



11 May 2009

Terms and conditions for MNB's euro liquidity-providing six-month EUR/HUF FX swap tenders

A General conditions of becoming a counterparty to the tender

From 2 March 2009, the Magyar Nemzeti Bank will introduce euro liquidity-providing six-month EUR/HUF FX swap tenders.

Domestic credit institutions undertaking to keep at least constant at its 31 December 2008 value or increase their outstanding domestic corporate lending, after adjusting for exchange rate effects, on a quarterly basis from the second quarter of 2009 until the end of 2009, while the 2009 average of their net foreign liabilities (calculated using month-end data), after adjusting for exchange rate effects, does not fall below the amount outstanding on 31 December 2008 will be eligible to participate in the tenders.

Domestic credit institutions participating in the tender undertake to raise new funding in 2009 from non-residents with maturities of more than one year and/or to reduce the value of their total foreign assets, after adjusting for exchange rate effects, up to the euro amount defined by themselves. The MNB will establish a swap line for each credit institutions participating in the tender, equal to the euro amount they have undertaken. In defining new total outstanding liabilities to non-residents, the MNB will take into account new equity raised from non-residents as well as government-guaranteed foreign borrowing, pursuant to Act CIV of 2008 on strengthening the stability of the financial intermediary system. The sum of the individual swap lines of the participating credit institutions cannot exceed EUR 5 billion.

Outstanding six-month EUR/HUF FX swaps of credit institutions participating in the tender may reach their swap line at the end of 2009, in a way that the maximum allowable value of their outstanding amount increases at equal monthly rates up to the end of 2009 and then it falls at equal rates up to the end of 2010.

Domestic credit institutions may apply for registration as counterparties to the euro liquidity-providing six-month EUR/HUF FX swap tenders until 25 February 2009. The letter containing the application should be addressed to the MNB's Money and Foreign Exchange Markets Department, indicating the amount of swap line required. The MNB will conclude bilateral agreements with credit institutions willing to participate in euro liquidity-providing six-month EUR/HUF FX swap tenders until 27 February 2009, establishing the amounts of individual swap lines, compliance with the conditions set by the MNB and the monitoring of compliance, as well as the sanctions applicable in the event of non-compliance.

B Detailed terms and conditions of the tender

Domestic credit institutions agreeing to meet the conditions of becoming a counterparty, as detailed in points A and C, and concluding a bilateral agreement with the MNB to meet those conditions (Counterparties) will be eligible to participate in six-month EUR/HUF FX swap tenders.

Counterparties will be able to sell Hungarian forints to the MNB in exchange for euros on the first trading day of the week, at implied euro interest rates (expressed in swap points) set by the MNB. The total outstanding amount of six-month swaps of a Counterparty may not, in any month, exceed the maximum amount defined for that month in the agreement entered into with the MNB (prevailing swap line). The MNB will accept all bids until the prevailing swap line is fully drawn down.

The initial exchange rate used in the starting leg of transactions conducted via the euro liquidity-providing six-month EUR/HUF FX swap tender will be equal to the prevailing EUR/HUF market exchange rate. The Bank will keep margin accounts for Counterparties and will mark to market daily all outstanding EUR/HUF FX swap transactions. In respect of these transactions, the sum of the amount on the forint leg, increased by interest, and the amount on the margin account (collectively: forint margin) must reach 105 per cent of the forint equivalent of a Counterparty’s euro liabilities to the Bank arising from such transactions. The euro amounts are converted into forints at the Bank’s daily official exchange rate.

If the forint margin of a Counterparty does not reach the required amount at the time the positions are marked to market daily, the Bank, while simultaneously notifying the Counterparty, will debit the Counterparty’s settlement account at the Bank by the amount needed to restore the required margin and will credit the amount to the margin account of the Counterparty. If the forint margin exceeds the required amount at the time the positions are marked to market daily, the Bank will subtract the amount in excess of the required margin from the Counterparty’s margin account and add to its settlement account at the Bank. The Bank remunerates the Counterparty’s positive balance in the margin account at the prevailing central bank base rate, with interest settled on the Counterparty’s settlement account at the Bank on the last day of the month. The Counterparty pays interest to the Bank at the prevailing central bank base rate for the negative balance on the Counterparty’s margin account, with interest debited by the Bank to the Counterparty’s settlement account at the Bank on the last day of the month.

All mutual obligations between the Bank and the Counterparty arising from any maturing as well as new transactions conducted under this and other EUR/HUF FX swap tenders of the Bank, which are for the same value date and denominated in the same currency, will be offset and settled on a net basis, by paying the resulting balance.

The payment after payment (PaP) principle will be applied to euro liquidity-providing six-month EUR/HUF FX swap tenders, meaning that the MNB will honour its obligation arising from such transactions after the Counterparty has met its settlement obligation.

Detailed procedures and conditions for euro liquidity-providing six-month EUR/HUF FX swap tenders

Type of operation	Euro liquidity-providing six-month EUR/HUF FX swap tender
Time, place and contents of announcement/invitation	The MNB announces the date of settlement of the starting and maturing legs, the technical EUR/HUF exchange rates used in the transactions, as well as the price of euro liquidity, expressed in swap points, at 10:00 a.m. on the first business day of the week on Reuters’ NBHM and Bloomberg’s NBH10 wire service pages
Eligible counterparties	Resident credit institutions required to hold minimum reserves with the MNB, with direct membership in VIBER or BKR, agreeing to comply with the terms and of participation set by the MNB and concluding a bilateral agreement on the fulfilment of those conditions with the MNB

Initiator	Counterparty
Business hours/time of acceptance of bids	Between 10:00 a.m. and 10:30 a.m. on the first business day of the week
Formal properties and contents of bids	Bids can be submitted through the Reuters Dealing platform or by fax, indicating the euro amount required
Number of bids that an individual bidder can submit	1
Minimum bid amount	At least EUR 5 million per bid, as a whole-number multiple of EUR 1 million
Modification of bids	Of bids received within the deadline for receipt, the one received last will be processed
Time and place of announcement of results	At 11:30 a.m. on the day of the tender on Reuters' NBHM and Bloomberg's NBH10 wire service pages
Starting exchange rate	Prevailing EUR/HUF market exchange rate
Daily revaluation and time of margin account operations	Participating banks will be notified of the results by e-mail until 4:00 p.m. Time of account operations: between Notification and VIBER closing
Fulfilment of euro settlement obligations vis-à-vis the MNB	To the euro account designated in the standing correspondent accounts of the Magyar Nemzeti Bank used in spot FX market operations

To issues not regulated in this document, the 'Terms and Conditions for Money Market Operations of the Central Bank on Forint and Other Currency Markets' apply.

C Detailed conditions of becoming a counterparty to the tender and sanctions

1 First condition of participation in the tender

The quarterly average amount outstanding of loans to the corporate sector, after eliminating the effect of exchange rate changes, is kept at least level at its value on 31 December 2008 on a quarterly basis over the period from the second quarter of 2009 until the end of 2009, according to the conditions as follows:

$$\sum_{1}^{21} A_i - \sum_{1}^{21} A_0 \geq 0$$

, where 'A' is identical to the 'A' coded Statutory Balance Sheet item as shown in the Appendix. 0= values on 31 December 2008. i= average of end-of-month stocks at the end of the calendar quarter.

Sanction

If a credit institution participating in the tender fails to fulfil this criterion at the end of 2009, the MNB may exclude it from its counterparties to euro liquidity-providing six-month EUR/HUF FX swap tenders.

2 Second condition of participation in the tender

The 2009 average of total net foreign liabilities (calculated using month-end data), after eliminating the effect of exchange rate changes, may not fall below the value on 31 December 2008, as follows:

$$\left(\sum_1^{94} C_j - \sum_1^{70} B_j \right) - \left(\sum_1^{94} C_0 - \sum_1^{70} B_0 \right) \geq 0$$

, where 'B' and 'C' are identical to the 'B' and 'C' coded Statutory Balance Sheet items as shown in the Appendix. 0= values on 31 December 2008. j= average of end-of-month stocks of 2009.

Sanction

If a credit institution participating in the tender fails to fulfil this criterion at the end of 2009, the MNB may exclude it from its counterparties to euro liquidity-providing six-month EUR/HUF FX swap tenders and, for a fixed term, from its counterparties to forint deposit and lending facilities with maturities longer than overnight as well.

3 Condition related to the amount of swap line

The credit institution participating in the tender agrees to borrow foreign funds in 2009, up to the amount of the swap line, and/or to reduce the value of its total foreign liabilities, after eliminating the effect of exchange rate changes, relative to their value on 31 December 2008, as follows:

$$\sum_1^{70} B_0 - \sum_1^{70} B_1 + \sum_1^{41} D_1 - \sum_1^{41} D_0 + \sum_1^3 E + \text{capital increase} \geq \text{swap limit}$$

, where 'B' and 'D' are identical to the 'B' and 'D' coded Statutory Balance Sheet items as shown in the Appendix. 'E' is identical to the corresponding item in Report R21 as shown in the Appendix (balance of payments statistics). Capital increase means provision of capital from external sources by non-resident(s), valued at the prevailing exchange rate. 0= stock on 31 December 2008. 1= stock on 31 December 2009.

Sanction

If a credit institution participating in the tender fails to fulfil this criterion at the end of 2009, the MNB may exclude it from its counterparties to euro liquidity-providing six-month EUR/HUF FX swap tenders and, for a fixed term, from its counterparties to forint deposit and lending facilities with maturities longer than overnight as well.

Appendix

Statistics	Table	Row	Column	Code	Description
					Residents - non financial corporates
F01	01	242	d	A01	Non-financial corporations (excl. associated enterprises) - overdraft credit
F01	01	243	d	A02	Non-financial corporations (excl. associated enterprises) - bill of exchange - short-term
F01	01	244	d	A03	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a maturity of not more than 5 years
F01	01	245	d	A04	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a maturity of over 5 years
F01	01	246	d	A05	Non-financial corporations (excl. associated enterprises) - claims purchased - short-term
F01	01	247	d	A06	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of not more than 5 years
F01	01	248	d	A07	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of over 5 years
F01	01	249	d	A08	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - short-term
F01	01	250	d	A09	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - long-term - with a maturity of not more than 5 years
F01	01	251	d	A10	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - long-term - with a maturity of over 5 years
F01	01	252	d	A11	Non-financial corporations (excl. associated enterprises) - housing loan - short-term
F01	01	253	d	A12	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of not more than 5 years
F01	01	254	d	A13	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of over 5 years
F01	01	255	d	A14	Non-financial corporations (excl. associated enterprises) - other loans - short-term
F01	01	256	d	A15	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity of not more than 5 years
F01	01	257	d	A16	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity of over 5 years
F01	01	258	d	A17	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of not more than 5 years
F01	01	259	d	A18	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 5 years
F01	01	260	d	A19	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - short-term
F01	01	261	d	A20	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of not more than 5 years
F01	01	262	d	A21	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of over 5 years
					Foreign assets
F01	01	3	b-c	B01	Cash balance (only foreign currency)
F01	01	8	d	B02	Nostro accounts with EMU credit institutions
F01	01	9	d	B03	Nostro accounts with other non-resident banks
F01	01	49	d	B04	EMU - government securities - short-term

F01	01	50	d	B05	EMU - government securities - long-term
F01	01	51	d	B06	EMU - other general government securities - short-term
F01	01	52	d	B07	EMU - other general government securities - long-term
F01	01	53	d	B08	Bonds of EMU MFIs - short-term
F01	01	54	d	B09	Bonds of EMU MFIs - long-term - with a maturity of not more than 2 years
F01	01	55	d	B10	Bonds of EMU MFIs - long-term - with a maturity of over 2 years
F01	01	56	d	B11	Bonds of other EMU residents - short-term
F01	01	57	d	B12	Bonds of other EMU residents - long-term
F01	01	58	d	B13	Other non-residents - government securities - short-term
F01	01	59	d	B14	Other non-residents - government securities - long-term
F01	01	60	d	B15	Bonds of other non-residents - short-term
F01	01	61	d	B16	Bonds of other non-residents - long-term
F01	01	84	d	B17	Investment fund shares of EMU money market funds
F01	01	85	d	B18	Shares of EMU MFIs
F01	01	86	d	B19	Shares and investment fund shares of other EMU residents
F01	01	87	d	B20	Investment fund shares of other non-resident money market funds
F01	01	88	d	B21	Shares and investment fund shares of other non-residents
F01	01	115	d	B22	EMU - government securities
F01	01	116	d	B23	EMU - other general government securities
F01	01	117	d	B24	Bonds of EMU MFIs - with a maturity of not more than 2 years
F01	01	118	d	B25	Bonds of EMU MFIs - with a maturity of over 2 years
F01	01	119	d	B26	Bonds of other EMU residents
F01	01	120	d	B27	Other non-residents - government securities
F01	01	121	d	B28	Bonds of other non-residents
F01	01	156	d	B29	Investment fund shares of EMU money market funds
F01	01	157	d	B30	Shares of EMU MFIs
F01	01	158	d	B31	Shares and investment fund shares of other EMU residents
F01	01	159	d	B32	Investment fund shares of other non-resident money market funds
F01	01	160	d	B33	Shares and investment fund shares of other non-residents
F01	01	169	d	B34	Interbank deposits placed with EMU credit institutions - short-term
F01	01	170	d	B35	Interbank deposits placed with EMU credit institutions - long-term
F01	01	171	d	B36	Interbank deposits placed with other non-resident banks - short-term
F01	01	172	d	B37	Interbank deposits placed with other non-resident banks - long-term

F01	01	303	d	B38	Claims on EMU credit institutions - short-term
F01	01	304	d	B39	Claims on EMU credit institutions - long-term
F01	01	305	d	B40	Claims on EMU money market funds - short-term
F01	01	306	d	B41	Claims on EMU money market funds - long-term
F01	01	307	d	B42	Loans granted to EMU other general government - short-term
F01	01	308	d	B43	Loans granted to EMU other general government - long-term
F01	01	309	d	B44	Loans granted to EMU other financial intermediaries and financial auxiliaries - short-term
F01	01	310	d	B45	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - for a maturity of not more than 5 years
F01	01	311	d	B46	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of over 5 years
F01	01	312	d	B47	Loans granted to EMU insurance corporations and pension funds - short-term
F01	01	313	d	B48	Loans granted to EMU insurance corporations and pension funds - long-term - for a maturity of not more than 5 years
F01	01	314	d	B49	Loans granted to EMU insurance corporations and pension funds - long-term - with a maturity of over 5 years
F01	01	315	d	B50	Loans granted to EMU non-financial corporations - short-term
F01	01	316	d	B51	Loans granted to EMU non-financial corporations - long-term - for a maturity of not more than 5 years
F01	01	317	d	B52	Loans granted to EMU non-financial corporations - long-term - with a maturity of over 5 years
F01	01	318	d	B53	Consumer credit granted to EMU households and non-profit institutions serving households - short-term
F01	01	319	d	B54	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years
F01	01	320	d	B55	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years
F01	01	321	d	B56	Lending for house purchase to EMU households and non-profit institutions serving households - short-term
F01	01	322	d	B57	Lending for house purchase to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years
F01	01	323	d	B58	Lending for house purchase to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years
F01	01	324	d	B59	Other loans granted to EMU households and non-profit institutions serving households - short-term
F01	01	325	d	B60	Other loans granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years
F01	01	326	d	B61	Other loans granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years
F01	01	327	d	B62	Claims on other non-resident banks - short-term
F01	01	328	d	B63	Claims on other non-resident banks - long-term
F01	01	329	d	B64	Claims on other non-residents - short-term
F01	01	330	d	B65	Claims on other non-residents - long-term
F01	01	356	d	B66	Shares of EMU credit institutions
F01	01	357	d	B67	Shares of EMU other sectors
F01	01	358	d	B68	EMU shares, participations and other business shares from loan-to-capital conversions

F01	01	359	d	B69	Shares of other non-residents
F01	01	360	d	B70	Participations and other business shares in other non-residents from loan-to-capital conversions
					Foreign liabilities
F01	01	524	d	C01	Liabilities to EMU central government - short-term
F01	01	525	d	C02	Liabilities to EMU central government - long-term - with a maturity of not more than 2 years
F01	01	526	d	C03	Liabilities to EMU central government - long-term - maturing over 2 years
F01	01	527	d	C04	Liabilities to EMU central government from repo transactions
F01	01	528	d	C05	EMU other general government - sight and current account deposits
F01	01	529	d	C06	Liabilities to EMU other general government - short-term
F01	01	530	d	C07	Liabilities to EMU other general government - long-term - with a maturity of not more than 2 years
F01	01	531	d	C08	Liabilities to EMU other general government - long-term - maturing over 2 years
F01	01	532	d	C09	Liabilities to EMU other general government from repo transactions
F01	01	533	d	C10	EMU other financial intermediaries and financial auxiliaries - sight and current account deposits
F01	01	534	d	C11	Other liabilities to EMU other financial intermediaries and financial auxiliaries - short-term
F01	01	535	d	C12	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of not more than 2 years
F01	01	536	d	C13	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - maturing over 2 years
F01	01	537	d	C14	Liabilities to EMU other financial intermediaries and financial auxiliaries from repo transactions
F01	01	538	d	C15	EMU insurance corporations and pension funds - sight and current account deposits
F01	01	539	d	C16	Other liabilities to EMU insurance corporations and pension funds - short-term
F01	01	540	d	C17	Other liabilities to EMU insurance corporations and pension funds - long-term - with a maturity of not more than 2 years
F01	01	541	d	C18	Other liabilities to EMU insurance corporations and pension funds - long-term - maturing over 2 years
F01	01	542	d	C19	Liabilities to EMU insurance corporations and pension funds from repo transactions
F01	01	543	d	C20	EMU non-financial corporations - sight and current account deposits
F01	01	544	d	C21	EMU non-financial corporations - deposits with agreed maturity - short-term
F01	01	545	d	C22	EMU non-financial corporations - deposits with agreed maturity - long-term - with a maturity of not more than 2 years
F01	01	546	d	C23	EMU non-financial corporations - deposits with agreed maturity - long-term - maturing over 2 years
F01	01	547	d	C24	Liabilities to EMU non-financial corporations from repo transactions
F01	01	548	d	C25	EMU households and non-profit institutions serving households - sight and current account deposits
F01	01	549	d	C26	EMU households and non-profit institutions serving households - deposits with agreed maturity - short-term
F01	01	550	d	C27	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - with a maturity of not more than 2 years
F01	01	551	d	C28	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - maturing over 2 years

F01	01	552	d	C29	Liabilities to EMU households and non-profit institutions serving households from repo transactions
F01	01	553	d	C30	Liabilities to EMU residents from other authentic repurchase agreements
F01	01	554	d	C31	Deposits of other non-residents - short-term
F01	01	555	d	C32	Deposits of other non-residents - long-term - with a maturity of not more than 2 years
F01	01	556	d	C33	Deposits of other non-residents - long-term - maturing over 2 years
F01	01	557	d	C34	Liabilities to other non-residents from repo transactions
F01	01	558	d	C35	Liabilities to other non-residents from other authentic repurchase agreements
F01	01	568	d	C36	Loro accounts of EMU central banks, ECB and MFIs subject to EMU reserve requirements
F01	01	569	d	C37	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - short-term
F01	01	570	d	C38	
F01	01	571	d	C39	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years
F01	01	572	d	C40	Loro accounts of other MFIs not subject to EMU reserve requirement
F01	01	573	d	C41	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - short-term
F01	01	574	d	C42	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - with a maturity of not more than 2 years
F01	01	575	d	C43	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - maturing over 2 years
F01	01	576	d	C44	Loro account of other non-resident banks
F01	01	577	d	C45	Deposits with agreed maturity of other non-resident banks - short-term
F01	01	578	d	C46	Deposits with agreed maturity of other non-resident banks - long-term - with a maturity of not more than 2 years
F01	01	579	d	C47	Deposits with agreed maturity of other non-resident banks - long-term - maturing over 2 years
F01	01	622	d	C48	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - short-term
F01	01	623	d	C49	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years
F01	01	624	d	C50	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years
F01	01	625	d	C51	Liabilities from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from repo transactions
F01	01	626	d	C52	Liabilities from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from authentic repurchase agreements
F01	01	627	d	C53	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - called - with a notice of not more than 3 months
F01	01	628	d	C54	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - called - with a notice of over 3 months but not more than 2 years
F01	01	629	d	C55	Loans from other MFIs not subject to EMU reserve requirements - short-term
F01	01	630	d	C56	Loans from other MFIs not subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years
F01	01	631	d	C57	Loans from other MFIs not subject to EMU reserve requirements - long-term - maturing over 2 years
F01	01	632	d	C58	Liabilities to other MFIs not subject to EMU reserve requirements from repo transactions

F01	01	633	d	C59	Liabilities to other MFIs not subject to EMU reserve requirements from other authentic repurchase agreements
F01	01	634	d	C60	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice of not more than 3 months
F01	01	635	d	C61	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice of over 3 months but not more than 2 years
F01	01	636	d	C62	Other liabilities to other EMU sectors - short-term
F01	01	637	d	C63	Other liabilities to other EMU sectors - long-term - with a maturity of not more than 2 years
F01	01	638	d	C64	Other liabilities to other EMU sectors - long-term - maturing over 2 years
F01	01	639	d	C65	Other liabilities to other EMU sectors - called loan - with a notice of not more than 3 months
F01	01	640	d	C66	Other liabilities to other EMU sectors - called loan - with a notice of over 3 months but not more than 2 years
F01	01	641	d	C67	Loans from other non-resident banks - short-term
F01	01	642	d	C68	Loans from other non-resident banks - long-term - with a maturity of not more than 2 years
F01	01	643	d	C69	Loans from other non-resident banks - long-term - maturing over 2 years
F01	01	644	d	C70	Loans from other non-resident banks - called - with a notice of not more than 3 months
F01	01	645	d	C71	Loans from other non-resident banks - called - with a notice of over 3 months but not more than 2 years
F01	01	646	d	C72	Liabilities to other international institutions and non-resident governments - short-term
F01	01	647	d	C73	Liabilities to other international institutions and non-resident governments - long-term - with a maturity of not more than 2 years
F01	01	648	d	C74	Liabilities to other international institutions and non-resident governments - long-term - maturing over 2 years
F01	01	649	d	C75	Liabilities to other international institutions and non-resident governments - called loans - with a notice of not more than 3 months
F01	01	650	d	C76	Liabilities to other international institutions and non-resident governments - called loans - with a notice of over 3 months but not more than 2 years
F01	01	651	d	C77	Other liabilities to other non-residents - short-term
F01	01	652	d	C78	Other liabilities to other non-residents - long-term - with a maturity of not more than 2 years
F01	01	653	d	C79	Other liabilities to other non-residents - long-term - maturing over 2 years
F01	01	654	d	C80	Other liabilities to other non-residents - called loans - with a notice of not more than 3 months
F01	01	655	d	C81	Other liabilities to other non-residents - called loans - with a notice of over 3 months but not more than 2 years
F01	01	737	d	C85	Subordinated loan capital received from non-residents - eligible for regulatory capital/own funds
F01	01	738	d	C86	Subordinated loan capital received from non-residents - NOT eligible for regulatory capital/own funds
F01	01	739	d	C87	Supplementary subordinated loan capital received from non-residents
F01	01	743	d	C88	Property liabilities to non-resident owners
F01	01	745	d	C89	Other subordinated liabilities – to non-residents
F01	02	98	d	C90	Own debt securities issued on domestic market - EMU member countries
F01	02	99	d	C91	Own debt securities issued on domestic market - Other non-residents
F01	02	123	d	C92	Debt securities issued abroad - EMU member countries

F01	02	124	d	C93	Debt securities issued abroad - Other non-residents
F01	02	125	d	C94	Debt securities issued abroad - Not classifiable by sector
					Foreign liabilities with original maturity over 1 year
F01	01	525	d	D01	Liabilities to EMU central government - long-term - with a maturity of not more than 2 years
F01	01	526	d	D02	Liabilities to EMU central government - long-term - maturing over 2 years
F01	01	530	d	D03	Liabilities to EMU other general government - long-term - with a maturity of not more than 2 years
F01	01	531	d	D04	Liabilities to EMU other general government - long-term - maturing over 2 years
F01	01	535	d	D05	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of not more than 2 years
F01	01	536	d	D06	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - maturing over 2 years
F01	01	540	d	D07	Other liabilities to EMU insurance corporations and pension funds - long-term - with a maturity of not more than 2 years
F01	01	541	d	D08	Other liabilities to EMU insurance corporations and pension funds - long-term - maturing over 2 years
F01	01	545	d	D09	EMU non-financial corporations - deposits with agreed maturity - long-term - with a maturity of not more than 2 years
F01	01	546	d	D10	EMU non-financial corporations - deposits with agreed maturity - long-term - maturing over 2 years
F01	01	550	d	D11	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - with a maturity of not more than 2 years
F01	01	551	d	D12	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - maturing over 2 years
F01	01	555	d	D13	Deposits of other non-residents - long-term - with a maturity of not more than 2 years
F01	01	556	d	D14	Deposits of other non-residents - long-term - maturing over 2 years
F01	01	570	d	D15	
F01	01	571	d	D16	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years
F01	01	574	d	D17	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - with a maturity of not more than 2 years
F01	01	575	d	D18	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - maturing over 2 years
F01	01	578	d	D19	Deposits with agreed maturity of other non-resident banks - long-term - with a maturity of not more than 2 years
F01	01	579	d	D20	Deposits with agreed maturity of other non-resident banks - long-term - maturing over 2 years
F01	01	623	d	D21	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years
F01	01	624	d	D22	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years
F01	01	630	d	D23	Loans from other MFIs not subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years
F01	01	631	d	D24	Loans from other MFIs not subject to EMU reserve requirements - long-term - maturing over 2 years
F01	01	637	d	D25	Other liabilities to other EMU sectors - long-term - with a maturity of not more than 2 years
F01	01	638	d	D26	Other liabilities to other EMU sectors - long-term - maturing over 2 years
F01	01	642	d	D27	Loans from other non-resident banks - long-term - with a maturity of not more than 2 years
F01	01	643	d	D28	Loans from other non-resident banks - long-term - maturing over 2 years

F01	01	647	d	D29	Liabilities to other international institutions and non-resident governments - long-term - with a maturity of not more than 2 years
F01	01	648	d	D30	Liabilities to other international institutions and non-resident governments - long-term - maturing over 2 years
F01	01	652	d	D31	Other liabilities to other non-residents - long-term - with a maturity of not more than 2 years
F01	01	653	d	D32	Other liabilities to other non-residents - long-term - maturing over 2 years
F01	01	737	d	D33	Subordinated loan capital received from non-residents - eligible for regulatory capital/own funds
F01	01	738	d	D34	Subordinated loan capital received from non-residents - NOT eligible for regulatory capital/own funds
F01	01	739	d	D35	Supplementary subordinated loan capital received from non-residents
F01	01	745	d	D36	Other subordinated liabilities – to non-residents
F01	02	98	d	D37	Own debt securities issued on domestic market - EMU member countries
F01	02	99	d	D38	Own debt securities issued on domestic market - Other non-residents
F01	02	123	d	D39	Debt securities issued abroad - EMU member countries
F01	02	124	d	D40	Debt securities issued abroad - Other non-residents
F01	02	125	d	D41	Debt securities issued abroad - Not classifiable by sector
					Foreign liabilities due in 2009
R21	LEJ2		g	E01	Liabilities due in 2009
R21	LEJ3		d	E02	Liabilities due in 2009
E21				E03	Securities issued due in 2009. Only held by foreigners.