          |
| <b>011</b>  | 1 E 1 5 2       | Loans to EMU other financial intermediaries and financial auxiliaries                               |          |           |                                  |            |          |
| <b>012</b>  | 1 E 1 5 3       | Loans to EMU insurance corporations and pension funds   |          |           |                                  |            |          |
| <b>013</b>  | 1 E 1 5 4       | Loans to EMU non-financial corporations   |          |           |                                  |            |          |
| <b>014</b>  | 1 E 1 5 5 1     | Loans to EMU households and non-profit institutions serving households - consumer credit            |          |           |                                  |            |          |
| <b>015</b>  | 1 E 1 5 5 2     | Loans to EMU households and non-profit institutions serving households - lending for house purchase |          |           |                                  |            |          |
| <b>016</b>  | 1 E 1 5 5 3     | Loans to EMU households and non-profit institutions serving households - other loans                |          |           |                                  |            |          |
| <b>017</b>  | 1 E 1 5 6       | Loans to other non-residents  |          |           |                                  |            |          |
| <b>018</b>  | 1 E 2           | Price changes of securities other than shares with a maturity of over 2 years (19+...+27)           | Σ        |           |                                  |            |          |
| <b>019</b>  | 1 E 2 1         | Security of monetary financial institutions   |          |           |                                  |            |          |
| <b>020</b>  | 1 E 2 2         | Security of general government  |          |           |                                  |            |          |
| <b>021</b>  | 1 E 2 3         | Security of non-financial corporations  |          |           |                                  |            |          |
| <b>022</b>  | 1 E 2 4         | Security of other financial corporations  |          |           |                                  |            |          |
| <b>023</b>  | 1 E 2 5         | Security of other resident sectors  |          |           |                                  |            |          |
| <b>024</b>  | 1 E 2 6 1       | Security of EMU monetary financial institutions   |          |           |                                  |            |          |
| <b>025</b>  | 1 E 2 6 2       | Security of EMU general government  |          |           |                                  |            |          |

HM-1-00

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

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

### 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<br>code | PSZÁF line code | Description  | HUF<br>a | Euro<br>b | Other foreign<br>currencies<br>c | Total<br>d | Modified |
|-------------|-----------------|--|----------|-----------|----------------------------------|------------|----------|
| <b>026</b>  | 1 E 2 6 3       | Security of other EMU sectors                        |          |           |                                  |            |          |
| <b>027</b>  | 1 E 2 6 4       | Security of other non-residents                      |          |           |                                  |            |          |
| <b>028</b>  | 1 E 3           | Price changes of shares and other equity (29+...+35) | Σ        |           |                                  |            |          |
| <b>029</b>  | 1 E 3 1         | Monetary financial institutions                      |          |           |                                  |            |          |
| <b>030</b>  | 1 E 3 2         | Non-financial corporations                           |          |           |                                  |            |          |
| <b>031</b>  | 1 E 3 3         | Other financial corporations                         |          |           |                                  |            |          |
| <b>032</b>  | 1 E 3 4         | Other resident sectors                               |          |           |                                  |            |          |
| <b>033</b>  | 1 E 3 5 1       | EMU monetary financial institutions                  |          |           |                                  |            |          |
| <b>034</b>  | 1 E 3 5 2       | Other EMU sectors                                    |          |           |                                  |            |          |
| <b>035</b>  | 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) esetében azonos.  
1.E. Tranzakciós tábla

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|--|--|--|--|--|--|
| HFSA code<br><b>1. F.</b><br>MNB data collection                     |  | Reference period<br>identification number*                               | Reporting institution<br>Reporting institution's code  | Report date<br>YYYY / MM / DD  | Document<br>type (E,M,N)   |
| <div style="border: 1px solid black; padding: 2px;"> <b>F</b> </div> |  | <div style="border: 1px solid black; padding: 2px;"> <b>2 0 0</b> </div> | <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> <span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span><span> </span> </div> </div> | <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> <span> </span><span> </span><span> </span><span> </span> <span> </span><span> </span> <span> </span><span> </span> </div> </div> | <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> <span> </span><span> </span> </div> </div> |

## MEMORANDUM ITEMS 2.

05 table

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

| MNB code | PSZÁF line code | Description  | HUF a | Euro b | Other foreign currencies c | Total d | Modified |
|----------|-----------------|--|-------|--------|----------------------------|---------|----------|
| 001      | 1 F 1           | <b>Subordinated liabilities and participations by sector (2+...+17)</b>  | Σ     |        |                            |         |          |
| 002      | 1 F 1 1         | - vis-à-vis central government   |       |        |                            |         |          |
| 003      | 1 F 1 2         | - vis-à-vis local governments  |       |        |                            |         |          |
| 004      | 1 F 1 3         | - vis-à-vis resident credit institutions   |       |        |                            |         |          |
| 005      | 1 F 1 4 1       | - vis-à-vis resident money market funds  |       |        |                            |         |          |
| 006      | 1 F 1 4 2       | - vis-à-vis other financial intermediaries and financial auxiliaries   |       |        |                            |         |          |
| 007      | 1 F 1 5         | - vis-à-vis insurance corporations and pension funds   |       |        |                            |         |          |
| 008      | 1 F 1 6         | - vis-à-vis non-financial corporations   |       |        |                            |         |          |
| 009      | 1 F 1 7         | - vis-à-vis households and non-profit institutions serving households  |       |        |                            |         |          |
| 010      | 1 F 1 8 1       | - vis-à-vis EMU MFIs   |       |        |                            |         |          |
| 011      | 1 F 1 8 2       | - vis-à-vis EMU central government   |       |        |                            |         |          |
| 012      | 1 F 1 8 3       | - vis-à-vis EMU other general government   |       |        |                            |         |          |
| 013      | 1 F 1 8 4       | - vis-à-vis EMU other financial intermediaries and financial auxiliaries   |       |        |                            |         |          |
| 014      | 1 F 1 8 5       | - vis-à-vis EMU insurance corporations and pension funds   |       |        |                            |         |          |
| 015      | 1 F 1 8 6       | - vis-à-vis EMU non-financial corporations   |       |        |                            |         |          |
| 016      | 1 F 1 8 7       | - vis-à-vis EMU households and non-profit institutions serving households  |       |        |                            |         |          |
| 017      | 1 F 1 8 8       | - vis-à-vis other foreigners   |       |        |                            |         |          |
| 018      | 1 F 2           | <b>Total household loans secured with mortgaged real estate at gross value (19+27)</b>                                       | Σ     |        |                            |         |          |
| 019      | 1 F 2 1         | <b>Total mortgage loans (20+24)</b>  | Σ     |        |                            |         |          |
| 020      | 1 F 2 1 1       | Mortgage loans for house purchase (21+22+23)   | Σ     |        |                            |         |          |
| 021      | 1 F 2 1 1 1     | Loans for house purchase with interest subsidy on the liability side   |       |        |                            |         |          |
| 022      | 1 F 2 1 1 2     | Combination of loans for house purchase with supplementary state interest subsidy and interest subsidy on the liability side |       |        |                            |         |          |
| 023      | 1 F 2 1 1 3     | Loans for house purchase with market conditions and other loans for house purchase   |       |        |                            |         |          |
| 024      | 1 F 2 1 2       | <b>Mortgage loans for general purposes (25+26)</b>   | Σ     |        |                            |         |          |
| 025      | 1 F 2 1 2 1     | Loans for real estate purposes   |       |        |                            |         |          |
| 026      | 1 F 2 1 2 2     | Loans for other purposes   |       |        |                            |         |          |
| 027      | 1 F 2 2         | <b>Total NOT mortgage loans secured with mortgaged real estates (28+32)</b>  | Σ     |        |                            |         |          |
| 028      | 1 F 2 2 1       | <b>Housing loans secured with mortgaged real estates (29+30+31)</b>  | Σ     |        |                            |         |          |
| 029      | 1 F 2 2 1 1     | Supplementary state interest subsidy   |       |        |                            |         |          |
| 030      | 1 F 2 2 1 2     | Other interest subsidy on the asset side   |       |        |                            |         |          |
| 031      | 1 F 2 2 1 3     | Market interest-bearing and other housing loans  |       |        |                            |         |          |
| 032      | 1 F 2 2 2       | <b>Loans for other purposes secured with mortgaged real estates (33+34)</b>  | Σ     |        |                            |         |          |
| 033      | 1 F 2 2 2 1     | Real estate purposes   |       |        |                            |         |          |
| 034      | 1 F 2 2 2 2     | Other purposes   |       |        |                            |         |          |
| 035      | 1 F 3           | <b>Receivables from repo-type transactions (36+...+47)</b>   | Σ     |        |                            |         |          |
| 036      | 1 F 3 1         | Vis-à-vis central government   |       |        |                            |         |          |
| 037      | 1 F 3 2         | Vis-à-vis local governments  |       |        |                            |         |          |

|  |  |   |                               |                          |
|--|--|---|-------------------------------|--------------------------|
| HPSA code<br><b>1. F.</b><br>MNB data collection | Reference period<br>identification number* | Reporting institution<br>Reporting institution's code | Report date<br>YYYY / MM / DD | Document<br>type (E,M,N) |
| <b>F</b>   | <b>2 0 0</b>                               |   |                               |                          |

## MEMORANDUM ITEMS 2.

**05** table

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

| MNB<br>code | PSZÁF line code | Description   | HUF<br>a | Euro<br>b | Other foreign<br>currencies<br>c | Total<br>d | Modified |
|-------------|-----------------|---|----------|-----------|----------------------------------|------------|----------|
| 038         | 1 F 3 3         | Vis-à-vis resident credit institutions  |          |           |                                  |            |          |
| 039         | 1 F 3 4 1       | Vis-à-vis money market funds  |          |           |                                  |            |          |
| 040         | 1 F 3 4 2       | Vis-à-vis other financial intermediaries and financial auxiliaries  |          |           |                                  |            |          |
| 041         | 1 F 3 5         | Vis-à-vis insurance corporations and pension funds  |          |           |                                  |            |          |
| 042         | 1 F 3 6         | Vis-à-vis non-financial corporations  |          |           |                                  |            |          |
| 043         | 1 F 3 7         | Vis-à-vis households  |          |           |                                  |            |          |
| 044         | 1 F 3 8         | Vis-à-vis non-profit institutions serving households  |          |           |                                  |            |          |
| 045         | 1 F 3 9 1       | Vis-à-vis EMU MFIs  |          |           |                                  |            |          |
| 046         | 1 F 3 9 2       | Vis-à-vis other EMU sectors   |          |           |                                  |            |          |
| 047         | 1 F 3 9 3       | Vis-à-vis other non-residents   |          |           |                                  |            |          |
| 048         | 1 F 4           | <b>Liabilities arising from repo-type transactions (49+...+60)</b>  | Σ        |           |                                  |            |          |
| 049         | 1 F 4 1         | Vis-à-vis resident credit institutions  |          |           |                                  |            |          |
| 050         | 1 F 4 2         | Vis-à-vis money market funds  |          |           |                                  |            |          |
| 051         | 1 F 4 3         | Vis-à-vis central government  |          |           |                                  |            |          |
| 052         | 1 F 4 4 1       | Vis-à-vis local governments   |          |           |                                  |            |          |
| 053         | 1 F 4 4 2       | Vis-à-vis other financial intermediaries and financial auxiliaries  |          |           |                                  |            |          |
| 054         | 1 F 4 5         | Vis-à-vis insurance corporations and pension funds  |          |           |                                  |            |          |
| 055         | 1 F 4 6         | Vis-à-vis non-financial corporations  |          |           |                                  |            |          |
| 056         | 1 F 4 7         | Vis-à-vis households  |          |           |                                  |            |          |
| 057         | 1 F 4 8         | Vis-à-vis non-profit institutions serving households  |          |           |                                  |            |          |
| 058         | 1 F 4 9 1       | Vis-à-vis EMU MFIs  |          |           |                                  |            |          |
| 059         | 1 F 4 9 2       | Vis-à-vis other EMU sectors   |          |           |                                  |            |          |
| 060         | 1 F 4 9 3       | Vis-à-vis other non-residents   |          |           |                                  |            |          |
| 061         | 1 F 5 1         | <b>Types of loans of households in detail - at gross value</b>  |          |           |                                  |            |          |
| 062         | 1 F 5 1 1       | Households - Individuals - consumer credit - personal loans - short                                       |          |           |                                  |            |          |
| 063         | 1 F 5 1 1 1     | Households - Individuals - consumer credit - personal loans - long - max. 5-year maturity                 |          |           |                                  |            |          |
| 064         | 1 F 5 1 1 2     | Households - Individuals - consumer credit - personal loans - long - maturity over 5 years                |          |           |                                  |            |          |
| 065         | 1 F 5 1 2       | Households - Individuals - consumer credit - car purchase loans - short                                   |          |           |                                  |            |          |
| 066         | 1 F 5 1 2 1     | Households - Individuals - consumer credit - car purchase loans - long - max. 5-year maturity             |          |           |                                  |            |          |
| 067         | 1 F 5 1 2 2     | Households - Individuals - consumer credit - car purchase loans - long - maturity over 5 years            |          |           |                                  |            |          |
| 068         | 1 F 5 1 3       | Households - Individuals - consumer credit - goods purchase and other loans - short                       |          |           |                                  |            |          |
| 069         | 1 F 5 1 3 1     | Households - Individuals - consumer credit - goods purchase and other loans - long - max. 5-year maturity |          |           |                                  |            |          |
| 070         | 1 F 5 1 3 2     | Households - Individuals - consumer credit - goods purchase and other loans - long - maturity over 5      |          |           |                                  |            |          |
| 071         | 1 F 5 1 4       | Households - Individuals - student loan   |          |           |                                  |            |          |
| 072         | 1 F 5 1 5       | Households - Sole proprietors - car purchase loans - short  |          |           |                                  |            |          |

|   |  |   |  |  |  |  |  |  |  |
|---|--|---|--|--|--|--|--|--|--|
| <b>HFSA code</b><br><b>1. F.</b><br>MNB data collection     |  | <b>Reference period</b><br>identification number*             |  | <b>Reporting institution</b><br>Reporting institution's code |  | <b>Report date</b><br>YYYY / MM / DD                       |  | <b>Document</b><br>type (E,M,N)                            |  |
| <div style="border: 1px solid black; padding: 2px;">F</div> |  | <div style="border: 1px solid black; padding: 2px;">200</div> |  | <div style="border: 1px solid black; padding: 2px;"></div>   |  | <div style="border: 1px solid black; padding: 2px;"></div> |  | <div style="border: 1px solid black; padding: 2px;"></div> |  |

## MEMORANDUM ITEMS 2.

**05** table

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

| MNB<br>code | PSZÁF line code | Description  | HUF<br>a | Euro<br>b | Other foreign<br>currencies<br>c | Total<br>d | Modified |
|-------------|-----------------|--|----------|-----------|----------------------------------|------------|----------|
| 073         | 1 F 5 1 5 1     | Households - Sole proprietors - car purchase loans - long - max. 5-year maturity                     |          |           |                                  |            |          |
| 074         | 1 F 5 1 5 2     | Households - Sole proprietors - car purchase loans - long - maturity over 5 years                    |          |           |                                  |            |          |
| 075         | 1 F 5 2         | <b>Types of loans of households in detail - at net value</b>   |          |           |                                  |            |          |
| 076         | 1 F 5 2 1       | Households - Individuals - consumer credit - personal loans - short                                  |          |           |                                  |            |          |
| 077         | 1 F 5 2 1 1     | Households - Individuals - consumer credit - personal loans - long - max. 5-year maturity            |          |           |                                  |            |          |
| 078         | 1 F 5 2 1 2     | Households - Individuals - consumer credit - personal loans - long - maturity over 5 years           |          |           |                                  |            |          |
| 079         | 1 F 5 2 2       | Households - Individuals - consumer credit - car purchase loans - short                              |          |           |                                  |            |          |
| 080         | 1 F 5 2 2 1     | Households - Individuals - consumer credit - car purchase loans - long - max. 5-year maturity        |          |           |                                  |            |          |
| 081         | 1 F 5 2 2 2     | Households - Individuals - consumer credit - car purchase loans - long - maturity over 5 years       |          |           |                                  |            |          |
| 082         | 1 F 5 2 3       | Households - Individuals - consumer credit - goods purchase and other loans - short                  |          |           |                                  |            |          |
| 083         | 1 F 5 2 3 1     | Households - Individuals - consumer credit - goods purchase and other loans - long - max. 5-year     |          |           |                                  |            |          |
| 084         | 1 F 5 2 3 2     | Households - Individuals - consumer credit - goods purchase and other loans - long - maturity over 5 |          |           |                                  |            |          |
| 085         | 1 F 5 2 4       | Households - Individuals - student loan  |          |           |                                  |            |          |
| 086         | 1 F 5 2 5       | Households - Sole proprietors - car purchase loans - short   |          |           |                                  |            |          |
| 087         | 1 F 5 2 5 1     | Households - Sole proprietors - car purchase loans - long - max. 5-year maturity                     |          |           |                                  |            |          |
| 088         | 1 F 5 2 5 2     | Households - Sole proprietors - car purchase loans - long - maturity over 5 years                    |          |           |                                  |            |          |
| 089         | 1 F 6 1         | Compulsory reserves to be placed in the future on monthly HUF assets                                 |          |           |                                  |            |          |
| 090         | 1 F 6 2         | Compulsory reserves to be placed in the future on monthly F/X assets                                 |          |           |                                  |            |          |

CURRENCY BREAKDOWN of the end-of-month stocks of  
CERTAIN ASSETS AND LIABILITIES (supplementary data, gross book value of loans, net book value of securities)

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

| MNB<br>code | PSZÁF line<br>code | Description  | Currency of non-EMU EU Members |          |          |                                   |          | Other foreign currencies |          |          |          |          | total other<br>foreign<br>currencies<br>k |
|-------------|--------------------|--|--------------------------------|----------|----------|-----------------------------------|----------|--------------------------|----------|----------|----------|----------|---|
|             |                    |  | DKK<br>a                       | SEK<br>b | GBP<br>c | Total other EU<br>currencies<br>d | USD<br>e | JPY<br>f                 | CHF<br>g | CAD<br>h | NOK<br>i | AUD<br>j |   |
| 001         | 1 G 1              | <b>ASSETS</b>  |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 002         | 1 G 1 1            | <b>Loans, deposits</b>   |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 003         | 1 G 1 1 1          | Loans to central government                                    |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 004         | 1 G 1 1 1 2        | Loans to local governments                                     |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 005         | 1 G 1 1 2          | Loans to, deposits at resident monetary financial institutions |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 006         | 1 G 1 1 3          | Loans to other financial corporations                          |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 007         | 1 G 1 1 4          | Loans to non-financial corporations                            |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 008         | 1 G 1 1 5          | Loans to households  |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 009         | 1 G 1 1 6          | Loans to non-profit institutions serving households            |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 010         | 1 G 1 1 7 1        | Loans to, deposits at EMU monetary financial institutions      |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 011         | 1 G 1 1 7 2        | Loans to EMU residents (excl. monetary financial institutions) |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 012         | 1 G 1 1 8 1        | Loans to and deposits at other non-resident banks - short      |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 013         | 1 G 1 1 8 2        | Loans to and deposits at other non-resident banks - long       |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 014         | 1 G 1 1 9 1        | Loans to other non-residents - short                           |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 015         | 1 G 1 1 9 2        | Loans to other non-residents - long                            |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 016         | 1 G 1 2            | <b>Securities other than shares</b>                            |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 017         | 1 G 1 2 1 1        | Securities issued by central government                        |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 018         | 1 G 1 2 1 2        | Securities issued by local governments                         |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 019         | 1 G 1 2 2          | Securities issued by resident monetary financial institutions  |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 020         | 1 G 1 2 3          | Securities issued by other resident sectors                    |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 021         | 1 G 1 2 4 1        | Securities issued by EMU monetary financial institutions       |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 022         | 1 G 1 2 4 2        | Securities issued by EMU other sectors                         |                                |          |          |                                   |          |                          |          |          |          |          |   |

CURRENCY BREAKDOWN of the end-of-month stocks of  
CERTAIN ASSETS AND LIABILITIES (supplementary data, gross book value of loans, net book value of securities)

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

| MNB<br>code | PSZÁF line<br>code | Description                                    | Currency of non-EMU EU Members |          |          |                                   |          | Other foreign currencies |          |          |          |          | total other<br>foreign<br>currencies<br>k |
|-------------|--------------------|--|--------------------------------|----------|----------|-----------------------------------|----------|--------------------------|----------|----------|----------|----------|---|
|             |                    |  | DKK<br>a                       | SEK<br>b | GBP<br>c | Total other EU<br>currencies<br>d | USD<br>e | JPY<br>f                 | CHF<br>g | CAD<br>h | NOK<br>i | AUD<br>j |   |
| 023         | 1 G 1 2 5 1        | Securities issued by other non-resident banks  |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 024         | 1 G 1 2 5 2        | Securities issued by other non-residents       |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 025         | 1 G 1 2 6          | Non-resident shares and other equity           |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 026         | 1 G 2              | LIABILITIES                                    |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 027         | 1 G 2 1            | Loans, deposits, subordinated loan capital     |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 028         | 1 G 2 1 1          | From central government                        |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 029         | 1 G 2 1 2          | From local governments                         |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 030         | 1 G 2 1 2          | From resident monetary financial institutions  |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 031         | 1 G 2 1 3          | From other financial corporations              |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 032         | 1 G 2 1 4          | From non-financial corporations                |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 033         | 1 G 2 1 5          | From households                                |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 034         | 1 G 2 1 6          | From nonprofit institutions serving households |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 035         | 1 G 2 1 7 1        | From EMU monetary financial institutions       |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 036         | 1 G 2 1 7 2        | From other EMU sectors                         |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 037         | 1 G 2 1 8 1        | From other non-resident banks - short          |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 038         | 1 G 2 1 8 2        | From other non-resident banks - long           |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 039         | 1 G 2 1 9 1        | From other non-residents - short               |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 040         | 1 G 2 1 9 2        | From other non-residents - long                |                                |          |          |                                   |          |                          |          |          |          |          |   |
| 041         | 1 G 2 2            | Debt securities issued                         |                                |          |          |                                   |          |                          |          |          |          |          |   |



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

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

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

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

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

| MNB<br>code | PSZÁF line code | Description  | HUF<br>a | Euro<br>b | Other foreign<br>exchange<br>c | Total<br>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 the investment notes of money market funds   |          |           |                                |            |          |
| 032         | 1 H 2 2 2 3     | Valuation difference of other investment notes 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 non-resident shares and investment notes   |          |           |                                |            |          |
| 035         | 1 H 3 1         | <b>Total loss in the value of securities for investment purposes (36+48)</b>   | S        |           |                                |            |          |
| 036         | 1 H 3 1 1       | <b>Total loss in the value of securities other than shares (37+...+47)</b>   | S        |           |                                |            |          |
| 037         | 1 H 3 1 1 1     | Loss in the value of government papers and local government bonds  |          |           |                                |            |          |
| 038         | 1 H 3 1 1 2     | Loss in the value of the central bank's bonds  |          |           |                                |            |          |
| 039         | 1 H 3 1 1 3     | Loss in the value of the bonds of resident credit institutions   |          |           |                                |            |          |
| 040         | 1 H 3 1 1 4     | Loss in the value of the bonds of other financial intermediaries, financial auxiliaries, insurance corporations                            |          |           |                                |            |          |
| 041         | 1 H 3 1 1 5     | Loss in the value of the bonds of non-financial corporations   |          |           |                                |            |          |
| 042         | 1 H 3 1 1 6     | Loss in the value of the bonds of non-profit institutions serving households   |          |           |                                |            |          |
| 043         | 1 H 3 1 1 7     | Loss in the value of other resident bonds  |          |           |                                |            |          |
| 044         | 1 H 3 1 1 8     | Loss in the value of non-resident bonds  |          |           |                                |            |          |
| 045         | 1 H 3 1 1 9 1   | Loss in the value of the private bonds of resident credit institutions   |          |           |                                |            |          |
| 046         | 1 H 3 1 1 9 2   | Loss in the value of the private bonds of other financial intermediaries, financial auxiliaries, insurance corporations                    |          |           |                                |            |          |
| 047         | 1 H 3 1 1 9 3   | Loss in the value of the private bonds of non-financial corporations   |          |           |                                |            |          |
| 048         | 1 H 3 1 2       | <b>Total loss in the value of shares and other equity (49+...+53)</b>  | S        |           |                                |            |          |
| 049         | 1 H 3 1 2 1     | Loss in the value of the shares of resident credit institutions  |          |           |                                |            |          |
| 050         | 1 H 3 1 2 2     | Loss in the value of the investment notes of money market funds  |          |           |                                |            |          |
| 051         | 1 H 3 1 2 3     | Loss in the value of other investment notes and shares of other financial intermediaries, financial auxiliaries, insurance corporations    |          |           |                                |            |          |
| 052         | 1 H 3 1 2 4     | Loss in the value of the shares of non-financial corporations  |          |           |                                |            |          |
| 053         | 1 H 3 1 2 5     | Loss in the value of non-resident shares and investment notes  |          |           |                                |            |          |
| 054         | 1 H 3 2         | <b>Total valuation difference of securities for investment purposes (55+67)</b>  | S        |           |                                |            |          |
| 055         | 1 H 3 2 1       | <b>Total valuation difference of securities other than shares (56+...+66)</b>  | 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 the central bank's 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<br><b>1. H.</b><br>MNB data collection identification number*<br><div> <div>F</div> <div></div> <div></div> </div> | Reference period<br>identification number*<br><div> <div>2</div> <div>0</div> <div>0</div> <div></div> <div></div> </div> | Reporting institution<br>Reporting institution's code<br><div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> | Report date<br>YYYY / MM / DD<br><div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> | Document<br>type (E,M,N)<br><div> <div></div> </div> |
|--|---|---|---|--|

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

| MNB<br>code | PSZÁF line code | Description  | HUF<br>a | Euro<br>b | Other foreign<br>exchange<br>c | Total<br>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 resident bonds   |          |           |                                |            |          |
| 063         | 1 H 3 2 1 8     | Valuation difference of non-resident 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       | Total 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 the investment notes of money market funds   |          |           |                                |            |          |
| 070         | 1 H 3 2 2 3     | Valuation difference of other investment notes 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 non-resident shares, investment notes  |          |           |                                |            |          |
| 073         | 1 H 4 1         | Total loss in the value of loans (74+...+82)   | S        |           |                                |            |          |
| 074         | 1 H 4 1 1       | Loss in the value of loans to the central government   |          |           |                                |            |          |
| 075         | 1 H 4 1 2       | Loss in the value of loans to local local governments  |          |           |                                |            |          |
| 076         | 1 H 4 1 3       | Loss in the value of loans to monetary financial institutions  |          |           |                                |            |          |
| 077         | 1 H 4 1 4       | Loss in the value of loans to other financial intermediaries, financial auxiliaries, insurance corporations                                |          |           |                                |            |          |
| 078         | 1 H 4 1 5       | Loss in the value of loans to non-financial corporations   |          |           |                                |            |          |
| 079         | 1 H 4 1 6       | Loss in the value of Households - Individuals - loans  |          |           |                                |            |          |
| 080         | 1 H 4 1 7       | Loss in the value of Households - Sole proprietors - loans   |          |           |                                |            |          |
| 081         | 1 H 4 1 8       | Loss in the value of loans to non-profit institutions serving households   |          |           |                                |            |          |
| 082         | 1 H 4 1 9       | Loss in the value of receivables from non-residents  |          |           |                                |            |          |
| 083         | 1 H 4 2         | Total 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 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   |          |           |                                |            |          |

|  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|
| HFSA code<br><b>1. H.</b><br>MNB data collection                                   |  | Reference period<br>identification number*   |  | Reporting institution<br>Reporting institution's code                              |  | Report date<br>YYYY / MM / DD  |  |  | Document<br>type (E,M,N)   |  |
| <div style="border: 1px solid black; padding: 2px; display: inline-block;">F</div> |  | <div style="border: 1px solid black; padding: 2px; display: inline-block;">200</div> |  | <div style="border: 1px solid black; padding: 2px; display: inline-block;"> </div> |  | <div style="border: 1px solid black; padding: 2px; display: inline-block;"> </div> |  |  | <div style="border: 1px solid black; padding: 2px; display: inline-block;"> </div> |  |

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

| MNB<br>code | PSZÁF line code | Description  | HUF<br>a | Euro<br>b | Other foreign<br>exchange<br>c | Total<br>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 receivables from abroad  |          |           |                                |            |          |
| 093         | 1 H 5 1         | <b>Loss in the value on certain participations (94+...+97)</b>   | S        |           |                                |            |          |
| 094         | 1 H 5 1 1       | Loss in the value on shares of resident credit institutions  |          |           |                                |            |          |
| 095         | 1 H 5 1 2       | Loss in the value on shares in other financial intermediaries, financial auxiliaries, insurance                                |          |           |                                |            |          |
| 096         | 1 H 5 1 3       | Loss in the value on shares and shares in non-financial corporations   |          |           |                                |            |          |
| 097         | 1 H 5 1 4       | Loss in the value on non-resident shares and shares (98+...+100)   | S        |           |                                |            |          |
| 098         | 1 H 5 1 4 1     | Loss in the value on the shares of non-resident credit institutions  |          |           |                                |            |          |
| 099         | 1 H 5 1 4 2     | Loss in the value on the shares of non-resident PBBs   |          |           |                                |            |          |
| 100         | 1 H 5 1 4 3     | Loss in the value on other non-resident shares   |          |           |                                |            |          |
| 101         | 1 H 5 2         | <b>Valuation difference of participations (102+...+105)</b>  | 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 shares and shares in non-financial corporations  |          |           |                                |            |          |
| 105         | 1 H 5 2 4       | Valuation difference of non-resident shares and other equity (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-resident shares  |          |           |                                |            |          |
| 109         | 1 H 6 1         | Loss in the 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           | <b>Valuation of liabilities</b>  |          |           |                                |            |          |
| 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)   |          |           |                                |            |          |

|   |  |   |  |  |  |
|---|--|---|--|--|--|
| HFSA code<br><b>2. A.</b><br>MNB data collection            |  | Reference period<br>identification number*                    | Reporting institution<br>Reporting institution's code      | Report date<br>YYYY / MM / DD                              | Document<br>type (E,M,N)                                   |
| <div style="border: 1px solid black; padding: 2px;">F</div> |  | <div style="border: 1px solid black; padding: 2px;">200</div> | <div style="border: 1px solid black; padding: 2px;"></div> | <div style="border: 1px solid black; padding: 2px;"></div> | <div style="border: 1px solid black; padding: 2px;"></div> |

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

| MNB<br>code | PSZÁF<br>line code | Description   | Reference month<br>a | Accumulated<br>b | Modified |
|-------------|--------------------|---|----------------------|------------------|----------|
| 001         | 2 A 1 1            | <b>Interest received and similar income on loans (2+...+12)</b>   | S                    |                  |          |
| 002         | 2 A 1 1 1 1        | Overdraft credits   |                      |                  |          |
| 003         | 2 A 1 1 1 2        | Bills of exchange   |                      |                  |          |
| 004         | 2 A 1 1 1 3        | Consumer credit   |                      |                  |          |
| 005         | 2 A 1 1 1 4        | Other short term loans  |                      |                  |          |
| 006         | 2 A 1 1 2 1        | Purchased receivables   |                      |                  |          |
| 007         | 2 A 1 1 2 2        | Loans extended for securities purchase  |                      |                  |          |
| 008         | 2 A 1 1 2 3        | Lending for house purchase  |                      |                  |          |
| 009         | 2 A 1 1 2 4        | Extended subordinated and supplementary loan capital  |                      |                  |          |
| 010         | 2 A 1 1 2 5        | Other long term loans   |                      |                  |          |
| 011         | 2 A 1 1 3          | Financial leasing   |                      |                  |          |
| 012         | 2 A 1 1 4          | Authentic repurchase agreements among loans   |                      |                  |          |
| 013         | 2 A 1 2            | <b>Interest received and similar income from deposits with the central bank and interbank deposits (14+...+17)</b>    | S                    |                  |          |
| 014         | 2 A 1 2 1          | Deposits with the central bank  |                      |                  |          |
| 015         | 2 A 1 2 2 1        | Deposits with resident credit institutions  |                      |                  |          |
| 016         | 2 A 1 2 2 2        | Deposits with non-resident credit institutions  |                      |                  |          |
| 017         | 2 A 1 2 3          | Credit institutions - interbank authentic repurchase agreements   |                      |                  |          |
| 018         | 2 A 1 3            | <b>Interest received and similar income on securities (19+...+27)</b>   | S                    |                  |          |
| 019         | 2 A 1 3 1          | Treasury bills and government bonds   |                      |                  |          |
| 020         | 2 A 1 3 2          | Consolidation government bonds  |                      |                  |          |
| 021         | 2 A 1 3 3          | Central bank bond   |                      |                  |          |
| 022         | 2 A 1 3 4 1        | Public bonds of credit institutions, other financial intermediaries, financial auxiliaries and insurance corporations |                      |                  |          |
| 023         | 2 A 1 3 4 2        | Other public bonds  |                      |                  |          |
| 024         | 2 A 1 3 4 3        | Private bonds   |                      |                  |          |
| 025         | 2 A 1 3 4 4        | Yields on investment notes  |                      |                  |          |
| 026         | 2 A 1 3 5 1        | Non-resident government papers  |                      |                  |          |
| 027         | 2 A 1 3 5 2        | Other non-resident securities   |                      |                  |          |
| 028         | 2 A 1 4            | <b>Other interest received and similar income</b>   |                      |                  |          |
| 029         | 2 A 1              | <b>TOTAL INTEREST RECEIVED AND SIMILAR INCOME (1+13+18+28)</b>  | S                    |                  |          |
| 030         | 2 A 2 1            | <b>Interest paid and similar charges on deposits (31+...+37)</b>  | S                    |                  |          |
| 031         | 2 A 2 1 1 1        | Sight and current account deposits  |                      |                  |          |
| 032         | 2 A 2 1 1 2        | Short term deposits   |                      |                  |          |
| 033         | 2 A 2 1 1 3        | Long term deposits  |                      |                  |          |

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

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

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

| MNB<br>code | PSZÁF<br>line code | Description  | Reference month<br>a | Accumulated<br>b | Modified |
|-------------|--------------------|--|----------------------|------------------|----------|
| 034         | 2 A 2 1 2 1        | Short term deposit certificates  |                      |                  |          |
| 035         | 2 A 2 1 2 2        | Long term deposit certificates   |                      |                  |          |
| 036         | 2 A 2 1 3          | Home savings deposits  |                      |                  |          |
| 037         | 2 A 2 1 4          | authentic repurchase agreements among deposits   |                      |                  |          |
| 038         | 2 A 2 2            | Interbank deposit interest from credit institutions and interest type expenditure (39+40)  | S                    |                  |          |
| 039         | 2 A 2 2 1          | Deposits made by resident credit institutions  |                      |                  |          |
| 040         | 2 A 2 2 2          | Deposits made by non-resident credit institutions  |                      |                  |          |
| 041         | 2 A 2 3            | Interest paid and similar charges on loans taken ( 42+...+48)  | S                    |                  |          |
| 042         | 2 A 2 3 1 1        | Loans from central bank  |                      |                  |          |
| 043         | 2 A 2 3 1 2        | Central bank repurchase transaction (active)   |                      |                  |          |
| 044         | 2 A 2 3 2 1        | Loans from resident credit institutions, other financial intermediaries, supplementary financial services providers and insurers |                      |                  |          |
| 045         | 2 A 2 3 2 2        | Loans from non-resident credit institutions  |                      |                  |          |
| 046         | 2 A 2 3 3          | Credit institutions - authentic repurchase agreements  |                      |                  |          |
| 047         | 2 A 2 3 4          | Loans from international institutions or government  |                      |                  |          |
| 048         | 2 A 2 3 5          | Other loans received   |                      |                  |          |
| 049         | 2 A 2 4            | Interest paid and similar charges on securities (50+51+52)   | S                    |                  |          |
| 050         | 2 A 2 4 1          | Bonds  |                      |                  |          |
| 051         | 2 A 2 4 2          | Deposit certificates   |                      |                  |          |
| 052         | 2 A 2 4 3          | Other securities   |                      |                  |          |
| 053         | 2 A 2 5            | Interest paid and similar charges on subordinated liabilities  |                      |                  |          |
| 054         | 2 A 2 6            | Other interest paid and similar charges  |                      |                  |          |
| 055         | 2 A 2              | TOTAL interest paid and similar charges (30+38+41+49+53+54)  | S                    |                  |          |
| 056         | 2 A 3              | Balance (29-55)  |                      |                  |          |
| 057         | 2 A 4 1            | Dividends received (58+59+60)  | S                    |                  |          |
| 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)  | S                    |                  |          |
| 062         | 2 A 4 2 1          | Income from commission based financial and investment services (63+...+66)   | S                    |                  |          |
| 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  |                      |                  |          |

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

|                                 |  |  |  |   |  |                               |  |                          |  |
|---------------------------------|--|--|--|---|--|-------------------------------|--|--------------------------|--|
| HFSÁ code<br><b>2. A.</b>       |  | Reference period<br>identification number* |  | Reporting institution<br>Reporting institution's code |  | Report date<br>YYYY / MM / DD |  | Document<br>type (E,M,N) |  |
| MNB data collection<br><b>F</b> |  | <b>2 0 0</b>                               |  |   |  |                               |  |                          |  |

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

| MNB<br>code | PSZÁF<br>line code | Description  | Reference month<br>a | Accumulated<br>b | Modified |
|-------------|--------------------|--|----------------------|------------------|----------|
| 067         | 2 A 4 2 2          | <b>Expenditures on commission based financial and investment services (68+69+70)</b>                                       | S                    |                  |          |
| 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            | <b>NET FINANCIAL PROFIT (72+88+104)</b>  | S                    |                  |          |
| 072         | 2 A 4 3 1          | <b>Profit from financial services (73-74+75+76-77+78+79-80+81-82+83-84+85+86-87)</b>                                       |                      |                  |          |
| 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  |                      |                  |          |
| 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          | <b>Profit from investment services with credit institutions and MNB (89-90-91+92+93+94-95-96+97+98+99-100+101+102-103)</b> |                      |                  |          |
| 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   |                      |                  |          |

HM-2-00

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2.A. Profit and loss account

|  |  |   |                               |                          |
|--|--|---|-------------------------------|--------------------------|
| HPSA code<br><b>2. A.</b><br>MNB data collection | Reference period<br>identification number* | Reporting institution<br>Reporting institution's code | Report date<br>YYYY / MM / DD | Document<br>type (E,M,N) |
| <b>F</b>   | <b>2 0 0</b>                               |   |                               |                          |

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

| MNB<br>code | PSZÁF<br>line code | Description   | Reference month<br>a | Accumulated<br>b | Modified |
|-------------|--------------------|---|----------------------|------------------|----------|
| 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          | <b>Profit from investment services (105-106-107+108+109+110-111-112+113+114+115-116-117+118+119-120)</b>          |                      |                  |          |
| 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   |                      |                  |          |
| 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            | <b>PROFIT FROM OTHER BUSINESS ACTIVITIES (122+127)</b>  |                      |                  |          |
| 122         | 2 A 4 4 1          | <b>Profit not from financial or investment services (123-124+125-126)</b>   |                      |                  |          |
| 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          | <b>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)</b> |                      |                  |          |
| 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 loss 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   |                      |                  |          |

HM-2-00

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2.A. Profit and loss account



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

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

| MNB<br>code | PSZÁF<br>line code | Description   | Reference month<br>a | Accumulated<br>b | Modified |
|-------------|--------------------|---|----------------------|------------------|----------|
| 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            | <b>GENERAL ADMINISTRATIVE COSTS (152+...+161)</b>   |                      |                  |          |
| 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   |                      |                  |          |
| 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 1            | <b>CHANGE IN LOSS IN THE VALUE AND RISK PROVISIONS (-163+164-165+166-167+168-169+170-171+172+173)</b> |                      |                  |          |
| 163         | 2 A 6 1 1 1        | Loss in the value on own receivables  |                      |                  |          |
| 164         | 2 A 6 1 1 2        | Writing back loss in the value on risk provisions   |                      |                  |          |
| 165         | 2 A 6 1 1 3        | Loss in the value on receivables purchased  |                      |                  |          |
| 166         | 2 A 6 1 1 4        | Writing back loss in the value on receivables purchased   |                      |                  |          |
| 167         | 2 A 6 1 1 5        | Loss in the value on securities for investment  |                      |                  |          |
| 168         | 2 A 6 1 1 6        | Writing back loss in the value on securities for investment   |                      |                  |          |
| 169         | 2 A 6 1 2 1        | Loss in the value on participations   |                      |                  |          |
| 170         | 2 A 6 1 2 2        | Writing back loss in the value on participations  |                      |                  |          |
| 171         | 2 A 6 1 3 1        | Creating risk provisions for pending and future liabilities   |                      |                  |          |

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

|   |  |   |  |  |  |
|---|--|---|--|--|--|
| HFSA code<br><b>2. A.</b><br>MNB data collection            |  | Reference period<br>identification number*                    | Reporting institution<br>Reporting institution's code      | Report date<br>YYYY / MM / DD                              | Document<br>type (E,M,N)                                   |
| <div style="border: 1px solid black; padding: 2px;">F</div> |  | <div style="border: 1px solid black; padding: 2px;">200</div> | <div style="border: 1px solid black; padding: 2px;"></div> | <div style="border: 1px solid black; padding: 2px;"></div> | <div style="border: 1px solid black; padding: 2px;"></div> |

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

| MNB<br>code | PSZÁF<br>line code | Description   | Reference month<br>a | Accumulated<br>b | Modified |
|-------------|--------------------|---|----------------------|------------------|----------|
| 172         | 2 A 6 1 3 2 1      | Use of risk provisions for pending and future liabilities   |                      |                  |          |
| 173         | 2 A 6 1 3 2 2      | Release of provisions for pending and future liabilities  |                      |                  |          |
| 174         | 2 A 6              | <b>PROFIT FROM ORDINARY BUSINESS ACTIVITIES<br/>(56+57+61+71+121-151+162 )</b>                                |                      |                  |          |
| 175         | 2 A 7 1            | <b>EXTRAORDINARY INCOME (176+...+179)</b>   | S                    |                  |          |
| 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            | <b>EXTRAORDINARY EXPENDITURES (181+...+184)</b>   | S                    |                  |          |
| 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            | <b>PRE-TAX PROFIT (174+175-180)</b>   |                      |                  |          |
| 186         | 2 A 8 1            | Taxes paid (tax advances paid during the year) and year-end tax liability                                     |                      |                  |          |
| 187         | 2 A 8              | <b>AFTER-TAX PROFIT (185-186)</b>   |                      |                  |          |
| 188         | 2 A 9 1            | Creating general reserves   |                      |                  |          |
| 189         | 2 A 9 2            | Use of general reserves   |                      |                  |          |
| 190         | 2 A 9 3            | Use of profit reserves for dividends and shares   |                      |                  |          |
| 191         | 2 A 9 4            | Paid (approved) dividends, shares   |                      |                  |          |
| 192         | 2 A 9 4 1          | <i>Of that:</i> to associated enterprise  |                      |                  |          |
| 193         | 2 A 9 4 2          | to enterprise in other ownership relation   |                      |                  |          |
| 194         | 2 A 9              | <b>BALANCE SHHET PROFIT (interim PROFIT) (187-188+189+190-191)</b>  |                      |                  |          |

|                                 |  |  |  |   |  |                               |  |                          |  |
|---------------------------------|--|--|--|---|--|-------------------------------|--|--------------------------|--|
| HPSA code<br><b>1. AN.</b>      |  | Reference period<br>identification number* |  | Reporting institution<br>Reporting institution's code |  | Report date<br>YYYY / MM / DD |  | Document<br>type (E,M,N) |  |
| MNB data collection<br><b>F</b> |  | <b>2 0 0</b>                               |  |   |  |                               |  |                          |  |

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code   | Denomination   | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|-------------------|--|----------|----------|-------------------------------------|------------|----------|
| 001                | 1 A N 0           | <b>Total assets<br/>(2+10+83+150+160+316+345+361+400)</b>  | S        |          |                                     |            |          |
| 002                | 1 A N 1           | <b>Cash and settlement accounts (3+...+9)</b>  | S        |          |                                     |            |          |
| 003                | 1 A N 1 1         | Cash balance (HUF, foreign currency)   |          |          |                                     |            |          |
| 004                | 1 A N 1 2         | Nostro accounts of the Central Bank  |          |          |                                     |            |          |
| 005                | 1 A N 1 3         | Settlement account of cooperative credit institution at MTB  |          |          |                                     |            |          |
| 006                | 1 A N 1 4         | Transfer account balance related to nostro accounts of the Central Bank and settlement account at MTB                      |          |          |                                     |            |          |
| 007                | 1 A N 1 5         | Nostro accounts at resident credit institutes  |          |          |                                     |            |          |
| 008                | 1 A N 1 6 1       | Nostro accounts at EMU credit institutions   |          |          |                                     |            |          |
| 009                | 1 A N 1 6 2       | Nostro accounts at other non-resident banks  |          |          |                                     |            |          |
| 010                | 1 A N 2           | <b>Securities purchased for trading (11+58)</b>  | S        |          |                                     |            |          |
| 011                | 1 A N 2 1         | <b>Total securities other than shares<br/>(12+...+20+24+35+40+...+44)</b>  | 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 no 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       | <b>Total bonds of resident credit institutions<br/>(21+22+23)</b>  | 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 no 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       | <b>Total bonds of other financial intermediaries, of financial auxiliaries and of insurance corporations (25+ ... +34)</b> | 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       | <b>Total bonds of non-financial corporations (36+ ... +39)</b>   | S        |          |                                     |            |          |

|                                 |  |  |  |   |  |                               |  |                          |  |
|---------------------------------|--|--|--|---|--|-------------------------------|--|--------------------------|--|
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| MNB data collection<br><b>F</b> |  | <b>2 0 0</b>                               |  |   |  |                               |  |                          |  |

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code     | Denomination  | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|---------------------|---|----------|----------|-------------------------------------|------------|----------|
| 036                | 1 A N 2 1 6 1 1     | Bonds of auxiliary enterprises - short-term   |          |          |                                     |            |          |
| 037                | 1 A N 2 1 6 1 2     | Bonds of auxiliary enterprises - long-term  |          |          |                                     |            |          |
| 038                | 1 A N 2 1 6 2 1     | Bonds of non-financial corporations (excl. auxiliary enterprises) - short-term  |          |          |                                     |            |          |
| 039                | 1 A N 2 1 6 2 2     | Bonds of non-financial corporations (excl. auxiliary 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       | Other resident bonds - short-term   |          |          |                                     |            |          |
| 043                | 1 A N 2 1 8 2       | Other resident bonds - long-term  |          |          |                                     |            |          |
| 044                | 1 A N 2 1 9         | Total 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 2 1 | Bonds of EMU MFIs - long-term - with a maturity of no more than 2 years   |          |          |                                     |            |          |
| 051                | 1 A N 2 1 9 1 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-resident government securities - short-term   |          |          |                                     |            |          |
| 055                | 1 A N 2 1 9 2 1 2   | Other non-resident government securities - long-term  |          |          |                                     |            |          |
| 056                | 1 A N 2 1 9 2 2 1   | Other non-resident bonds - short-term   |          |          |                                     |            |          |
| 057                | 1 A N 2 1 9 2 2 2   | Other non-resident bonds - long-term  |          |          |                                     |            |          |
| 058                | 1 A N 2 2           | Total shares and other equity (59+62+63+75+76+77)   | S        |          |                                     |            |          |
| 059                | 1 A N 2 2 1         | Total 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       | Investment certificates of money market funds   |          |          |                                     |            |          |
| 063                | 1 A N 2 2 2 2       | Other investment certificates, total 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 certificates   |          |          |                                     |            |          |
| 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   |          |          |                                     |            |          |

|                                 |  |  |  |   |  |                               |  |                          |  |
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## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code   | Denomination  | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|-------------------|---|----------|----------|-------------------------------------|------------|----------|
| 070                | 1 A N 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 3 2 1 | Financial auxiliaries - Shares of other institutions quoted on the Stock Exchange                                   |          |          |                                     |            |          |
| 072                | 1 A N 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 4 1   | Shares of insurance corporations quoted on the Stock Exchange   |          |          |                                     |            |          |
| 074                | 1 A N 2 2 2 4 2   | Shares of insurance corporations NOT quoted on the Stock Exchange   |          |          |                                     |            |          |
| 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       | Total non-resident shares and other equity and investment certificates (78+...+82)                                  | S        |          |                                     |            |          |
| 078                | 1 A N 2 2 4 1 1   | Investment certificates 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 certificates of EMU other sectors   |          |          |                                     |            |          |
| 081                | 1 A N 2 2 4 2 1   | Investment certificates of other non-resident money market funds  |          |          |                                     |            |          |
| 082                | 1 A N 2 2 4 2 2   | Other non-resident shares and investment certificates   |          |          |                                     |            |          |
| 083                | 1 A N 3           | Securities for investment purposes (84+124)   | S        |          |                                     |            |          |
| 084                | 1 A N 3 1         | Total 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 no 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       | Total 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 no 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       | Total 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       | Total bonds of non-financial corporations (100+101)   | S        |          |                                     |            |          |
| 100                | 1 A N 3 1 5 1     | Bonds of auxiliary enterprises  |          |          |                                     |            |          |
| 101                | 1 A N 3 1 5 2     | Bonds of non-financial corporations (excl. auxiliary enterprises)   |          |          |                                     |            |          |
| 102                | 1 A N 3 1 6       | Bonds of non-profit institutions serving households   |          |          |                                     |            |          |
| 103                | 1 A N 3 1 7       | Other resident bonds  |          |          |                                     |            |          |

|                                 |  |  |  |   |  |                               |  |                          |  |
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## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code     | Denomination   |   | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|---------------------|--|---|----------|----------|-------------------------------------|------------|----------|
| 104                | 1 A N 3 1 8         | Total non-resident bonds (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 no 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     | Other EMU bonds  |   |          |          |                                     |            |          |
| 110                | 1 A N 3 1 8 2 1     | Other non-resident government securities   |   |          |          |                                     |            |          |
| 111                | 1 A N 3 1 8 2 2     | Other non-resident bonds   |   |          |          |                                     |            |          |
| 112                | 1 A N 3 1 9 1       | Total 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 no more than 2 years  |   |          |          |                                     |            |          |
| 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       | Total 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 enterprises   |   |          |          |                                     |            |          |
| 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       | Total PRIVATE bonds of non-financial corporations (122+123)  |   |          |          |                                     |            |          |
| 122                | 1 A N 3 1 9 3 1     | PRIVATE bonds of auxiliary enterprises   |   |          |          |                                     |            |          |
| 123                | 1 A N 3 1 9 3 2     | PRIVATE bonds of non-financial corporations (excl. auxiliary enterprises)  |   |          |          |                                     |            |          |
| 124                | 1 A N 3 2           | Total shares and other equity (125+128+129+141+144)  | S |          |          |                                     |            |          |
| 125                | 1 A N 3 2 1         | Total 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       | Investment certificates of money market funds  |   |          |          |                                     |            |          |
| 129                | 1 A N 3 2 2 2       | Total of other investment certificates and of shares of other financial intermediaries, of financial auxiliaries and of insurance corporations (130+...+140) | S |          |          |                                     |            |          |
| 130                | 1 A N 3 2 2 2 1     | Other investment certificates  |   |          |          |                                     |            |          |
| 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 the 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  |   |          |          |                                     |            |          |

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## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

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|--------------------|---------------------|---|----------|----------|-------------------------------------|------------|----------|
| 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         | Total 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         | Total non-resident shares and other equity and investment certificates (145+...+149)  | S        |          |                                     |            |          |
| 145                | 1 A N 3 2 4 1 1     | Investment certificates 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 certificates of EMU other sectors                               |          |          |                                     |            |          |
| 148                | 1 A N 3 2 4 2 1     | Investment certificates of other non-resident money market funds                      |          |          |                                     |            |          |
| 149                | 1 A N 3 2 4 2 2     | Other non-resident shares and investment certificates                                 |          |          |                                     |            |          |
| 150                | 1 A N 4             | Deposits at the Central Bank and interbank deposits (151+...+159)                     | S        |          |                                     |            |          |
| 151                | 1 A N 4 1 1 1       | Deposits held at the Central Bank - short-term  |          |          |                                     |            |          |
| 152                | 1 A N 4 1 1 2       | Deposits held at the Central Bank - long-term   |          |          |                                     |            |          |
| 153                | 1 A N 4 2 1         | Deposits placed at resident credit institutes - short-term                            |          |          |                                     |            |          |
| 154                | 1 A N 4 2 2         | Deposits placed at resident credit institutes - 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       | Other interbank deposits placed abroad - short-term                                   |          |          |                                     |            |          |
| 159                | 1 A N 4 3 2 2       | Other interbank deposits placed abroad - 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       | Loan granted to the central budget - short-term                                       |          |          |                                     |            |          |
| 162                | 1 A N 5 1 1 2       | Loan granted to the central budget - long-term  |          |          |                                     |            |          |
| 163                | 1 A N 5 1 1 3 1     | Loans of other institutions classified with the Central Government - short-term       |          |          |                                     |            |          |
| 164                | 1 A N 5 1 1 3 2     | Loans of other institutions classified with the Central Government - long-term        |          |          |                                     |            |          |
| 165                | 1 A N 5 1 2         | Total 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       | Non-resident syndicated loan granted to resident credit institutions                  |          |          |                                     |            |          |
| 174                | 1 A N 5 3 3 1       | Loans granted to money market funds   |          |          |                                     |            |          |

|                                 |  |  |  |   |  |                               |  |                          |  |
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## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

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|--------------------|---------------------|--|----------|----------|-------------------------------------|------------|----------|
| 175                | 1 A N 5 3 3 2       | Money market funds - authentic repurchase agreement  |          |          |                                     |            |          |
| 176                | 1 A N 5 4           | Total loans to other financial intermediaries, financial auxiliaries and insurance corporations (177+...+215)  |          |          |                                     |            |          |
| 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 no 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 enterprises   |          |          |                                     |            |          |
| 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 no more than 5 years |          |          |                                     |            |          |
| 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 years         |          |          |                                     |            |          |
| 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 no more than 5 years                                    |          |          |                                     |            |          |
| 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 no 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 no 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 investment enterprises - authentic repurchase agreement - long-term - with a maturity of no 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 no 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  |          |          |                                     |            |          |



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

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code     | Denomination  | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|---------------------|---|----------|----------|-------------------------------------|------------|----------|
| 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 no 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 no 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 no 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 over 5 years                                 |          |          |                                     |            |          |
| 216                | 1 A N 5 5           | Total loans to non-financial corporations (217+...+247)   |          |          |                                     |            |          |
| 217                | 1 A N 5 5 1 1       | Auxiliary enterprises - overdraft credit  |          |          |                                     |            |          |
| 218                | 1 A N 5 5 1 2 1     | Auxiliary enterprises -loans granted for purchasing securities - short-term   |          |          |                                     |            |          |
| 219                | 1 A N 5 5 1 2 2 1   | Auxiliary enterprises -loans granted for purchasing securities - long-term - with a maturity of no more than 5 years                                    |          |          |                                     |            |          |
| 220                | 1 A N 5 5 1 2 2 2   | Auxiliary enterprises -loans granted for purchasing securities - long-term - with a maturity of over 5 years  |          |          |                                     |            |          |
| 221                | 1 A N 5 5 1 3 1     | Auxiliary enterprises - other loans and loan type receivables - short-term  |          |          |                                     |            |          |
| 222                | 1 A N 5 5 1 3 2 1   | Auxiliary enterprises - other loans and loan type receivables - long-term - with a maturity of no more than 5 years                                     |          |          |                                     |            |          |
| 223                | 1 A N 5 5 1 3 2 2   | Auxiliary 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     | Auxiliary enterprises - authentic repurchase agreement - short-term   |          |          |                                     |            |          |
| 225                | 1 A N 5 5 1 4 2 1   | Auxiliary enterprises - authentic repurchase agreement - long-term - with a maturity of no more than 5 years  |          |          |                                     |            |          |
| 226                | 1 A N 5 5 1 4 2 2   | Auxiliary enterprises - authentic repurchase agreement - long-term - with a maturity of over 5 years  |          |          |                                     |            |          |
| 227                | 1 A N 5 5 2 1       | Non-financial corporations (excl. auxiliary enterprises) - overdraft credit   |          |          |                                     |            |          |
| 228                | 1 A N 5 5 2 2 1     | Non-financial corporations (excl. auxiliary enterprises) - bill of exchange - short-term  |          |          |                                     |            |          |
| 229                | 1 A N 5 5 2 2 2 1   | Non-financial corporations (excl. auxiliary enterprises) - bill of exchange - long-term - with a maturity of no more than 5 years                       |          |          |                                     |            |          |
| 230                | 1 A N 5 5 2 2 2 2   | Non-financial corporations (excl. auxiliary enterprises) - bill of exchange - long-term - with a maturity of over 5 years                               |          |          |                                     |            |          |
| 231                | 1 A N 5 5 2 3 1     | Non-financial corporations (excl. auxiliary enterprises) - receivables purchased - short-term   |          |          |                                     |            |          |
| 232                | 1 A N 5 5 2 3 2 1   | Non-financial corporations (excl. auxiliary enterprises) - receivables purchased - long-term - with a maturity of no more than 5 years                  |          |          |                                     |            |          |
| 233                | 1 A N 5 5 2 3 2 2   | Non-financial corporations (excl. auxiliary enterprises) - receivables purchased - long-term - with a maturity of over 5 years                          |          |          |                                     |            |          |
| 234                | 1 A N 5 5 2 4 1     | Non-financial corporations (excl. auxiliary enterprises) -loans granted for purchasing securities - short-term  |          |          |                                     |            |          |
| 235                | 1 A N 5 5 2 4 2 1   | Non-financial corporations (excl. auxiliary enterprises) -loans granted for purchasing securities - long-term - with a maturity of no more than 5 years |          |          |                                     |            |          |
| 236                | 1 A N 5 5 2 4 2 2   | Non-financial corporations (excl. auxiliary 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. auxiliary enterprises) - housing loan - short-term  |          |          |                                     |            |          |

|  |  |                        |  |                              |  |  |  |                |  |  |  |              |  |
|--|--|------------------------|--|------------------------------|--|--|--|----------------|--|--|--|--------------|--|
| HPSA code<br><b>1. AN.</b>                 |  | Reference period       |  | Reporting institution        |  |  |  | Report date    |  |  |  | Document     |  |
| MNB data collection identification number* |  | identification number* |  | Reporting institution's code |  |  |  | YYYY / MM / DD |  |  |  | type (E,M,N) |  |
| <b>F</b>                                   |  | <b>2 0 0</b>           |  |                              |  |  |  |                |  |  |  |              |  |

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code   | Denomination  | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|-------------------|---|----------|----------|-------------------------------------|------------|----------|
| 238                | 1 A N 5 5 2 5 2 1 | Non-financial corporations (excl. auxiliary enterprises) - housing loan - long-term - with a maturity of no more than 5 years                   |          |          |                                     |            |          |
| 239                | 1 A N 5 5 2 5 2 2 | Non-financial corporations (excl. auxiliary enterprises) - housing loan - long-term - with a maturity of no more than 5 years                   |          |          |                                     |            |          |
| 240                | 1 A N 5 5 2 6 1   | Non-financial corporations (excl. auxiliary enterprises) - other loans - short-term   |          |          |                                     |            |          |
| 241                | 1 A N 5 5 2 6 2 1 | Non-financial corporations (excl. auxiliary enterprises) - other loans - long-term - with a maturity of no more than 5 years                    |          |          |                                     |            |          |
| 242                | 1 A N 5 5 2 6 2 2 | Non-financial corporations (excl. auxiliary enterprises) - other loans - long-term - with a maturity of over 5 years                            |          |          |                                     |            |          |
| 243                | 1 A N 5 5 2 7 1   | Non-financial corporations (excl. auxiliary enterprises) - financial lease - with a maturity of no more than 5 years                            |          |          |                                     |            |          |
| 244                | 1 A N 5 5 2 7 2   | Non-financial corporations (excl. auxiliary enterprises) - financial lease - with a maturity of over 5 years                                    |          |          |                                     |            |          |
| 245                | 1 A N 5 5 2 8 1   | Non-financial corporations (excl. auxiliary enterprises) - authentic repurchase agreement - short-term  |          |          |                                     |            |          |
| 246                | 1 A N 5 5 2 8 2 1 | Non-financial corporations (excl. auxiliary enterprises) - authentic repurchase agreement - long-term - with a maturity of no more than 5 years |          |          |                                     |            |          |
| 247                | 1 A N 5 5 2 8 2 2 | Non-financial corporations (excl. auxiliary enterprises) - authentic repurchase agreement - long-term - with a maturity of over 5 years         |          |          |                                     |            |          |
| 248                | 1 A N 5 6 1       | Households - Individuals - Total 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 no 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 no more than 5 years                        |          |          |                                     |            |          |
| 255                | 1 A N 5 6 1 3 2 2 | Households - Individuals - loans granted for purchasing securities - long-term - with a maturity of over 5 years                                |          |          |                                     |            |          |
| 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 no 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 no more than 5 years  |          |          |                                     |            |          |
| 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 no more than 5 years                                 |          |          |                                     |            |          |
| 264                | 1 A N 5 6 1 6 2 2 | Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 5 years   |          |          |                                     |            |          |
| 265                | 1 A N 5 6 2       | Households - Sole proprietors - total 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 no more than 5 years                   |          |          |                                     |            |          |
| 269                | 1 A N 5 6 2 2 2 2 | Households - Sole proprietors - loans granted for purchasing securities - long-term - with a maturity of over 5 years                           |          |          |                                     |            |          |
| 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 no 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 no 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 no more than 5 years                            |          |          |                                     |            |          |

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| MNB data collection<br><b>F</b> |  | <b>2 0 0</b>                               |  |   |  |                               |  |                          |  |

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

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|--------------------|---------------------|---|----------|----------|-------------------------------------|------------|----------|
| 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           | Total 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 no 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 no 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           | Total loans to non-residents (288+...+315)  | S        |          |                                     |            |          |
| 288                | 1 A N 5 8 1 1 1     | Receivables from EMU credit institutions - short-term   |          |          |                                     |            |          |
| 289                | 1 A N 5 8 1 1 2     | Receivables from EMU credit institutions - long-term  |          |          |                                     |            |          |
| 290                | 1 A N 5 8 1 2 1     | Receivables from EMU money market funds - short-term  |          |          |                                     |            |          |
| 291                | 1 A N 5 8 1 2 2     | Receivables from 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-term  |          |          |                                     |            |          |
| 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 no 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 no 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 no more than 5 years  |          |          |                                     |            |          |
| 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 no 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 no 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 no 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     | Receivables from other non-resident banks - short-term  |          |          |                                     |            |          |
| 313                | 1 A N 5 8 2 1 2     | Receivables from other non-resident banks - long-term   |          |          |                                     |            |          |

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| HFSA code<br><b>1. AN.</b><br>MNB data collection identification number*<br><div> <div>F</div> <div></div> <div></div> </div> | Reference period<br>identification number*<br><div> <div>2</div> <div>0</div> <div>0</div> <div></div> <div></div> </div> | Reporting institution<br>Reporting institution's code<br><div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> | Report date<br>YYYY / MM / DD<br><div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> | Document<br>type (E,M,N)<br><div> <div></div> </div> |
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## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

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|--------------------|-----------------|--|----------|----------|-------------------------------------|------------|----------|
| 314                | 1 A N 5 8 2 2 1 | Receivables from other non-residents - short-term  |          |          |                                     |            |          |
| 315                | 1 A N 5 8 2 2 2 | Receivables from other non-residents - long-term   |          |          |                                     |            |          |
| 316                | 1 A N 6         | <b>Shares and other equity (317+318+333+339)</b>   | S        |          |                                     |            |          |
| 317                | 1 A N 6 1       | Shares of resident credit institutions   |          |          |                                     |            |          |
| 318                | 1 A N 6 2       | Total 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 enterprises   |          |          |                                     |            |          |
| 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 enterprises  |          |          |                                     |            |          |
| 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       | <b>Total shares and other equity of non-financial corporations (334+...+338)</b>   | S        |          |                                     |            |          |
| 334                | 1 A N 6 3 1 1   | Shares of auxiliary enterprises  |          |          |                                     |            |          |
| 335                | 1 A N 6 3 1 2   | Other participations and business shares in auxiliary enterprises  |          |          |                                     |            |          |
| 336                | 1 A N 6 3 2 1   | Shares of non-financial corporations (excl. auxiliary enterprises)   |          |          |                                     |            |          |
| 337                | 1 A N 6 3 2 2   | Other participations and business shares in non-financial corporations (excl. auxiliary 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       | <b>Total non-resident shares (340+...+344)</b>   | S        |          |                                     |            |          |
| 340                | 1 A N 6 4 1 1   | Shares of EMU credit institutions  |          |          |                                     |            |          |
| 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   | Other non-resident shares, participations and other business shares from loan-to-capital conversions   |          |          |                                     |            |          |
| 345                | 1 A N 7         | <b>Accrued interest receivable (346+...+360)</b>   | 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   |          |          |                                     |            |          |

|                                 |  |  |  |   |  |  |  |                               |  |  |  |                          |  |
|---------------------------------|--|--|--|---|--|--|--|-------------------------------|--|--|--|--------------------------|--|
| HPSA code<br><b>1. AN.</b>      |  | Reference period<br>identification number* |  | Reporting institution<br>Reporting institution's code |  |  |  | Report date<br>YYYY / MM / DD |  |  |  | Document<br>type (E,M,N) |  |
| MNB data collection<br><b>F</b> |  | <b>2 0 0</b>                               |  |   |  |  |  |                               |  |  |  |                          |  |

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code | Denomination   | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|-----------------|--|----------|----------|-------------------------------------|------------|----------|
| 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         | <b>Other accrued balances and other assets<br/>(362+380+397+...+399)</b>     | S        |          |                                     |            |          |
| 362                | 1 A N 8 1       | <b>Total accrued balances and other deferred<br/>expenses (363+...+379)</b>  | 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 insurance 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       | <b>Total receivable from investment services<br/>(381+...+396)</b>           | 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   |          |          |                                     |            |          |
| 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  |          |          |                                     |            |          |

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

## SUPERVISORY BALANCE SHEET (Assets in net book value figures)

**11 table**

Banks, specialized credit institutions - million HUF, no decimals; co-operative credit institutions - million HUF, 3 places of decimals

| MNB<br>No<br>(new) | PSZÁF Item Code | Denomination   | HUF<br>a | EUR<br>b | Other non-resident<br>currency<br>c | Total<br>d | Adjusted |
|--------------------|-----------------|--|----------|----------|-------------------------------------|------------|----------|
| 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   |          |          |                                     |            |          |
| 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         | <b>Own assets (401+...+420)</b>  |          |          |                                     |            |          |
| 401                | 1 A N 9 1 1 1   | Redeemed own resident bonds  |          |          |                                     |            |          |
| 402                | 1 A N 9 1 1 2   | Redeemed own non-resident bonds  |          |          |                                     |            |          |
| 403                | 1 A N 9 1 2     | Redeemed 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 - rights to immovable   |          |          |                                     |            |          |
| 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 -<br>lease right of accommodation                                    |          |          |                                     |            |          |
| 411                | 1 A N 9 4 2     | Tangible assets for financial and investment services -<br>rights of property value linked to real estate                  |          |          |                                     |            |          |
| 412                | 1 A N 9 4 3     | Tangible assets for financial and investment services -<br>real estates  |          |          |                                     |            |          |
| 413                | 1 A N 9 4 4     | Tangible assets for financial and investment services -<br>technical equipment, machinery and furnishings,                 |          |          |                                     |            |          |
| 414                | 1 A N 9 4 5     | Tangible assets for financial and investment services -<br>construction and advances paid for construction                 |          |          |                                     |            |          |
| 415                | 1 A N 9 4 6     | Value adjustment of tangible assets for financial and<br>investment services   |          |          |                                     |            |          |
| 416                | 1 A N 9 5 1     | Tangible assets not for financial and investment<br>services - rights to immovable linked to real estate                   |          |          |                                     |            |          |
| 417                | 1 A N 9 5 2     | Tangible assets not for financial and investment<br>services - real estates  |          |          |                                     |            |          |
| 418                | 1 A N 9 5 3     | Tangible assets not for financial and investment<br>services - technical equipment, machinery and<br>furnishings, vehicles |          |          |                                     |            |          |
| 419                | 1 A N 9 5 4     | Tangible assets not for financial and investment<br>services - construction and advances paid for<br>construction          |          |          |                                     |            |          |
| 420                | 1 A N 9 5 5     | Value adjustment of tangible assets not for financial<br>and investment services   |          |          |                                     |            |          |

|  |  |  |  |                              |  |                |  |              |  |
|--|--|--|--|------------------------------|--|----------------|--|--------------|--|
| HFS code<br><b>2. C.</b>                   |  | Reference period                           |  | Reporting institution        |  | Report date    |  | Document     |  |
| MNB data collection identification number* |  | MNB data collection identification number* |  | Reporting institution's code |  | YYYY / MM / DD |  | type (E,M,N) |  |
| F  |  | 2 0 0                                      |  |                              |  |                |  |              |  |

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

| MNB code | PSZÁF line code | Description   | Current month<br>a | Accumulated<br>b | Modified |
|----------|-----------------|---|--------------------|------------------|----------|
| 001      | 2 C 1           | <b>Interest received/paid and similar income/charges in detail</b>  |                    |                  |          |
| 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         | Interest type expenditure related to hedging transactions (or transactions accounted for as hedging transactions) |                    |                  |          |
| 006      | 2 C 2           | <b>Income from turnover and transaction commissions (7+...+10)</b>  | Σ                  |                  |          |
| 007      | 2 C 2 1         | Transaction commissions related to loans  |                    |                  |          |
| 008      | 2 C 2 2         | Commissions related to financial transaction services   |                    |                  |          |
| 009      | 2 C 2 3         | Commissions related to credit card transactions   |                    |                  |          |
| 010      | 2 C 2 4         | Other transaction services  |                    |                  |          |
| 011      | 2 C 3 1         | <b>Valuation difference of other income from financial transactions (12+13+14)</b>                                | Σ                  |                  |          |
| 012      | 2 C 3 1 1       | Valuation difference of other income from financial services  |                    |                  |          |
| 013      | 2 C 3 1 2       | Valuation difference of other income from investment services with credit institutions and MNB                    |                    |                  |          |
| 014      | 2 C 3 1 3       | Valuation difference of other income from investment services   |                    |                  |          |
| 015      | 2 C 3 2         | <b>Valuation difference of other expenditures on financial transactions (16+17+18)</b>                            | Σ                  |                  |          |
| 016      | 2 C 3 2 1       | Valuation difference of other expenditures on financial services  |                    |                  |          |
| 017      | 2 C 3 2 2       | Valuation difference of other expenditures on investment services with credit institutions and MNB                |                    |                  |          |
| 018      | 2 C 3 2 3       | Valuation difference of other expenditures on investment services   |                    |                  |          |

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

MNB data collection identification number: **F01, F03, F08, F09, F14**

## **Guidelines for filling out the report**

### **Supervisory balance sheet, profit and loss statement and annexes**

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

##### **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 EMU member-states: central government, member-state/provincial governments, local governments, social security funds and related non-profit institutions.

**ÁKK Rt.:** Government Debt Management Agency

**ÁPV Rt.:** Hungarian State Holding and Privatization Company

**ECB:** European Central Bank

**EU:** European Union

**GBC:** Giro Bankkártya Rt.

**EMU:** Economic and Monetary Union (Euro zone within the EU). Presently the EMU comprises 12 EU member-states: Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Holland, Austria, Portugal, Finland.

**Hpt.:** prevailing Act CXII of 1996 on Credit Institutions and Financial Enterprises.

**KVH Rt.:** Központi Váltó- és Hitelbank Rt.

**Ltp:** Building society.

**HST:** Hungarian State Treasury

**MNB Tv:** prevailing Act LVIII of 2001 on the National Bank of Hungary

**MFI:** monetary financial institutions. Includes central banks and other monetary financial institutions.

**OTIVA:** National Savings Cooperative Institution Protection Fund.



**PEK:** Hungarian Post Office Accounting Center

**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 Annex 2 point I. 2 of this regulation are defined hereunder.

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

Data on credit institutions' auxiliary enterprises should be supplied separately in the sector of non-financial corporations in the Supervisory balance sheet.

Auxiliary enterprise: 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**

The 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 sectoral (TEÁOR) code in the Hungarian Central Statistical Office ESS number. (E.g. on the basis of its current sectoral code the Landed Property Credit and Mortgage Bank would not be classified among credit institutions.) However, credit institutions under liquidation are to be classified among non-financial corporations.

Money market funds are defined as those investment funds of which the units are, in terms of liquidity, close substitutes for deposits and which primarily invest in money market instruments and/or in other transferable debt instruments with a residual maturity of up to and including one year, and/or in instruments which pursue a rate of return that approaches the interest rates of money market instruments. Money market instruments: low risk, liquid securities circulated on markets, where large amounts of papers are traded, and where they can be converted to cash immediately with low cost.

### **D) Other financial intermediaries and E) Financial auxiliaries**

As required by the Hungarian Financial Supervisory Authority (HFSA) the sectors of D.) Other financial intermediaries and E.) Financial auxiliaries are further divided into sub-groups Financial and investment enterprises, and Other institutions to be listed outside these sectors.

Other financial intermediaries – Financial enterprises: those institutions listed in this sector, which were licensed by the Hungarian Financial Supervisory Authority to engage in financial enterprising activity specified in the Hpt. (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, the (financial) lease corporations and other financial enterprises listed on groups D.1. and D.2.).

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 enterprising 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).

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. és D.99.).

Financial auxiliaries – Financial enterprises: those institutions listed in this sector, which were licensed by the Hungarian Financial Supervisory Authority to engage in the financial enterprising activity 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 the investment enterprising activity 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.).

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.8., E.99.).

## **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 and self-assistance health funds (listed in groups F.3-F.6.). 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 with the central government.

The other institutions classified with 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 MÁK, the ÁKK Rt., the ÁPV Rt., the Nemzeti Autópálya Rt., the CASA Vagyonkezelő Kft, the MFB Üzletrészhasznosító Kft. 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 member-states

The EMU member-states shall be subject to the same sectoral breakdown used at residents. Only the deviations are mentioned here.

The EMU monetary financial institutions sector is divided into two sub-sectors as follows<sup>1</sup>:

- 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 not having money market funds.

The general government is divided into four sub-sectors in case of EMU members-states:

- central government,
- member-state/provincial government,
- 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 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 shall be placed into maturity categories on the basis of their original maturity. This categorization is not influenced by the maturity day falling on a holiday or non-banking day, and thus performance takes place on the next working day.

|   |  |
|---|--|
| Short-term:   | maturity of instrument $\leq$ 1 year             |
| Long-term:  | maturity of instrument $>$ 1 year                |
| Long-term, with a maturity of no more than 2 years: | 1 year $<$ maturity of instrument $\leq$ 2 years |

---

<sup>1</sup> 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.

<sup>4</sup> Consolidated value loss and evaluation difference data shall be detailed in table 08. Data related to valuation as a negative or positive sum.

|   |   |
|---|---|
| Long-term, with a maturity of over 2 years:         | maturity of instrument > 2 years          |
| Long-term, with a maturity of no more than 5 years: | 1 year < maturity of instrument ≤ 5 years |
| Long-term, with a maturity of over 5 years:         | maturity of instrument > 5 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 certificates:** 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. The so-called inter-bank transactions concluded by the treasury are also classified as a deposit in respect of the Supervisory balance sheet.

**Deposit certificate:** 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. saving ticket, value ticket, cash desk ticket, deposit ticket, savings ticket, savings voucher, value letter, interest ticket, treasury ticket issued by the credit institution).

**Gross value:** purchase, historic or book value – not decreased by losses in the 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 for solving the borrower's temporary liquidity problems.)

**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.

**Consumer credit:** loan granted to households for purchasing and repairing ordinary household appliances, and using services (purchase of goods, automobile, personal loan). The consumer credits shall comprise credit card construction, 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.

**Overdraft:** negative balance on the account (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.

**Consolidation government bonds** are government bonds issued and handed over during loan, bank and debtor consolidation.

**Book deposit:** 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 in the 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.

**Bearer and current account deposit:** the current account deposit is a positive balance on the current account. Bearer deposits include non-fixed deposits not related to current account, and deposits fixed for one day. (One-day term means working days.)

**Deposit with agreed maturity:** deposits with an agreed maturity of more than one day. Deposits with an agreed maturity of more than two years may also contain pension pre-savings accounts.

**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.

**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 in the value or modified by valuation difference.

**Repurchase agreement:** Term specified in the Szmt.

**Repo and reverse repo transaction:** Term specified in the Tpt. (Sub-case of repurchase agreement.)

**Authentic repurchase agreement:** Term specified in the Szmt.

## **5. Valuation rules, other specifications on showing various items in the data supplied**

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 contains HUF (a), EUR (b), other foreign currencies (c) and total (d) columns. Rows shall contain the sum of receivables 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 in the value 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 in the 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 receivables 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, loss in the valuees, 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 might also change at the preparation of the annual balance sheet report according to their interim change.

5.9. As opposed to the definition of the transfer account, the stock of various „transfer”, settlement, technical etc. accounts held at the credit institution under various names 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 certificates are to be shown under participations as opposed to the Szmt.

5.11. The (domestic organized) consortium loans 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 existing stock of the part granted by the members.

5.12. In case of loans granted under a consortium, and loans taken over for transaction 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 transaction 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. The total existing stock of bonds issued by the credit institution abroad and consortium loans taken abroad shall be shown in debt to non-residents even if the credit institution knows the original sum of the bond purchase or the share of other resident credit institution in crediting.

5.14. Handling of expired deposits with agreed maturity:

- if the client renews the deposit 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 under deposits with agreed maturity at original maturity.

5.15. In case of foreign currency accounts managed under an assignment 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 transaction: 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.

5.16. In the Supervisory balance sheet the place of receivables purchased and discounted bills of exchange is determined by which sector the final debtor is subject to, regardless of any recourse. Receivables purchased may contain receivables from factoring and forfeiting. (Loans purchased are to be shown under loans against the sector complying with the original debtor, at the original place of maturity of the loans, if the original contract was not modified at their sale.) The original maturity of the loan provided at the purchase of the receivable (and not the original maturity of the purchased receivable) shall be taken into consideration in the classification of the purchased receivable per maturity.

5.17. Income from the sale of liquid 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 receivables and liabilities to be shown as balance sheet items, originating from cashflow prior to the closure of other futures, swap and option deals listed in Szkr. Art. 21 (3).

5.18. 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.)

5.19. Pooling means two basic transaction types:

- Cash pool, where the client group's bank account 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 more preferential interest 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 joined. The balance of the accounts of individual clients shall be shown at the relevant sector.

5.20. Regulation related card accounts:

Net positions originating from various scopes and levels of accounting are to be financially settled under other accrued or deferred settlements 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-resident accrued or deferred accounts.

## **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, purchase, contract, registry (hereunder referred to as: historic) values, and in instrument groups, consolidated per sector, each row shall contain the balance of loss in the value and valuation difference data<sup>4</sup>. 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 in 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 in the 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 reserved stock also has to be included here.

**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 in the 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 in the value and valuation difference. (The application of valuation at real value does not affect classification per trade purpose /accounting as current asset or financing investment/.) 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 auxiliary 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 domestic (treasury, home coverage, state debt and other non consolidation), the compensation notes, as well as the value of security bonds issued previously and held for the aim of endorsement. (The stock of security bonds and compensation notes shall also be shown separately in 02. Information table 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 being in the ownership of credit banks and issued by the local, county and capital municipalities, their institutions and the non-profit institutions classified here.

**Row 18** shall contain loss in the value and the valuation difference of the securities included in rows 13-17. (in consolidated form).

**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 loss in the value and the valuation difference of the Central Bank's bonds contained in rows 19-21. (in consolidated form)

**Rows 23-25 Bonds of resident credit institutions** shall contain the bonds being in the ownership of credit institutions issued by resident credit institutions domestic or abroad, broken down by relevant maturity. **Row 26** shall contain loss in the value and valuation difference of the credit institutions' bonds contained in rows 23-25. (in consolidated form).

**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 loss in the value and valuation difference of bonds shown in rows 27-36 – issued by other financial intermediaries, financial auxiliaries and insurance corporations (in consolidated form).

**Rows 38-39 Bonds of auxiliary enterprises** shall contain the bonds issued by the credit institution's own auxiliary enterprises, broken down per maturity.

**Rows 40-41 Non-financial corporations** shall contain the bonds issued by non-financial corporations, excluding the bonds of auxiliary enterprises.

**Row 42** shall contain loss in the value and valuation difference (in consolidated form) of non-financial corporations' 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 loss in the value and valuation difference (in consolidated form) of non-profit institutions serving households in rows 43-44.

**Rows 46-47 Other resident bonds** and **48 Loss in the value and valuation difference of other resident bonds** shall contain securities purchased for trading held by the credit institution, not shown on any other row in the balance sheet, and their loss in the value and valuation difference (in consolidated form).

**Rows 49-61** shall contain non-resident papers and bonds issued by EMU sectors 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 loss in the value and valuation difference of non-resident securities (in consolidated form) in rows 49-61.

### **63. Total shares and other equity (64+...+89)**

**Rows 64-83** shall contain resident shares held for trading, participations, and as opposed to accounting specifications the entire stock of investment certificates held for trading, as well as their loss in the value and valuation difference (in consolidated form), 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 and other non-resident shares and investment certificates, and their loss in the value and valuation difference (in consolidated form). From this stock the values of participations in FII undertakings are to be detailed in 02 Information Table 1 rows (147-148) shares for trade. The EMU other institutions' investment certificates 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 certificates 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 valued in accordance with the Szkr., indicating separately their book value and – in consolidated form – the balance of their loss in the value and valuation difference. (The application of valuation at real value does not affect the classification for investment purposes /accounting as current assets or financial investment/.) The credit institution's investments in auxiliary enterprises serving business activities (both in Hungary and abroad) – regardless of the purpose of the investment – shall be shown exclusively under the Participations assets group. The order of the list follows that of securities for trade, but the stock of private issue debt securities and other shareholding and profit sharing is 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. Total securities other than shares (92+...+134)**

**Row 92 Government bonds** contains the value of the stock of various (treasury, home coverage, state debt and other non-consolidation) government 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 and compensation notes 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 loss in the value and valuation difference (in consolidated form) of bonds in rows 92-94.

**Rows 96-98 Central Bank bonds and Loss in the value and valuation difference of Central Bank bonds** shall show the KVH Rt. bonds, held for investment purposes, together with central bank bonds, and their loss in the value and valuation difference (in consolidated form).

**Rows 99-101 Bonds of resident credit institutions and Loss in the value and valuation difference of bonds of resident credit institutions** shall contain bonds issued by resident credit institutions and held for investment purposes, and their loss in the value and valuation difference (in consolidated form).

**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, **row 107** loss in the value and valuation difference of bonds issued by other financial intermediaries, financial auxiliaries and insurance corporations (in consolidated form).

The gross book value of the bonds of non-financial corporations held for investment purposes shall be shown in **rows 108 and 109**, and their loss in the value and valuation difference (in consolidated form) in **row 110**.

**Rows 111-112** shall contain the bonds of non-profit institutions serving households, and their loss in the value and valuation difference (in consolidated form).

**Rows 113-114** shall contain other resident bonds held for investment purposes, and their loss in the value and valuation difference (in consolidated form).

**Rows 115-121** shall contain the stock of non-resident government papers and non-resident bonds, broken down to EMU sectors 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 other non-resident bonds, because these do not comply with the government paper category specified in the Tpt.

**Row 122** shall contain loss in the value and valuation difference of securities in rows 115-121 (in consolidated form).

**Rows 123-134** shall contain private issue bonds, according to the content of rows 99-110.

### **135. Total 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-resident shares and other equity shown herein the values of investments (participations) in credit institutions, financial enterprises, investment enterprises, and insurance corporations (FII) 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 certificates 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 investment certificates of money market funds.

### **162. Deposits at 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 in the value of interbank deposits.

**Rows 163-164 Deposits held at 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 and credit institutions' deposits actually placed at the central bank for their own innovation purposes.

**Rows 165-166 Deposits placed at 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 (at gross book value).

**Row 168** shall contain loss in the 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 in the value.

#### **174. Loans (175+...+331)**

This part contains the gross book stock of credit institution loans and loan-type claims, and their loss in the value and valuation difference (in consolidated form) 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 at non-financial corporations and households) shall contain non-suspended ones, that 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 in the value rows related to the loans in question. Rows on authentic repurchase agreements 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 Loan 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 loss in the value and valuation difference of loans in rows 175-178 (in consolidated form).

**Rows 180-182** shall contain the loans granted to local, county and capital municipalities, their institutions, as well as non-profit institutions classified in this sector, and their loss in the value and valuation difference (in consolidated form).

**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 Non-resident syndicated loan granted to resident credit institutions** 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 loss in the value and valuation difference of loans (in consolidated form) 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 person funds, supplementary subordinated and subordinated loan capital, and receivables from them originating from authentic repurchase agreements, broken down per maturity, and their loss in the value and valuation difference (in consolidated form).

**Rows 232-241** shall contain loans by the credit institution to its own auxiliary 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-financial corporations (excl. auxiliary enterprises).

**Rows 242-262** shall contain the breakdown of loans to non-financial corporations per instruments and maturity, excluding the data of auxiliary enterprises.

**Row 242** contains the overdrafts of non-financial corporations.

**Rows 243-245 Non-financial corporations (excl. auxiliary 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-financial corporations (excl. auxiliary enterprises) –receivables purchased** shall contain receivables purchased against non-financial corporations 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-financial corporations' loans granted for purchasing securities.

**Rows 252-254. Non-financial corporations (excl. auxiliary 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-financial corporations (excl. auxiliary 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-financial corporations – in the balance sheet, redeemed guarantees and ad hoc loans, and loans granted to non-financial corporations 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. (136-139.) with content complying with the exact definition made there.

**Rows 258-259** shall contain the credit institution's receivables from non-financial corporations, 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-financial corporations in relation to all authentic repurchase agreements, broken down per maturity.

**Row 263** shall contain loss in the value and valuation difference of loans to auxiliary enterprises and other non-financial corporations (shown on rows 232-262) (in consolidated form).

**Rows 264-294** shall contain receivables from households (at gross book value), and loss in the value and valuation difference (in consolidated form). Rows 264-280 shall contain loans to individuals, and rows 281-294 to sole proprietors, and their loss in the value and valuation difference (in consolidated form). The relevant individuals loan 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.

**Row 280** shall contain the consolidated balance of loss in the 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 their loss in the value and valuation difference (in consolidated form).

**Rows 303-331** shall contain all receivables against non-residents in HUF or foreign currency (except for securities and participations), and their loss in the value and valuation difference (the latter two in consolidated form). 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 in the 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 auxiliary 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 auxiliary 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 loss in the value and valuation difference of the investment (in consolidated form).

**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 loss in the value and valuation difference in other financial intermediaries and financial auxiliaries, as well as insurance corporations and pension funds (in consolidated form).

**Row 350-351:** this is where all investments in one’s own auxiliary enterprise – serving the business operations of credit institutions – are to be shown.

**Rows 352-353** shall contain all investments in non-financial corporations, which were not obtained by the credit institution during the reduction of losses.

**Row 354** shall contain the non-financial corporations’ 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 loss in the value and valuation difference of shares and other equity – in rows 350-354 – in non-financial corporations (in consolidated form).

**Rows 356-357 and 359** shall contain all non-resident investment related to non-resident credit institutions, financial, investment, and auxiliary 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 non-resident investment related to other non-residents shall be shown, except for the loss reduction investments in rows 358 and 360.

**Rows 358 and 360 Non-resident shares, participations and other business shares 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 auxiliary enterprises or insurance corporations.

**Row 361** shall contain loss in the value and valuation difference of non-resident shares and participations – shown in rows 356-360 – (in consolidated form).

**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 and accrued income (except for accrued interest receivable). 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)**

**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-financial corporations 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-financial corporations (row 391):**

This row shall contain receivables from the Hungarian Post Office and other non-financial corporations, receivables originating from the settlement of accounts related foreign trade transactions, receivables related to business associations – except from credit institutions, prepayment financial accounts with non-financial corporations, 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-resident (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. Total receivable 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 repair 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 in the value and valuation difference of other accrued balances and other assets (in 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 in the value on these and loss in the value of inventories.

**Rows 425-439** shall contain the sum of intangible assets and tangible assets according to the value and breakdown specified in the Szmt.

**Row 425 Intangible assets – rights to immovable** shall contain the value of right to immovable 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 row – 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+632+650+668+709+722+727)** 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 owners of money, broken down per sector and maturity, in some cases detailed per deposit type. The sum of caution money received in cash at lending own securities shall be shown under deposits with agreed maturity. The households' deposits shall comprise, under deposits of individuals, the stock of deposit accounts managed for the credit institution's own employees. The rows on authentic repurchase agreements shall also contain liabilities to be shown as balance sheet items, originating from cashflow prior to the closure 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-financial corporations 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-financial corporations 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 deposit certificates** 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 non-callable deposit certificates, which were issued for a single specific sector.

The stock of liabilities obtained with mixed issue, **non-registered deposit certificate** – if the sector of their buyers can not be determined – shall be shown in rows **521-523 Certificates of deposit 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 deposits in certificates shall contain the sum of interest accumulated over yearly periods on savings certificates and savings certificate type 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. 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-financial corporations. 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+...+631)**

This is where any liabilities originating from loans or under other agreement from the central bank (rows 581-584), resident credit institutions (rows 585-589), money market funds (row 590), other financial intermediaries (rows 591-596) and financial auxiliaries (rows 597-602), insurance corporations and pension funds (rows 603-605), EMU central banks, the ECB, monetary financial institutions subject to and not subject to EMU reserve requirements (rows 610-614 and 615-619), other EMU sectors (rows 620-622), other non-resident banks (rows 623-625), non-resident governments, or international institutions or other non-residents (rows 626-628 and 629-631) shall be shown. Rows 626-628 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 610, 615, and 623. Loans taken from the OTIVA and the TAKIVA shall be shown in rows 607-609 instead of rows 597-602 together with the data of other financial auxiliaries.

**Row 606** shall contain the other property contributions of members of credit institutions operating in cooperative form that are not included among subordinated liabilities.

**Rows 607-609** shall contain the current stock of other loans – e.g. taken by savings cooperatives from the OTIVA or the TAKIVA – in breakdown per maturity.

## **632. Debt securities issued (633+...+649)**

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. (Deposits in the deposit certificate not classified as securities shall be shown under Deposits.)

**Rows 633-646** shall contain debt securities issued domestically and **rows 647-649** 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 (636-637 Convertible bonds).

**Rows 641-643 Other securities** shall contain the stock of securities issued under a separate law (e.g. mortgage letter).

Private issue securities (rows 644-646) and securities issued abroad (rows 647-649) shall be shown separately.

The sectoral breakdown of securities issued domestically shall be shown in 02. Table: Memorandum items 1.

## **650. Accrued interest payable (651+...+667)**

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 letters and savings letter type deposits in the stock of deposit certificates), broken down per sector.

## **668. Other accrued balances (669+670+671+688+689+708)**

Other accruals shall contain all other accrued accounts against non-resident and resident parties in HUF, EUR, and other foreign currency, including accruals and deferred income (except for accrued interest payable), items in transit and suspense items, and other items.

**Row 669 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 670 Suspense items** shall contain items not finalized for information missing on the reporting date (e.g. client not known for incorrect account number).

## **671 Total liabilities from investment services (672+...+687)**

These rows shall contain liabilities specified in the Szkr. in sectoral breakdown.

**Row 688 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-loaned by the credit institution at own risk (Szkr. Art. 5. (5) b).

**689. Total accrued balances (690+...+707)**

Rows 690-707 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 651-667).

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 690):**

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 691):**

This row contains debts against local governments (e.g. local taxes).

**Social security (row 692):** 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 694):**

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-financial corporations (row 701):**

This row shall contain debts to investment suppliers, other resident suppliers, and clients (if the balance shows a Credit), accrued settlements with non-financial corporations and other temporal accruals, etc.

**Households (individuals and sole proprietors) (row 702-703) and Non-profit institutions serving households (row 704):**

This row 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-resident (row 705):**

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 706):**

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 707):**

In this row the sum of operating costs during the reporting period shall mentioned separately from accruals and deferred income.

**Row 708 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).

**709 Subordinated liabilities and participations (710+...+721)**

This row shall contain subordinated and supplementary subordinated loan capital classified as subordinated liabilities, as well as liabilities to the owner and other subordinated liabilities. The parts from non-resident and resident parties shall be separated in the categorization. This row 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 710 and 713 “Subordinated loan capital – to be taken into account for solvency margin”** 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 711 and 714 “Subordinated loan capital – NOT to be taken into account for solvency margin”** shall contain the part of subordinated loan capital – as per Annex 5 point 11 Hpt. – not includeable in the value of solvency margin 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 solvency margin does not affect the subordinated loan capital's book value, it remains in the ledger at contract value till repayment is done!)

**Rows 712 and 715 Supplementary subordinated loan capital** shall contain the total sum of loan capital specified as such in the Hpt. Annex 5 point 19.

**Row 716 Share notes and contribution notes of cooperatives** shall contain the cooperative credit institutions' stock of share notes and contribution notes funds, **row 717 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 728 Subscribed capital, must not be shown in rows 716-717.

## **722 Provisions (723+...+726)**

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 723 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 724 General risk provisions** shall contain the existing stock of general risk provisions specified in the Hpt. and accounting rules.

**Row 725** shall contain the stock of balancing provisions of building societies.

**Row 726 Other provisions** shall contain the stock of provisions specified in accounting and other laws on the reporting date.

## **727 Equity (728+...+738)**

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.

**Row 728 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 708 Other.

**Row 729 Subscribed but unpaid capital** shall show the unpaid part of subscribed capital as a negative sum.

**Rows 730-731 Capital reserve:** the capital reserves specified in accounting rules shall be detailed in row 730 agio and row 731 other capital reserves. In row 730 “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 30 June 1994 real estate valuation adjustment in row 731. “Capital reserve – other”.

**Rows 732-734 Accumulated profit reserve** shall contain, separately, profit reserves formed on previous years (row 732), profit reserves planned from the previous year’s profits, but not yet approved by the general meeting (row 733) and profit reserves formed in other manner (e.g. taking over) (row 734).

**Row 733 Accumulated profit reserve – from previous year not yet approved by general meeting** 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 735 Tied-up provisions** shall contain the sum specified in accounting rules.

**Row 736 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 737 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 738 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 Hitegarancia 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 coverages are 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 coverages 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 credit, loans, discounted bill of exchange, bank guarantee drawn, and receivable purchase, which was 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 placements 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-financial corporations** shall contain all loans (row 42), and other receivables in other NON-loan 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 NON-loans as well).

Rows **48-49 Other** shall contain other allocations written off, not broken down per sector, in loans and other NON-loans breakdown.

Row **50 Written-off interests receivable** shall contain in one sum bad debts not recoverable by the end of the reference month in the year in question, 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 placements 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 placements sold finally (from January 1 to the end of the reference month)**

The allocations 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. Allocations 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 receivables 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.)

Receivables sold – similarly to write offs – have to be broken down at non-financial corporations and non-resident to loans and other NON-loans rows, and the other rows shall contain permanently sold allocations against non-detailed sectors.

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 receivables 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 receivables 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 placements sold finally to own participation (from January 1 to the end of the reference month)**

From among total allocations 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 sold/transformed into securities 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. Total own debt securities of domestic issue (94+...+99)**

The stock of resident issue shall be detailed according to the separate sectors from among the total value of securities – issued by the credit institution – shown in row 632 Total own issue debt securities 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 Non-resident** shall contain the stock purchased by non-residents from among the credit institution's resident issue securities. **Row 99 Sectoral breakdown not possible** 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 determine though, they are to be shown at the relevant sector.

### **100. Own NON-NEGOTIABLE debt securities of domestic issue and 115. Non-negotiable debt securities owned by the credit institution**

This part contains the breakdown of assets and liability side stocks of private and convertible bonds. **Rows 100-114** shall contain the credit institution's resident issue private and convertible bonds, broken down per owner and maturity, and **rows 116-119** shall contain, per maturity, the gross value stock of private and convertible bonds, issued by non-financial corporations and other financial intermediaries, supplementary financial service provider and insurance corporations, held by the credit institution.

### **120. Other information**

**Row 121 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 122-123 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 124 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 125 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 126 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 **127 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.

Row **128** 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 instruments market value becomes lower than the price undertaken by the depositor for repurchase.

Row **129** 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 **130** 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 **131 Founder's contribution to unregistered enterprise (net value)** shall contain the net book value of founder's cash or contribution in kind in enterprises not yet registered. (These investment 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 a receivable until the enterprise is registered.)

Row **132 Subordinated and supplementary subordinated loan capital from non-resident owner** shall shown sums received from the non-resident owner(s) in rows 713-715 of the balance sheet.

Row **133 Receivables from debt securities (net value)** shall contain at net value debt securities from among Securities for trade and Securities for investment purpose 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 **134** 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 **135** shall contain **Own shares repurchased at nominal value**. (Their book value is contained under balance sheet assets.)

Row **136-139 Loan 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. intended in part or whole for sale or lease.



Row **140 Total mortgage-type individuals loans for house purchase** shall contain the stock of all (real estate and other) mortgage coverage loans from among the 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 prevailing loan stock – if the mortgage coverage 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 **141 Total mortgage-type individuals loans for other purposes** shall contain the stock of loans granted under (real estate and other) mortgage coverage for non-residential purpose from total individuals loans. The loan shall be shown in this row only, if the credit institution requests additional coverage to the mortgage – at the total loan stock, if the mortgage coverage reached 50 per cent 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 **142 Total sight savings deposits** shall contain the stock of individuals bearer savings deposits from among the bearer and current account deposits of households.

Row **143 Total unregistered deposits (without deposit document)** shall contain the stock of all non-bearer deposits in one sum, without deposit certificates, shown under the credit institution's liabilities. Non-registered deposit certificate stocks shall be shown under row **144 Total unregistered deposit documents**, and the same deposit voucher stock under row **145 Total unregistered deposit certificates**.

#### **146 Shares and other equity from non-resident investments at net value (147+...+151)**

The net book value of participations in FIIs or supplementary services enterprise from among investments in the non-resident shares rows of securities for trade and securities for investment, and participations asset group shall be shown here and in detail rows. The „FII 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.

#### **152 Subordinated loan capital to non-residents at net value (153+...+157)**

This row shall contain at net value, and separately in detail rows, the subordinated loan capital granted to non-residents contained in rows 288-289 and 312-313 in Table 11 in the Supervisory balance sheet. Row 157 Other enterprise shall contain stocks related to non-resident other institutions not listed under special sectors.

#### **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 group 418 Own assets of the 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 row 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 row 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 difference between 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 gross book value of loan receivables, at the end of the previous month, sold below the gross value in the reference month and the sale value. Loan receivables include receivables from authentic repurchase agreements and deposits placed by monetary institutions. The write offs on 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 19-35** shall contain month-to-month price changes in the net book value of the credit institution's 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 shareholding grew during the month the sum is positive, if it decrease 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 change of securities denominated in foreign currency shall be calculated in the original currency and converted to HUF at the official mean rate 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 in the 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 loss in the 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 in the value and valuation difference change – data will be shown here only in every third month, which has a negative value at forming loss in the value and a positive value in writing back loss in the 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.

**Rows 19-27** contain the price change of securities other than shares with an original maturity of over two years, **rows 29-35** that of shares and other equity broken down per sector.

In this table other financial corporations contain other financial intermediaries, financial auxiliaries, insurance corporations and pension funds.

## **Table 05: Information 2.**

### **1. Subordinated liabilities and participations by sector (2+...+17)**

This row shall contain the sectoral breakdown of subordinated liabilities and participations in row 711 of the Supervisory balance sheet. Stocks related to cooperative share notes are to be shown in the sector of households and non-profit institutions serving households.

### **18. Total household loans secured with mortgaged real estate at gross value (19+27)**

### **19. Total mortgage loans (20+24)**

In this table mortgage loans contains loans – used as loans for coverage of mortgage letter – which are granted by mortgage banks subject to Act XXX of 1997 on mortgage credit institutions and the mortgage letter, or credit institutions subject to the specifications of that Act on mortgage crediting.

### **20. Mortgage loans for house purchase (21+22+23)**

This row contains the stock of loans granted for housing purposes (expansion, building, purchase, modernization and renovation).

### **21. Loans for house purchase with interest subsidy on the liability side**

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, where interest subsidy is specified under Art. 12 of Government Regulation 12/2001 (I.31.) on housing purpose state subsidy.

### **22. Combination of loans for house purchase 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.) on housing purpose state subsidy. This row is to be filled by mortgage credit institutions and credit institutions cooperating with the FHB (under consortium and/or or refinancing construction).

### **23. Loans for house purchase with market conditions and other loans for house purchase**

This row is to be filled by mortgage credit institutions only. The row contains loans granted for housing purposes without state subsidy.

### **24. Mortgage loans for general purposes (25+26)**

To be filled by mortgage credit institutions only. The row contains the stock of mortgage loans for non-housing purpose.

### **25. Loans for real estate purposes**

Contains the stock of loans granted for real estate purpose within general mortgage loans.

### **26. Loans for other purposes**

This row contains the stock of mortgage loans granted for any purpose other than housing and real estate purpose.

### **27. Total NOT mortgage loans secured with mortgaged real estates (28+32)**

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.

### **28. Housing loans secured with mortgaged real estates (29+30+31)**

This row contains the stock of loans granted for housing purposes (expansion, building, purchase, modernization and renovation).

### **29. Supplementary state interest subsidy**

This row contains the stock of loans granted by credit institutions, where interest subsidy is specified under Art. 13 of Government Regulation 12/2001 (I.31.) on housing purpose state subsidy.

### **30. 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.) on housing purpose state subsidy. This row shall contain housing loans granted with assets side subsidy prior to February 2001.

### **31. Market interest-bearing and other housing loans**

This row contains loans by credit institutions for housing purposes without subsidy.

### **32. Loans for other purposes secured with mortgaged real estates (33+34)**

This row contains loans by credit institutions for other than housing purposes.

### **33. Real estate purposes**

This row contains loans granted under mortgage coverage for real estate but not housing purpose.

### **34. Other purposes**

This row contains loans under mortgage coverage for any purpose except housing and real estate.

### **35. Receivables from repo type transactions (36+...+47)**

This row contains the stock of liquid assets, broken down per sector, handed over in repo transactions for spot delivery, securities lending and sell and buy back agreements.

### **48. Liabilities from repo type transactions (49+...+60)**

This row contains the stock of liquid assets, broken down per sector, received in repo transactions for spot delivery, securities lending and sell and buy back agreements.

### **Rows 61-88: Types of loans of households in detail**

These rows contain the breakdown of various household loans per loan types at book gross and net value, separately for individuals and sole proprietors, broken down per original maturity as well.

Rows **62-70**, and rows **76-84** contain the breakdown of individuals consumer loans per purpose:

- rows 62-64, and rows 76-78 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.)
- row 65-67, and rows 79-81 contain the stock of car purchase loans. (Car purchase loans contain loans financing the purchase of new or used motor vehicles, including commercial vehicles functioning as motor vehicle as well.)
- rows 68-70, and rows 82-84 contain goods purchase loans, and other loans regarded as consumer loans, but not contained in the above two groups. (Goods purchase loans finance the purchase of consumer goods – except for cars – by the private client.)

Row **71** and **85** must be empty, because credit institutions may not grant student loans at own right.

Rows **72-74** and rows **86-88** shall contain loans granted to sole proprietors for financing the purchase of cars (including loans financing commercial vehicles used as motor vehicles).

Rows **89-90** shall be filled according to the specifications in the technical aid in Annex 3 point 3 hereto, published on the homepage of the MNB.

### **Table 06: Currency breakdown of month-end stock of certain assets and liabilities**

This table contains the currency breakdown of foreign currency loans, securities other than shares, non-resident shares and other equity and certain foreign currency deposits in 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.

The table shall contain the currency breakdown of loans and deposits at gross and that of securities at net book value. The loans and deposit rows shall also contain receivables from authentic repurchase

agreements, deposits, loans received, liabilities of subordinated loan capital shall contain liabilities from collateralized repo transactions. Rows 10, 12 and 13 shall contain loans granted to EMU monetary financial institutions and other non-resident banks, deposits and nostro accounts held by them. In addition to the deposits rows 27-40 shall contain loans received and subordinated liabilities. Stocks denominated in euro do not have to be shown in the table, because their sum is shown in the balance sheet.

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. Stocks in the currencies of nine countries becoming EU members together with Hungary as of 1 May 2004 (Cyprus, Czech Republic, Estonia, Poland, Latvia, Lithuania, Malta, Slovakia, Slovenia) shall be shown – from the start of the year – in column „d”, in mHUF in total. Banks will be requested to supply information individually (depending on their size) on the currency breakdown of sum shown in this column at 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 row shall contain the reference month and the second row 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.

### **29 Total interest received and similar income (row 1+13+18+28)**

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.)

### **Rows 1 Interest received and similar income on loans and 13 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 (row 1-17).

**Row 18 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 19-27). 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 49 Interest and similar expenditures.)

**Row 28 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)).

**55 TOTAL interest paid and similar charges (row 30+38+41+49+53+54)**

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 30 Interest paid and similar charges on deposits, and row 38 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 31-40).

**Row 41 Interest paid and similar charges on loans taken** contains expenditures related to sources in the Supervisory balance sheet's Loans taken rows (row 42-48), interest paid and payable and similar expenditures on own issue securities – as itemised – under row **49 Interest paid and similar charges on securities** (row 50-52).

**Row 53 Interest paid and similar charges on subordinated liabilities** shall contain interest accounted on loans received as subordinated and supplementary subordinated loan capital.

**Row 54 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 (row 29-55)**

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 and investment services**, and **expenditures** on the same contain all commission type income and fee, as well as costs and expenditures, which do not originate from financial services, but are not 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 (row 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 and 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.

**Row 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 (row 122+127)**

Row 121 Profit from other business activities has to be divided into row 122 Profit not from financial or investment services and row 127 Other profit.

**In row 122 Profit not from 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**). **Row 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., whose difference is shown in the Profit and loss statement I. row 12/A. Difference of general risk provisions formed and used in Szkr. Annex 2.

**Rows 145-147 Other provisions creating, use, release** shall contain provisions formed, used and released according to the Szkr. and other laws, not listed elsewhere.

**Rows 148-150** shall contain other income and expenditures (not mentioned separately).

#### **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 Change in loss in the value and risk provisions (rows -163+164-165+166-167+168-169+170-171+172+173)**

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.)

#### **174 Profit from ordinary business activities (row 56+57+61+71+121-151+162)**

This row contains the balance of all past income, expenditures and costs related to credit

institutions' activities: a profit or loss.

**175 Extraordinary income (row 176+...+179) and 180 Extraordinary expenditures (row 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 (row 174+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 the Profit and loss account I row 19 in Szkr. Annex 2.

**186 Taxes paid (tax advances paid during the year) and year-end tax liability**

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 02 Table: 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.

**187 After-tax profit (row 185-186)**

The content of this row is identical to Profit and loss statement I row 21 in Szkr. Annex 2.

**188 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.

**189 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.

**190 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 Profit and loss statement I row 23 in Szkr. Annex 2.

**191 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 192 the sum paid to associated enterprises and in row 193 the sum paid to enterprises in other profit sharing partnership. The content of the row is identical to Profit and loss statement I row 24 in Szkr. Annex 2.

#### **194 Balance sheet profit (interim profit) (row 187-188+189+190-191)**

The data shown here has to be identical to the data shown in row 748 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 result, 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 Profit and loss statement row I. 25 in Szkr. Annex 2.

#### **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 as a negative sum). 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 708 of the Supervisory balance sheet), and the value adjustment and real valuation reserve, which are to be shown as part of row 736 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). The filling instructions made for Table 01 shall be used for 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-financial corporations from row 29. 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-financial corporations (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 29 Total interest and similar income.

**Row 5** 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 55 Total interest and similar expenditures.

**Rows 7-10** shall contain the breakdown of the sum in 63. Cashflow and transaction commission.

### **11. 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.

### **15. 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.

## **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB, HFSA

## 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<br>a | Euro<br>b | Other foreign<br>currency<br>c | Total<br>d |
|-------------------|---|-------------|-----------|--------------------------------|------------|
| 001               | <b>ASSETS</b>   |             |           |                                |            |
| 002               | <b>Loans and deposits, given at gross book value</b>                                |             |           |                                |            |
| 003               | Local governments - loans with maturity over 5 years                                |             |           |                                |            |
| 004               | 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               | <b>Securities owned by credit institutions, at net book value</b>                   |             |           |                                |            |
| 017               | Securities of EMU central government  |             |           |                                |            |
| 018               | Securities of EMU state government - short-term                                     |             |           |                                |            |
| 019               | Securities of EMU state government - long-term                                      |             |           |                                |            |
| 020               | Bonds of EMU local government - short-term  |             |           |                                |            |
| 021               | Bonds of EMU local government - long-term   |             |           |                                |            |
| 022               | Bonds of EMU Social Security funds - short-term                                     |             |           |                                |            |
| 023               | Bonds of EMU Social Security funds - long-term                                      |             |           |                                |            |
| 024               | Bonds of other EMU financial intermediaries and financial auxiliaries - short-term  |             |           |                                |            |
| 025               | Bonds of other EMU financial intermediaries and financial auxiliaries - long-term   |             |           |                                |            |
| 026               | Bonds of EMU insurance corporations and pension funds - short-term                  |             |           |                                |            |
| 027               | Bonds of EMU insurance corporations and pension funds - long-term                   |             |           |                                |            |
| 028               | Bonds of EMU non-financial corporations - short-term                                |             |           |                                |            |
| 029               | Bonds of EMU non-financial corporations - long-term                                 |             |           |                                |            |
| 030               | Bonds of EMU households and non-profit institutions serving households - short-term |             |           |                                |            |
| 031               | Bonds of EMU households and non-profit institutions serving households - long-term  |             |           |                                |            |
| 032               | Bonds of other non-resident banks   |             |           |                                |            |
| 033               | Bonds of other non-resident general government                                      |             |           |                                |            |
| 034               | Bonds of other non-residents  |             |           |                                |            |

**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<br>a | Euro<br>b | Other foreign<br>currency<br>c | Total<br>d |
|-------------------|---|-------------|-----------|--------------------------------|------------|
| 035               | Shares of other EMU financial intermediaries and financial auxiliaries                              |             |           |                                |            |
| 036               | Shares of EMU insurance corporations and pension funds  |             |           |                                |            |
| 037               | Shares of EMU non-financial corporations  |             |           |                                |            |
| 038               | <b>LIABILITIES</b>  |             |           |                                |            |
| 039               | <b>Deposits, loans taken and accrued liabilities</b>  |             |           |                                |            |
| 040               | EMU state government - sight and current account deposits   |             |           |                                |            |
| 041               | EMU state government - deposits with agreed maturity, loans received, subordinated liabilities      |             |           |                                |            |
| 042               | EMU state government - liabilities from repurchase transactions                                     |             |           |                                |            |
| 043               | EMU local governments - sight and current account deposits  |             |           |                                |            |
| 044               | EMU local governments - deposits with agreed maturity, loans received, subordinated liabilities     |             |           |                                |            |
| 045               | EMU local governments - liabilities from repurchase transactions                                    |             |           |                                |            |
| 046               | EMU Social Security funds - sight and current account deposits                                      |             |           |                                |            |
| 047               | EMU Social Security funds - deposits with agreed maturity, loans received, subordinated liabilities |             |           |                                |            |
| 048               | EMU Social Security funds - funds from repurchase transactions                                      |             |           |                                |            |
| 049               | Other non-resident general government   |             |           |                                |            |
| 050               | Other non-residents   |             |           |                                |            |
| 051               | <b>MEMORANDUM ITEMS</b>   |             |           |                                |            |
| 052               | Total loans of Social Security funds  |             |           |                                |            |
| 053               | Total deposits of Social Security funds   |             |           |                                |            |





## **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 reports F01 and F03, broken down in further detail, therefore the data included in the report 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, 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.

##### **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 339 and 340 of table 01. of Supervisory balance sheet, by loans extended to other non-resident general government and other non-residents.

**Lines 17-37.** are to contain a further breakdown of securities other than shares, shares and other equity owned by the reporting institution, by sector and maturity.

**Lines 40-50.** contain a further breakdown of deposits, liabilities from repurchase transactions, loans received and subordinated liabilities from non-monetary financial institutions, or, in the case of non-EMU non-residents, from non-banking institutions, by sector.

**Lines 49-50.** are to include, together with deposits of other non-residents, the sum total of liabilities from repurchase transactions, loans received and subordinated liabilities.

**Lines 52-53.** include total loans and total deposits of resident Social Security funds.

##### **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. Sum totals against countries that became EU member countries on 1st May 2004 are to be consolidated in line 17. 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 should include loans taken, liabilities from repurchase transactions and subordinated liabilities as well.

#### **III. Rules applicable for the submission of the report**

Method of submission: GiroXmail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

## Statistical balance sheet of investment enterprises

in millions of HUF

[illegible]

**Guidelines for filling out the report**  
**Statistical balance sheet of investment enterprises (security brokers)**

**I. General instructions**

1. The statistical balance sheet is to be compiled on the basis of the end-of-year general ledger extract, and needs to be adjusted retroactively for items that become known before compilation of the balance sheet and affect the last value date of the year. This reporting requirement applies to preliminary data, and does not need to be repeated in the event of audited figures.
2. The statistical balance sheet data are to be used together with the data included in the report to the Supervision, transmitted by investment companies at the end of every quarter to the Hungarian Financial Supervisory Authority. Therefore, the scope and valuation of instruments (assets and liabilities) reported in the statistical balance sheet must correspond to the data included in the report to the Supervision. However, there are deviations from the report to the Supervision in terms of the level of breakdown and grouping, as well as the breakdown by partner sectors.
3. Failing other provisions, the content and valuation of data included in the statistical balance sheet shall be governed by rules on the compilation of the report to the Supervision and on the accounting and reporting requirements of investment companies, government decrees and decrees of the Ministry of Finance. In the balance sheet, foreign exchange (foreign currency) items are to be converted into Forints, and are to be combined with Forint items.
4. Sector breakdown of data

In the statistical balance sheet, financial assets and liabilities are to be included, in addition to the total stock, in a breakdown by customer groups according to MNB's statistical sector breakdown. In the case of total items, as well as non-financial assets and own capital, only the total stock is to be included in the balance sheet. In the case of other instruments, the total stock is to be broken down by customer sectors. If breakdown by customers is not, or not fully, available for the individual items, it should be complemented by estimation.

The following sectors should be included separately in the report:

|       |  |
|-------|--|
| A     | Non-financial corporations                 |
| B     | Magyar Nemzeti Bank (MNB)                  |
| C     | Other monetary institutions                |
| D     | Other financial intermediaries             |
| E     | Financial auxiliaries                      |
| F     | Insurance corporations and pension funds   |
| G+H+I | General government                         |
| J     | Households                                 |
| K     | Non-profit institutions serving households |
| L     | Rest of the world (non-residents)          |

It is not required to further break down General government into central government (G), Social Security funds (I) and local governments (H) – contrary to other data collections.

More detailed information related to the definition of customer sectors, and the new sector classifications introduced by MNB in 2001, are available in Annex 1. Institutions are to be classified into sectors as described in the Annex 1.

The investment company filing the report should classify not itself into a sector, but the financial assets and liabilities stated in the balance sheet (all items not shaded in), in a breakdown by customer and partner sectors.

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

### **Assets**

#### **1. Cash**

Cash includes coins and banknotes owned by the company and does not include funds on accounts. Cash in Forints is a claim vis-a-vis MNB, cash in foreign currency is a claim vis-a-vis rest of the world (the partner sector here should be the MNB, or the RoW).

#### **2. Bank deposits**

This line should include the end-of-year stock of accounts and deposits kept with domestic (sectors B and C) and foreign (sector L) monetary institutions, at net book value (corrected for value loss).

#### **3. Securities other than shares (assets)**

Included here are securities, with the exception of mutual fund shares, that are classified by the accounting balance sheet, and the report to the Supervision, as government securities owned by the company, or debt securities, and further, possible claims generated by derivative transactions, which are included in the aforementioned balance sheets under other receivables. The securities should be stated in the statistical balance sheet at net book value (corrected for value loss). In the case of securities, the debtor is the partner sector, that is, the sector of the issuer (for ex. the general government sector for government bonds), and not the intermediary from whom the securities were acquired.

With the exception of derivatives, securities should be given by original term (maturity) broken down into long-term securities and short-term securities (not more than one year). Securities with no maturity (for ex. claims vis-a-vis the general government sector in the form of compensation notes) are to be included under long-term securities.

Receivables generated by derivative transactions may include only receivables that are also included in the report to the Supervision. Included here especially are other receivables related to futures or swap transactions concluded for hedging purposes – vis-a-vis interest or other income to be paid by the other party to the transaction.

#### **4. Credits and loans extended**

Credits and loans extended include all loans or loan type receivables. Receivables from deferred payments, financial leasing and factoring transactions should be given here, and receivables from

authentic repurchase agreements should also be given separately. The instruments should be stated at net book value (corrected for value loss) in the statistical balance sheet.

Credits and loans do not need to be broken down by maturity, but they should be classified according to type, such as loans extended in relation to real estate (building, purchase, change, refurbishing, etc.), consumer loans (loans for the purchase of consumer goods, cars, personal loans), other credits (loans) and receivables from authentic repurchase agreement. Real estate and consumer loan categories are only used for households (sector J), in all other sectors, all loans are included under other credits and loans. The reporting institution should include the portfolio of loans granted to its own employees in the appropriate loan category, the household sector.

## 5. Equity

The net book value (corrected for value loss) of shares and other equity and mutual fund shares representing the assets of a company are to be stated under equity. All mutual fund shares are to be reported in this asset category, but own shares bought back do not need to be included. Equity as asset cannot include claims vis-a-vis the general government sector and households.

Shares include shares listed on the stock exchange or other shares owned by the reporting institution, of resident or non-resident companies operating as share companies and carrying out financial or other activities.

Other equities include all other forms of equity, not in the form of shares or mutual fund shares.

Mutual fund shares include securities issued by resident or non-resident, open-end or closed-end investment funds. Mutual fund shares are to be reported as receivables vis-a-vis foreign institutions (sector L) and as receivables vis-a-vis other financial intermediaries (sector D), in the case of money market funds as receivables vis-a-vis other monetary institutions (sector C).

## 6. Other receivables

Other receivables include from the balance sheet all financial assets (with the exception of own shares bought back), which have not been classified into other asset categories. Listed here especially are other receivables from the report to the Supervision, with the exception of receivables of employees or owners classified as loans; receivables vis-a-vis credit institutions, customers, clearing houses, subsidiary companies, etc., with the exception of items classified to loans; as well as accrued assets. If, in the report to the Supervision, other receivables, or receivables generated by derivative transactions classified under accrued assets are reported here, then in the statistical balance sheet it is to be given not here, but under securities, classified as derivatives. Other receivables should include separately any interest accruals charged to financial assets. The breakdown by sector of interest accruals should correspond to the breakdown by sector of the interest-bearing basic instrument.

## 7. Non-financial assets

Non-financial assets include tangible assets, intangible real assets and inventories owned by the company at aggregate net book value.

## 8. Total assets

Total assets include assets of the report to the Supervision (balance sheet total), with the exception of own shares bought back. The amount included in this line must correspond to the sum total of asset groups 1-7 of the statistical balance sheet.

## **Liabilities**

### 9. Own capital

Own capital and subscribed capital amounts of the report to the Supervision are to be given here, with both figures decreased by the amount of own shares bought back. The subscribed capital of the company is to be given in a breakdown by partner sectors, in accordance with the sector of owners.

### 10. Securities other than shares (liabilities)

This line includes debt securities issued by the reporting institutions and liabilities charged to derivative transactions. The securities issued are to be reported at book value in the statistical balance sheet. The breakdown of the securities by owner sectors should be done on the basis of estimated figures, if first-hand information is not available on the owners.

Liabilities generated by derivative transactions may include only obligations that are also included in the report to the Supervision. Included here especially are accruals related to futures or swap transactions concluded for hedging purposes – vis-a-vis interest or other costs due to the other party to the transaction.

### 11. Credits and loans taken

Credits and loans include all funds from any participant of the economy on the basis of loans taken or other agreements. Included here are liabilities from deferred payments and financial leasing, subordinated loans, and separately listed, liabilities from authentic repurchase agreements.. The instruments are to be included in the statistical balance sheet at net book value.

Credits and loans are to be broken down by term (original maturity), into long-term and short-term liabilities (not more than one year).

### 12. Other liabilities

Other liabilities include all liabilities in the balance sheet, that have not been classified into other liability groups. Listed here especially are other liabilities from the report to the Supervision, with the exception of liabilities classified as loans; liabilities vis-a-vis credit institutions, customers, clearing houses, subsidiary companies, etc., with the exception of items classified to loans; special provisions; accruals; as well as accrued liabilities with the exception of subordinated loans. If, in the report to the Supervision, other liabilities, or liabilities generated by derivative transactions classified under accruals are reported here, then in the statistical balance sheet it is to be given not here, but under securities, classified as derivatives. Other liabilities should include separately any interest accruals charged to liabilities. The breakdown by sector of interest accruals should correspond to the breakdown by sector of the interest-bearing basic instrument.

### 13. Total liabilities

Total liabilities include the liabilities in the report to the Supervision, with the exception of own shares bought back (balance sheet total decreased by the amount of own shares bought back). The amount included in this line must correspond to the sum total of asset groups 9-12 given in the statistical balance sheet, as well as the amount included in the total assets line (8).

### **III. Rules applicable for the submission of the report**

Method of submission: magnetic disk

Format of the report: MNB standard (text) file or Excel file

The report needs to be addressed to: Data Transmission and Processing Department of the MNB Statistics Department



1 millions of HUF

[illegible]

**Guidelines for filling out the report**  
**Statistical balance sheet of financial enterprises**

**I. General instructions**

1. The statistical balance sheet is to be compiled on the basis of the end-of-year general ledger extract, and needs to be adjusted retroactively for items that become known before compilation of the balance sheet and affect the last value date of the year. This reporting requirement applies to preliminary data, and does not need to be repeated in the event of audited figures.
2. The statistical balance sheet data are to be used together with the data included in the report to the Supervision, transmitted by financial companies at the end of every quarter to the Hungarian Financial Supervisory Authority. Therefore, the scope and valuation of instruments (assets and liabilities) reported in the statistical balance sheet must correspond to the data included in the report to the Supervision. However, there are deviations from the report to the Supervision in terms of the level of breakdown and grouping, as well as the breakdown by partner sectors.
3. Failing other provisions, the content and valuation of data included in the statistical balance sheet shall be governed by rules on the compilation of the report to the Supervision, on the accounting and reporting requirements of financial companies, government decrees and decrees of the Ministry of Finance. In the balance sheet, foreign exchange (foreign currency) items are to be converted into Forints, and are to be combined with Forint items.
4. Sector breakdown of data

In the statistical balance sheet, financial assets and liabilities are to be included, in addition to the total stock, in a breakdown by customer groups according to MNB's statistical sector breakdown. In the case of total items, as well as non-financial instruments and equity, only the total stock is to be included in the balance sheet. In the case of other instruments, the total stock is to be broken down by customer sectors. If breakdown by customers is not, or not fully, available for the individual items, it should be complemented by estimation.

The following sectors should be included separately in the report:

|       |  |
|-------|--|
| A     | Non-financial corporations                 |
| B     | Magyar Nemzeti Bank (MNB)                  |
| C     | Other monetary institutions                |
| D     | Other financial intermediaries             |
| E     | Financial auxiliaries                      |
| F     | Insurance corporations and pension funds   |
| G+H+I | General government                         |
| J     | Households                                 |
| K     | Non-profit institutions serving households |
| L     | Rest of the world (non-residents)          |

It is not required to further break down General government into central government (G), Social Security funds (I) and local governments (H) – contrary to other data collections.

More detailed information related to the definition of customer sectors, and the new sector classifications introduced by MNB in 2001, are available in Annex 1. Institutions are to be classified into sectors as described in the Annex 1.

The financial company filing the report should classify not itself into a sector, but the financial assets and liabilities stated in the balance sheet (all items not shaded in), by customer and partner sectors.

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

### **Assets**

#### **1. Cash**

Cash includes coins and banknotes owned by the company and does not include funds on accounts. Cash in Forints is a claim vis-a-vis MNB, cash in foreign currency is a claim vis-a-vis rest of the world (the partner sector here should be the MNB, or the RoW).

#### **2. Bank deposits**

This line should include the end-of-year stock of accounts and deposits kept with domestic (sectors B and C) and foreign (sector L) monetary institutions, at net book value (corrected for value loss).

#### **3. Securities other than shares (assets)**

Included here are securities, with the exception of mutual fund shares, that are classified by the accounting balance sheet, and the report to the Supervision, as government securities owned by the company, or debt securities, and further, possible claims generated by derivative transactions, which are included in the aforementioned balance sheets under other receivables. The securities should be stated in the statistical balance sheet at net book value (corrected for value loss). In the case of securities, the debtor is the partner sector, that is, the sector of the issuer (for ex. the general government sector for government bonds), and not the intermediary from whom the securities were acquired.

With the exception of derivatives, securities should be given by original term (maturity) broken down into long-term securities and short-term securities (not more than one year). Securities with no maturity (for ex. claims vis-a-vis the general government sector in the form of compensation notes) are to be included under long-term securities.

Receivables generated by derivative transactions may include only receivables that are also included in the report to the Supervision. Included here especially are other receivables related to futures or swap transactions concluded for hedging purposes – vis-a-vis interest or other income to be paid by the other party to the transaction.

#### **4. Credits and loans extended**

Credits and loans extended include all loans or loan type receivables. Receivables from deferred payments, financial leasing and factoring transactions should be given here, and receivables from

authentic repurchase agreements should also be given separately. The instruments should be stated at net book value (corrected for value loss) in the statistical balance sheet.

Credits and loans do not need to be broken down by maturity, but they should be classified according to type, such as loans extended in relation to real estate (building, purchase, change, refurbishing, etc.), consumer loans (loans for the purchase of consumer goods, cars, personal loans), other credits (loans) and receivables from authentic repurchase agreement. Real estate and consumer loan categories are only used for households (sector J), in all other sectors, all loans are included under other credits and loans. The reporting institution should include the portfolio of loans granted to its own employees in the appropriate loan category, the household sector.

## 5. Equity

The net book value (corrected for value loss) of shares and other equity and mutual fund shares representing the assets of a company are to be stated under equity. All mutual fund shares are to be reported in this asset category, but own shares bought back do not need to be included. Equity as asset cannot include claims vis-a-vis the general government sector and households.

Shares include shares listed on the stock exchange or other shares owned by the reporting institution, of resident or non-resident companies operating as share companies and carrying out financial or other activities.

Other equities include all other forms of equity, not in the form of shares or mutual fund shares.

Mutual fund shares include securities issued by resident or non-resident, open-end or closed-end investment funds. Mutual fund shares are to be reported as receivables vis-a-vis foreign institutions (sector L) and as receivables vis-a-vis other financial intermediaries (sector D), in the case of money market funds as receivables vis-a-vis other monetary institutions (sector C).

## 6. Other receivables

Other receivables include from the balance sheet all financial assets (with the exception of own shares bought back), which have not been classified into other asset categories. Listed here especially are other receivables from the report to the Supervision, with the exception of receivables of employees or owners classified as loans; receivables vis-a-vis credit institutions, customers, clearing houses, subsidiary companies, etc., with the exception of items classified to loans; as well as accrued assets. If, in the report to the Supervision, other receivables, or receivables generated by derivative transactions classified under accrued assets are reported here, then in the statistical balance sheet it is to be given not here, but under securities, classified as derivatives. Other receivables should include separately any interest accruals charged to financial assets. The breakdown by sector of interest accruals should correspond to the breakdown by sector of the interest-bearing basic instrument.

## 7. Non-financial assets

Non-financial assets include tangible assets, intangible real assets and inventories owned by the company at aggregate net book value.

## 8. Total assets

Total assets include assets of the report to the Supervision (balance sheet total), with the exception of own shares bought back. The amount included in this line must correspond to the sum total of asset groups 1-7 of the statistical balance sheet.

## **Liabilities**

### 9. Own capital

Own capital and subscribed capital amounts of the report to the Supervision are to be given here, with both figures decreased by the amount of own shares bought back. The subscribed capital of the company is to be given in a breakdown by partner sectors, in accordance with the sector of owners.

### 10. Securities other than shares (liabilities)

This line includes debt securities issued by the reporting institutions and liabilities charged to derivative transactions. The securities issued are to be reported at book value in the statistical balance sheet. The breakdown of the securities by owner sectors should be done on the basis of estimated figures, if first-hand information is not available on the owners.

Liabilities generated by derivative transactions may include only obligations that are also included in the report to the Supervision. Included here especially are accruals related to futures or swap transactions concluded for hedging purposes – vis-a-vis interest or other costs due to the other party to the transaction.

### 11. Credits and loans taken

Credits and loans include all funds from any participant of the economy on the basis of loans taken or other agreements. Included here are liabilities from deferred payments and financial leasing, subordinated loans, and separately listed, liabilities from authentic repurchase agreements.. The instruments are to be included in the statistical balance sheet at net book value.

Credits and loans are to be broken down by term (original maturity), into long-term and short-term liabilities (not more than one year).

### 12. Other liabilities

Other liabilities include all liabilities in the balance sheet, that have not been classified into other liability groups. Listed here especially are other liabilities from the report to the Supervision, with the exception of liabilities classified as loans; liabilities vis-a-vis credit institutions, customers, clearing houses, subsidiary companies, etc., with the exception of items classified to loans; special provisions; accruals; as well as accrued liabilities with the exception of subordinated loans. If, in the report to the Supervision, other liabilities, or liabilities generated by derivative transactions classified under accruals are reported here, then in the statistical balance sheet it is to be given not here, but under securities, classified as derivatives. Other liabilities should include separately any interest accruals charged to liabilities. The breakdown by sector of interest accruals should correspond to the breakdown by sector of the interest-bearing basic instrument.

### 13. Total liabilities

Total liabilities include the liabilities in the report to the Supervision, with the exception of own shares bought back (balance sheet total decreased by the amount of own shares bought back). The amount included in this line must correspond to the sum total of asset groups 9-12 given in the statistical balance sheet, as well as the amount included in the total assets line (8).

### **III. Rules applicable for the submission of the report**

Method of submission: magnetic disk

Format of the report: MNB standard (text) file or Excel file

The report needs to be addressed to: Data Transmission and Processing Department of the MNB Statistics Department

## 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

| Line code | Sectors and sub-sectors of the economy  | (in HUF million)           |                   |
|-----------|---|----------------------------|-------------------|
|           |   | Forint loans over one year |                   |
|           |   | ..... 200..                | Closing portfolio |
|           |   | a                          |                   |
| 01        | Agriculture, wild game and woodland management  |                            |                   |
| 02        | Mining  |                            |                   |
| 03        | Processing industries   |                            |                   |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                            |                   |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                            |                   |
| 06        | production of raw metals, finished metal products   |                            |                   |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                            |                   |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                            |                   |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                            |                   |
| 10        | Supply of electricity, gas, heat and water  |                            |                   |
| 11        | Building construction   |                            |                   |
| 12        | Trade, repair   |                            |                   |
| 13        | Provision of accommodation, catering  |                            |                   |
| 14        | Delivery, warehousing, post and telecommunications  |                            |                   |
| 15        | Financial activities  |                            |                   |
| 16        | Real estate, business services  |                            |                   |
| 17        | Other activities  |                            |                   |
| 18        | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                            |                   |
| 19        | Disbursement in current year  |                            |                   |

## Portfolio of receivables vis-a-vis non-financial corporations

Table 02.: Portfolio of Forint loans less than one year offered to non-financial corporations, at gross book value

| Line code | Sectors and sub-sectors of the economy  | (in HUF million)                     |                                      |
|-----------|---|--------------------------------------|--------------------------------------|
|           |   | Overdrafts                           | Loans less than one year             |
|           |   | .....200..<br>Closing portfolio<br>a | .....200..<br>Closing portfolio<br>b |
| 01        | Agriculture, wild game and woodland management  |                                      |                                      |
| 02        | Mining  |                                      |                                      |
| 03        | Processing industries   |                                      |                                      |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                                      |                                      |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                                      |                                      |
| 06        | production of raw metals, finished metal products   |                                      |                                      |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                                      |                                      |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                                      |                                      |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                                      |                                      |
| 10        | Supply of electricity, gas, heat and water  |                                      |                                      |
| 11        | Building construction   |                                      |                                      |
| 12        | Trade, repair   |                                      |                                      |
| 13        | Provision of accommodation, catering  |                                      |                                      |
| 14        | Delivery, warehousing, post and telecommunications  |                                      |                                      |
| 15        | Financial activities  |                                      |                                      |
| 16        | Real estate, business services  |                                      |                                      |
| 17        | Other activities  |                                      |                                      |
| 18        | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                                      |                                      |



**Portfolio of receivables vis-a-vis non-financial corporations****Table 03.: Portfolio of foreign exchange loans offered to non-financial corporations, at gross book value**

| Line code | Sectors and sub-sectors of the economy  | (in HUF million)                     |   |
|-----------|---|--------------------------------------|---|
|           |   | Foreign exchange loans over one year | Foreign exchange loans less than one year |
|           |   | .....200..<br>Closing portfolio<br>a | .....200..<br>Closing portfolio<br>b      |
| 01        | Agriculture, wild game and woodland management  |                                      |   |
| 02        | Mining  |                                      |   |
| 03        | Processing industries   |                                      |   |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                                      |   |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                                      |   |
| 06        | production of raw metals, finished metal products   |                                      |   |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                                      |   |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                                      |   |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                                      |   |
| 10        | Supply of electricity, gas, heat and water  |                                      |   |
| 11        | Building construction   |                                      |   |
| 12        | Trade, repair   |                                      |   |
| 13        | Provision of accommodation, catering  |                                      |   |
| 14        | Delivery, warehousing, post and telecommunications  |                                      |   |
| 15        | Financial activities  |                                      |   |
| 16        | Real estate, business services  |                                      |   |
| 17        | Other activities  |                                      |   |
| <b>18</b> | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                                      |   |

**Portfolio of receivables vis-a-vis non-financial corporations****Table 04.: Portfolio of total Forint and foreign exchange loans offered to non-financial corporations, at net book value (corrected for devaluation and valuation difference)**

| Line code | Sectors and sub-sectors of the economy  | Total Forint loans              | Total foreign exchange loans    | (in HUF million) |
|-----------|---|---------------------------------|---------------------------------|------------------|
|           |   | .....200..<br>Closing portfolio | .....200..<br>Closing portfolio |                  |
|           |   | a                               | b                               |                  |
| 01        | Agriculture, wild game and woodland management  |                                 |                                 |                  |
| 02        | Mining  |                                 |                                 |                  |
| 03        | Processing industries   |                                 |                                 |                  |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                                 |                                 |                  |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                                 |                                 |                  |
| 06        | production of raw metals, finished metal products   |                                 |                                 |                  |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                                 |                                 |                  |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                                 |                                 |                  |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                                 |                                 |                  |
| 10        | Supply of electricity, gas, heat and water  |                                 |                                 |                  |
| 11        | Building construction   |                                 |                                 |                  |
| 12        | Trade, repair   |                                 |                                 |                  |
| 13        | Provision of accommodation, catering  |                                 |                                 |                  |
| 14        | Delivery, warehousing, post and telecommunications  |                                 |                                 |                  |
| 15        | Financial activities  |                                 |                                 |                  |
| 16        | Real estate, business services  |                                 |                                 |                  |
| 17        | Other activities  |                                 |                                 |                  |
| <b>18</b> | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                                 |                                 |                  |

MNB data collection identification number: **H01**

## **Guidelines for filling out the report**

### **Portfolio of receivables vis-a-vis non-financial companies**

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

1. The report shall be filled out using the current Uniform Sector Classification System of Business Activities published by the HCSO (Hungarian Central Statistical Office). In accordance with the Uniform Sector Classification System of Business Activities, data of non-financial companies carrying out main activities of a financial type are to be reported in line „15. Financial activities”.

2. In tables 01-03, 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 the data**

1. The data reported in lines “Total sectors of the economy” in H01 must correspond to the data in the supervisory balance sheet. Mandatory requirements thereto are listed in a separate table on the Magyar Nemzeti Bank website, in the technical guidelines given in point 5 of Annex 3 of this Decree.

#### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB Statistics Department

**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: GiroXMail, sent by secure e-mail (directly, or through OTIVA – the National Savings Cooperative Institution Security Fund)

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

## 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

| Line code | Sectors and sub-sectors of the economy  | (in HUF million, 3 decimals) |                   |
|-----------|---|------------------------------|-------------------|
|           |   | Forint loans over one year   |                   |
|           |   | ..... 200..                  | Closing portfolio |
|           |   | a                            |                   |
| 01        | Agriculture, wild game and woodland management  |                              |                   |
| 02        | Mining  |                              |                   |
| 03        | Processing industries   |                              |                   |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                              |                   |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                              |                   |
| 06        | production of raw metals, finished metal products   |                              |                   |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                              |                   |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                              |                   |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                              |                   |
| 10        | Supply of electricity, gas, heat and water  |                              |                   |
| 11        | Building construction   |                              |                   |
| 12        | Trade, repair   |                              |                   |
| 13        | Provision of accommodation, catering  |                              |                   |
| 14        | Delivery, warehousing, post and telecommunications  |                              |                   |
| 15        | Financial activities  |                              |                   |
| 16        | Real estate, business services  |                              |                   |
| 17        | Other activities  |                              |                   |
| 18        | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                              |                   |
| 19        | Disbursement in current year  |                              |                   |

## Portfolio of receivables vis-a-vis non-financial corporations

Table 02.: Portfolio of Forint loans less than one year offered to non-financial corporations, at gross book value

| Line code | Sectors and sub-sectors of the economy  | (in HUF million, 3 decimals)    |                                 |
|-----------|---|---------------------------------|---------------------------------|
|           |   | Overdrafts                      | Loans less than one year        |
|           |   | .....200..<br>Closing portfolio | .....200..<br>Closing portfolio |
|           |   | a                               | b                               |
| 01        | Agriculture, wild game and woodland management  |                                 |                                 |
| 02        | Mining  |                                 |                                 |
| 03        | Processing industries   |                                 |                                 |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                                 |                                 |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                                 |                                 |
| 06        | production of raw metals, finished metal products   |                                 |                                 |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                                 |                                 |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                                 |                                 |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                                 |                                 |
| 10        | Supply of electricity, gas, heat and water  |                                 |                                 |
| 11        | Building construction   |                                 |                                 |
| 12        | Trade, repair   |                                 |                                 |
| 13        | Provision of accommodation, catering  |                                 |                                 |
| 14        | Delivery, warehousing, post and telecommunications  |                                 |                                 |
| 15        | Financial activities  |                                 |                                 |
| 16        | Real estate, business services  |                                 |                                 |
| 17        | Other activities  |                                 |                                 |
| 18        | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                                 |                                 |

## Portfolio of receivables vis-a-vis non-financial corporations

Table 03.: Portfolio of foreign exchange loans offered to non-financial corporations, at gross book value

| Line code | Sectors and sub-sectors of the economy  | (in HUF million, 3 decimals)         |   |
|-----------|---|--------------------------------------|---|
|           |   | Foreign exchange loans over one year | Foreign exchange loans less than one year |
|           |   | .....200..<br>Closing portfolio<br>a | .....200.<br>Closing portfolio<br>b       |
| 01        | Agriculture, wild game and woodland management  |                                      |   |
| 02        | Mining  |                                      |   |
| 03        | Processing industries   |                                      |   |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                                      |   |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                                      |   |
| 06        | production of raw metals, finished metal products   |                                      |   |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                                      |   |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                                      |   |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                                      |   |
| 10        | Supply of electricity, gas, heat and water  |                                      |   |
| 11        | Building construction   |                                      |   |
| 12        | Trade, repair   |                                      |   |
| 13        | Provision of accommodation, catering  |                                      |   |
| 14        | Delivery, warehousing, post and telecommunications  |                                      |   |
| 15        | Financial activities  |                                      |   |
| 16        | Real estate, business services  |                                      |   |
| 17        | Other activities  |                                      |   |
| 18        | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                                      |   |



**Portfolio of receivables vis-a-vis non-financial corporations****Table 04.: Portfolio of total Forint and foreign exchange loans offered to non-financial corporations, at net book value (corrected for devaluation and valuation difference)**

| Line code | Sectors and sub-sectors of the economy  | (in HUF million, 3 decimals)         |                                      |
|-----------|---|--------------------------------------|--------------------------------------|
|           |   | Total Forint loans                   | Total foreign exchange loans         |
|           |   | .....200..<br>Closing portfolio<br>a | .....200..<br>Closing portfolio<br>b |
| 01        | Agriculture, wild game and woodland management  |                                      |                                      |
| 02        | Mining  |                                      |                                      |
| 03        | Processing industries   |                                      |                                      |
| 04        | of this: production of foodstuffs, beverages and tobacco  |                                      |                                      |
| 05        | coke production, petroleum processing, production of nuclear heating materials, production of chemical materials and products, production of rubber and plastic products    |                                      |                                      |
| 06        | production of raw metals, finished metal products   |                                      |                                      |
| 07        | manufacture of machinery, equipment, electrically driven equipment, instruments, vehicles   |                                      |                                      |
| 08        | manufacture of textiles, textile goods, leather products, shoes, wood processing, paper production, publishing and printing, processing industries not elsewhere classified |                                      |                                      |
| 09        | manufacture of other non-metal mineral products, recovery of raw material from waste  |                                      |                                      |
| 10        | Supply of electricity, gas, heat and water  |                                      |                                      |
| 11        | Building construction   |                                      |                                      |
| 12        | Trade, repair   |                                      |                                      |
| 13        | Provision of accommodation, catering  |                                      |                                      |
| 14        | Delivery, warehousing, post and telecommunications  |                                      |                                      |
| 15        | Financial activities  |                                      |                                      |
| 16        | Real estate, business services  |                                      |                                      |
| 17        | Other activities  |                                      |                                      |
| <b>18</b> | <b>TOTAL SECTORS OF THE ECONOMY</b>   |                                      |                                      |

MNB data collection identification number: **H09**

## **Guidelines for filling out the report**

### **Portfolio of receivables vis-a-vis non-financial companies**

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

1. The group of cooperative credit institutions with a balance sheet total over HUF 5 billion is reviewed every year on the basis of the supervisory balance sheet of 30 June. If a cooperative credit institution exceeds the HUF 5 billion balance sheet total in a single year, its reporting obligations will not change, even if the balance sheet total subsequently falls under HUF 5 billion. Cooperative credit institutions that qualify for reporting obligations shall comply with reporting requirements following the year in which its classification according to balance sheet total was reviewed.

2. The report shall be filled out using the current Uniform Sector Classification System of Business Activities published by the HCSO (Hungarian Central Statistical Office). In accordance with the Uniform Sector Classification System of Business Activities, data of non-financial companies carrying out main activities of a financial type are to be reported in line „15. Financial activities”.

3. In tables 01-03, 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 the data**

1. The data reported in lines “Total sectors of the economy” in H09 must correspond to the data in the supervisory balance sheet. Mandatory requirements thereto are listed in a separate table on the Magyar Nemzeti Bank website, in the technical guidelines given in point 5 of Annex 3 of this Decree.

#### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB Statistics Department

COMPOSITION OF HOUSING CREDITS EXTENDED FOR THE HOUSEHOLD SECTOR/\*

Table 01: Composition of housing loan portfolio by classification groups

| Serial number | Description                             | Problem-free | Special watch |                    | Substandard |                    | Doubtful |                    | Bad |                    | Total |                    | Receivables written off |                    | Not problem-free receivables sold |                    |
|---------------|---|--------------|---------------|--------------------|-------------|--------------------|----------|--------------------|-----|--------------------|-------|--------------------|-------------------------|--------------------|-----------------------------------|--------------------|
|               |   |              | net           | gross/<br>recorded | net         | gross/<br>recorded | net      | gross/<br>recorded | net | gross/<br>recorded | net   | gross/<br>recorded | net                     | gross/<br>recorded | net                               | gross/<br>recorded |
|               |   | a            | b             | c                  | d           | e                  | f        | g                  | h   | i                  | j     | k                  | l                       | m                  | n                                 | o                  |
| 01            | Loans extended at market interest rates |              |               |                    |             |                    |          |                    |     |                    |       |                    |                         |                    |                                   |                    |
| 02            | Subsidized loans                        |              |               |                    |             |                    |          |                    |     |                    |       |                    |                         |                    |                                   |                    |

Table 02.: Composition of housing loan portfolio by overdue payment classification

| Serial number | Description                             | Payment before due date | in millions of HUF             |                    |                    |                     |                      |                  |
|---------------|---|-------------------------|--------------------------------|--------------------|--------------------|---------------------|----------------------|------------------|
|               |   |                         | Overdue payment within 30 days | 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                    | g                |
| 01            | Loans extended at market interest rates |                         |                                |                    |                    |                     |                      |                  |
| 02            | Subsidized loans                        |                         |                                |                    |                    |                     |                      |                  |
| 03            | Total                                   |                         |                                |                    |                    |                     |                      |                  |

Table 03.: Composition of housing loan portfolio by time to maturity

| Serial number | Description           | Current principal balance (in millions of HUF) |
|---------------|-----------------------|--|
|               |                       | a  |
| 01            | Not more than 5 years |  |
| 02            | 5-10 years            |  |
| 03            | 10-15 years           |  |
| 04            | 15-20 years           |  |
| 05            | Over 20 years         |  |
| 06            | Total                 |  |

COMPOSITION OF HOUSING CREDITS EXTENDED FOR THE HOUSEHOLD SECTOR/\*

Table 04.: Composition of loan portfolio by LTV

| Serial number | LTV               | Loans disbursed in current quarter (in millions of HUF) |                  | Current principal balance (in millions of HUF) |                  |
|---------------|-------------------|---|------------------|--|------------------|
|               |                   | Loans extended at market interest rates                 | Subsidized loans | Loans extended at market interest rates        | Subsidized loans |
|               |                   | a   | b                | c  | d                |
| 01            | Not more than 20% |   |                  |  |                  |
| 02            | Between 20-30%    |   |                  |  |                  |
| 03            | Between 30-40%    |   |                  |  |                  |
| 04            | Between 40-50%    |   |                  |  |                  |
| 05            | Between 50-60%    |   |                  |  |                  |
| 06            | Between 60-70%    |   |                  |  |                  |
| 07            | Over 70%          |   |                  |  |                  |
| 08            | Total             |   |                  |  |                  |

LTV (Loan to Value) = rate of loan to the value of the collateral calculated on the basis of latest data available on the specific real estate

Table 05.: Composition of loan portfolio by size of loans

| Serial number | Description          | Units |
|---------------|----------------------|-------|
|               |                      | a     |
| 01            | Up to HUF 2 M        |       |
| 02            | Between HUF 2-5 M    |       |
| 03            | Between HUF 5-10 M   |       |
| 04            | Between HUF 10-20 M  |       |
| 05            | Between HUF 20-50 M  |       |
| 06            | Between HUF 50-100 M |       |
| 07            | Over HUF 100 M       |       |
| 08            | Total                |       |

/\* Tables 3. and 5. apply to total loan portfolio (market interest rates + subsidized)

## **Guidelines for filling out the report**

### **Composition of housing credits extended for the household sector**

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

Definitions: The definitions that apply to housing loans in report F01 are to be applied here.

Data that is required to correspond:

Data in this report and in the report to the Supervision (F01) must correspond to each other, the necessary requirements thereto are listed in a separate table on the Central Bank of Hungary website, in the technical guidelines given in point 5 of Annex 3 of this Decree. Data relative to the consolidated portfolios in tables 01-04 must correspond to the consolidated housing loan portfolio data given in report F01 (corrected for loans to own employees).

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

##### **Table 01.: Composition of housing loan portfolio by classification groups**

The risks relative to the portfolio data are to be given in the table according to classification categories stipulated by rules of law on the classification and valuation of outstanding debt. In each classification group, the net and gross book value of the portfolios is to be given. The ratio of the two should correspond to the provisions stipulated by the Decree 14/2001 (III.9.) of the Minister of Finance on the aspects of classification and valuation of outstanding debt, investments, off-balance sheet items and collateral.

##### **Table 02.: Composition of housing loan portfolio by overdue payment classification**

A claim is overdue if the customer is overdue in repayment of the principal, or if the credit institution renders it overdue, or if it becomes overdue pursuant to a rule of law and the credit institution has not yet written it off as unrecoverable debt in accordance with 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 period it is overdue. If the credit institution cannot break down the overdue receivable by overdue instalments, or if this would entail unrealistic costs, then, in accordance with the prudence principle, the full amount of the loan should be indicated in the column that is most overdue.

##### **Table 03.: Composition of housing loan portfolio by time to maturity**

The breakdown of the housing loan portfolio should be indicated in the table by giving the reporting period and the time to maturity.

##### **Table 04.: Composition of loan portfolio by LTV**

In the table, the housing loan portfolio is to be given on the basis of the LTV ratio, by loans extended at market interest rates and subsidized loans. In determining the value of collateral, the latest data available on the real estate should be taken into consideration.

Columns „a” and „b” of the table correspond to the loan portfolio disbursed in the current quarter, while columns „c” and „d” apply to the total loan portfolio.

#### **Table 05.: Composition of loan portfolio by size of loans**

In the table, the housing loan portfolio is to be given in a breakdown according to the distribution of new loan contracts approved and disbursed up to the end of the given reporting quarterly period, by the size of the loan originally disbursed.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

## Report on HUF deposits and HUF loans of non-financial corporations

Table 01: New businesses

| Serial code | Categories  | new business<br>(HUF million) | agreed interest rate<br>% | annualised agreed rate<br>% |   |
|-------------|---|-------------------------------|---------------------------|-----------------------------|---|
|             |   |                               |                           | a                           | 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 an amount of EUR 1 million |                               |                           |                             |   |
| 06          | Other loans - over 1 and up to 5 years initial rate fixation - up to an amount of EUR 1 million       |                               |                           |                             |   |
| 07          | Other loans - over 5 years initial rate fixation - up to an amount of EUR 1 million                   |                               |                           |                             |   |
| 08          | Other loans - floating rate and up to 1 year initial rate fixation - over an amount of EUR 1 million  |                               |                           |                             |   |
| 09          | Other loans - over 1 and up to 5 years initial rate fixation - over an amount of EUR 1 million        |                               |                           |                             |   |
| 10          | Other loans - over 5 years initial rate fixation - over an amount of EUR 1 million                    |                               |                           |                             |   |

**Report on HUF deposits and HUF loans of non-financial corporations****Table 02: Outstanding amounts**

| serial code | Categories                                    | actual interest rate | annualised agreed rate |
|-------------|---|----------------------|------------------------|
|             |   | %<br>a               | %<br>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 filling out the report**

### **Report on HUF deposits and HUF loans of non-financial corporations**

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

Of the reporting institutions, cooperative credit institutions with a balance sheet total over HUF 5 billion are reviewed every year on the basis of the report to the Supervision of 30 June. If a cooperative credit institution exceeds the HUF 5 billion balance sheet total in a single year, its reporting obligations will not change, even if the balance sheet total subsequently falls under HUF 5 billion. Cooperative credit institutions that qualify for reporting obligations shall comply with reporting requirements following the year in which its classification according to balance sheet total was reviewed.

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

**1.** In the report, in table **01. New businesses** the following data is to be given for new Forint deposit and new Forint loan contracts concluded with non-financial corporations in the current month:

- The amount,
- Agreed rate,
- Annualised agreed rate.

##### **2. New businesses**

- All new financial agreements between the reporting institutions and the non-financial corporations, 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.

**5.** 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. If the interest rate at which the customer will take out the loan is not known at the time the contract is concluded, the credit line is to be reported at first disbursement with the interest rate of the first instalment disbursed weighted by the total contractual amount of the credit line.

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 table **02. Outstanding amounts**, the following data is to be given for the end-of-month outstandings of deposits accepted and loans offered by reporting institutions:

- Actual interest rate
- Annualised agreed rate.

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. 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.

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 table 02.

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.

## 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.

## 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 rate.

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.)

1. Both interest capitalization and principal repayment are done at the same intervals, with the same regularity.
2. Interest capitalization is more frequent, than principal repayment. (Included here is the repayment of principal in a lump sum at maturity.)
3. 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 repayment instalment amount „k'”, or the repaid deposit amount (including interest),

$m$ : number of loans taken and deposits placed,

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

$t_k$ : time of loan taken, deposits placed „k”, expressed in years or broken periods,

$t'_{k'}$ : time of loan repayment 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 amounts should be the observation date of the outstandings, and not the date the loan or deposit contracts were concluded.

For the calculation of the annual percentage rate, the following formula may be used only for deposit or loan types where interest capitalization and principal repayment is done at regular intervals, and interest capitalization 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 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) 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 annual percentage 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.

Calculation examples are available on the MNB website for calculating the annualised agreed rate.

## 10. Fixed interest rates, variable interest rates

New deposit and loan contracts are to be classified to categories in the relevant table (table 01), as follows:

- Deposits with an agreed maturity are classified by original maturity,
- 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 is as follows:**

For deposits:

|                                  |   |
|----------------------------------|---|
| <b>Up to 1 year:</b>             | Instrument maturity $\leq$ 1 year           |
| <b>Over 1 and up to 2 years:</b> | 1 year < instrument maturity $\leq$ 2 years |
| <b>Over 2 years:</b>             | Instrument maturity > 2 years               |

For loans:

**Floating rate and up to 1 year initial rate fixation:** all variable interest rate contracts and instruments with fixed interest for  $\leq$  1 year

**Over 1 and up to 5 years initial rate fixation:** instruments with fixed interest for 1 year < fixed interest period  $\leq$  5 years

**Over 5 years initial rate fixation:** instruments with fixed interest period > 5 years

In the outstanding amounts table (table 02) loans and deposits are to be classified to categories on the basis of original maturity.

In the outstanding amounts table (table 02) the breakdown of instruments by maturity is as follows:

|                                  |   |
|----------------------------------|---|
| <b>Up to 2 years:</b>            | Instrument maturity $\leq$ 2 years            |
| <b>Over 2 years:</b>             | Instrument maturity $>$ 2 years               |
| <b>Up to 1 year:</b>             | Instrument maturity $\leq$ 1 year             |
| <b>Over 1 and up to 5 years:</b> | 1 year $<$ instrument maturity $\leq$ 5 years |
| <b>Over 5 years:</b>             | Instrument maturity $>$ 5 years               |

Loans offered to non-financial corporations also need to be classified to categories based on the amount of the loan. Forint loans are to be converted to EUR at the official foreign exchange rate published by the Hungarian National Bank in effect on the last day of the month.

**Up to an amount of EUR 1 million:** instruments, where the maximum amount is  $\leq$  1 million Euros

**Over an amount of EUR 1 million:** where the amount is  $>$ 1 million Euros

## 11. 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 for the submission of the report

Method of submission: GiroXMail, in the case of reports filled by banks and specialized credit institutions, GiroXMail or secure e-mail in the case of reports filled by cooperative credit institutions. Subsidiaries of foreign-based financial institutions are to transmit the report by GiroXMail or secure e-mail.

Format of the report: MNB standard (text) file

The report needs to be addressed to: 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         |  |   |  |                                       |                   |                   |                      |
|             |  |   |  |                                       |                   |                   |                      |
|             |  |   |  |                                       |                   |                   |                      |
|             |  |   |  |                                       |                   |                   |                      |
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## **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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

## Report on HUF deposits and HUF loans of households and non-profit institutions serving households

**Table 01: New businesses**

| Serial code | Categories  | new business<br>(HUF million) | agreed interest rate<br>% | annualised agreed rate<br>% | annual percentage rate of<br>charge<br>% |
|-------------|---|-------------------------------|---------------------------|-----------------------------|--|
|             |   |                               |                           |                             |  |
| 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 HUF deposits and HUF loans of households and non-profit institutions serving households**

**Table 02: Outstanding amounts**

| Serial code | Categories  | actual interest rate |   | annualised agreed rate |   |
|-------------|---|----------------------|---|------------------------|---|
|             |   | %                    | a | %                      | b |
| 01          | Overnight deposits                                  |                      |   |                        |   |
| 02          | Deposits with agreed maturity - up to 2 years       |                      |   |                        |   |
| 03          | Deposits with agreed maturity - over 2 years        |                      |   |                        |   |
| 04          | Repos   |                      |   |                        |   |
| 05          | Bank overdraft                                      |                      |   |                        |   |
| 06          | 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 HUF deposits and HUF loans of households and non-profit institutions serving households

**Table 03: Consumer loan types - new businesses**

| Serial code | Categories   | new business<br>(HUF million) | agreed interest rate<br>% | annualised agreed rate<br>% | annual percentage rate of<br>charge<br>% |
|-------------|--|-------------------------------|---------------------------|-----------------------------|--|
|             |  |                               |                           |                             |  |
|             |  | a                             | b                         | c                           | d  |
| 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 - for purchase of goods or other - floating rate and up to 1 year initial rate fixation |                               |                           |                             |  |
| 08          | Consumer loans - for purchase of goods or other - over 1 and up to 5 years initial rate fixation       |                               |                           |                             |  |
| 09          | Consumer loans - for purchase of goods or other - over 5 years initial rate fixation                   |                               |                           |                             |  |

**Report on HUF deposits and HUF loans of households and non-profit institutions serving households**

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

| serial code | Categories   | actual interest rate | annualised agreed rate |
|-------------|--|----------------------|------------------------|
|             |  | %<br>a               | %<br>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 - for purchase of goods or other - up to 1 year             |                      |                        |
| 08          | Consumer loans - for purchase of goods or other - over 1 and up to 5 years |                      |                        |
| 09          | Consumer loans - for purchase of goods or other - 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**

Of the reporting institutions, cooperative credit institutions with a balance sheet total over HUF 5 billion are reviewed every year on the basis of the report to the Supervision of 30 June. If a cooperative credit institution exceeds the HUF 5 billion balance sheet total in a single year, its reporting obligations will not change, even if the balance sheet total subsequently falls under HUF 5 billion. Cooperative credit institutions that qualify for reporting obligations shall comply with reporting requirements following the year in which its classification according to balance sheet total was reviewed.

The **household sector** incorporates the individuals and sole entrepreneurs. **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.

#### **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.

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. If the interest rate at which the customer will take out the loan is not known at the time the contract is concluded, the credit line is to be reported at first disbursement with the interest rate of the first instalment disbursed weighted by the total contractual amount of the credit line.

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 table **02 and 04 Portfolio**, the following data is to be given for the end-of-month outstandings of loans offered and deposits accepted by reporting institutions:

- Actual interest rate
- Annualised agreed rate.

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. 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.

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 table 02.

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.

## 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.

## 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.)

1. Both interest capitalization and principal repayment are done at the same intervals, with the same regularity.
2. Interest capitalization is more frequent, than principal repayment. (Included here is the repayment of principal in a lump sum at maturity.)
3. 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 amounts should be the observation date of the outstandings, and not the date the loan or deposit contracts were concluded.

For the calculation of the 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.

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 consumer loans and housing loans concluded with households and non-profit institutions serving households.

- The following formula is to be applied for calculating the annual percentage rate of charge, if the loan is disbursed in a single amount:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

H: the loan amount, decreased by costs related to borrowing – to be paid to the financial institution

$A_k$ : loan instalment amount „k”, decreased by costs related to borrowing – to be paid to the financial institution,

m: number of loan instalments,

$t_k$ : time of loan instalment „k” expressed in years or broken periods,

i: 1/100th of the annual percentage rate of charge.

- The following formula is to be applied for calculating the annual percentage rate of charge, if the loan is disbursed in several instalments:

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

$A_k$ : loan instalment amount „k”, decreased by costs related to borrowing – to be paid to the financial institution,

$A'_{k'}$ : loan instalment amount „k”,

$m$ : number of loan disbursements,

$m'$ : number of loan instalments,

$t_k$ : time of loan disbursement „k” expressed in years or broken periods,

$t'_{k'}$ : time of loan instalment „k” expressed in years or broken periods,

$i$ : 1/100th of the annual percentage rate of charge.

For calculating annual percentage rate of charge, the following costs are not to be considered:

- a) cost of prolongation,
- b) delay interest,
- c) other payment obligations that follow from non-compliance with the terms of the contract
- d) insurance and guarantee fees, and
- e) transfer fees

When calculating the loan cost indicator, the following assumptions are to be made:

- a) if, on the basis of the contract, the annual fees are variable, but cannot be determined at calculation date, the last known fee amount should be used for calculation, as a constant fee item;
- b) if the maturity date of the loan cannot be defined, it should be taken as one year;
- c) if the contract specifies a given period for repayment, then the first day of the period is to be regarded, if the option for borrowing is linked to periods, then the first date of that period should be regarded as the day the loan is utilized.
- d) If the disbursement of housing loan instalments is linked to specific events (for ex., completion of building to a certain level), and therefore cannot be calculated in advance by either the bank or the customer, the amount of the loan granted in the contract should be regarded, as if it had been fully utilized by the customer at the time of loan granting, and the amount would have to be repaid over the term specified in the contract, according to the terms of the contract.

When calculating the annual percentage rate of charge, in addition to the aforementioned, the terms of the contract must also be regarded.

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.

## 11. Fixed interest rates, variable interest rates

New deposit and loan contracts are to be classified to categories in the relevant table (table 01 and table 03), 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:

|                                  |   |
|----------------------------------|---|
| <b>Up to 1 year:</b>             | Instrument maturity $\leq$ 1 year           |
| <b>Over 1 and up to 2 years:</b> | 1 year < instrument maturity $\leq$ 2 years |
| <b>Over 2 years:</b>             | 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  $\leq$  1 year

**Over 1 and up to 5 years initial rate fixation:** instruments with fixed interest for 1 year < fixed interest period  $\leq$  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  $\leq$  1 year

**Over 1 and up to 5 years initial rate fixation:** instruments with fixed interest for 1 year < fixed interest period  $\leq$  5 years

**Over 5 and up to 10 years initial rate fixation:** instruments with fixed interest for 5 years < fixed interest period  $\leq$  10 years

**Over 10 years initial rate fixation:** instruments with fixed interest for > 10 years

In the outstanding amounts table (table 02 and table 04) loans and fixed deposits are to be classified to categories on the basis of original maturity.

In the outstanding amount table the breakdown by maturity is as follows:

For deposits:

|                       |                                    |
|-----------------------|------------------------------------|
| <b>Up to 2 years:</b> | Instrument maturity $\leq$ 2 years |
| <b>Over 2 years:</b>  | Instrument maturity > 2 years      |

For loans:

|                                  |   |
|----------------------------------|---|
| <b>Up to 1 year:</b>             | Instrument maturity $\leq$ 1 year           |
| <b>Over 1 and up to 5 years:</b> | 1 year < instrument maturity $\leq$ 5 years |
| <b>Over 5 years:</b>             | 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 for the submission of the report**

Method of submission: GiroXMail, in the case of reports filled by banks and specialized credit institutions, GiroXMail or secure e-mail in the case of reports filled by cooperative credit institutions. Subsidiaries of foreign-based financial institutions are to transmit the report by GiroXMail or secure e-mail.

Format of the report: MNB standard (text) file

The report needs to be addressed to: 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         |  |   |  |                                       |                   |                   |                      |
|             |  |   |  |                                       |                   |                   |                      |
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## **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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**DAILY REPORT****Daily report on the book gross stock of certain claims and obligations vis-à-vis residents**

in millions of HUF

| Serial<br>code | DESCRIPTION  | Current daily portfolio |                  |       |
|----------------|--|-------------------------|------------------|-------|
|                |  | Forint                  | Foreign exchange | Total |
|                |  | a                       | b                | c     |
| 1              | <b>Assets</b>  |                         |                  |       |
| 2              | <b>Liquid assets</b>   |                         |                  |       |
| 3              | Cash   |                         |                  |       |
| 4              | Central bank securities  |                         |                  |       |
| 5              | Treasury bills   |                         |                  |       |
| 6              | Government bonds   |                         |                  |       |
| 7              | Bonds for consolidation  |                         |                  |       |
| 8              | <b>Receivables vis-a-vis credit institutions</b>   |                         |                  |       |
| 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             | <b>Receivables vis-a-vis money market funds, other financial intermediaries, supplementary financial service providers, insurers and pension funds</b> |                         |                  |       |
| 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             | <b>Receivables vis-a-vis non-financial companies</b>   |                         |                  |       |
| 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             | <b>Receivables vis-a-vis households</b>  |                         |                  |       |
| 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             | <b>Receivables on loans and loan type receivables vis-a-vis other sectors</b>  |                         |                  |       |
| 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             | <b>Liabilities</b>   |                         |                  |       |
| 28             | <b>Liabilities vis-a-vis credit institutions</b>   |                         |                  |       |
| 29             | Loro accounts  |                         |                  |       |
| 30             | Deposits and loans taken, not more than one year   |                         |                  |       |
| 31             | Deposits and loans taken, over one year  |                         |                  |       |

**DAILY REPORT**

Daily report on the book gross stock of certain claims and obligations vis-à-vis residents

in millions of HUF

| Serial<br>code | DESCRIPTION  | Current daily portfolio |                  |       |
|----------------|--|-------------------------|------------------|-------|
|                |  | Forint                  | Foreign exchange | Total |
|                |  | a                       | b                | c     |
| 32             | Funds from sale and repurchase agreements in securities  |                         |                  |       |
| 33             | <b>Liabilities vis-a-vis money market funds, other financial intermediaries, supplementary financial service providers, insurers and pension funds</b> |                         |                  |       |
| 34             | Current account and demand deposits  |                         |                  |       |
| 35             | Time deposits not more than one year   |                         |                  |       |
| 36             | Time deposits over one year  |                         |                  |       |
| 37             | Funds from sale and repurchase agreements in securities  |                         |                  |       |
| 38             | <b>Liabilities vis-a-vis non-financial companies</b>   |                         |                  |       |
| 39             | Current account and demand deposits  |                         |                  |       |
| 40             | Time deposits not more than one year   |                         |                  |       |
| 41             | Time deposits over one year  |                         |                  |       |
| 42             | Funds from sale and repurchase agreements in securities  |                         |                  |       |
| 43             | <b>Liabilities vis-a-vis households</b>  |                         |                  |       |
| 44             | Current account and demand deposits  |                         |                  |       |
| 45             | Time deposits not more than one year   |                         |                  |       |
| 46             | Time deposits over one year  |                         |                  |       |
| 47             | <b>Liabilities vis-a-vis other sectors</b>   |                         |                  |       |
| 48             | Current account and demand deposits  |                         |                  |       |
| 49             | Time deposits not more than one year   |                         |                  |       |
| 50             | Time deposits over one year  |                         |                  |       |
| 51             | Funds from sale and repurchase agreements in securities  |                         |                  |       |

## **Guidelines for filling out the report**

### **Daily Report**

Daily report on the book gross stock of certain claims and obligations vis-à-vis residents

#### **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: GiroXMail

Format of the report: NBH standard (text) file

The report needs to be addressed to: NBH Statistics Department

MNB data collection identification number: **M01**

**Stock of assets and and liabilities**

**01. Foreign currency holdings and stock of current accounts and deposits vis-a-vis non-residents**

Currency:

Data: in foreign currency

| No. | Type of account | Country code | Closing balance |
|-----|-----------------|--------------|-----------------|
|     |                 | a            | b               |
| 01  | Assets          |              |                 |
| 02  | 101             |              |                 |
| 03  | 102             |              |                 |
| 04  | 103             |              |                 |
| 05  | 104             |              |                 |
| 06  | 105             |              |                 |
| 07  | 107             |              |                 |
| 08  | 108             |              |                 |
| 09  | 109             |              |                 |
| 10  | 111             |              |                 |
| 11  | 112             |              |                 |
| 12  | 113             |              |                 |
| 12  | 114             |              |                 |
| 12  | 115             |              |                 |
| 13  | 162             |              |                 |
| 14  | 163             |              |                 |
| 15  | 164             |              |                 |
| 16  | 168             |              |                 |
| 17  | 171             |              |                 |
| 18  | 172             |              |                 |
| 19  | Liabilities     |              |                 |
| 20  | 116             |              |                 |
| 21  | 161             |              |                 |
| 22  | 165             |              |                 |
| 23  | 181             |              |                 |
| 24  | 182             |              |                 |



MNB data collection identification number: **M01**

**02. Stock of nostro and loro accounts kept by a resident credit institution for other resident credit ins**

Currency:

Data: in foreign currency

| No. | Type of account | Code of the partner<br>resident credit institution | Closing balance |
|-----|-----------------|--|-----------------|
|     |                 | a  | b               |
| 01  | Assets          |  |                 |
| 02  | 901             |  |                 |
| 03  | 911             |  |                 |
| 04  | Liabilities     |  |                 |
| 05  | 905             |  |                 |
| 06  | 916             |  |                 |

MNB data collection identification number: **M01**

**03. Stock of suspense accounts**

Data: in foreign currency

| No. | Type of foreign<br>currency | Debit | Credit |
|-----|-----------------------------|-------|--------|
|     |                             | a     | b      |
| 01  | USD                         |       |        |
| 02  | CHF                         |       |        |
| 03  | CAD                         |       |        |
| 04  | GBP                         |       |        |
| 10  | DKK                         |       |        |
| 11  | SEK                         |       |        |
| 12  | NOK                         |       |        |
| 13  | AUD                         |       |        |
| 14  | KWD                         |       |        |
| 21  | JPY                         |       |        |
| 22  | EUR                         |       |        |
| 23  | ...                         |       |        |

**04. Stock of other reported accounts**

Currency: Data: in foreign currency

| No. | Type of account  | Country code | Closing balance |
|-----|--|--------------|-----------------|
|     |  | a            | b               |
| 01  | Assets   |              |                 |
| 02  | Foreign direct investments                                     |              |                 |
| 03  | 46C  |              |                 |
| 04  | 46B  |              |                 |
| 05  | 47C  |              |                 |
| 06  | 81C  |              |                 |
| 07  | Portfolio investments  |              |                 |
| 08  | 50C  |              |                 |
| 09  | 50B  |              |                 |
| 10  | 51C  |              |                 |
| 11  | 51B  |              |                 |
| 12  | 52C  |              |                 |
| 13  | 52B  |              |                 |
| 14  | 53C  |              |                 |
| 15  | 53B  |              |                 |
| 16  | Other investments  |              |                 |
| 17  | 61A  |              |                 |
| ... | ...*   |              |                 |
| 26  | 61K  |              |                 |
| 27  | 619  |              |                 |
| 28  | 62A  |              |                 |
| ... | ...*   |              |                 |
| 37  | 62K  |              |                 |
| 38  | 629  |              |                 |
| 39  | 63C  |              |                 |
| 40  | 63B  |              |                 |
| 41  | 64C  |              |                 |
| 42  | 64B  |              |                 |
| 43  | 65C  |              |                 |
| 44  | 65B  |              |                 |
| 45  | 66C  |              |                 |
| 46  | 66B  |              |                 |
| 47  | Assets reducing liabilities of residents against non-residents |              |                 |
| 48  | 86G  |              |                 |
| 49  | 86B  |              |                 |
| 50  | 86C  |              |                 |
| 51  | 89B  |              |                 |
| 52  | 89C  |              |                 |
| 52  | 89G  |              |                 |
| 53  | Liabilities  |              |                 |
| 54  | Foreign direct investments                                     |              |                 |
| 55  | 49C  |              |                 |
| 56  | 80C  |              |                 |
| 57  | Portfolio investments  |              |                 |
| 58  | 56C  |              |                 |
| 59  | 56B  |              |                 |
| 61  | 60C  |              |                 |
| 62  | 60B  |              |                 |
| 63  | Other investments  |              |                 |
| 64  | 67A  |              |                 |
| ... | ...*   |              |                 |
| 73  | 67K  |              |                 |
| 74  | 679  |              |                 |
| 75  | 68A  |              |                 |
| ... | ...*   |              |                 |
| 84  | 68K  |              |                 |
| 85  | 689  |              |                 |
| 86  | 69C  |              |                 |
| 87  | 69B  |              |                 |
| 88  | 70C  |              |                 |
| 89  | 70B  |              |                 |
| 90  | 71C  |              |                 |
| 91  | 71B  |              |                 |
| 92  | 73C  |              |                 |
| 93  | 73B  |              |                 |
| 93  | 80C  |              |                 |

\* Stock of Central Government accounts (sector G, types 67 and 68) are to be given in report M17.

MNB data collection identification number: **M01**

## **Guidelines for filling out the report**

### **Stock of assets and liabilities**

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

In the report, the reporting institution has to provide the end-of-month stock of foreign exchange and Forint assets and liabilities – in accordance with the statistical account classification – by type of foreign currency, and in certain cases, by countries as well. Stocks of syndicated loans and bonds that were bought back– both are to be reported in other reports as well – are to be reported in forms M01 at net acquisition value.

Assets and liabilities are to be defined from the aspect of the reporting institution. The closing balance (credit, debit) must correspond to the type of account (asset, liability).

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**01. Payments**

| Type of foreign exchange: |        |      |              |                               | Data: in foreign exchange      |            |          |              |
|---------------------------|--------|------|--------------|-------------------------------|--------------------------------|------------|----------|--------------|
| Serial number             | Circle | Code | Country code | Partner identification number | Customer identification number | Value date | Revenues | Expenditures |
|                           | a      | b    | c            | d                             | e                              | f          | g        | h            |
| 01                        |        |      |              |                               |                                |            |          |              |
| 02                        |        |      |              |                               |                                |            |          |              |
| 03                        |        |      |              |                               |                                |            |          |              |
| 04                        |        |      |              |                               |                                |            |          |              |
| 05                        |        |      |              |                               |                                |            |          |              |
| 06                        |        |      |              |                               |                                |            |          |              |
| 07                        |        |      |              |                               |                                |            |          |              |
| 08                        |        |      |              |                               |                                |            |          |              |
| ...                       |        |      |              |                               |                                |            |          |              |
| n                         |        |      |              |                               |                                |            |          |              |

## **Guidelines for filling out the report**

### **Payment transactions**

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

##### **Transaction reports**

**1.** Transaction reports including individual payments represent the requirement for reporting particular individual transactions (see point 2), which informatically means the filling out in detail the record structure.

**2.** Transaction reports do not include each individual transaction performed by the reporting institution.

Transaction reports, irrespective of foreign exchanges involved, are to be applied to the following transactions that exceed the Euro 50,000 limit:

- a) Settlements of resident customers of resident credit institutions vis-a-vis non-residents and accounts held with non-resident banks by residents,
- b) Settlements affecting Forint accounts held with resident credit institutions by non-resident customers and non-resident banks,
- c) All own transactions of residents credit institutions vis-a-vis non-residents but conversions,
- d) Conversions,
- e) Settlements between resident credit institutions recorded on credit institution codes.

**3. Transaction reports are not to be applied to the following transactions:**

- a) Cash payments denominated in a foreign currency. Settlements listed in points 2. a-e) should not be included in transaction reports if at least one side of the transaction was settled in cash,
- b) Settlements recorded on codes of other changes in stocks, unidentified items (921, 922, 923, 929), and pro-contra items (930, 931, 933, and in 932 if the suspense item is recorded)<sup>1</sup> and code 793.

In the above cases, the partner and customer identification number, as well as the value date field are not filled out.

**4.** For transactions under **2. a-c) and e)**, that is, under codes from 010 to 92 (with the exception of 780, 790, 791, 792, 793, 911, 921-929) and credit institution codes (including final settlement with a resident customer affecting a suspense account) all fields of the record are to be filled out. The fields of the record structure of transaction reports, identifying individual transactions, are to include the following data:

##### **Partner identification number:**

The partner identification number is the unique identification code of the bank or the non-resident credit institution (00000001) to which/from which the reporting

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<sup>1</sup> The closing of a suspense item is to be reported in a transaction report. For more detail see point 6.

credit institution gave/received the payment order, namely the receiver of the payment order (notice) (Receiver), or the sender (Sender), is to be given in the partner field.

If several orders are linked to a single transfer, only the order linked to the customer is to be considered when filling out the partner identification (the partner identification code is to be defined on the basis of order MT 100).

If a payment record coded and generated by a resident customer includes an order sent/received from abroad, the partner identification number is the non-resident credit institution code (00000001). The field in a record coded and generated by a bank is not filled out.

#### **Customer identification number:**

The customer identification number is the first eight digits of the unique statistical code (HCSO central registration number) of the customer which is the mandator/beneficiary of the transfer, and the classifier of the code of the transaction. For households (sector J) the number is 00000004, for non-residents 00000001. This last figure may be used only for credits and debits in Forints affecting accounts of non-resident, non-bank customers. For Forint items, the customer identification number of the resident customer affected by the transaction is to be given for the following code groups: 46, 48, 66, 82, 92. If the reporting bank is the business partner of its own non-resident customer as well – see transactions detailed in 2.c) – then the customer identification number – for Forints and any type of foreign exchange – is its own identification number.

If the final beneficiary is a credit institution – for transactions detailed in 2. e) – the identification number of the other bank involved in the transaction is to be given.

If a payment record coded and generated by a resident customer, includes an order sent/received from abroad, the identification number of the resident customer is to be given. If the record includes a bank code, the registration number of the other credit institution is to be given.

#### **Value date:**

Value date is the one of the credit/debit entry made on the nostro/loro or suspense account.

**5.** For business transactions specified in detail under point **2. d)** – i.e. conversions –, which affect two accounts to be provided with codes, the „Value date” and the „Partner identification number” are always to be filled out., while the „Customer identification” is not to be filled out. The fields of the record structure of transaction reports are to include the following data:

#### **Partner identification number:**

The rule described in point 4. is to be applied in the case of an account type that can be linked to a non-resident customer – 116 – or, failing this, an account type which is related to the given transaction (record „1”).

For the other account type, the identification number of the credit institution making the credit/debit order<sup>2</sup>, or affected by the credit/debit order<sup>3</sup> is to be given in the partner identification field (record „2”).

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<sup>2</sup> Identification number of the nostro bank keeping the account for the reporting credit institution, or of the credit institution, if conversion was done by the credit institution for its own non-resident customer.

<sup>3</sup> Identification number of the loro bank keeping the account with the reporting credit institution, or of the credit institution, if conversion was done by the credit institution for its own non-resident customer.

6. A transaction report is to be sent in the case of a suspense account only if a suspense item has been terminated, and only if the business events provided with the suspense item code are included in the scope of transactions given in point 2.

When settling a suspense item with a non-resident customer – codes 932, or 911 are to be applied – the partner identification field is to be filled out as described in point 5, and the customer identification one is not to be filled out.

When settling a suspense item with a resident customer, appropriate balance of payments codes are to be applied, and both partner and customer identification field is to be filled out as described in point 4.

7. The report including transaction reports may be given in two ways. The method chosen by the reporting institution is to be stated when the first report is transmitted.<sup>4</sup>

## **II. Detailed instructions for filling out the table, method of compiling the data**

### **Form and content requirements**

#### **1. Interpretation of revenues and expenditures**

Debit items accounted in payments always mean revenues, and credit items always mean expenditures, irrespective of whether they affect asset or liability accounts. As a result, payment balances have to agree, by foreign exchange, with the monthly changes in balances of stocks to be provided with codes.

#### **2. Set-off items**

If an incorrectly given code is to be corrected, or if the instructions related to the use of the specific code require a revenue or expenditure set-off item to be applied, then the revenue or expenditure item are to be provided with negative sign in the report.

#### **3. Circle**

The circle code indicates the “stock group” including the account to be provided with codes affected by a given transaction. A payment transaction may affect balances of an account vis-a-vis a foreign partner of a credit institution (type 100 and group 0), a domestic partner (type 900 and group 7), or suspense accounts (type 803 and group 5).

Codes are to be uniformly applied, on the basis of business events attributed to the relevant codes, for Forint, foreign exchange and foreign currency payments. Payments of balance 0, related to the foreign currency and vostro accounts, are also to be reported in group 0.

#### **4. Country breakdown**

Country codes are not required for codes 010, 140, 250, 760, 780, 790, 791, 793, 911, 921, 922, 923, 929, 930, 931, 932, 933, 999 as well as for codes of resident credit institutions, and, in the case of foreign currency payments, for codes 150 and 160.

#### **5. Special cases of applying codes**

##### **5.1. Suspense items**

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<sup>4</sup> a) A single file is to be transmitted, including all payments in the reporting month.  
aa) The file contains each transaction one by one above threshold and the rest transactions aggregated below threshold.  
ab) The file contains all transactions one by one (both above and below threshold).  
b) Separate files contain transactions one by one above threshold and the monthly aggregated data.



A suspense account<sup>5</sup> is to be applied if a credit institution cannot make an account with a beneficiary, because either the customer or the bank keeping the account is unknown. Amounts remitted as funds for cheques drawn on the bank are included here. Settlements related to the non-resident customer are also to be recorded on the suspense account, if the value date of transaction items settled on nostro accounts and the non-resident's account are in different months.

When a suspense item is generated, the suspense settlements code, 932, is to be applied on both affected accounts (803 and type 100/900). The suspense item is to be given the balance of payments code in the course of final settlement which, if possible, should be done in the current month.

Types of final settlement and codes to be applied:

| <b>Type of title portfolio involved</b>                                    | <b>803</b> | <b>100</b> | <b>900</b> |
|--|------------|------------|------------|
| <b>Possible cases</b>  |            |            |            |
| Final settlement with a non-resident customer, in same foreign exchange    | 932        | 932        | —          |
| Final settlement with non-resident customer, in different foreign exchange | 911        | 911        | —          |
| Final settlement with resident customer                                    | affected   | —          | —          |
| Transfer to other bank on type 900   | 932        | —          | 932        |
| Transfer to other bank on type 100   | 932        | 932        | —          |

Code 932 may be applied only in the above cases, and a balance here may be generated only due to commissions charged. In Forints, suspense items may be generated only in relation to debits made on the Forint account of a non-resident customer, if the non-resident wishes to make a foreign exchange transfer charging his Forint account on the last, or the day before the last day of the month, and the credit on the beneficiary account and transaction on the nostro account, respectively, will appear only in the following month.

## 5.2. Sweep account titles (code group 93)

All transactions that are settled within the bank in the same foreign exchange – not including foreign currency/foreign exchange conversion – and affect two account types to be provided with codes, are to be recorded under these codes. Only identical amounts may be settled on both types of accounts under these codes.

Codes are to be applied as follows, based on the stock groups concerned and the types of transaction:

| Stock groups to be provided with codes | Code (for both types of accounts) | Type of transaction  |
|--|-----------------------------------|--|
| 100-100                                | 930                               | Sweep between foreign accounts:<br>Transit item through bank |

<sup>5</sup> Accounts that are named technical, sweep or suspense accounts of credit institutions may not be considered suspense accounts, if their content does not correspond to the description for account type 803.

|         |     |   |
|---------|-----|---|
|         |     | Settlement between non-residents<br>Deposits placed and accepted<br>Sweep between deposit and current accounts  |
| 100-900 | 931 | Sweep between foreign and domestic nostro/loro accounts   |
| 900-900 | 933 | Sweep between domestic accounts<br>Transit item through bank  |
| 100-803 | 932 | Generation of suspense item   |
| 900-803 | 932 | Generation of suspense item   |
| 803-100 | 932 | Sweep related to termination of a suspense item:<br><br>Final settlement with non-resident in same foreign exchange<br><br>Transfer to other bank performing final settlement on foreign nostro account |
| 803-900 | 932 | Sweep related to termination of a suspense item:<br><br>Transfer to other bank performing final settlement on domestic nostro account<br><br>Final settlement with non-resident customer                |

### 5.3. Settlement of commissions

There are three different cases of settling bank commissions:

- a) Commission charged for transfer made to own resident customer,
- b) Commission charged for transfer made to own non-resident customer,
- c) Commission charged for a transit item through the bank.

In case a), the amount including the commission will appear on the foreign or domestic nostro account in the payments (which is the offset account of the customer's account in the settlement of the transaction).

In case b), the commission paid by the non-resident will appear under code 220, financial services, in the payments, which occurs in relation to account type 116.

In case c), if the commission is paid by the beneficiary, the commission charged will appear as revenues under 793, commission charged to residents, or under 220, financial services.

If the resident or non-resident mandator accepted to pay the commission – charged at a later date – then it is to be recorded under 793, commissions charged to residents, or 220, financial services, but in this case there should be no balance on sweep account codes since it does not appear as a sweep item at the bank.

### 5.4. Conversions

Conversion transactions are foreign exchange-foreign exchange, Forint-foreign exchange, foreign currency-foreign currency, Forint-foreign currency and foreign currency-foreign exchange conversions performed by the credit institution for a non-resident– its own or another bank's – customer or with non-resident credit institutions. In the case of Forint-foreign exchange and

Forint-foreign currency conversions, transactions affecting Forint cash funds are not to be reported as conversions. (See Cash transactions for more detail).

In the case of foreign currency-foreign exchange conversions done by credit institutions for non-residents, affecting the same and different foreign exchanges (foreign currency payments to/from non-resident account owners and the related foreign exchange settlements, as well as foreign currency transfers to foreign countries, and funds transferred from foreign countries in the settlement of foreign currency and foreign exchange items), the code does not depend on whether the foreign exchange/foreign currency is settled on a type 100 or 900 account. Code 911 is to be used for foreign exchange-Forint conversions affecting foreign exchange nostro/Forint loro (vostro) accounts.

If the settlement of payment/receipt of the foreign currency and the credit/debit of the foreign exchange is not done in the same month, then items not closed before the end of the current month – registered on so-called foreign currency in-and-out accounts – are to be given under other short-term claims/liabilities.

If the transaction is concluded with a resident credit institution, the conversion code may not be applied. In this case the code of the another bank taking part in the transaction is to be given on both types of accounts (type 100 or 900) if a transaction affects two types of foreign exchange, and, only on the foreign exchange account to be provided with codes in the case of a foreign exchange-Forint transaction.

Foreign exchange-foreign exchange conversions made for a resident customer do not make a part of the balance of payments reports.

In the case of foreign currency-foreign currency conversions done for resident or non-resident customers, or foreign currency payments/receipts involving debits/credits to a non-resident's account, the conversion code is to be used.

Spot transactions are to be reported as conversions. Spot transaction occurs if the transaction is carried out immediately after concluding the contract, that is a transaction cannot be made for the same value date later than the contract date – or only if additional charges are paid. For each transaction, value dates for the earliest settlement will differ, and they are influenced by weekends and bank holidays as well.

The O/N and T/N swaps are to be handled as derivative transactions in data reporting related to balance of payments (M01, M02). The forward leg of O/N and T/N swap transactions need to be coded the same as futures transactions, and balanced at the end of the month – even if these transactions come within the spot maturity term – because the results of an O/N or T/N transaction repurchased at a pre-agreed exchange rate will not agree with the results of conversion concluded at T+2. The second spot transaction may reflect a different preference of the bank in relation to its position, while for swaps – no matter how short they are – this is not the case. Banks use swap transactions for financing purposes (foreign exchange, or Forint), while spot transactions are used to open or close positions.

In the case of conversions related to securities transactions, it should be mentioned that the prompt nature of sale or purchase of securities does not in itself define the spot or futures character of a conversion.

Conversion transactions concluded by resident non-credit institution customers with non-resident banks are to be reported under code group 66, other short-term claims, conversions concluded with non-resident parent companies or clearing houses are to be reported under code group 92, and conversions related to non-resident subsidiary companies are to be reported under code group 82.

## **5.5. Cash transactions**

In the case of converting foreign currency into Forints, the transaction code (purpose of conversion) is to be reported on the basis of information received from the customer (why the non-resident is changing foreign currency into Forints or what is the source of the Forint funds

that he wishes to convert into foreign currency, or how does the resident wish to spend the foreign currency purchased for Forints, or what is the source of the foreign currency that he has changed into Forints). The code explains the changes in the foreign currency stock of the credit institution.

If the change in foreign currency stock is related to a transaction *not* between a resident and a non-resident, then the credit institution will give a code designating the resident or non-resident status of the customer. For a resident customer, this should be 790, currency conversions by residents, and for non-residents, 791, currency conversions by non-residents. If the resident or non-resident status of the customer cannot be identified when he makes the currency conversion at the cashier, then code 160 is to be applied.

If a currency exchange agent delivers or takes away foreign currency, the code 780, foreign currency settlements of non-credit institution currency exchange offices with resident credit institutions, is to be applied. Foreign currency stocks given to the currency exchange agent cannot be recorded by the credit institution in its own foreign currency stocks, as these stocks and the detailed flows are reported by the agent on report M16.

If a foreign currency is converted into another foreign currency – irrespective of the customer's status – and if there is a foreign currency payment to/from a non-resident's account, then code 911 is to be applied (as described in point 4) in accordance with spot and foreign currency-foreign exchange conversions.

If foreign currency payments to/from a resident's account are made, resulting in credit/debit items, the Forint conversion rules are to be applied (title identifying source/use of foreign currency, or code identifying resident status).

Forint payments to/from an account may be provided with a code only if the account holder is non-resident. The non-resident customer is to identify the code, that is, the purpose of the transaction. For transactions between resident and non-resident, an appropriate balance of payments code, and for transactions between non-residents, the neutral code 792, Forint cash transactions affecting non-resident accounts, are to be given.

## **5.6. Use of bank (credit institution) codes**

For foreign exchange transactions concluded by two resident credit institutions (e.g. accommodation of deposits and loans at a domestic bank, including their interests; foreign exchange-foreign exchange, foreign currency-foreign exchange, foreign currency-Forint, foreign exchange-Forint conversions, sale and purchase of claims related to syndicated loans extended to residents; sale and purchase of bonds issued abroad by a resident credit institution), irrespective of the settlement affects type 100 or type 900, the code of the other credit institution is to be applied in all cases. The partner bank code is to be applied on the loro, or in certain cases, on the neutral Forint account by both credit institutions taking a part in a transaction, if the Forint funds converted by a credit institution for a non-resident customer of another resident credit institution is transferred to the bank keeping account for the non-resident.

The foreign exchange payments fulfilled between resident business entities, as well as Forint transfers between non-residents, and further, Forint transit funds received from abroad, as well as payments/receipts of Forint funds to/from abroad also need to be reported under credit institution codes.

The payments affecting bank codes will not change the position of the national economy vis-a-vis foreign countries, since the credit/debit portfolio vis-a-vis foreign countries will increase at one bank, and decrease at another. The balance of transactions reported under bank codes is therefore zero at national economy level.

## **5.7. Settlement with currency exchange agents**

The code 780, foreign currency settlements of currency exchange agents with credit institutions, is to be applied for transactions between a resident credit institution and its agent(s). Revenue and expenditure data given under code 780 are to be broken down by agents. Breakdown of

transactions by currency agents is done by filling out the „Customer identification number” field. In their own report, the agents give their currency transactions with credit institutions broken down by each of them, therefore the balance of transactions under this code should also be zero at national level.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**Transactions in trade credit assets and liabilities**

**01. Changes in trade credit assets**

| No. | Type of account       | Data: in units of currency |                           |                               |                           |
|-----|-----------------------|----------------------------|---------------------------|-------------------------------|---------------------------|
|     |                       | Due to trade transactions  |                           | Due to financial transactions |                           |
|     |                       | Export                     | Import                    | Debit                         | Credit                    |
|     |                       | (increase in assets)<br>a  | (decrease in assets)<br>b | (increase in assets)<br>c     | (decrease in assets)<br>d |
| 01  | Deferred payments     |                            |                           |                               |                           |
| 02  | 61A                   |                            |                           |                               |                           |
| ... | ...                   |                            |                           |                               |                           |
| 12  | 61K                   |                            |                           |                               |                           |
| 13  | 62A                   |                            |                           |                               |                           |
| ... | ...                   |                            |                           |                               |                           |
| 23  | 62K                   |                            |                           |                               |                           |
| 24  | Prepayments on import |                            |                           |                               |                           |
| 25  | 619                   |                            |                           |                               |                           |
| 26  | 629                   |                            |                           |                               |                           |

**02. Changes in liabilities**

Currency:

Data: in units of currency

| No. | Type of account       | Due to trade transactions |                           | Due to financial transactions |                           |
|-----|-----------------------|---------------------------|---------------------------|-------------------------------|---------------------------|
|     |                       | Export                    | Import                    | Debit                         | Credit                    |
|     |                       | (decrease in liabilities) | (increase in liabilities) | (decrease in liabilities)     | (increase in liabilities) |
|     |                       | a                         | b                         | c                             | d                         |
| 01  | Deferred payments     |                           |                           |                               |                           |
| 02  | 67A                   |                           |                           |                               |                           |
| ... | ...                   |                           |                           |                               |                           |
| 12  | 67K                   |                           |                           |                               |                           |
| 13  | 68A                   |                           |                           |                               |                           |
| ... | ...                   |                           |                           |                               |                           |
| 23  | 68K                   |                           |                           |                               |                           |
| 24  | Prepayments on export |                           |                           |                               |                           |
| 25  | 679                   |                           |                           |                               |                           |
| 26  | 689                   |                           |                           |                               |                           |

## **Guidelines for filling out the report**

### **Transactions in trade credit assets and liabilities**

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

**1.** Use Table 01 to indicate the monthly documentary transactions in trade credits by maturity, economic sectors and currencies, due to deferred payments on exports and prepayments on imports by Hungarian residents.

The trade credit assets and liabilities shown in the books of the reporting credit institution may be either:

- long-term (original maturity over one year) and
- short-term (original maturity over three months and no more than one year).

**2.** Use Table 02 to indicate the monthly documentary transactions in trade credits by maturity, economic sectors and currencies, due to deferred payments on imports and prepayments on exports by Hungarian residents. The trade receivables and trade debts shown in the books of the reporting credit institution may be either:

- long-term (original maturity over one year) and
- short-term (original maturity over three months and no more than one year).

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

##### **Events to be reported**

Table 01 is for reporting the economic events relating to the creation of trade credit assets (extension of trade credit) and their liquidation (settled by the debtor). The events to be reported shall be broken down whether the receivables were created and discharged due to trade financial transactions.

Increase in trade assets occurs:

- by export (re-export) of goods, or
- prepayment on import.

Decrease in trade credit assets occurs by:

- import of prepaid goods or import of goods in exchange for exported goods, or
- financial settlements by debtor for exported goods.

Discount of trade bill <sup>1</sup>, and any purchase of export documents due to exports of goods of Hungarian origin should be reported in the export column, in the row proper for the sector of the discounting party (claims of credit institutions increase due to the supply of goods underlying the discounted bill or purchased claim).

When a receivable is discharged due to avoiding the underlying contract (import prepayment is repaid) it shall be shown as a correcting item – with a negative sign – in the column containing

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<sup>1</sup> Any transfer of bills in connection with goods of origin other than Hungarian shall be shown under short-term money market instruments in report M01 (Account 52C) under the credit institution's receivables.



the original claim.

Table 02 is for reporting increase and decrease of trade credit liabilities.

Increase in trade credit debts occurs:

- by import, or
- prepayment made on export.

Decrease in trade debts occurs by:

- export of prepaid goods or export of goods in exchange for imported goods, or
- financial settlements by resident debtor for imported goods.

Assumption of debt should be reported in the import column in the appropriate row reflecting the economic sector which liabilities increased to foreign partners.

When a liability is cancelled due to avoiding the underlying contract (export prepayment is repaid) it shall be shown as a correcting item – with a negative sign – in the column containing the original liability.

### 3. Technical transactions

Technical **transactions** in connection with any non-performance of a contract or lack of conformity (e.g. no payment is received for goods imported or exported, changes in supplies) shall be conveyed under Form M05 “Other changes in account” irrespective of whether they pertain to the current period or any previous period.

### 4. Correlation between transactions shown in the register accounts (M03) and financial settlements reported under specific transaction codes(M02)

Transactions relating to deferred payments and prepayments are shown in the payment transactions report (M02) under Codes 61, 62, 67 and 68<sup>2</sup> broken down under trade credit according to maturity and sector. All transactions relating to deferred payments and prepayments made by all economic units in connection with supplies of goods shall be indicated. The financial transactions column of Form M03 contains only the payments made in connection with the documentary transactions shown in the bank's records.

If the currency of record and the currency of the transaction is not the same, financial data in Form M03 shall be indicated in the currency of record. The correlations specified in this and in the next paragraph shall materialise as translated to forints in the above-specified case.

#### a) Changes in assets

The amount of payments received as shown in connection with the termination of trade credit under the appropriate Codes (61A-61K, 62A-62K) may not be less than the amount of inflow shown in the credit column in the same row of the same account category. The items shown under outflows shall be of at least the amount shown under financial expenses in Table M03/01 in the short or long-term prepayment row (for example, the total of the outflows under Codes 61A and 61C may not be less than the amount of debits indicated in the financial transactions column of Account 619).

#### b) Changes in liabilities

The amount of outflows of trade liabilities under the appropriate Codes (67A-67K, 68A-68K) may not be less than the amount of outflows shown in the Debit column in same row of the same account category. The items shown under Inflows shall be of at least the amount shown under financial income in Table M03/02 in the short or long-term prepayment row (for

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<sup>2</sup> Transactions on the income side shall indicate the termination of trade credit provided in connection with deferred payment arrangements (codes 61 and 62) and export prepayments received (codes 67 and 68), and on the expense side the termination of trade credit received in connection with deferred payment arrangements (codes 67 and 68) and import prepayments (codes 61 and 62).

example, the total of the income under Codes 67A and 67C may not be less than the amount of inflows indicated in the financial transactions column of Account 679).

#### **5. Correlation between the change in stock and transactions shown in the register accounts**

The difference between the closing balance and the opening balance of the account under review shall coincide with the net amount of trade and financial transactions and the technical provisions.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**01. Changes other than flows**

Data: in units of currency

| No. | Code of currency | Code of position | Code of non-transaction change | Increase | Decrease |
|-----|------------------|------------------|--------------------------------|----------|----------|
|     | a                | b                | c                              | d        | e        |
| 01  |                  |                  |                                |          |          |
| 02  |                  |                  |                                |          |          |
| 03  |                  |                  |                                |          |          |
| 04  |                  |                  |                                |          |          |
| 05  |                  |                  |                                |          |          |
| 06  |                  |                  |                                |          |          |
| ... |                  |                  |                                |          |          |
| n   |                  |                  |                                |          |          |

**02. Accrued interest, depreciation and value margin**

Data: in units of currency

| No. | Code of currency | Code of position | Code of non-transaction change | Increase | Decrease |
|-----|------------------|------------------|--------------------------------|----------|----------|
|     | a                | b                | c                              | d        | e        |
| 01  |                  |                  |                                |          |          |
| 02  |                  |                  |                                |          |          |
| 03  |                  |                  |                                |          |          |
| 04  |                  |                  |                                |          |          |
| 05  |                  |                  |                                |          |          |
| 06  |                  |                  |                                |          |          |
| ... |                  |                  |                                |          |          |
| n   |                  |                  |                                |          |          |

## **Guidelines for filling out the report**

### **Changes other than flows**

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

##### **Contents of the report**

Table 01 of Form 05 contains non-transaction changes in the position under review that took place during the subject period or that came to the knowledge of the data provider – due in part to settlements outside of normal processes that cannot be explained by the transactions during the subject month. These are the following:

- technical transactions relating to assets and liabilities arising in connection with export-import transactions,
- loss write-off, cancelled debts, discrepancies in foreign currencies on hand,
- capital gains or losses realised on investments,
- settlements in connection with previous periods, or changes in position due to any change in the type of currency of record,
- change of sector due to transfers of assets / liabilities,
- increase due to interest capitalisation,
- changes due to forint transactions in the position that are not required to be reported.

The report shall indicate all non-transaction changes in positions, whether they changes are or are not required to be reported in Form M02. The changes that relate to position – which changes are also to be reported as transaction records – under non-transaction changes shall coincide with the data indicated under the same code (921, 929) in Form M02 “Payment transactions report”.

Table 02 of Form 05 is for conveying miscellaneous other information on the positions, such as:

- interest deferred (accrued) since the last payment of interest (925),
- the difference between the net acquisition value and the market price of assets exclusive of interest (922).

In connection with the interest-bearing holdings available at the end of the month the interest accrued since the last payment of interest shall be reported. This interest has to be shown as an increment. No accrued interest shall be reported on currency accounts and current accounts, nor on trade credits.

If the Code of change is 925 (Table 02 only), it shall correspond with the following types of position in the case of credit institutions: 171, 172, 181, 182, 47C, 49C, 51C, 52C, 56C, 58C, 63C, 64C, 65C, 66C, 69C, 698, 70C, 71C, 73C, 80C, and 81C.

Depreciation / value margin shall be reported only in connection with the assets to which they pertain as recorded in the bank's books.

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**Breakdown of liabilities over one year maturity according to their expiration****01. Breakdown of loans and other liabilities and deposits held on account for nonresidents according to their expiration**

Type of currency:

Data: in foreign exchange

| No. | Expiration      | Loans    |          | Other liabilities |          | Deposit accounts |
|-----|-----------------|----------|----------|-------------------|----------|------------------|
|     |                 | Type 69C | Type 69B | Type 71C          | Type 71B | Type 182         |
|     |                 | a        | b        | c                 | d        | e                |
| 01  | Terminated      |          |          |                   |          |                  |
| 02  | January, 2004   |          |          |                   |          |                  |
| 03  | February, 2004  |          |          |                   |          |                  |
| 04  | March, 2004     |          |          |                   |          |                  |
| 05  | April, 2004     |          |          |                   |          |                  |
| 06  | May, 2004       |          |          |                   |          |                  |
| 07  | June, 2004      |          |          |                   |          |                  |
| 08  | July, 2004      |          |          |                   |          |                  |
| 09  | August, 2004    |          |          |                   |          |                  |
| 10  | September, 2004 |          |          |                   |          |                  |
| 11  | October, 2004   |          |          |                   |          |                  |
| 12  | November, 2004  |          |          |                   |          |                  |
| 13  | December, 2004  |          |          |                   |          |                  |
| 14  | January, 2005   |          |          |                   |          |                  |
| 15  | February, 2005  |          |          |                   |          |                  |
| 16  | March, 2005     |          |          |                   |          |                  |
| 17  | April, 2005     |          |          |                   |          |                  |
| 18  | May, 2005       |          |          |                   |          |                  |
| 19  | June, 2005      |          |          |                   |          |                  |
| 20  | July, 2005      |          |          |                   |          |                  |
| 21  | August, 2005    |          |          |                   |          |                  |
| 22  | September, 2005 |          |          |                   |          |                  |
| 23  | October, 2005   |          |          |                   |          |                  |
| 24  | November, 2005  |          |          |                   |          |                  |
| 25  | December, 2005  |          |          |                   |          |                  |
| 26  | 2006            |          |          |                   |          |                  |
| 27  | 2007            |          |          |                   |          |                  |
| 28  | 2008            |          |          |                   |          |                  |
| 29  | 2009            |          |          |                   |          |                  |
| ... | ...             |          |          |                   |          |                  |
| n   | Last year       |          |          |                   |          |                  |

**02. Breakdown of portfolio investments in debt securities according to their expiration**

Type of currency:

Data: in foreign exchange

| No. | Expiration      | Liability |          |
|-----|-----------------|-----------|----------|
|     |                 | Type 56C  | Type 56B |
|     |                 | c         | f        |
| 01  | Terminated      |           |          |
| 02  | January, 2004   |           |          |
| 03  | February, 2004  |           |          |
| 04  | March, 2004     |           |          |
| 05  | April, 2004     |           |          |
| 06  | May, 2004       |           |          |
| 07  | June, 2004      |           |          |
| 08  | July, 2004      |           |          |
| 09  | August, 2004    |           |          |
| 10  | September, 2004 |           |          |
| 11  | October, 2004   |           |          |
| 12  | November, 2004  |           |          |
| 13  | December, 2004  |           |          |
| 14  | January, 2005   |           |          |
| 15  | February, 2005  |           |          |
| 16  | March, 2005     |           |          |
| 17  | April, 2005     |           |          |
| 18  | May, 2005       |           |          |
| 19  | June, 2005      |           |          |
| 20  | July, 2005      |           |          |
| 21  | August, 2005    |           |          |
| 22  | September, 2005 |           |          |
| 23  | October, 2005   |           |          |
| 24  | November, 2005  |           |          |
| 25  | December, 2005  |           |          |
| 26  | 2006            |           |          |
| 27  | 2007            |           |          |
| 28  | 2008            |           |          |
| 29  | 2009            |           |          |
| ... | ...             |           |          |
| n   | Last year       |           |          |

**03. Breakdown of trade liabilities according to their expiration**

Type of currency:

Data: in foreign exchange

| No. | Expiration      | 67A | ... | 67K | 679 |
|-----|-----------------|-----|-----|-----|-----|
|     |                 | a   | ... | k   | l   |
| 01  | Terminated      |     |     |     |     |
| 02  | January, 2004   |     |     |     |     |
| 03  | February, 2004  |     |     |     |     |
| 04  | March, 2004     |     |     |     |     |
| 05  | April, 2004     |     |     |     |     |
| 06  | May, 2004       |     |     |     |     |
| 07  | June, 2004      |     |     |     |     |
| 08  | July, 2004      |     |     |     |     |
| 09  | August, 2004    |     |     |     |     |
| 10  | September, 2004 |     |     |     |     |
| 11  | October, 2004   |     |     |     |     |
| 12  | November, 2004  |     |     |     |     |
| 13  | December, 2004  |     |     |     |     |
| 14  | January, 2005   |     |     |     |     |
| 15  | February, 2005  |     |     |     |     |
| 16  | March, 2005     |     |     |     |     |
| 17  | April, 2005     |     |     |     |     |
| 18  | May, 2005       |     |     |     |     |
| 19  | June, 2005      |     |     |     |     |
| 20  | July, 2005      |     |     |     |     |
| 21  | August, 2005    |     |     |     |     |
| 22  | September, 2005 |     |     |     |     |
| 23  | October, 2005   |     |     |     |     |
| 24  | November, 2005  |     |     |     |     |
| 25  | December, 2005  |     |     |     |     |
| 26  | 2006            |     |     |     |     |
| 27  | 2007            |     |     |     |     |
| 28  | 2008            |     |     |     |     |
| 29  | 2009            |     |     |     |     |
| ... | ...             |     |     |     |     |
| n   | Last year       |     |     |     |     |

**04. Breakdown of Government loans according to their expiration**

Type of currency:

Data: in foreign exchange

| No. | Expiration      | Claims /<br>Liabilities<br>code | Liabilities     |                 |
|-----|-----------------|---------------------------------|-----------------|-----------------|
|     |                 |                                 | <i>Type 67G</i> | <i>Type 69G</i> |
|     |                 |                                 | c               | d               |
| 01  | Terminated      |                                 |                 |                 |
| 02  | January, 2004   |                                 |                 |                 |
| 03  | February, 2004  |                                 |                 |                 |
| 04  | March, 2004     |                                 |                 |                 |
| 05  | April, 2004     |                                 |                 |                 |
| 06  | May, 2004       |                                 |                 |                 |
| 07  | June, 2004      |                                 |                 |                 |
| 08  | July, 2004      |                                 |                 |                 |
| 09  | August, 2004    |                                 |                 |                 |
| 10  | September, 2004 |                                 |                 |                 |
| 11  | October, 2004   |                                 |                 |                 |
| 12  | November, 2004  |                                 |                 |                 |
| 13  | December, 2004  |                                 |                 |                 |
| 14  | January, 2005   |                                 |                 |                 |
| 15  | February, 2005  |                                 |                 |                 |
| 16  | March, 2005     |                                 |                 |                 |
| 17  | April, 2005     |                                 |                 |                 |
| 18  | May, 2005       |                                 |                 |                 |
| 19  | June, 2005      |                                 |                 |                 |
| 20  | July, 2005      |                                 |                 |                 |
| 21  | August, 2005    |                                 |                 |                 |
| 22  | September, 2005 |                                 |                 |                 |
| 23  | October, 2005   |                                 |                 |                 |
| 24  | November, 2005  |                                 |                 |                 |
| 25  | December, 2005  |                                 |                 |                 |
| 26  | 2006            |                                 |                 |                 |
| 27  | 2007            |                                 |                 |                 |
| 28  | 2008            |                                 |                 |                 |
| 29  | 2009            |                                 |                 |                 |
| ... | ...             |                                 |                 |                 |
| n   | Last year       |                                 |                 |                 |



## **Guidelines for filling out the report**

### **Breakdown of liabilities over one year maturity according to their expiration**

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

##### **1. Liabilities to report**

The purpose of the report is to register expiration of liabilities over one year maturity. These liabilities are:

- loans and deposits (Table 01),
- bonds (Table 02),
- trade liabilities (Table 03),

Breakdown of syndicated loans provided to residents according to their maturity shall be reported in Report M07 “Breakdown of syndicated loans provided to residents according to their maturity.

##### **2. Registration according to maturity**

All liabilities shall be registered according to their original tenor. For liabilities over one year tenor that are paid back in more instalments, all instalments shall be treated as long-term. (The loan shall not be reclassified as short-term when the remaining maturity drops below one year.)

In case of definite instalment schedule is not yet available, then a provisional estimated instalment schedule shall be applied.

##### **3. Expiration**

Expiration month needs to be reported for reference and the consecutive year, unless December reports, when expiration month shall be reported for the reference year and the consecutive two years.

##### **4. Coherence of liabilities and their breakdown according to maturity**

The closing figure for the reference month shall correspond to the sum of the reported amounts for all type of currencies and for all type of accounts count.

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

MNB data collection identification number: **M07**

### Breakdown of syndicated loans according to expiration

#### 01. Breakdown of loans provided by residents and arranged by nonresidents according to their maturity

Type of currency:

Data: in foreign exchange

| No. | Expiration      | Type 88A | ...* | Type 88I |
|-----|-----------------|----------|------|----------|
|     |                 | a        | ...  | h        |
| 01  | Terminated      |          |      |          |
| 02  | January, 2004   |          |      |          |
| 03  | February, 2004  |          |      |          |
| 04  | March, 2004     |          |      |          |
| 05  | April, 2004     |          |      |          |
| 06  | May, 2004       |          |      |          |
| 07  | June, 2004      |          |      |          |
| 08  | July, 2004      |          |      |          |
| 09  | August, 2004    |          |      |          |
| 10  | September, 2004 |          |      |          |
| 11  | October, 2004   |          |      |          |
| 12  | November, 2004  |          |      |          |
| 13  | December, 2004  |          |      |          |
| 14  | January, 2005   |          |      |          |
| 15  | February, 2005  |          |      |          |
| 16  | March, 2005     |          |      |          |
| 17  | April, 2005     |          |      |          |
| 18  | May, 2005       |          |      |          |
| 19  | June, 2005      |          |      |          |
| 20  | July, 2005      |          |      |          |
| 21  | August, 2005    |          |      |          |
| 22  | September, 2005 |          |      |          |
| 23  | October, 2005   |          |      |          |
| 24  | November, 2005  |          |      |          |
| 25  | December, 2005  |          |      |          |
| 26  | 2006            |          |      |          |
| 27  | 2007            |          |      |          |
| 28  | 2008            |          |      |          |
| 29  | 2009            |          |      |          |
| ... | ...             |          |      |          |
| n   | Last year       |          |      |          |

MNB data collection identification number: **M07**

**02. Breakdown of loans provided by nonresidents and arranged by residents  
according to their expiration**

Type of currency:

Data: in foreign exchange

| No. | Expiration      | Type 698 |
|-----|-----------------|----------|
|     |                 | a        |
| 01  | Terminated      |          |
| 02  | January, 2004   |          |
| 03  | February, 2004  |          |
| 04  | March, 2004     |          |
| 05  | April, 2004     |          |
| 06  | May, 2004       |          |
| 07  | June, 2004      |          |
| 08  | July, 2004      |          |
| 09  | August, 2004    |          |
| 10  | September, 2004 |          |
| 11  | October, 2004   |          |
| 12  | November, 2004  |          |
| 13  | December, 2004  |          |
| 14  | January, 2005   |          |
| 15  | February, 2005  |          |
| 16  | March, 2005     |          |
| 17  | April, 2005     |          |
| 18  | May, 2005       |          |
| 19  | June, 2005      |          |
| 20  | July, 2005      |          |
| 21  | August, 2005    |          |
| 22  | September, 2005 |          |
| 23  | October, 2005   |          |
| 24  | November, 2005  |          |
| 25  | December, 2005  |          |
| 26  | 2006            |          |
| 27  | 2007            |          |
| 28  | 2008            |          |
| 29  | 2009            |          |
| ... | ...             |          |
| n   | Last year       |          |

## **Guidelines for filling out the report**

### **Breakdown of syndicated loans received by residents according to their expiration**

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

##### **1. Liabilities to report**

Table 01 shall be reported by resident credit institutions participating in syndicated loans arranged by non-resident pay-out agents indicating their expiration of claims to residents (Account-type group no. 88). The totals of expiration table must correspond to the closing entry reported on Table 01 of M08 Report.

Table 02 shall be reported by resident credit institutions, as pay-out agents, indicating the expiration dates of loans provided by non-residents (Account-type 698). The totals of the expiration table must correspond to the closing entry reported on Table 02 of M08 Report.

Data in the tables shall be reported at parvalue, breaking down by currency and by type of account. The instalments must be reported by year and month of expiration and.

Identification data of the loan and the beneficiary shall not be reported, and expiration breakdown shall not be reported as a separate loan.

##### **2. Maturity**

Expiration month needs be reported only for reference and the consecutive years unless December reports when expiry month shall be reported for the reference year and the consecutive 2 years

##### **1. 3. Coherence of liabilities and their breakdown according to maturity**

Closing data for the reference month shall correspond to the sum of the reported amounts for all type of accounts and for all currencies.

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB



**02. Monthly transactions and end-of-the-month position of loans extended by non-residents with resident credit institution lead manager**

| Currency: |                            |                  |         |                    |                    |          |                     |        |              | Data: in units of currency |        |                     |  |  |
|-----------|----------------------------|------------------|---------|--------------------|--------------------|----------|---------------------|--------|--------------|----------------------------|--------|---------------------|--|--|
| No.       | Identification of the loan |                  |         | Borrower's<br>code | Type of<br>account | Increase |                     |        | Decrease     |                            |        | Closing<br>position |  |  |
|           | Final<br>maturity          | Type of interest |         |                    |                    | Lending  | Sale to nonresident |        | Amortization | Purchase from nonresident  |        |                     |  |  |
|           |                            | Code             | Premium |                    |                    |          | Seller's code       | Amount |              | Buyer's code               | Amount |                     |  |  |
|           |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 01        |                            |                  |         | d                  | e                  | f        | g                   | h      | i            | j                          | k      | l                   |  |  |
| 02        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 03        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 04        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 05        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 06        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 07        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| 08        |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| ...       |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |
| n         |                            |                  |         |                    |                    |          |                     |        |              |                            |        |                     |  |  |

Currency: Data: in units of currency

## **Guidelines for filling out the report**

### **Monthly transactions and end-of-the-month stock of syndicated loans received by residents**

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

##### **1. Data to be contained in the report**

This report contains information concerning syndicated loans arranged for residents. These transactions are classed in two categories based on the resident or non-resident status of the lead manager or the paying agent (hereinafter referred to as “paying agent”).

Table 01 is to be completed by resident credit institutions that participate in a syndicate arranged by a non-resident paying agent containing information on the monthly transactions and end-of-the-month stock of their claims vis-a-vis residents of all sectors but J and K. The table contains the data recorded under the transaction codes and type of accounts of 88. .. The last digit indicates the sector of the borrower. The report shall cover all transactions and positions relating to lending and any purchase and sale of claims in connection with these loans.

If the lead manager is a non-resident, however the paying agent is a resident credit institution and the borrower is also a resident, it shall be duly indicated in Table 02.

Table 02 is to be filled out by resident credit institutions acting in the capacity of paying agents in a syndicate. This table is to contain information on loans provided to residents by non-residents that may take the form of a direct non-resident lending and/or a purchase of a resident’s claim by a non-resident. The table is to indicate transactions under the transaction code and type of account of 698. The table is for reporting information on the transactions and stock of liabilities to non-residents.

This table shall be used also where a loan provided by the credit institution to a resident customer is transferred to its non-resident parent or affiliated bank.

Transfers of funds between the resident lender and the paying agent cannot be shown in Form M08, these transactions shall be treated according to the general rules governing transactions between resident credit institutions (technical (bank) transaction codes).

The loans shall be reported at nominal value, by currency. (Nominal value shall mean the amount indicated in the loan contract as the share in the syndicate.)

Both tables shall contain the particulars of the loan, such as the date of final maturity (day, month, year) and the interest. The interest is indicated in two boxes; the first containing the type of the interest (e.g. fixed-rate, LIBOR variable), and the second containing the relating premium (the interest itself in the case of fixed-rate interest).

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

##### **1. Code of the borrower**

The first eight digits of the uniform statistical code (KSH code) of the resident borrower. (The contractor’s code shall be indicated based on the loan contract.)

## **2. Loan transactions that may occur**

The stock of loans to be reported in Table 01 may change:

- upon the provision of a new syndicated loan,
- upon the purchase of an existing claim of resident or non-resident credit institutions participating in a syndicate,
- upon the sale of any claim in syndicated loan,
- upon the amortisation of the syndicated loan.

The table shall indicate any changes in the asset position of the reporting credit institution relating to the syndicated loan that occurred during the month (indicating any increase and decrease in it, broken down by purchase and sale of claims), and the end-of-the-month closing position. In connection with any purchase or sale of claim, the partner credit institution involved in the transaction shall also be indicated. (In the case of a resident credit institutions the eight-digit code of the credit institution, or “00000001” if a non-resident shall be indicated.)

The stock of loans – borrowed by residents – to be reported in Table 01 may change:

- upon the provision of a new syndicated loan (the part from a non-resident),
- upon the sale of a resident’s claim to a non-resident,
- upon the purchase of the claim of a non-resident participating in the syndicate by a resident,
- upon the amortisation of the syndicated loan to a non-resident.

The column entitled “lending” shall indicate the share of a non-resident member of the syndicate. (This column shall contain data only when the loan is disbursed.)

The table shall indicate changes in the loan amount provided by non-residents, and the closing stock of the share of non-residents.

In the event of the sale of any claim of residents within the syndicate to non-residents the transaction shall be reported in the proper cells along with the first eight digits of the uniform statistical code (KSH code) of the resident seller (in the “Seller code” cell).

The “amortisation” column shall display the amount due for payment made by the resident paying agent to a non-resident.

In the event of the sale of any claim of a non-resident within the syndicate to residents, the transaction shall be reported in the proper cells along with the first eight digits of the uniform statistical code (KSH code) of the resident buyer (in the “Buyer’s code” cell).

Unlike in Table 01 the sale / purchase of any claim of a resident to or from another resident shall not be indicated in this table.

## **3. Links to the balance of payments transaction codes**

The lending in Table 01 shall be shown in report M02 under transaction codes of 88 as correcting item (storno) to the credit, and the amortisation received from the borrower shall be shown as correcting item (storno) to the debit.

The purchase and sale of claims from and to non-residents shall be shown under debit and credit, respectively.

The difference between the nominal value and the actual price of purchase / sale is to be distributed between income (interest) and price changes components. The former shall be shown under transaction codes of 90 as a debit, while the latter shall be reported under the transaction codes of 89.

Purchases made from residents shall be reported under technical (bank) transaction codes.

The sums indicated in Table 02 as received from a non-resident lender shall be shown under the transaction code of 698 as a credit, and amortisation payments made to a non-resident shall be



shown under the transaction code of 698 as a debit in Report M02 called “Report on bank settlements”. Transfers between the lead manager and any resident member of the syndicate shall be reported under technical (bank) transaction codes. The same applies to the payments between the lead manager and the borrower of the syndicated loan. .

The report on bank settlements filed by the paying agent shall not contain the transfers of loan-related claims transacted between residents and non-residents. This type of transaction shall be recorded in the Report M02 of the resident credit institution purchasing from or selling the claim to a non-resident. The nominal value shall shown under the transaction code of 698. The difference between the nominal value and the actual price of purchase / sale is to be distributed between income (interest) and price changes components. The former shall be shown under the transaction codes of 90 as debit, and the latter shall be shown under the transaction code of 699.

Interest payments shall be recorded similar to the loan. Transfers between the lead manager and the resident members of the syndicate, or between the lead manager and the borrower shall be shown under technical (bank) transaction codes. Interest payments to non-resident members shall be shown under the transaction codes of 90.

#### **4. Links between the transactions and change in stocks**

In Report M08 the difference between the closing position for the month under review and the previous month reported under the transaction code of 698 and transaction codes of 88 shall correspond with monthly net flows deriving from transactions and other (volume) changes by currencies and loans.

If the currency of account and the currency of transaction are different, transaction data shall be reported in the currency of account. In these cases the correlations referred to above shall apply as translated to forints, however, in Report M02 the currency actually used for the transaction shall be indicated.

Any changes in the stock of syndicated loans extended by resident credit institutions through resident paying agents insofar as they originate from non-resident (type of account of 698) on the level of national economy shall be equal to the balance of the transactions recorded under transaction code of 698.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**01. Monthly flows and end-of-the-month stocks of bonds of residents issued abroad and repurchased by residents**

| No. | Particulars of the bond |          |      |         | Issuer<br>code | Currency<br>code | Type of<br>account | Increase                               |            | Decrease                         |            | Redemption | Closing stock |
|-----|-------------------------|----------|------|---------|----------------|------------------|--------------------|--|------------|----------------------------------|------------|------------|---------------|
|     | Final maturity          | Interest |      |         |                |                  |                    | Bonds purchased<br>Seller bank<br>code | Face value | Bonds sold<br>Buyer bank<br>code | Face value |            |               |
|     |                         | Code     | Rate | premium |                |                  |                    |  |            |                                  |            |            |               |
|     |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
|     | a                       | b        | c    | d       | e              | f                | g                  | h                                      | i          | j                                | k          | l          |               |
| 01  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 02  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 03  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 04  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 05  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 06  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 07  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| 08  |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| ... |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |
| n   |                         |          |      |         |                |                  |                    |  |            |                                  |            |            |               |

Data: in units of currency

## **Guidelines for filling out the report**

### **Monthly flows and end-of-the-month stocks of bonds of residents issued abroad and repurchased by residents**

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

##### **1. Data to be contained in the report**

This report is for supplying information relating to the purchase or resale of bonds issued by the MNB, MÁK and credit institution abroad (positions 85B, 85C, 85G).

The information shall be broken down per currencies. The report shall contain the particulars of the bonds, such as final maturity (day, month, year) and the interest rate. The interest rate is indicated in two boxes; the first containing the type of the interest (e.g. fixed-rate, LIBOR variable), and the second containing the relating premium (the interest itself in the case of fixed-rate interest).

Example:

| Actual interest rate          | Type of interest | Interest premium |
|-------------------------------|------------------|------------------|
| 8% annual fixed-rate interest | 1                | 8,000            |
| LIBOR+1.25%                   | 2                | 1,250            |
| LUXIBOR-0.5%                  | 6                | -0.500           |

#### **II. Detailed instructions for filling out the table, method of compiling the data**

##### **1. Issuer code**

The first eight digits of the uniform statistical code (KSH code) of the bond's resident issuer.

##### **2. Transactions relating to bonds**

The report shall indicate all changes in the bond positions, such as increases resulting from bond purchases (either when issued or afterwards on the secondary market), and decreases resulting from the sale of bonds or redemption. In the case of sale and purchase, the (8-digit) code of the resident counter-party of the transaction shall be indicated ("00000001" for non-residents), and the face value of the bond purchased / sold. (When purchased at issue, it shall be reported as a purchase from a non-resident.) The "Redemption" section shall indicate the amount paid to the reporting credit institution at face value when due. (In the case of repurchase of own bonds, this means that part of paid amount when due that fall on the repurchased bonds.) The closing positions for the month shall be indicated in the face value of the bonds.

##### **3. Relationship with the balance of payments transaction codes**

When purchased from a non-resident, the face value of all purchases shall be reported in the payment transactions report as debit under the appropriate code of transaction code group 85 that apply to the issuer.

When sold to a non-resident, the face value of all sales reported shall be equal to the amount of credit indicated under the appropriate code of transaction code group 85 in the payment transactions report.

The part of the difference relating to interest between the face value and the actual purchase / selling price shall be reported as a debit / reversed debit item under the codes of transaction codes group 36 as consistent for the sector of the issuer, and the other part of the difference relating to market price shall be reported under the proper codes of transaction codes group 86.

Repayments shall be indicated as a reversed debit item in the payment transactions report of the credit institution holding the bond.

If purchased from a resident credit institution, it shall be reported under the proper bank transaction code.

Changes in the bond positions shall alter not only the stock of the codes under Class 85 of Account, but also the stock of those under Class 86 of Account.

#### **4. Relationship between the transactions and changes in position**

The difference between the closing positions for the current and the previous month under the codes of Class 88 of Account shall correspond for each type of currency and for each bond with the net transaction from purchases and sales and from other changes in account.

If the currency of the stock and the currency of the transaction is not the same, in Form M09 transaction data shall be indicated in the currency of stock, and in Form 02 in the currency of the actual settlement. In these cases the above mentioned relationships shall apply to the figures calculated in forints.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

**Explanation of data reported under Code 923**

**01. Credit**

| No. | Currency | Amount | Brief description of transaction |  |  |  | Data in foreign currency, round figures |
|-----|----------|--------|----------------------------------|--|--|--|---|
|     | a        | b      | c                                |  |  |  |   |
| 01  |          |        |                                  |  |  |  |   |
| 02  |          |        |                                  |  |  |  |   |
| 03  |          |        |                                  |  |  |  |   |
| ... |          |        |                                  |  |  |  |   |
| n   |          |        |                                  |  |  |  |   |

**02. Debit**

| No. | Currency | Amount | Brief description of transaction |  |  |  | Data in foreign currency, round figures |
|-----|----------|--------|----------------------------------|--|--|--|---|
|     | a        | b      | c                                |  |  |  |   |
| 01  |          |        |                                  |  |  |  |   |
| 02  |          |        |                                  |  |  |  |   |
| 03  |          |        |                                  |  |  |  |   |
| ... |          |        |                                  |  |  |  |   |
| n   |          |        |                                  |  |  |  |   |

MNB data collection identification number: **M13**

## **Guidelines for filling out the report**

### **Explanation of data reported under Code 923**

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

Form M13 is for providing an explanation of transactions reported under Code 923 “Uncertain items” in current payment transactions (Form 02). Use Form M13 for reporting the business events which are not included in Point 4.1.1 of Annex 3 (Full listing of codes) and which therefore are not considered typical, and part of normal banking operations.

Such transactions shall include, in particular, transactions the bank has made by mistake, charges made by the nostro bank erroneously, repeatedly and/or without proper authorisation, and subsequent corrections of these. Code 923 and Form M13 shall be used also when the consignor / beneficiary is known, however, the proper code cannot be determined due to the lack of information.

If the code is not determined by the closing of the month, subsequent adjustments are to be made only with regard to the items in excess of 50,000 EUR.

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB



**Report of exchange offices on their foreign currency stocks and turnover**

Name of credit institution: .....

**Table 02: Breakdown of transactions with credit institutions**

| No. | Currency | Currency purchased from credit institutions | Currency sold to credit institutions |
|-----|----------|---|--------------------------------------|
|     |          |   |                                      |
|     |          | a   | b                                    |
| 01  | USD      |   | c                                    |
| 02  | CHF      |   |                                      |
| 03  | CAD      |   |                                      |
| 04  | GBP      |   |                                      |
| 05  | EUR      |   |                                      |
| ..  | ..       |   |                                      |
| ..  | ..       |   |                                      |
| ..  | ..       |   |                                      |
| ..  | ..       |   |                                      |
| ..  | ..       |   |                                      |
| ..  | ..       |   |                                      |
| ..  | ..       |   |                                      |
| nn  | ...      |   |                                      |



Report of exchange offices on their foreign currency stocks and turnover

Table 03: Explanation of data reported in column “g” of Table 01

| No. | Currency | Amount | Brief description of transaction |  |
|-----|----------|--------|----------------------------------|--|
|     | a        | b      | c                                |  |
| 01  | USD      |        |                                  |  |
| 02  | CHF      |        |                                  |  |
| 03  | CAD      |        |                                  |  |
| 04  | GBP      |        |                                  |  |
| 05  | EUR      |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| nn  |          |        |                                  |  |

Table 04: Explanation of data reported in column “i” of Table 01

| No. | Currency | Amount | Brief description of transaction |  |
|-----|----------|--------|----------------------------------|--|
|     | a        | b      | c                                |  |
| 02  |          |        |                                  |  |
| 03  |          |        |                                  |  |
| 04  |          |        |                                  |  |
| 05  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| ..  |          |        |                                  |  |
| nn  |          |        |                                  |  |

## **Guidelines for filling out the report**

### **Report of exchange offices on their foreign currency stocks and turnover**

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

This report is for providing information concerning the opening and closing foreign currency stocks of currencies held by the data provider, currency purchases and sales, and other data, separately for each type of currency in round figures.

The table contained in Section D of Annex 2 of this Decree shall be completed and enclosed with the report.

If the data provider operates more than one office, only one report shall be sent, which shall contain summary information covering the data provider's all offices.

A report shall be sent under all circumstances, regardless of whether or not any transaction took place (negative report).

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

MNB data collection identification number: **P01**

**Bank note and coin stock report**

| No. | Description:<br>Bank note / Coin-<br>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

| Packing unit    | pieces |      |      |      |      |      |       |
|-----------------|--------|------|------|------|------|------|-------|
|                 | 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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

MNB data collection identification number: **P04**

**Number of accounts**

| No. | Account holders                     | Number of bank<br>accounts denominated<br>in forint | Number of private<br>accounts denominated<br>in forint | Number of<br>foreign exchange<br>accounts |
|-----|-------------------------------------|---|--|---|
|     |                                     | a   | b  | c   |
| 01  | Economic and other<br>organizations |   |  |   |
| 02  | Natural persons                     |   |  |   |

## **Guidelines for filling out the report**

### **Number of accounts**

#### **I. Detailed instructions for filling out the table, method of compiling the data**

If possible, indicate only live accounts, in other words, the ones most recently active. The accounts whose balance is zero or below zero shall also be indicated in the rows appropriate.

##### **Row 1: Economic and other organisations**

Use this row to indicate the number of accounts held on behalf of entities considered economic organizations by definition of Act IV of 1959 on the Civil Code of the Republic of Hungary [Section 685. c)] (other than private entrepreneurs) and of other organisations (other than economic organizations, for example, civil associations, political parties, religious organisations, trade unions, condominium associations, water utility companies), showing separately the bank (business) accounts, private accounts and foreign exchange accounts. The term economic organizations shall also include foreign business associations and organisations.

##### **Row 2: Natural persons**

This row shall contain information concerning the accounts of private individuals, showing separately the bank (business) accounts, private accounts and foreign exchange accounts. The concept of natural person shall include the natural persons required to pay value added tax and private entrepreneurs (relating to their business operations as well).

**Column "a"** is for bank (business) accounts as defined in Section 2 (1) b) of Government Decree 232/2001 (XII. 10.) Korm. on Monetary Circulation, Financial Transaction Services and on Electronic Payment Instruments.

**Column "b"** is for private accounts, indicating all accounts, other than bank (business) accounts, held by natural persons and other organisations exempted from the obligation to open bank (business) accounts, which are DIRECTLY linked to the nation-wide network for clearing and settlement transactions, from which the account holder is able to initiate transfers to third persons.

Accounts linked exclusively to payment cards and operated separate from bank accounts shall also be indicated, if the payment cards are not credit or charge cards.

The subsidiary accounts of parent accounts need not be indicated. In this case only the parent accounts are to be included in the numbers displayed in the table.

Accounts for savings purposes only need not be indicated in the table.

**Column "c"** is for indicating accounts denominated in foreign exchange.

Subsidiary accounts need not be indicated, only the on-call accounts in connection with which the bank has accepted any transaction order.

#### **II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

## Credit and debit turnover of forint and foreign exchange payments

Table 01: Credit turnover of forint payments

| No. | Description                       | Payment transactions:<br>launched outside the credit institution |  | Payment transactions:<br>launched inside the credit institution |  |
|-----|-----------------------------------|--|--|---|--|
|     |                                   | volume of transactions<br>(pcs)<br>a                             | value of transactions<br>(HUF millions)<br>b | volume of transactions<br>(pcs)<br>c                            | value of transactions<br>(HUF millions)<br>d |
| 01  | Cash transactions                 |  |  |   |  |
| 02  | Clearing transactions (03+...+10) |  |  |   |  |
| 03  | - credit transfer                 |  |  |   |  |
| 04  | - direct credit                   |  |  |   |  |
| 05  | - pre-authorized collection order |  |  |   |  |
| 06  | - direct debit                    |  |  |   |  |
| 07  | - bill of exchange                |  |  |   |  |
| 08  | - unauthorized collection order   |  |  |   |  |
| 09  | - letters of credit               |  |  |   |  |
| 10  | - clearing checks                 |  |  |   |  |





**Credit and debit turnover of forint and foreign exchange payments****Table 03: Credit turnover of foreign exchange payments**

| No. | Description                       | Payment transactions:<br>launched outside the credit institution |   | Payment transactions:<br>launched inside the credit institution |   |
|-----|-----------------------------------|--|---|---|---|
|     |                                   | volume of transactions<br>(pcs)                                  | value of transactions<br>(HUF millions) | volume of transactions<br>(pcs)                                 | value of transactions<br>(HUF millions) |
|     |                                   | a  | b                                       | c   | d                                       |
| 01  | Cash transactions                 |  |   |   |   |
| 02  | Clearing transactions (03+...+07) |  |   |   |   |
| 03  | - credit transfers                |  |   |   |   |
| 04  | - bills of exchange               |  |   |   |   |
| 05  | - documentary collection          |  |   |   |   |
| 06  | - letters of credit               |  |   |   |   |
| 07  | - checks                          |  |   |   |   |



## **Guidelines for filling out the report**

### **Credit and debit turnover of forint and foreign exchange payments**

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

This form is for supplying information concerning payments made to and from the forint and foreign exchange accounts of clients of credit institutions, with the exception of those transacted through the postal service or by way of bank issued payment cards, and payments made by traveller's checks. In connection with correspondent banking services the data supplied shall include those to whom the services are provided.

#### **II. Detailed instructions for filling out the table, method of compiling the data**

##### **Table 01: Credit turnover of forint payments**

This table shall contain all payments credited to the bank (business) and private forint accounts maintained by the data provider, irrespective of whether the payment was originally denominated in forint or foreign currency, and irrespective of whether the target account is held by private individuals or economic organizations, resident or non-resident.

Payments initiated in and outside the credit institution shall be indicated in separate columns.

##### **Row 01: Cash transactions**

This row shall display the payments made to the benefit of forint bank accounts maintained by the data provider deposited in cash at the data provider's tellers or ATMs, or through coin boxes, and cash collected by money transport personnel.

It shall also contain the deposits made at the data provider's tellers on postal money orders under agreement between the Magyar Posta Rt. and the banks.

##### **Row 02: Clearing transactions**

This number is achieved by adding up the sums under rows 03-10 and it includes all items credited to forint accounts maintained by the data provider from within the bank, and payments credited to forint client accounts initiated in other banks.

Intra-bank transactions shall not contain transfers made from one account to another account of the same client, and payments for settling charges between the bank and the client (credit, deposit, interest, etc.).

##### **Row 03: Credit transfer**

This section contains the payments made to forint accounts by bank transfer from resident and non-resident banks, including the forint equivalent of foreign exchange transactions credited to these accounts.

**Row 04: Direct credit**

Displays the payments made under this title in accordance with Section 16 of Decree No. 9/2001 (MK 147.) MNB on Payment Transactions, Clearing and Settlement Transactions, and on the Rules of Cash Processing Operations. It includes regular transfers and the transfers made under bilateral agreement and submitted in bundles for intra-bank transaction.

**Row 05: Pre-authorized collection order**

This row is for indicating the sums received by the account holders of the data provider based on their orders remitted by virtue of legal regulation or agreement for immediate collection.

**Row 06: Direct debit**

Contains the payments made under this title in accordance with Section 17 of Decree No. 9/2001 (MK 147.) MNB on Payment Transactions, Clearing and Settlement Transactions, and on the Rules of Cash Processing Operations. The volume of direct debit means the number of transactions successfully completed rather than the number of bundles containing several collection orders under the same payment code. It includes regular transfers and the transfers made under bilateral agreement and submitted in bundles for intra-bank transaction.

**Row 07: Bill of exchange**

This section is for displaying the sums credited in forint to the accounts of the data provider's clients following bill of exchange, or the sums translated to forint where the payment is made in a foreign currency.

**Row 08: Unauthorized collection order**

Indicate in this row the sums that may still be collected by this particular method, and the sums credited in forint upon payment made under a documentary collection order remitted in foreign exchange.

**Row 09: Letters of credit**

This section is for indicating the payments received in forint, or in foreign exchange as translated into forint.

**Row 10: Clearing checks**

Clearing checks shall have the meaning as defined in Section 39 of Decree No. 2/1965 (I. 24.) IM Introducing Check Regulations. This section shall not contain the sums from cashing traveller's checks nor those from cashing eurochecks, if they were settled through the Magyar Posta Rt.. It shall, however, contain the sums from cashing money orders and other similar instruments for the remittance of money.

**In columns "a", "b" and "c", "d"**

the payment transactions shall be divided showing separately the payments initiated by another account holder of the data provider or by others.

(Do not write in the boxes with shading.)

## **Table 02: Debit turnover of forint payments**

This table shall contain all payments debited to the bank (business) and private forint accounts maintained by the data provider, irrespective of whether the payment was denominated in forint or foreign currency, and irrespective of whether the source account is held by private individuals or economic organizations, resident or non-resident.

The table features separate sections for transactions remitted the traditional way (on paper) 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), over the phone, on a client (home/office banking) terminal, over the internet, on mobile phone.

All transaction shall be indicated, whether local or international, and whether made in forint or other currencies.

Do not include transfers made from one account to another account of the same client, and payments for settling charges between the bank and the client (credit, deposit).

Credit transfers, direct credit and direct debit 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 landline 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 submitted through a client terminal:

this category contains the number 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 maintained;

- ▶ order placed over the internet:

contains the orders submitted online through the proper website;

- ▶ order by mobile phone:

covers the orders received by "Wap";

- ▶ order on data medium:

this category typically covers direct payment orders submitted on a data medium, such as a floppy or CD.

### **Row 01: Cash transactions**

This row shall display the payments made from forint bank accounts maintained by the data provider and paid out in cash at the data provider's tellers, including any cash transported by money transport personnel.

### **Row 02: Clearing transactions**

This number is achieved by adding up the sums under rows 03-10 and it includes all items debited to forint accounts maintained by the data provider within the bank, and payments debited to forint client accounts and sent to other banks.

This section shall also indicate the sums transferred in foreign exchange to any resident or non-resident account from a forint account.

Intra-bank transactions shall not contain transfers made from one account to another account of the same client, and payments for settling charges between the bank and the client (credit repayment, interest payment, deposit, commission, fees, charges, etc.).

### **Row 03: Credit transfer**

This section contains intra-bank transactions and the payments made by bank transfer to resident and non-resident banks, including the forint equivalent of foreign exchange transactions debited to these accounts.

### **Row 04: Direct credit**

Displays the payments made under this title in accordance with Section 16 of Decree No. 9/2001 (MK 147.) MNB on Payment Transactions, Clearing and Settlement Transactions, and on the Rules of Cash Processing Operations. It includes regular transfers and the transfers made under bilateral agreement and submitted in bundles for intra-bank transaction. The volume of transfers means the number of transaction orders 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 Rt. for submitting orders directly, the “volume” box shall indicate the number of items submitted in bundles to GIRO Rt.

### **Row 05: Pre-authorized collection order**

This row is for indicating the sums debited to the account holders of the data provider on the grounds of immediate collection.

### **Row 06: Direct debit**

Contains the payments made under this title in accordance with Section 17 of Decree No. 9/2001 (MK 147.) MNB on Payment Transactions, Clearing and Settlement Transactions, and on the Rules of Cash Processing Operations. It includes regular transfers and the transfers made under bilateral agreement and submitted in bundles for intra-bank transaction. The volume of automatic direct debit transfers successfully completed shall be reported.

### **Row 07: Bill of exchange**

This section is for displaying the payments made upon bills of exchange denominated in forint and issued or accepted by the data provider's clients, or the sums translated to forint where the payment is made in a foreign currency.

### **Row 08: Unauthorized collection order**

Indicate in this row the sums debited in forint upon payment made under a documentary collection order. Unauthorized collection order denominated in forint is executed by Magyar Államkincstár only.

### **Row 09: Letters of credit**

This section is for indicating the payments made in forint, or in foreign exchange as translated into forint.

### **Row 10: Clearing checks**

Clearing checks shall have the meaning as defined in Section 39 of Decree No. 2/1965 (I. 24.) IM Introducing Check Regulations. This section shall contain the charges resulting from cashing

checks denominated in forint and other currencies drafted by the clients and it shall not contain the sums from the sale of traveller's checks.

#### **In columns “a” and “b”**

indicate the orders submitted to the data provider in a form requiring further action in terms of data processing (on a form, by letter, by fax, over the phone verbally which are not recorded by automated means).

Indicate in these columns the recurrent (permanent) orders, which are to be recorded manually when transacted.

#### **In columns “c” through “l”**

indicate the orders submitted to the data provider by electronic means (e.g.: home-banking, tele-banking, internet, mobile phone, on different types of data mediums). Do not write in the boxes with shading.

Appropriately, with regard to the various payment methods, the collections transacted to the debit of clients' forint accounts submitted to the data provider through the inter-bank clearing system shall not be treated as remitted on paper, whereas documentary collection orders are.

The recurrent (permanent) orders which were initially submitted on paper and transformed subsequently for transaction by automated, electronic means shall be recorded in a column other than the one reserved for transactions submitted on paper.

### **Table 03: Credit turnover of foreign exchange payments**

This table shall contain all payments credited to the foreign exchange bank accounts maintained by the data provider, irrespective of whether the payment was originally denominated in forint or foreign exchange, and irrespective of whether the target account is held by private individuals or economic organizations, resident or non-resident.

Payments initiated in and outside the credit institution shall be indicated in separate columns.

#### **Row 01: Cash transactions**

This row shall display the payments made to the benefit of foreign exchange bank accounts maintained by the data provider deposited in cash at the data provider's tellers or ATMs, or through coin boxes, and cash collected by money transport personnel.

#### **Row 02: Clearing transactions**

This number is achieved by adding up the sums under rows 03-10 and it includes all items credited to foreign exchange accounts maintained by the data provider from within the bank, and payments credited to foreign exchange accounts initiated in other banks.

Intra-bank transactions shall not contain transfers made from one account to another account of the same client, and payments for settling charges between the bank and the client (credit, deposit, interest, etc.).

#### **Row 03: Credit transfer**

This section contains the payments to foreign exchange accounts made by bank transfer from resident and non-resident banks, including the foreign exchange equivalent of forint transactions credited to these accounts.

#### **Row 04: Bills of exchange**

This section is for displaying the sums credited in foreign exchange to the accounts of the data provider's clients following bill collection.

**Row 05: Documentary collection**

Indicate in this row the sums credited to a foreign exchange account upon payment made in foreign exchange under a documentary collection order.

**Row 06: Letters of credit**

This section is for indicating the payments credited to foreign exchange accounts.

**Row 07: Checks**

This section shall not contain the sums from cashing traveller's checks nor those from cashing eurochecks, if they were settled through the Magyar Posta Rt.. It shall, however, contain the sums from cashing money orders and other similar instruments for the remittance of money.

**In columns "a", "b" and "c", "d"**

the payment transactions shall be divided showing separately the payments initiated by another account holder of the data provider or by others.

The foreign exchange sums indicated in columns "b" and "d" shall be translated to forint by the data provider's own rate of exchange.

(Do not write in the boxes with shading.)

**Table 04: Debit turnover of foreign exchange payments**

This table shall contain all payments debited to the foreign exchange accounts maintained by the data provider, irrespective of whether the payment was denominated in forint or foreign exchange, and irrespective of whether the source account is held by private individuals or economic organizations, resident or non-resident.

The table features separate sections for transactions remitted the traditional way (on paper) 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), over the phone, on a client terminal, over the internet, on mobile phone.

**Row 01: Cash transactions**

This row shall display the payments made from foreign exchange accounts maintained by the data provider and paid out in cash at the provider's tellers, including any cash transported by money transport personnel.

**Row 02: Clearing transactions**

This number is achieved by adding up the sums under rows 03-10 and it includes all items debited to foreign exchange accounts maintained by the data provider within the bank, and payments debited to foreign exchange accounts and sent to other banks.

Intra-bank transactions shall not contain transfers made from one account to another account of the same client, and payments for settling charges between the bank and the client.

**Row 03: Credit transfer**

This section contains payments made by bank transfer to resident and non-resident banks, including the transfers made in forint.



**Row 04: Bills of exchange**

This section is for displaying the sums debited to the foreign exchange accounts of the data provider's clients for payments made in this fashion.

**Row 05: Documentary collection**

Indicate in this row the sums debited to a foreign exchange account upon payment made in foreign exchange under a documentary collection order.

**Row 06: Letters of credit**

This section is for indicating the payments made from foreign exchange accounts.

**Row 07: Checks**

This section shall contain the charges resulting from cashing checks denominated in forint and other currencies drafted by the clients and it shall not contain the sums from the sale of traveller's checks.

**In columns "a" and "b"**

indicate the orders submitted to the data provider in a form requiring further action in terms of data processing (on a form, by letter, by fax, over the phone verbally).

**In columns "c" through "l"**

indicate the orders submitted to the data provider by electronic means (e.g.: home-banking, tele-banking, internet, mobile phone, on different types of data mediums). Do not write in the boxes with shading.

The foreign exchange sums indicated in columns "b", "d", "f", "h", "j" and "l" shall be translated to forint by the data provider's own rate of exchange.

(Do not write in the boxes with shading.)

**III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

MNB data collection identification number: **P07**

**Bank issued payment cards - acquiring business**

**Table 01: Number of cash withdrawal facilities**

| 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 at data provider's branches |        |
| 04  | No. of ATM machines operated by the data provider          |        |

**Table 02: Number of ATMs and branches of the data provider honouring bank cards throughout Hungary**

| No. | County, County seat                  | County |          | of that: county seat |          |
|-----|--------------------------------------|--------|----------|----------------------|----------|
|     |                                      | ATMs   | Branches | ATMs                 | Branches |
|     |                                      | number |          |                      |          |
|     |                                      | a      | b        | c                    | d        |
| 01  | Budapest                             |        |          |                      |          |
| 02  | Baranya County, Pécs                 |        |          |                      |          |
| 03  | Bács-Kiskun County, Kecskemét        |        |          |                      |          |
| 04  | Békés County, Békéscsaba             |        |          |                      |          |
| 05  | BAZ County, Miskolc                  |        |          |                      |          |
| 06  | Csongrád County, Szeged              |        |          |                      |          |
| 07  | Fejér County, Székesfehérvár         |        |          |                      |          |
| 08  | Győr-Moson-Sopron County, Győr       |        |          |                      |          |
| 09  | Hajdú-Bihar County, Debrecen         |        |          |                      |          |
| 10  | Heves County, Eger                   |        |          |                      |          |
| 11  | Jász-Nagykun-Szolnok County, Szolnok |        |          |                      |          |
| 12  | Komárom County, Tatabánya            |        |          |                      |          |
| 13  | Nógrád County, Salgótarján           |        |          |                      |          |
| 14  | Pest County (excluding Budapest!)    |        |          |                      |          |
| 15  | Somogy County, Kaposvár              |        |          |                      |          |
| 16  | Szabolcs-Sz.-B. County, Nyíregyháza  |        |          |                      |          |
| 17  | Tolna County, Szekszárd              |        |          |                      |          |
| 18  | Vas County, Szombathely              |        |          |                      |          |
| 19  | Veszprém County, Veszprém            |        |          |                      |          |
| 20  | Zala County, Zalaegerszeg            |        |          |                      |          |
| 21  | <b>Total</b>                         |        |          |                      |          |

**Bank issued payment cards - acquiring business**

**Table 03: Number of merchant outlets accepting cards bearing international logo, under contract with the data provider**

[illegible]

**Bank issued payment cards - acquiring business**

**Table 04: Number of merchant outlets accepting privat label cards  
(cards bearing the issuing bank's logo) under contract with the data provider**

| No. | Code of privat label card<br>suitable for purchases<br>and for cash advance | Number of physical<br>merchant outlets | Number of virtual merchant<br>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       |                     |               |                     |              |                     |
|-----|---|--------------|---------------------|------------------|---------------------|--------------------------------|---------------------|---------------------------------------|---------------------|---------------|---------------------|--------------|---------------------|
|     |   | on ATMs      |                     | on POS terminals |                     | by means other than electronic |                     | on physical and virtual POS terminals |                     | on imprinters |                     | on ATMs      |                     |
|     |   | 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                   |
| 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

| No. | Code of the international card company<br>a | Cash advance |                     | Purchases    |                     |
|-----|---|--------------|---------------------|--------------|---------------------|
|     |   | volume (pcs) | value (million HUF) | volume (pcs) | value (million HUF) |
|     |   | b            | c                   | d            | e                   |
| 01  |   |              |                     |              |                     |
| 02  |   |              |                     |              |                     |
| 03  |   |              |                     |              |                     |
| 04  |   |              |                     |              |                     |
| ..  |   |              |                     |              |                     |
|     |   |              |                     |              |                     |
|     |   |              |                     |              |                     |
| nn  |   |              |                     |              |                     |

Table 07: Traveler's checks cashed

| No. | Value of traveler's checks cashed by the bank<br>(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.

Information concerning the acquiring business 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.), the figures (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.

#### **II. Detailed instructions for filling out the table, method of compiling the data**

##### **Table 01: Number of cash withdrawal facilities**

Indicate the number of the data provider's branches (row 01) (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), the number of branches having facilities to provide cash advance (row 02), and the number of POS terminals the data provider operates in these branches (row 03). The number of POS terminals in the post offices shall be reported by Magyar Posta Rt., however, Magyar Posta Rt. is not required to fill out the other sections of this form. Row 04 of this same table shall indicate the number of ATMs the data provider has. The number of terminals owned by Euronet Banktechnikai Kft. shall be disclosed by Euronet Banktechnikai Kft. by filling out row 04 of Table 01 and Table 02 of this form. The quantity indicated in rows 02 and 04 of this table shall be broken down according to counties and county seats 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 number of terminals owned by Euronet Banktechnikai Kft. shall be disclosed by Euronet Banktechnikai Kft.

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 virtual (b, c) merchant outlets operating under contract for accepting bank cards. Under virtual merchant outlets indicate the number of authorised merchant outlets supplying merchandise for mail/telephone orders (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 virtual 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 cover the terminals owned by the reporting bank and those by the vendors. In the latter case, if it is evident that the merchant has a contract with another credit institution or financial enterprise, these terminals shall be reported only by one of the parties as arranged by the parties concerned.

**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.

**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 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.

**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 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. Purchases through ATMs (k, l) shall mean the loading transactions of phone cards. The transactions on POS terminals (g, h) shall include the transactions conducted on both physical and virtual POS terminals. 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 cards (MasterCard, Visa, Amex, Diners Club, JCB, Citi). 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.

The following equivalence shall be duly observed: The total of volumes and values shall be in accord with the total of volumes and values indicated in row 02 of Table 05 (in a different breakdown):

total of Table 05, row 02, column “a+c+e” shall equal the total of column “b” of Table 06

“b+d+f” shall equal the total of column “c” of Table 06

“g+i+k” shall equal the total of column “d” of Table 06

“h+j+l” shall equal the total of column “e” of Table 06

#### **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.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

The data providers without GiroXMail connection (financial enterprises, Magyar Posta Rt., Euronet Banktechnikai Kft.), shall use a magnetic tape to deliver it to the MNB.

Format of the report: MNB standard (text) file

The report needs to be addressed to: National Bank of Hungary, Statistical Division Department of Data Processing



Bank issued payment cards - issuing business

Table 02: Volume and value of transactions realized by cards issued by the data provider in the reporting period

| No. | Code of card company | Privat card / Business - corporate card | Debit card (with credit limit where applicable) / Credit card / Charge card | Bank issued cards/Co-branded cards issued in cooperation with a merchant | Cash advance |                     |              |                     |  |                     | Volume of purchases |                     |                           |                     |              |                     |                    |                     |              |                     |
|-----|----------------------|---|---|--|--------------|---------------------|--------------|---------------------|--|---------------------|---------------------|---------------------|---------------------------|---------------------|--------------|---------------------|--------------------|---------------------|--------------|---------------------|
|     |                      |   |   |  | ATM          |                     |              |                     | banks and other locations for cash advance |                     |                     |                     | physical merchant outlets |                     |              |                     | MO/TO and Internet |                     |              |                     |
|     |                      |   |   |  | domestic     |                     | foreign      |                     | domestic                                   |                     | foreign             |                     | domestic                  |                     | foreign      |                     | domestic           |                     | foreign      |                     |
|     |                      |   |   |  | volume (pcs) | value (million HUF) | volume (pcs) | value (million HUF) | volume (pcs)                               | value (million HUF) | volume (pcs)        | value (million HUF) | volume (pcs)              | value (million HUF) | volume (pcs) | value (million HUF) | volume (pcs)       | value (million HUF) | volume (pcs) | value (million HUF) |
|     | a                    | b                                       | c   | d  | e            | f                   | g            | h                   | i  | j                   | k                   | l                   | m                         | n                   | o            | p                   | q                  | r                   | s            | t                   |
| 01  |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
| 02  |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
| 03  |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
| 04  |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
|     |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
|     |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
|     |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
|     |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
|     |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
| ... |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |
| nn  |                      |   |   |  |              |                     |              |                     |  |                     |                     |                     |                           |                     |              |                     |                    |                     |              |                     |

Table 03: Traveler's checks sales

| No. | Amount of traveler's checks sold by the bank in million forints |
|-----|---|
|     | a   |
| 01  |   |

## **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 bank 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.

Information concerning the issuing business 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.), the figures (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:**

“debit card (asset card)” shall mean a card issued for the card holder’s bank account to enable the card holder to withdraw money 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 have a credit line attached.

“credit card” shall mean 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 indicated, or only the minimum amount indicated. There is no interest charged on the amount paid up before the due date, however, an interest is charged on the amount remaining. On general principle, all cash advances are charged an interest as of the date of the transaction.

“charge/delayed debit card” shall mean a card issued to the card holder with or without an upper limit specified. 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.

#### **II. Detailed instructions for filling out the table, method of compiling the data**

##### **Table 01: Number of cards and their characteristics according to type**

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 (j), irrespective of how often they are used. Expired and cancelled cards are not included in this section.

The number of cards shall be indicated in the breakdown specified in the technical manual referred to in Point 4.10 of Annex 3 of this Decree entitled “Bank issued payment card statistics” (a-b), also indicating the cards’ characteristics (c-i). The code numbers for the card characteristics are contained here in the table entitled “Aid for Form P27”. If the table does not specify a code for a card that the bank has issued, one shall be requested from the MNB.

The same code may be entered several times, if the characteristics shown with the same code number under columns (c–i) differ. For example, a standard MasterCard (code 1 11) may be indicated as a privat card, business card, debit card, credit card, and also as a co-branded card, depending on how many different types is issued by the data provider.

Column (c) shall be filled out in observation of the definitions conveyed under I. General provisions.

**Table 02: Volume and value of transactions realized by cards issued by the data provider in the reporting period**

Volume and value figures 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 abroad. The data shall be broken down according to Visa, MasterCard, Diners Club, Amex and privat label cards (which can be used only in the issuer network), showing separately  
debit, credit or charge,  
privat or business/corporate cards  
issued by banks only or co-branded.

|   |     |     |     |     |
|---|-----|-----|-----|-----|
| Example: in case of Visa cards column:      | "a" | "b" | "c" | "d" |
| Visa personal, debit, bank issue            | 2   | 1   | 1   | 1   |
| Visa personal, debit, co-branded            | 2   | 1   | 1   | 2   |
| Visa business/corporate, debit, bank issue  | 2   | 2   | 1   | 1   |
| Visa business/corporate, debit, co-branded  | 2   | 2   | 1   | 2   |
| Visa personal, credit, bank issue           | 2   | 1   | 2   | 1   |
| Visa personal, credit, co-branded           | 2   | 1   | 2   | 2   |
| Visa business/corporate, credit, bank issue | 2   | 2   | 2   | 1   |
| Visa business/corporate, credit, co-branded | 2   | 2   | 2   | 2   |

The data compiled as illustrated above are also required for MasterCard, Diners Club, Amex and privat label cards as well.

Column (a) shall always indicate the card company’s code from the table entitled “Bank card statistics” [same as Table 01 column (a)], and columns (b) (c) and (d) shall indicate the codes contained in the table entitled “Aid for Form P27” [same as Table 01 column (c) (d) and (e)].

Purchases information shall be reported separately for purchases made at physical merchant outlets in Hungary and abroad, and for purchases through MO/TO and Internet. Purchases through ATMs (loading transactions of mobile phone cards) shall be indicated under “physical merchant outlets”.

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.

The forint value of data originally designated in foreign exchange shall be calculated by the official exchange rate quoted by the MNB for the last working day of the subject period.

### **Table 03: 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.

Where necessary the official exchange rate quoted by the MNB for the last working day of the subject period shall be applied.

### **III. Rules applicable for the submission of the report**

Method of submission: GiroXMail

The data providers without GiroXMail connection (financial enterprises), shall use a magnetic tape to deliver it to the MNB.

Format of the report: MNB standard (text) file

The report needs to be addressed to: National Bank of Hungary, Statistical Division 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/<br>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<br>(pcs) | value of transactions<br>(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<br>issuing bank (thousand<br>HUF) | by Hungarian merchant<br>(thousand HUF) | by acquiring bank<br>(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. 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.

“Other” shall mean the cases of fraud not classified in any of the six categories above.

## **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: GiroXMail

The data providers without GiroXMail connection (financial enterprises), shall use a magnetic tape to deliver it to the MNB.

Format of the report: MNB standard (text) file

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         |                                       |   |

\*/ The daily balance of the current (settlement) account is the closing balance of the current (settlement) account on working days, while on official and other holidays it is the closing balance of the previous working day.

Table 01 BKR turnover according to transaction types

| Serial<br>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 |              |       |

**Table 02: BKR 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            | <b>Total:</b>      |        |       |         |       |          |       |

**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            | <b>Total:</b>      |        |       |         |       |          |       |

**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            | <b>Total:</b>      |        |       |         |       |          |       |

**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            | <b>Total:</b>      |        |       |         |       |          |       |

**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            | <b>Total:</b>      |                      |       |         |       |          |       |

**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            | <b>Total:</b>      |        |       |



**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           | <b>Total:</b>   |        |       |         |       |          |       |

**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           | <b>Total:</b>   |        |       |         |       |          |       |

**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           | <b>Total:</b>   |             |       |         |       |          |       |

**Table 11: PEK (Postal) transactions according to settlement days**

| Serial number | Settlement date | Sent transactions |       |
|---------------|-----------------|-------------------|-------|
|               |                 | Volume            | Value |
|               | a               | b                 | c     |
| 01            |                 |                   |       |
| 02            |                 |                   |       |
| 03            |                 |                   |       |
| ...           |                 |                   |       |
| ...           |                 |                   |       |
| nn            |                 |                   |       |
| 99            | <b>Total:</b>   |                   |       |

**Table 12: Direct credit transactions according to sending banks**

| Serial number | Bank code     | Sent   |       | Cleared |       | Rejected |       |
|---------------|---------------|--------|-------|---------|-------|----------|-------|
|               |               | Volume | Value | Volume  | Value | Volume   | Value |
|               | a             | b      | c     | d       | e     | f        | g     |
| 001           |               |        |       |         |       |          |       |
| 002           |               |        |       |         |       |          |       |
| 003           |               |        |       |         |       |          |       |
| ...           |               |        |       |         |       |          |       |
| ...           |               |        |       |         |       |          |       |
| nnn           |               |        |       |         |       |          |       |
| 999           | <b>Total:</b> |        |       |         |       |          |       |

**Table 13: Direct credit transactions according to addressee banks**

| Serial number | Bank code     | Received |       | Cleared |       | Rejected |       |
|---------------|---------------|----------|-------|---------|-------|----------|-------|
|               |               | Volume   | Value | Volume  | Value | Volume   | Value |
|               | a             | b        | c     | d       | e     | f        | g     |
| 001           |               |          |       |         |       |          |       |
| 002           |               |          |       |         |       |          |       |
| 003           |               |          |       |         |       |          |       |
| ...           |               |          |       |         |       |          |       |
| ...           |               |          |       |         |       |          |       |
| nnn           |               |          |       |         |       |          |       |
| 999           | <b>Total:</b> |          |       |         |       |          |       |

**Table 14: Direct debit transactions according to sending banks**

| Serial number | Bank code     | Collection request |       | Cleared |       | Rejected |       |
|---------------|---------------|--------------------|-------|---------|-------|----------|-------|
|               |               | Volume             | Value | Volume  | Value | Volume   | Value |
|               | a             | b                  | c     | d       | e     | f        | g     |
| 001           |               |                    |       |         |       |          |       |
| 002           |               |                    |       |         |       |          |       |
| 003           |               |                    |       |         |       |          |       |
| ...           |               |                    |       |         |       |          |       |
| ...           |               |                    |       |         |       |          |       |
| nnn           |               |                    |       |         |       |          |       |
| 999           | <b>Total:</b> |                    |       |         |       |          |       |

**Table 15: Direct debit transactions according to addressee banks**

| Serial number | Bank code     | Collection |       | Cleared |       | Rejected |       |
|---------------|---------------|------------|-------|---------|-------|----------|-------|
|               |               | Volume     | Value | Volume  | Value | Volume   | Value |
|               | a             | b          | c     | d       | e     | f        | g     |
| 001           |               |            |       |         |       |          |       |
| 002           |               |            |       |         |       |          |       |
| 003           |               |            |       |         |       |          |       |
| ...           |               |            |       |         |       |          |       |
| ...           |               |            |       |         |       |          |       |
| nnn           |               |            |       |         |       |          |       |
| 999           | <b>Total:</b> |            |       |         |       |          |       |

**Table 16: Direct credit transactions according to titles**

| Serial number | Title         | Sent   |     | Cleared |     | Rejected |     |
|---------------|---------------|--------|-----|---------|-----|----------|-----|
|               |               | number | HUF | number  | HUF | number   | HUF |
|               | a             | b      | c   | d       | e   | f        | g   |
| 001           |               |        |     |         |     |          |     |
| 002           |               |        |     |         |     |          |     |
| 003           |               |        |     |         |     |          |     |
| ...           |               |        |     |         |     |          |     |
| ...           |               |        |     |         |     |          |     |
| nnn           |               |        |     |         |     |          |     |
| 999           | <b>Total:</b> |        |     |         |     |          |     |

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           | <b>Total:</b> |                    |       |         |       |          |       |

**Table 18: Clearing turnover of banks according to sent and received items, and transaction types**

| Serial number | Bank code | Sent/Received | Transaction code and sub-code | Volume | Value |
|---------------|-----------|---------------|-------------------------------|--------|-------|
|               | a         | b             | c                             | d      | e     |
| 0001          |           |               |                               |        |       |
| 0002          |           |               |                               |        |       |
| 0003          |           |               |                               |        |       |
| ...           |           |               |                               |        |       |
| ...           |           |               |                               |        |       |
| nnnn          |           |               |                               |        |       |

## **Guidelines for filling out the report**

### **Payment turnover statistics**

#### **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 initiated 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

**II. Rules applicable for the submission of the report**

Method of submission: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to: MNB

MNB data collection identification number: **P39****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 delay |
|---------------|-----------------|-----------|---------------------------|--|----------------------|
|               | a               | b         | c                         | d  | e                    |
| 01            |                 |           |                           |  |                      |
| 02            |                 |           |                           |  |                      |
| 03            |                 |           |                           |  |                      |
| ...           |                 |           |                           |  |                      |
| ...           |                 |           |                           |  |                      |
| nn            |                 |           |                           |  |                      |

**Table 03: Transactions rejected by ICS**

| Serial number | Bank code | Error code | Description of the error | Volume |
|---------------|-----------|------------|--------------------------|--------|
|               | a         | b          | c                        | d      |
| 01            |           |            |                          |        |
| 02            |           |            |                          |        |
| 03            |           |            |                          |        |
| ...           |           |            |                          |        |
| ...           |           |            |                          |        |
| nn            |           |            |                          |        |



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 |
|               |                 |                            | a     | b                    | c | d                   | e                  | f                        | g                             | h                        | i                                | j      |
| 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 |
|---------------|------------------|------------------|-----------------|-------------------|-------------------|----------------|
|               |                  |                  |                 |                   |                   |                |
| 01            | a                | b                | c               | d                 | e                 | f              |
| 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    |      | 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    |          | 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            |        |       |             |        |

## **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: GiroXMail

Format of the report: MNB standard (text) file

The report needs to be addressed to MNB

















**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      | 99999999999999.99 | Value of transactions between 0-10th       |
| 0-10th items      | 9999999999        | Number of transactions between 0-10th      |
| 10th-100th value  | 99999999999999.99 | Value of transactions between 10th-100th   |
| 10th-100th items  | 9999999999        | Number of transactions between 10th-100th  |
| 100th-1M value    | 99999999999999.99 | Value of transactions between 100th-1M     |
| 100th-1M items    | 9999999999        | Number of transactions between 100th-1M    |
| 1M-5M value       | 99999999999999.99 | Value of transactions between 1M-5M        |
| 1M-5M items       | 9999999999        | Number of transactions between 1M-5M       |
| 5M-10M value      | 99999999999999.99 | Value of transactions between 5M-10M       |
| 5M-10M items      | 9999999999        | Number of transactions between 5M-10M      |
| 10M-20M value     | 99999999999999.99 | Value of transactions between 10M-20M      |
| 10M-20M items     | 9999999999        | Number of transactions between 10M-20M     |
| 20M-50M value     | 99999999999999.99 | Value of transactions between 20M-50M      |
| 20M-50M items     | 9999999999        | Number of transactions between 20M-50M     |
| 50M-100M value    | 99999999999999.99 | Value of transactions between 50M-100M     |
| 50M-100M items    | 9999999999        | Number of transactions between 50M-100M    |
| 100M-200M value   | 99999999999999.99 | Value of transactions between 100M-200M    |
| 100M-200M items   | 9999999999        | Number of transactions between 100M-200M   |
| 200M-500M value   | 99999999999999.99 | Value of transactions between 200M-500M    |
| 200M-500M items   | 9999999999        | Number of transactions between 200M-500M   |
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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      | 99999999999999.99 | Value of transactions between 0-10th       |
| 0-10th items      | 9999999999        | Number of transactions between 0-10th      |
| 10th-100th value  | 99999999999999.99 | Value of transactions between 10th-100th   |
| 10th-100th items  | 9999999999        | Number of transactions between 10th-100th  |
| 100th-1M value    | 99999999999999.99 | Value of transactions between 100th-1M     |
| 100th-1M items    | 9999999999        | Number of transactions between 100th-1M    |
| 1M-5M value       | 99999999999999.99 | Value of transactions between 1M-5M        |
| 1M-5M items       | 9999999999        | Number of transactions between 1M-5M       |
| 5M-10M value      | 99999999999999.99 | Value of transactions between 5M-10M       |
| 5M-10M items      | 9999999999        | Number of transactions between 5M-10M      |
| 10M-20M value     | 99999999999999.99 | Value of transactions between 10M-20M      |
| 10M-20M items     | 9999999999        | Number of transactions between 10M-20M     |
| 20M-50M value     | 99999999999999.99 | Value of transactions between 20M-50M      |
| 20M-50M items     | 9999999999        | Number of transactions between 20M-50M     |
| 50M-100M value    | 99999999999999.99 | Value of transactions between 50M-100M     |
| 50M-100M items    | 9999999999        | Number of transactions between 50M-100M    |
| 100M-200M value   | 99999999999999.99 | Value of transactions between 100M-200M    |
| 100M-200M items   | 9999999999        | Number of transactions between 100M-200M   |
| 200M-500M value   | 99999999999999.99 | Value of transactions between 200M-500M    |
| 200M-500M items   | 9999999999        | Number of transactions between 200M-500M   |
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |



|                   |                   |  |
|-------------------|-------------------|--|
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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     | 99999999999999.99 | Value of transactions between 0-10th      |
| 0-10th items     | 9999999999        | Number of transactions between 0-10th     |
| 10th-100th value | 99999999999999.99 | Value of transactions between 10th-100th  |
| 10th-100th items | 9999999999        | Number of transactions between 10th-100th |
| 100th-1M value   | 99999999999999.99 | Value of transactions between 100th-1M    |
| 100th-1M items   | 9999999999        | Number of transactions between 100th-1M   |
| 1M-5M value      | 99999999999999.99 | Value of transactions between 1M-5M       |
| 1M-5M items      | 9999999999        | Number of transactions between 1M-5M      |
| 5M-10M value     | 99999999999999.99 | Value of transactions between 5M-10M      |
| 5M-10M items     | 9999999999        | Number of transactions between 5M-10M     |
| 10M-20M value    | 99999999999999.99 | Value of transactions between 10M-20M     |
| 10M-20M items    | 9999999999        | Number of transactions between 10M-20M    |
| 20M-50M value    | 99999999999999.99 | Value of transactions between 20M-50M     |
| 20M-50M items    | 9999999999        | Number of transactions between 20M-50M    |
| 50M-100M value   | 99999999999999.99 | Value of transactions between 50M-100M    |
| 50M-100M items   | 9999999999        | Number of transactions between 50M-100M   |
| 100M-200M value  | 99999999999999.99 | Value of transactions between 100M-200M   |
| 100M-200M items  | 9999999999        | Number of transactions between 100M-200M  |
| 200M-500M value  | 99999999999999.99 | Value of transactions between 200M-500M   |
| 200M-500M items  | 9999999999        | Number of transactions between 200M-500M  |

|                   |                   |  |
|-------------------|-------------------|--|
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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           | 99999999999999.99 | Value of transactions between 0-10th      |
| 0-10th items           | 9999999999        | Number of transactions between 0-10th     |
| 10th-100th value       | 99999999999999.99 | Value of transactions between 10th-100th  |
| 10th-100th items       | 9999999999        | Number of transactions between 10th-100th |
| 100th-1M value         | 99999999999999.99 | Value of transactions between 100th-1M    |
| 100th-1M items         | 9999999999        | Number of transactions between 100th-1M   |
| 1M-5M value            | 99999999999999.99 | Value of transactions between 1M-5M       |
| 1M-5M items            | 9999999999        | Number of transactions between 1M-5M      |
| 5M-10M value           | 99999999999999.99 | Value of transactions between 5M-10M      |
| 5M-10M items           | 9999999999        | Number of transactions between 5M-10M     |
| 10M-20M value          | 99999999999999.99 | Value of transactions between 10M-20M     |
| 10M-20M items          | 9999999999        | Number of transactions between 10M-20M    |
| 20M-50M value          | 99999999999999.99 | Value of transactions between 20M-50M     |

|                   |                   |  |
|-------------------|-------------------|--|
| 20M-50M items     | 9999999999        | Number of transactions between 20M-50M     |
| 50M-100M value    | 99999999999999.99 | Value of transactions between 50M-100M     |
| 50M-100M items    | 9999999999        | Number of transactions between 50M-100M    |
| 100M-200M value   | 99999999999999.99 | Value of transactions between 100M-200M    |
| 100M-200M items   | 9999999999        | Number of transactions between 100M-200M   |
| 200M-500M value   | 99999999999999.99 | Value of transactions between 200M-500M    |
| 200M-500M items   | 9999999999        | Number of transactions between 200M-500M   |
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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     | 99999999999999.99 | Value of transactions between 0-10th      |
| 0-10th items     | 9999999999        | Number of transactions between 0-10th     |
| 10th-100th value | 99999999999999.99 | Value of transactions between 10th-100th  |
| 10th-100th items | 9999999999        | Number of transactions between 10th-100th |

|                   |                   |  |
|-------------------|-------------------|--|
| 100th-1M value    | 99999999999999.99 | Value of transactions between 100th-1M     |
| 100th-1M items    | 9999999999        | Number of transactions between 100th-1M    |
| 1M-5M value       | 99999999999999.99 | Value of transactions between 1M-5M        |
| 1M-5M items       | 9999999999        | Number of transactions between 1M-5M       |
| 5M-10M value      | 99999999999999.99 | Value of transactions between 5M-10M       |
| 5M-10M items      | 9999999999        | Number of transactions between 5M-10M      |
| 10M-20M value     | 99999999999999.99 | Value of transactions between 10M-20M      |
| 10M-20M items     | 9999999999        | Number of transactions between 10M-20M     |
| 20M-50M value     | 99999999999999.99 | Value of transactions between 20M-50M      |
| 20M-50M items     | 9999999999        | Number of transactions between 20M-50M     |
| 50M-100M value    | 99999999999999.99 | Value of transactions between 50M-100M     |
| 50M-100M items    | 9999999999        | Number of transactions between 50M-100M    |
| 100M-200M value   | 99999999999999.99 | Value of transactions between 100M-200M    |
| 100M-200M items   | 9999999999        | Number of transactions between 100M-200M   |
| 200M-500M value   | 99999999999999.99 | Value of transactions between 200M-500M    |
| 200M-500M items   | 9999999999        | Number of transactions between 200M-500M   |
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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      | 99999999999999.99 | Value of transactions between 0-10th       |
| 0-10th items      | 9999999999        | Number of transactions between 0-10th      |
| 10th-100th value  | 99999999999999.99 | Value of transactions between 10th-100th   |
| 10th-100th items  | 9999999999        | Number of transactions between 10th-100th  |
| 100th-1M value    | 99999999999999.99 | Value of transactions between 100th-1M     |
| 100th-1M items    | 9999999999        | Number of transactions between 100th-1M    |
| 1M-5M value       | 99999999999999.99 | Value of transactions between 1M-5M        |
| 1M-5M items       | 9999999999        | Number of transactions between 1M-5M       |
| 5M-10M value      | 99999999999999.99 | Value of transactions between 5M-10M       |
| 5M-10M items      | 9999999999        | Number of transactions between 5M-10M      |
| 10M-20M value     | 99999999999999.99 | Value of transactions between 10M-20M      |
| 10M-20M items     | 9999999999        | Number of transactions between 10M-20M     |
| 20M-50M value     | 99999999999999.99 | Value of transactions between 20M-50M      |
| 20M-50M items     | 9999999999        | Number of transactions between 20M-50M     |
| 50M-100M value    | 99999999999999.99 | Value of transactions between 50M-100M     |
| 50M-100M items    | 9999999999        | Number of transactions between 50M-100M    |
| 100M-200M value   | 99999999999999.99 | Value of transactions between 100M-200M    |
| 100M-200M items   | 9999999999        | Number of transactions between 100M-200M   |
| 200M-500M value   | 99999999999999.99 | Value of transactions between 200M-500M    |
| 200M-500M items   | 9999999999        | Number of transactions between 200M-500M   |
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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      | 99999999999999.99 | Value of transactions between 0-10th       |
| 0-10th items      | 9999999999        | Number of transactions between 0-10th      |
| 10th-100th value  | 99999999999999.99 | Value of transactions between 10th-100th   |
| 10th-100th items  | 9999999999        | Number of transactions between 10th-100th  |
| 100th-1M value    | 99999999999999.99 | Value of transactions between 100th-1M     |
| 100th-1M items    | 9999999999        | Number of transactions between 100th-1M    |
| 1M-5M value       | 99999999999999.99 | Value of transactions between 1M-5M        |
| 1M-5M items       | 9999999999        | Number of transactions between 1M-5M       |
| 5M-10M value      | 99999999999999.99 | Value of transactions between 5M-10M       |
| 5M-10M items      | 9999999999        | Number of transactions between 5M-10M      |
| 10M-20M value     | 99999999999999.99 | Value of transactions between 10M-20M      |
| 10M-20M items     | 9999999999        | Number of transactions between 10M-20M     |
| 20M-50M value     | 99999999999999.99 | Value of transactions between 20M-50M      |
| 20M-50M items     | 9999999999        | Number of transactions between 20M-50M     |
| 50M-100M value    | 99999999999999.99 | Value of transactions between 50M-100M     |
| 50M-100M items    | 9999999999        | Number of transactions between 50M-100M    |
| 100M-200M value   | 99999999999999.99 | Value of transactions between 100M-200M    |
| 100M-200M items   | 9999999999        | Number of transactions between 100M-200M   |
| 200M-500M value   | 99999999999999.99 | Value of transactions between 200M-500M    |
| 200M-500M items   | 9999999999        | Number of transactions between 200M-500M   |
| 500M-1000M value  | 99999999999999.99 | Value of transactions between 500M-1000M   |
| 500M-1000M items  | 9999999999        | Number of transactions between 500M-1000M  |
| 1000M-1500M value | 99999999999999.99 | Value of transactions between 1000M-1500M  |
| 1000M-1500M items | 9999999999        | Number of transactions between 1000M-1500M |
| 1500M-2000M value | 99999999999999.99 | Value of transactions between 1500M-2000M  |
| 1500M-2000M items | 9999999999        | Number of transactions between 1500M-2000M |
| 2000M-5000M value | 99999999999999.99 | Value of transactions between 2000M-5000M  |
| 2000M-5000M items | 9999999999        | Number of transactions between 2000M-5000M |
| over 5000M value  | 99999999999999.99 | 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 identification number: **W01**

**Guidelines for filling out the report**  
**Annual report submitted to the general meeting by credit institutions**

**I. General instructions**

Contents of the report: balance sheet, profit and loss account, supplementary notes, business report, auditor's report.

**II. Rules applicable for the submission of the report**

Method of submission: by post

Format of the report: paper

The report needs to be addressed to MNB Financial Stability Department

MNB data collection identification number: **W02**

**Guidelines for filling out the report**  
**Consolidated annual report**

**I. General instructions**

Contents of the report: balance sheet, profit and loss account, supplementary notes, business report, auditor's report.

**II. Rules applicable for the submission of the report**

Method of submission: by post

Format of the report: paper

The report needs to be addressed to MNB Financial Stability Department

MNB data collection identification number: **W03**

**Guidelines for filling out the report**  
**Minutes of the general meeting**

**I. Rules applicable for the submission of the report**

Method of submission: by post

Format of the report: paper

The report needs to be addressed to MNB Financial Stability Department



MNB data collection identification number: **W04**

**Guidelines for filling out the report  
Report of the extraordinary general meeting**

**I. Rules applicable for the submission of the report**

Method of submission: by post

Format of the report: paper

The report needs to be addressed to MNB Financial Stability 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).
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<sup>i</sup> as well as introduced special products.

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<sup>i</sup> 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.).
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<sup>ii</sup>. 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.).

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<sup>ii</sup> Banking group means all members of the group subject to consolidated supervision defined in the Hpt. (Banking Act).

2. Description of the activities of the members of the banking group 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.
3. 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 Section 79 (4) and Section 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  
Hungarian Financial Supervisory Authority

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  
Economics Department

MNB data collection identification number: **W07**

**Guidelines for filling out the report**  
**Annual and medium-term business policy guidelines of credit institutions**

**I. Data compilation**

1. Adjustment of the bank to general changes in the economic and financial environment, related ideas and opportunities.
2. Envisaged changes compared to the current business policy (market share, customer base, new products, services and leading products).
3. Description of business policy ideas on the basis of changes envisaged in the following major balance sheet items, with special consideration to the tools used for the achievement of the individual objectives.
  - a) assets:
    - loans to the corporate sector,
    - household loans,
    - investments,
    - other asset items, important in the balance sheet of the bank (securities, lending abroad, inter-bank loans, outstanding at the central bank).
  - b) liabilities:
    - equity and its elements, dividend policy
    - funds raised from the corporate sector,
    - household deposits, issued securities,
    - other liabilities, important in the balance sheet of the bank (funds raised abroad, inter-bank funds, liabilities from the central bank).
4. Ideas concerning the profitability of the bank
  - changes in the proportion of main income elements,
  - interest rate policy,
  - staff and cost management.
5. Envisaged operational changes, network and other development.
6. Factors potentially hindering the achievement of the planned objectives, and description of the measures planned to be introduced for their elimination.

**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  
Central Bank Control Department  
Hungarian Financial Supervisory Authority

## **Guidelines for filling out the report**

### **Report on operational errors and their repair**

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

This report is a detailed text report on all operational crises, banking crises and disasters. The report must contain the reasons of the crisis, the damages and consequences, all steps taken in relation to recovery, the situation prevailing at the time of the compilation of the report, all further planned steps and measures introduced to avoid similar situations (or plans).

#### **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 Cash Management, Emission Regulation and  
Organisation Department

**Technical manuals for the supply of information**

1. List of organisations classed under Sectors B)-F) according to paragraph I.A.4 of Annex 2 to this Decree
2. List of organisations classed under Sectors A), H) and I) according to paragraph I.A.4 of Annex 2 to this Decree
3. Reserve requirements calculation aid
4. Lists of codes:
  - 4.1. Transactions code lists:
    - 4.1.1. Full list
    - 4.1.2. List of codes used in international payment transactions
    - 4.1.3. Balance of payments codes for group payment orders and automatic debit transfers
  - 4.2. List of account types
  - 4.3. Interest identification codes
  - 4.4. Other changes in stock codes
  - 4.5. Foreign exchange codes
  - 4.6. Country codes (ISO) and codes of international organisations
  - 4.7. Name and registration numbers of data providers (banks, financial enterprises, investment enterprises) and their identification (GIRO) codes
  - 4.8. E21 schedule of codes
  - 4.9. E27 schedule of codes
  - 4.10. Codes related to bank cards (bank card companies, bank cards)
5. Cohesion of reports, specific control criteria
6. Specific IT manuals
7. List of shares listed on the Budapest Stock Exchange
8. Contents of reports specific to industries of the national economy
9. Text books (K01, K03, E21, balance of payments)
10. List of MNB public relations personnel
11. Instructions for converting Excel files to txt files
12. List of reporting custodians (required to provide statistical reports concerning securities)