

ANNEX I

MONETARY FINANCIAL INSTITUTIONS AND STATISTICAL REPORTING REQUIREMENTS

Introduction

The statistical system for the Member States whose currency is the euro (hereinafter the ‘euro area Member States’ covering the balance sheet of the monetary financial institution (MFI) sector comprises the two following main elements:

- (a) a list of MFIs for statistical purposes (see Part 1 for identification of certain MFIs); and
- (b) a specification of the statistical information reported by these MFIs at monthly, quarterly and annual frequency (see Parts 2, 3, 4, 5, 6 and 7).

For the purpose of obtaining complete information on the MFIs’ balance sheets, it is also necessary to impose certain statistical reporting requirements on non-MMF investment funds (IFs) and on other financial intermediaries except insurance corporations and pension funds (hereinafter the ‘OFIs’), when acting in the context of financial activities involving money market fund (MMF) shares/units. This statistical information is collected by the national central banks (NCBs) from the MFIs and from IFs and OFIs, in accordance with Part 2 and according to national arrangements relying on the harmonised definitions and classifications set out in Article 1 and Annex II.

The money stock includes notes and coins in circulation and other monetary liabilities (deposits and other financial instruments which are close substitutes for deposits) of MFIs. The counterparts to the money stock comprise all other items in the MFI balance sheet. The ECB also compiles financial transactions derived from the stocks and from other data, including revaluation adjustment data reported by MFIs (see Part 5).

The statistical information required by the ECB is summarised in Part 8.

PART 1

Identification of certain MFIs

SECTION 1

Identification of certain MFIs based on principles of substitutability of deposits

- 1.1 Financial institutions other than credit institutions which issue financial instruments that are considered close substitutes for deposits are classified as MFIs provided that they meet the MFI definition in other respects. The classification is based on the criteria of substitutability of deposits, i.e. whether liabilities are classified as deposits, which is determined by their liquidity, combining characteristics of transferability, convertibility, certainty and marketability, and having regard, where appropriate, to their term of issue.

These criteria for the substitutability of deposits are also applied to determine whether liabilities should be classified as deposits, unless there is a separate category for such liabilities.

- 1.2 For the purposes both of determining substitutability of deposits and classifying liabilities as deposits:

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- (a) transferability refers to the possibility of mobilising funds placed in a financial instrument by using payment facilities, such as cheques, transfer orders, direct debits or similar means;
- (b) convertibility refers to the possibility and the cost of converting financial instruments into currency or transferable deposits; the loss of fiscal advantages in the case of such conversion may be considered a penalty that reduces the degree of liquidity;
- (c) certainty means knowing precisely in advance the capital value of a financial instrument in terms of national currency;
- (d) securities quoted and traded regularly on an organised market are considered to be marketable. For shares in open-end collective investment undertakings, there is no market in the usual sense. Nevertheless, investors know the daily quotation of the shares and can withdraw funds at this price.

SECTION 2

Specifications for the MMFs' identification criteria

For the purpose of Article 2:

- (a) the money market instrument shall be considered to be of a high credit quality, if it has been awarded one of the two highest available short-term credit ratings by each recognised credit rating agency that has rated the instrument or, if the instrument is not rated, it is of an equivalent quality as determined by the management company's internal rating process. Where a recognised credit rating agency divides its highest short-term rating into two categories, these two ratings shall be considered as a single category and therefore the highest rating available;
- (b) the money market fund may, as an exception to the requirement in point (a), hold sovereign issuance of at least investment grade quality, whereby 'sovereign issuance' means money market instruments issued or guaranteed by a central, regional or local authority or central bank of a Member State, the ECB, the Union or the European Investment Bank;
- (c) when calculating WAL for securities, including structured financial instruments, the maturity calculation is based on the residual maturity until the legal redemption of the instruments. However, when a financial instrument embeds a put option, the exercise date of the put option may be used instead of the legal residual maturity only if the following conditions are fulfilled at all times:
 - (i) the put option may be freely exercised by the management company at its exercise date;
 - (ii) the strike price of the put option remains close to the expected value of the instrument at the next exercise date;
 - (iii) the investment strategy of the MMF implies that there is a high probability that the option will be exercised at the next exercise date;
- (d) when calculating both WAL and WAM, the impact of financial derivative instruments, deposits and efficient portfolio management techniques shall be taken into account;
- (e) 'weighted average maturity' (WAM) shall mean a measure of the average length of time to maturity of all of the underlying securities in the fund weighted to reflect

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the relative holdings in each instrument, assuming that the maturity of a floating rate instrument is the time remaining until the next interest rate reset to the money market rate, rather than the time remaining before the principal value of the security must be repaid. In practice, WAM is used to measure the sensitivity of a MMF to changing money market interest rates;

- (f) ‘weighted average life’ (WAL) shall mean the weighted average of the remaining maturity of each security held in a fund, meaning the time until the principal is repaid in full, disregarding interest and not discounting. Contrary to the calculation of the WAM, the calculation of the WAL for floating rate securities and structured financial instruments does not permit the use of interest rate reset dates and instead only uses a security’s stated final maturity. WAL is used to measure the credit risk, as the longer the reimbursement of principal is postponed, the higher the credit risk. WAL is also used to limit the liquidity risk;
- (g) ‘money market instruments’ means instruments normally traded on the money market which are liquid and have a value which can be accurately determined at any time;
- (h) ‘management company’ means a company, the regular business of which is the management of the portfolio of an MMF.

PART 2

Balance sheet (monthly stocks)

To compile the euro area monetary aggregates and counterparts, the ECB requires the data in Table 1 as follows:

1. Instrument categories

(a) Liabilities

The relevant instrument categories are: currency in circulation, deposit liabilities, MMF shares/units issued, debt securities issued, capital and reserves and remaining liabilities. In order to separate monetary and non-monetary liabilities, deposit liabilities are also broken down into overnight deposits, deposits with agreed maturity, deposits redeemable at notice and repurchase agreements (repos). See definitions in Annex II.

(b) Assets

The relevant instrument categories are: cash, loans, debt securities held, equity, investment fund shares, fixed assets and remaining assets. See definitions in Annex II.

2. Breakdown by maturity

Original maturity cut-offs provide a substitute for instrument detail where financial instruments are not fully comparable between markets.

(a) Liabilities

The cut-off points for the maturity bands, or for periods of notice, are: for deposits with agreed maturity, at one year and two years’ maturity at issue; and for deposits redeemable at notice, at three months’ and two years’ notice. Repos are not broken down by maturity as these are usually very short-term instruments, i.e. usually less than three months’ maturity at issue. Debt securities issued by MFIs are broken down at one and two years. No maturity breakdown is required for shares/units issued by MMFs.

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(b) Assets

The cut-off points for the maturity bands are: for MFI loans to euro area residents (other than MFIs) by subsector and further for MFI loans to households by purpose, at one and five year maturity bands; and for MFI holdings of debt securities issued by other MFIs located in the euro area, at one and two year maturity bands to enable the inter-MFI holdings of this instrument to be netted off in the calculation of the monetary aggregates.

3. Breakdown by purpose and separate identification of loans to sole proprietorships/partnerships without legal status

Loans to households and non-profit institutions serving households are further broken down by loan purpose (credit for consumption, lending for house purchase, other lending). Within the category 'other lending', loans granted to sole proprietorships/partnerships without legal status are to be identified separately (see definitions of instrument categories in Part 2 of Annex II and definitions of sectors in Part 3 of Annex II). NCBs may waive the requirement of separate identification of loans to sole proprietorships/partnerships without legal status if such loans constitute less than 5 % of the euro area Member State's total lending to households.

4. Breakdown by currency

For balance sheet items that may be used in the compilation of monetary aggregates, balances in euro must be identified separately so that the ECB has the option of defining monetary aggregates in terms of balances denominated in all currencies combined or in euro alone.

5. Breakdown by sector and residency of counterparties

5.1 The compilation of the euro area monetary aggregates and counterparts requires the identification of those counterparties located in the territory of the euro area that form the money-holding sector. For this purpose, non-MFI counterparties are divided, as set out in the revised European System of Accounts (hereinafter the 'ESA 2010') laid down by Regulation (EU) No 549/2013 (see Part 3 of Annex II), into general government (S.13), with central government (S.1311) identified separately in total deposit liabilities, and other resident sectors. In order to calculate a monthly sector disaggregation of the monetary aggregates and credit counterparts, other resident sectors are further broken down by the following subsectors: non-MMF investment funds (S.124), other financial intermediaries, except insurance corporations and pension funds + financial auxiliaries + captive financial institutions and money lenders (S.125 + S.126 + S.127), insurance corporations (S.128), pension funds (S.129), non-financial corporations (S.11) and households + non-profit institutions serving households (S.14 + S.15). An additional distinction is made for counterparties that are FVCs and central clearing counterparties, within the merged counterpart sectors (S.125 + S.126 + S.127). For sole proprietorships/partnerships without legal status see Section 3. With respect to total deposit liabilities and the deposit categories 'deposits over two years agreed maturity', 'deposits redeemable at notice over two years' and 'repos', an additional distinction is made between credit institutions, other MFI counterparties and central government for the purposes of the ECB's minimum reserve system.

5.2 With respect to total deposit liabilities and the asset category 'total loans', an additional distinction is made for central banks (S.121) and deposit-taking corporations except the central bank (S.122) and for the rest of the world banks and non-banks to better understand lending and funding policies in the banking sector and to better monitor interbank activities.

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- 5.3 With respect to intra-group positions, an additional distinction is made for loan and deposit positions and transactions between deposit taking corporations except the central bank (S.122) to allow the identification of inter-linkages between credit institutions belonging to the same group (domestic and other euro area Member States).
- 5.4 With respect to debt securities holdings with original maturity up to one year, with a currency breakdown, an additional distinction is made for general government (S.13) to ensure a better overview on the inter-linkages between sovereigns and banks.
- 5.5 Certain deposits/loans arising from repos/reverse repos or analogous operations with other financial intermediaries (S.125) + financial auxiliaries (S.126) + captive financial institutions and money lenders (S.127) may relate to transactions with a central counterparty. A central counterparty is an entity that legally interposes itself between counterparties to contracts traded in financial markets, becoming the buyer to every seller and the seller to every buyer. Because such transactions are often substitutes for bilateral business among MFIs, an additional distinction is made within the deposit category 'repurchase agreements' with respect to business with these counterparties. Similarly, an additional distinction is made within the asset category 'loans' with respect to reverse repurchase agreements with these counterparties.
- 5.6 Domestic counterparties are identified separately from euro area other than domestic counterparties with respect to all statistical breakdowns. Counterparties located in the euro area are identified according to their domestic sector or institutional classification in accordance with the lists maintained by the ECB for statistical purposes and the ECB's 'Monetary, financial institutions and markets statistics sector manual: Guidance for the statistical classification of customers', which follows classification principles that are consistent with the ESA 2010 as far as possible. There is no requirement for a geographical breakdown of counterparties located outside the euro area.
- 5.7 In the case of MMF shares/units issued by MFIs of the euro area Member States, reporting agents report as a minimum data on the residency of the holders according to a domestic/euro area other than domestic/rest of the world breakdown to allow the exclusion of holdings of non-residents of the euro area. NCBs may also derive the necessary statistical information from the data collected on the basis of Regulation (EU) No 1011/2012 (ECB/2012/24), to the extent that the data comply with timeliness pursuant to Article 7 of this Regulation and with the minimum standards defined in Annex IV.
- (a) As regards MMF shares/units for which, in accordance with national legislation, a record is kept identifying the holders thereof, including information on the residency of the holders, issuing MMFs or the persons legally representing them report data on the residency breakdown of the holders of their shares/units issued in the monthly balance sheet.
- (b) As regards MMF shares/units for which no record is kept identifying the holders thereof, in accordance with national legislation, or for which a record is kept but it does not contain information on the residency of the holders, reporting agents report data on the residency breakdown in accordance with the approach decided by the relevant NCB in agreement with the ECB. This requirement is limited to one or a combination of the following options, to be selected having regard to the organisation of the relevant markets and the national legal arrangements in the Member State in question. This requirement will be periodically monitored by the NCB.

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| over 2 years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3x | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Foreign currencies | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| up to 1 year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 2 years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| over 2 years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment fund shares/ units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MMF shares/ units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non- MMF investment fund shares/ units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non- financial assets (including | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

a Cells marked with an * are used in the calculation of the reserve base. With respect to debt securities, credit institutions will either present proof of liabilities to be excluded from the reserve base or apply a standardised deduction of a fixed percentage specified by the ECB. Patterned cells are reported solely by credit institutions subject to reserve requirements (RRs). See also special rules on the application of minimum reserves in Annex III.

b The reporting of this item is voluntary until further notice.

c Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Part 2 of Annex I.

d Central counterparties.

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This breakdown is required for enhancing consistency among statistics.

- Country breakdown, including positions vis-à-vis the European Investment Bank and the European Stability Mechanism (see Table 3).

This breakdown is required to analyse further monetary developments and also for the purposes of the transitional requirements and for data quality checks.

- Sector breakdown for intra-euro area cross border deposits from and loans to non-MFIs (see Table 3).

This breakdown is required to assess the positions of the MFI sectors in individual Member States vis-à-vis the remaining euro area Member States.

- Currency breakdown (see Table 4).

This breakdown is required to permit the calculation of transactions for monetary aggregates and counterparts adjusted for exchange rate changes where these aggregates include all currencies combined.

TABLE 2

Quarterly stocks (Sector breakdown)

| A.Domestic | | | | B.Euro area other than domestic | | | | C.Rest of the world | D.Total |
|------------------------------------|-------|------------------------------------|-------|------------------------------------|-------|------------------------------------|-------|---------------------|------------------------|
| BALANCE SHEET ITEMS | | | | | | | | | |
| Mfn-MFIs | | | | Mfn-MFIs | | | | Total | |
| General government (S.13) | | Other resident sectors | | General government (S.13) | | Other resident sectors | | Banks | Other resident sectors |
| Total | Other | Total | Other | Total | Other | Total | Other | | |
| Government (S.13) | | Non-Financial institutions (S.12) | | Government (S.13) | | Non-Financial institutions (S.12) | | | |
| Households (S.14) | | Households (S.14) | | Households (S.14) | | Households (S.14) | | | |
| Auxiliary | | Auxiliary | | Auxiliary | | Auxiliary | | | |
| + (S.14+S.15) | | + (S.14+S.15) | | + (S.14+S.15) | | + (S.14+S.15) | | | |
| Financial institutions for lending | | Financial institutions for lending | | Financial institutions for lending | | Financial institutions for lending | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| Real estate | | Real estate | | Real estate | | Real estate | | | |
| LIABILITIES | | | | | | | | | |
| 8. Currency in circulation | | | | | | | | | |

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|------------|----------|--|----------|--|--|--|--|--|---|--------------|--------------|----------|
| 9. | M | Deposits | | | | | | | | M | | M |
| 9.1. | M | MMMMM | M | | | | | | | M | MMMMM | M |
| 9.2. | M | MMMMM | M | | | | | | | M | MMMMM | M |
| 9.3. | M | MMMMM | M | | | | | | | M | MMMMM | M |
| 9.4. | M | MMMMM | M | | | | | | | M | MMMMM | M |
| 10. | | MMFs shares/ units | | | | | | | | | | |
| 11. | | Debt securities issued | | | | | | | | | | |
| 12. | | Capital and reserves | | | | | | | | | | |
| 13. | | Remaining liabilities | | | | | | | | | | |
| | | of which: financial derivatives | | | | | | | | | | |
| | | of which: accrued interest on deposits | | | | | | | | | | |
| | | ASSETS | | | | | | | | | | |
| 1. | | Cash | | | | | | | | | | |
| 2. | M | M | | | | | | | | M | M | M |
| up to | | MMMMM | M | | | | | | | MMMMM | M | |
| M | | | | | | | | | Monthly data requirements, see Table 1. | | | |

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|--|------|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1 year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| over 5 years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2e | Euro | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loans with original maturity over 1 year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: Loans with remaining maturity of less than or equal to 1 year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: Loans with remaining maturity over 1 year and with interest rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Monthly data requirements, see Table 1. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

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|---------------------------------------|----------|--|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----------|--|--|--|--|--|--|----------|--|----------|
| 3. | M | Debt securities held | M | | | | | | | | | | | | | | | | | | | | | | | | | | | | M | | | | | | | | | M |
| up to 1 year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| over 1 year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4. | | Equity | M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | M | | |
| 5. | | Investment fund shares/ units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MMFs shares/ units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-MMF investment fund shares/ units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. | | Non-financial assets (including fixed assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7. | | Remaining assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: financial derivatives | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| of which: accrued interest on loans | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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Monthly data requirements, see Table 1.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

TABLE 3

Quarterly stocks (Country breakdown)

| BALANCE SHEET ITEMS | EU | | | Rest of the world (excluding EU) |
|---|------------------------------|----------------------------|---------------------------------------|----------------------------------|
| | Other euro area Member State | Non-euro area Member State | Selected EU institutions ^a | |
| LIABILITIES | | | | |
| 8. Currency in circulation | | | | |
| 9. Deposits | | | | |
| from MFIs | | | | |
| from non-MFIs | | | | |
| general government | | | | |
| other financial intermediaries + financial auxiliaries + captive financial institutions and money lenders | | | | |
| insurance corporations | | | | |
| pension funds | | | | |
| non-MMF investment funds | | | | |
| non-financial corporations | | | | |
| households + non-profit institutions serving households | | | | |
| 10. Debt securities issued | | | | |

^a Data should be separately identified for the European Investment Bank and the European Stability Mechanism with reference to the applicable sector classification.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | | | |
|---------------|---|--|--|--|--|
| 11. | MMF shares/ units | | | | |
| 12. | Capital and reserves | | | | |
| 13. | Remaining liabilities | | | | |
| ASSETS | | | | | |
| 1. | Cash | | | | |
| 2. | Loans | | | | |
| | to MFIs | | | | |
| | to non-MFIs | | | | |
| | general government | | | | |
| | other financial intermediaries + financial auxiliaries + captive financial institutions and money lenders | | | | |
| | insurance corporations | | | | |
| | pension funds | | | | |
| | non-MMF investment funds | | | | |
| | non-financial corporations | | | | |
| | households + non-profit institutions serving households | | | | |
| 3. | Debt securities held | | | | |
| | issued by MFIs | | | | |

a Data should be separately identified for the European Investment Bank and the European Stability Mechanism with reference to the applicable sector classification.

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| | | | | |
|---|--|--|--|--|
| up to 1 year | | | | |
| over 1 year and up to 2 years | | | | |
| over 2 years | | | | |
| issued by non-MFIs | | | | |
| 4. Equity | | | | |
| 5. Investment fund shares/units | | | | |
| MMF shares/units | | | | |
| Non-MMF investment fund shares/units | | | | |
| 6. Non-financial assets (including fixed assets) | | | | |
| 7. Remaining assets | | | | |

a Data should be separately identified for the European Investment Bank and the European Stability Mechanism with reference to the applicable sector classification.

TABLE 4

Quarterly stocks (Currency breakdown)

| BALANCE SHEET ITEMS | Euro currencies combined | EU currencies other than euro | | | Currencies other than EU Member State currencies combined | | | | |
|---------------------|--------------------------|-------------------------------|--------------------------------|-----|---|-----|-----|-----|-------------------------------|
| | | Total | Other EU Member State currency | GBP | Total | USD | JPY | CHF | Remaining currencies combined |
| LIABILITIES | | | | | | | | | |
| 9. Deposits | | | | | | | | | |

M

Monthly data requirements, see Table 1.

Q

Quarterly data requirements, see Table 2.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | | | | | | | |
|----------------|--------------------------------------|----------|--|--|---|--|--|--|--|
| A. | Domestic | | | | | | | | |
| from MFIs | M | M | | | | | | | |
| from non-MFIs | M | | | | | | | | |
| B. | Euro area other than domestic | | | | | | | | |
| from MFIs | M | M | | | | | | | |
| from non-MFIs | M | | | | | | | | |
| C. | Rest of the world | | | | | | | | |
| up to 1 year | M | | | | | | | | |
| over 1 year | M | | | | | | | | |
| from banks | Q | | | | | | | | |
| from non-banks | Q | | | | | | | | |
| 10. | M Debt securities issued | M | | | | | | | |
| ASSETS | | | | | | | | | |
| 2. | Loans | | | | | | | | |
| A. | Domestic | | | | | | | | |
| M | | | | | Monthly data requirements, see Table 1. | | | | |
| Q | | | | | Quarterly data requirements, see Table 2. | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | | | | | | | | |
|--------------------|---|----------|--|--|--|--|--|--|--|--|
| to MFIs | M | | | | | | | | | |
| to non-MFIs | M | M | | | | | | | | |
| B. | Euro area other than domestic | | | | | | | | | |
| to MFIs | M | | | | | | | | | |
| to non-MFIs | M | M | | | | | | | | |
| C. | Rest of the world | | | | | | | | | |
| up to 1 year | M | | | | | | | | | |
| over 1 year | M | | | | | | | | | |
| to banks | Q | | | | | | | | | |
| to non-banks | Q | | | | | | | | | |
| 3. | Debt securities held | | | | | | | | | |
| A. | Domestic | | | | | | | | | |
| issued by MFIs | M | M | | | | | | | | |
| issued by non-MFIs | M | M | | | | | | | | |
| B. | Euro area | | | | | | | | | |
| M | Monthly data requirements, see Table 1. | | | | | | | | | |
| Q | Quarterly data requirements, see Table 2. | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | | | | | | | |
|---------------------|----------------------------|----------|--|--|--|---|--|--|----------|
| | other than domestic | | | | | | | | |
| issued by MFIs | M | M | | | | | | | |
| Issued by non-MFIs | M | M | | | | | | | |
| C. | Rest of the world | | | | | | | | |
| issued by banks | Q | | | | | | | | |
| issued by non-banks | Q | | | | | | | | I |
| M | | | | | | Monthly data requirements, see Table 1. | | | |
| Q | | | | | | Quarterly data requirements, see Table 2. | | | |

PART 4

Reporting of revaluation adjustments for the compilation of transactions

To compile transactions in respect of the euro area monetary aggregates and counterparts, the ECB requires revaluation adjustments in respect of the write-offs/write-downs of loans and price revaluation of securities:

1. Write-offs/write-downs of loans

The adjustment in respect of the write-offs/write-downs of loans is reported to allow the ECB to compile financial transactions from the stocks reported in two consecutive reporting periods. The adjustment reflects any changes in the stock of loans reported in accordance with Parts 2 and 3 caused by the application of write-downs, including the writing down of the full outstanding amount of a loan (write-off). The adjustment should also reflect the changes in provisions on loans if an NCB decides that balance sheet stocks are recorded net of provisions. Write-offs/write-downs of loans recognised at the time the loan is sold or transferred to a third party are also included, where identifiable.

The minimum requirements for write-offs/write-downs of loans are set out in Table 1A.

2. Price revaluation of securities

The adjustment in respect of the price revaluation of securities refers to fluctuations in the valuation of securities that arise because of a change in the price at which securities are recorded

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

or traded. The adjustment includes the changes that occur over time in the value of end-period balance sheet stocks because of changes in the reference value at which securities are recorded, i.e. potential gains/losses. It may also contain valuation changes that arise from transactions in securities i.e. realised gains/losses.

The minimum requirements for price revaluation of securities are set out in Table 1A.

No minimum reporting requirement is established for the liability side of the balance sheet. However, if valuation practices applied by reporting agents to debt securities issued result in changes to their end-period stocks, NCBs are permitted to collect data relating to such changes. Such data are reported as 'other revaluation' adjustments.

TABLE 1A

Monthly revaluation adjustments⁰

| A. Domestic | | | | | B. Euro area other than domestic | | | | | C. Rest of the world | | D. Total | | | | | |
|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| BALANCE SHEET ITEMS | | | | | | | | | | | | | | | | | |
| Total | | MFI | | | Non-MFI | | | Total | | MFI | | | Non-MFI | | | Total | Banks |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | |
| Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs | except the RR, central bank and NCBs |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: |
| Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: |
| Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: |
| Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions | Credit institutions |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: |
| Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: |
| Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: | of which: |
| Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other | General public | Higher | Other | resident | resident | Other | Central banks | Other |
| (S.12) | (S.13) | (S.14) | (S.15) | (S.16) | (S.17) | (S.18) | (S.19) | (S.20) | (S.21) | (S.22) | (S.23) | (S.24) | (S.25) | (S.26) | (S.27) | (S.28) | (S.29) |
| LIABILITIES | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | | | |
| Currency in circulation | | | | | | | | | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| BALANCE SHEET ITEM | Non-MFIs | | | | | | MFIs | | | | | | Non-MFIs | the world |
|-------------------------------|--|--|--|--|--|------------------------|--|--|--|--|--|------------------------|----------|-----------|
| | General resident sectors | | | | | | General resident sectors | | | | | | | |
| | Central Bank (S.122) | Other financial institutions (S.125) | Other financial institutions (S.126) | Other financial institutions (S.127) | Households (S.14) | Households (S.15) | Central Bank (S.122) | Other financial institutions (S.125) | Other financial institutions (S.126) | Other financial institutions (S.127) | Households (S.14) | Households (S.15) | | |
| | Banking corporations except the central bank (S.122) | Financial auxiliaries + captive financial institutions and money lenders (S.125+S.126) | Financial auxiliaries + captive financial institutions and money lenders (S.125+S.126) | Financial auxiliaries + captive financial institutions and money lenders (S.125+S.126) | Other financial institutions (S.127) | Households (S.14+S.15) | Banking corporations except the central bank (S.122) | Financial auxiliaries + captive financial institutions and money lenders (S.125+S.126) | Financial auxiliaries + captive financial institutions and money lenders (S.125+S.126) | Financial auxiliaries + captive financial institutions and money lenders (S.125+S.126) | Other financial institutions (S.127) | Households (S.14+S.15) | | |
| | | of which: CCPs | | | Total of which for lending consumption purchase: SP/P ^b | | | of which: CCPs | | | Total of which for lending consumption purchase: SP/P ^c | | | |
| ASSETS | | | | | | | | | | | | | | |
| 1 | Cash | | | | | | | | | | | | | |
| le | of which: euro | | | | | | | | | | | | | |
| 2 | Loans | | | | | | | | | | | | | |
| up to 1 year | | | | | | | | | | | | | | |
| over 1 year and up to 5 years | | | | | | | | | | | | | | |

a Series marked with the word 'MINIMUM' are reported by MFIs. NCBs may extend this requirement also to cover the series marked as blank cells (i.e. not containing the word 'MINIMUM'). Blank cells and MINIMUM cells are reported by the NCB to the ECB. The blank cells with a star on the liability side are assumed to be zero unless there is evidence to the contrary.

b NCBs may request MFIs to report this item on a quarterly basis instead of monthly.

c Sole proprietorships/partnerships without legal status.]

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | | | | | | | |
|--|--------------------|---------|---------|--|---------|---------|---------|--|---------|
| of which: over 2 years ^b | MINIMUM | MINIMUM | MINIMUM | | MINIMUM | MINIMUM | MINIMUM | | MINIMUM |
| 3e | Euro | | | | | | | | |
| up to 1 year | | | | | | | | | |
| over 1 and up to 2 years | | | | | | | | | |
| over 2 years | | | | | | | | | |
| 3x | Foreign currencies | | | | | | | | |
| up to 1 year | | | | | | | | | |
| over 1 and up to 2 years | | | | | | | | | |
| over 2 years | | | | | | | | | |
| 4 | MINIMUM | MINIMUM | Equity | | MINIMUM | MINIMUM | MINIMUM | | MINIMUM |

a Series marked with the word 'MINIMUM' are reported by MFIs. NCBs may extend this requirement also to cover the series marked as blank cells (i.e. not containing the word 'MINIMUM').
Blank cells and MINIMUM cells are reported by the NCB to the ECB.
The blank cells with a star on the liability side are assumed to be zero unless there is evidence to the contrary.

b NCBs may request MFIs to report this item on a quarterly basis instead of monthly.

c Sole proprietorships/partnerships without legal status.]

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | | | | | | | | | | | |
|---|--|--------------------------------------|--|--|--|--|--|--|--|--|--|--|---------|
| 5 | Investment fund shares/units | | | | | | | | | | | | |
| | | MINIMUM | | | | | | | | | | | MINIMUM |
| | | Non-MMF investment fund shares/units | | | | | | | | | | | MINIMUM |
| 6 | Non-financial assets (including fixed assets) | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 7 | Remaining assets | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |

a Series marked with the word ‘MINIMUM’ are reported by MFIs. NCBs may extend this requirement also to cover the series marked as blank cells (i.e. not containing the word ‘MINIMUM’).
Blank cells and MINIMUM cells are reported by the NCB to the ECB.
The blank cells with a star on the liability side are assumed to be zero unless there is evidence to the contrary.

b NCBs may request MFIs to report this item on a quarterly basis instead of monthly.

c Sole proprietorships/partnerships without legal status.]

PART 5

Statistical reporting requirements for loan securitisations and other loan transfers

1. General requirements

Data are reported in accordance with Article 8(2), qualified by those of Article 8(4) when applicable. All data items are broken down according to the residency and subsector of the loan obligor as indicated in the column headings of Table 5. Loans disposed of during a warehousing phase in a securitisation are treated as if they were already securitised.

2. Requirements for reporting net flows of loans securitised or otherwise transferred

2.1 For the purposes of Article 6(a), MFIs calculate the items in Parts 1 and 2 of Table 5 as net flows of loans securitised or otherwise disposed of during the relevant period minus loans acquired during the relevant period. Loans transferred to or acquired from another domestic MFI, and loans whose transfer occurs as a result of a division of the reporting agent, or of a merger or take-over involving the reporting agent and another domestic MFI, are not included in this calculation. Loans transferred to or acquired from non-domestic MFIs are included in the calculation.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

- 2.2 [X¹The items referred to in Section 2.1 are allocated to Parts 1 and 2 of Table 5 as follows:]
- (a) disposals and acquisitions with an impact on the loan stocks reported in accordance with Parts 2 and 3 of Annex I, i.e., disposals resulting in derecognition and acquisitions resulting in recognition or re-recognition, are allocated to Part 1; and
 - (b) disposals and acquisitions without an impact on the loan stocks reported in accordance with Parts 2 and 3 of Annex I, i.e., disposals not resulting in derecognition and acquisitions not resulting in recognition or re-recognition, are allocated to Part 2.
- 2.3 The items in Part 1 of Table 5 are, on a monthly basis, further broken down according to the counterparty in the loan transfer, distinguishing between FVCs, of which FVCs resident in the euro area, and other counterparties. Further breakdowns by original maturity and purpose of the loan are required on a quarterly basis for some items as indicated in Table 5(b).
3. Requirements for reporting of securitised and derecognised loans which are serviced
- 3.1 MFIs provide data in accordance with Part 3 of Table 5 on loans securitised and derecognised for which the MFI acts as servicer as follows:
- (a) end-of-period amounts outstanding; and
 - (b) financial transactions excluding loan disposals and acquisitions during the relevant period, i.e. the change in the amounts outstanding which is attributable to loan principal repayments by borrowers.
- 3.2 As regards Section 3.1(b), NCBs may instead require MFIs to provide net flows of loan disposals and acquisitions for which the MFI acts as servicer so that the NCB can derive the financial transactions referred to in Section 3.1(b).
- 3.3 NCBs may provide a derogation to reporting agents from the requirements of Section 3.1(b) where the net flows collected in Part 1.1 of Table 5 meet the purpose of Section 3.2, i.e. where it is the national practice that securitised and derecognised loans are serviced by MFIs. NCBs will ensure that those net flows are consistent with the purposes of calculating the financial transactions excluding loan disposals and acquisitions under Section 3.1(b). NCBs may request additional information from MFIs in order to make the necessary adjustments.
- 3.4 NCBs may extend the statistical reporting requirements of this Section to all derecognised loans serviced by MFIs, that have been securitised or otherwise transferred. Where this is the case, the NCB will inform MFIs of the statistical reporting requirements pursuant to Part 3 of Table 5.
4. Requirements for reporting the outstanding amounts of loans serviced in a securitisation
- 4.1 MFIs provide quarterly data on all loans serviced in a securitisation in accordance with Part 4 of Table 5 irrespective of whether the serviced loans or their respective servicing rights are recognised on the reporting agent's balance sheet.
- 4.2 With respect to loans serviced for FVCs resident in other euro area Member States, MFIs provide further breakdowns, by aggregating the serviced loans separately for each Member State in which an FVC is resident.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

^{XI} Table 5a

Securitisations and other loan transfers: monthly data

| | | | | | | | | | | | | | | | | | | | | |
|-------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | loan disposals and acquisitions | | | | | | | | | | | | | | | | | | |
| 4. | | Outstanding amounts of loans serviced in a securitisation⁰ | | | | | | | | | | | | | | | | | | |
| 5. | | Outstanding amounts of securitised loans not derecognised⁰ | | | | | | | | | | | | | | | | | | |
| 5.1 | | Total | | | | | | | | | | | | | | | | | | |
| 5.1.1 | | of which: securitised through a euro area FVC | | | | | | | | | | | | | | | | | | |

Table 5b

Securitisations and other loan transfers: quarterly data

| | | | |
|---|--|---|---------------------|
| | A.Domestic SMEs ITEMS | B.Euro area other than domestic MFIs | C.Rest of the world |
| a | Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I. | | |
| b | This item required at quarterly frequency only, see Table 5(b) for the reporting scheme. | | |
| c | Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency. | | |
| d | Sole proprietorships/partnerships without legal status. | | |
| M | Monthly data requirements, see Table 5a. | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| | General government (S.13) | | | | | | | Other resident sectors | | | | | | | | | | |
|------------|--|----------------------------------|--------------------------------|------------------------------------|--------------------------------|---|------------------------------------|------------------------|----------------------------------|--------------------------------|------------------------------------|--------------------------------|---|------------------------------------|---|---|---|---|
| | Total | Other general government (S.131) | Other government funds (S.132) | Non-financial institutions (S.133) | Financial institutions (S.134) | Prudential supervising households (S.135) | Non-financial institutions (S.136) | Total | Other general government (S.131) | Other government funds (S.132) | Non-financial institutions (S.133) | Financial institutions (S.134) | Prudential supervising households (S.135) | Non-financial institutions (S.136) | | | | |
| | | | | | | | | | | | | | | | | | | |
| 1. | Net flows of loans securitised or otherwise transferred: transactions with impact on reported loan stocks calculated as disposals minus acquisitions | | | | | | | | | | | | | | | | | |
| 1.1 | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M |
| | counterparty in | | | | | | | | | | | | | | | | | |
| a | Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I. | | | | | | | | | | | | | | | | | |
| b | This item required at quarterly frequency only, see Table 5(b) for the reporting scheme. | | | | | | | | | | | | | | | | | |
| c | Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency. | | | | | | | | | | | | | | | | | |
| d | Sole proprietorships/partnerships without legal status. | | | | | | | | | | | | | | | | | |
| M | Monthly data requirements, see Table 5a. | | | | | | | | | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| | | the transfer is an FVC | | | | | | | | | | | | | | | | | | | | |
|--------------------------|--|---|----------|----------|----------|----------|----------|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|----------|
| Loan purpose | | | | | | | | | | | | | | | | | | | | | | |
| up to 1 year | | | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | | | |
| over 5 years | | | | | | | | | | | | | | | | | | | | | | |
| 1.1.1 | M | M | M | M | M | M | M | M | | | | | | | | | | | | | | |
| | | of which: counterparty in the transfer is a euro area FVC | | | | | | | | | | | | | | | | | | | | M |
| up to 1 year | | | | | | | | | | | | | | | | | | | | | | |
| a | Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I. | | | | | | | | | | | | | | | | | | | | | |
| b | This item required at quarterly frequency only, see Table 5(b) for the reporting scheme. | | | | | | | | | | | | | | | | | | | | | |
| c | Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency. | | | | | | | | | | | | | | | | | | | | | |
| d | Sole proprietorships/partnerships without legal status. | | | | | | | | | | | | | | | | | | | | | |
| M | | | | | | | | | | | | Monthly data requirements, see Table 5a. | | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|---|---|---|--|---|---|---|---|---|---|---|---|---|--|---|--|--|--|
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | | | | | | | |
| over 5 years | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.2 | M | M | M | M | M | M | M | M | M | M | M | | M | M | M | M | M | M | M | M | M | | M | | | |
| | Other counterparties in the transfer | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan purpose | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.2.1 | M | M | M | M | M | M | M | M | M | M | M | | M | M | M | M | M | M | M | M | M | | M | | | |
| | of which: counterparty in the transfer is a non-domestic euro area MFI | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan purpose | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. | Net flows of loans | | | | | | | | | | | | | | | | | | | | | | | | | |

a Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I.

b This item required at quarterly frequency only, see Table 5(b) for the reporting scheme.

c Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency.

d Sole proprietorships/partnerships without legal status.

| | |
|---|--|
| M | Monthly data requirements, see Table 5a. |
|---|--|

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | | securitised or otherwise transferred: transactions without impact on reported loan stocks calculated as disposals minus acquisitions | | | | | | | | | | | | | | | | | | |
| 2.1. | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M |
| | | All counterparties in the transfer | | | | | | | | | | | | | | | | | | |
| 3. | | Loans securitised and derecognised for which the MFI acts as servicer^a | | | | | | | | | | | | | | | | | | |
| 3.1 | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M |
| | | Outstanding amounts | | | | | | | | | | | | | | | | | | |
| Loan purpose | | | | | | | | | | | | | | | | | | | | |

a Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I.

b This item required at quarterly frequency only, see Table 5(b) for the reporting scheme.

c Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency.

d Sole proprietorships/partnerships without legal status.

M Monthly data requirements, see Table 5a.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| up to 1 year | | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | | |
| over 5 years | | | | | | | | | | | | | | | | | | | | | |
| 3.2 | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M | M |
| | Financial transactions excluding loan disposals and acquisitions | | | | | | | | | | | | | | | | | | | | |
| Loan purpose | | | | | | | | | | | | | | | | | | | | | |
| up to 1 year | | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | | |
| a | Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I. | | | | | | | | | | | | | | | | | | | | |
| b | This item required at quarterly frequency only, see Table 5(b) for the reporting scheme. | | | | | | | | | | | | | | | | | | | | |
| c | Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency. | | | | | | | | | | | | | | | | | | | | |
| d | Sole proprietorships/partnerships without legal status. | | | | | | | | | | | | | | | | | | | | |
| M | Monthly data requirements, see Table 5a. | | | | | | | | | | | | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| over 5 years | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 4. | Outstanding amounts of loans serviced in a securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1 | Loans serviced: All FVCs | | | | | | | | | | | | | | | | | | | | | | | |
| up to 1 year | | | | | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | | | | | |
| over 5 years | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.1.1 | Loans serviced: of which FVCs euro | | | | | | | | | | | | | | | | | | | | | | | |
| a | Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I. | | | | | | | | | | | | | | | | | | | | | | | |
| b | This item required at quarterly frequency only, see Table 5(b) for the reporting scheme. | | | | | | | | | | | | | | | | | | | | | | | |
| c | Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency. | | | | | | | | | | | | | | | | | | | | | | | |
| d | Sole proprietorships/partnerships without legal status. | | | | | | | | | | | | | | | | | | | | | | | |
| M | Monthly data requirements, see Table 5a. | | | | | | | | | | | | | | | | | | | | | | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

Table 5b

Securitisations and other loan transfers: quarterly data

| | area | FVCs | | | | | | | | | | | | | | | | | | |
|--------------------------|--|------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| up to 1 year | | | | | | | | | | | | | | | | | | | | |
| over 1 and up to 5 years | | | | | | | | | | | | | | | | | | | | |
| over 5 years | | | | | | | | | | | | | | | | | | | | 1 |
| a | Data under this item may be subject to different statistical collection procedures, as decided by an NCB in accordance with the rules contained in Section 3 of Part 5 of Annex I. | | | | | | | | | | | | | | | | | | | |
| b | This item required at quarterly frequency only, see Table 5(b) for the reporting scheme. | | | | | | | | | | | | | | | | | | | |
| c | Regarding the reporting obligation referred to in Section 5.2 of Part 5 of Annex I, only the row 'Total' is reported, and only at quarterly frequency. | | | | | | | | | | | | | | | | | | | |
| d | Sole proprietorships/partnerships without legal status. | | | | | | | | | | | | | | | | | | | |
| M | | | | | | | | | | | | | | | | | | | | Monthly data requirements, see Table 5a. |

PART 6**Simplified reporting for small credit institutions**

Credit institutions to which the derogations referred to in Article 9(1)(d) apply may be exempted from the following requirements:

- The breakdown by currency referred to in Section 4 of Part 2.
- The separate identification of:
 - positions with central counterparties as referred to in Section 5.3 of Part 2;
 - syndicated loans as indicated in Table 1 of Part 2;
 - debt securities of up to two years' maturity and nominal capital guarantee below 100 %, as indicated in Table 1 of Part 2.
- The sector breakdown referred to in Section 3 of Part 3.
- The country breakdown referred to in Section 4 of Part 3.
- The currency breakdown referred to in Section 5 of Part 3.

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

In addition, these credit institutions may fulfil the statistical reporting requirements referred to in Parts 2, 5 and 6 by reporting data only on a quarterly basis and in accordance with the timeliness requirement given for quarterly statistics in Article 7(3).

PART 7

Summary

Summary of breakdowns for the purposes of the aggregated balance sheet of the MFI sector⁽¹⁾

| INSTRUMENT AND MATURITY CATEGORIES | |
|---|---|
| BALANCE SHEET ITEMS | |
| ASSETS | LIABILITIES |
| 1. Cash | 8. Currency in circulation |
| 2. Loans up to 1 year⁰ over 1 year and up to 5 years⁰ over 5 years⁰ of which: intra-group positions of which: syndicated loans of which: reverse repos of which: revolving loans and overdrafts (euro) of which: convenience credit card credit (euro) of which: extended credit card credit (euro) of which: real estate collateral ⁰ Loans with original maturity over 1 year (euro) of which: loans with remaining maturity of less than 1 year of which: loans with remaining maturity over 1 year and with interest rate reset in the next 12 months Loans with original maturity over 2 years (euro) of which: loans with remaining maturity of less than 2 years of which: loans with remaining maturity over 2 years and with interest rate reset in the next 24 months | 9. Deposits up to 1 year⁰ over 1 year⁰ of which: intra-group positions of which: transferable deposits of which: up to 2 years of which: syndicated loans 9.1. Overnight deposits of which: transferable deposits 9.2. Deposits with agreed maturity up to 1 year over 1 year and up to 2 years over 2 years 9.3. Deposits redeemable at notice up to 3 months over 3 months of which: over 2 years⁰ 9.4. Repos |
| 3. Debt securities held up to 1 year⁰ over 1 year and up to 2 years⁰ over 2 years⁰ | 10. MMF shares/units |
| 4. Equity | 11. Debt securities issued up to 1 year over 1 year and up to 2 years of which: up to 2 years and nominal capital guarantee below 100 % over 2 years 12. Capital and reserves 13. Remaining liabilities of which: financial derivatives of which: accrued interest on deposits |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | |
|--|---|--------------------|---|
| 5. | Investment funds shares/units MMF shares/units Non-MMF investment fund shares/units | | |
| 6. | Non-financial assets (including fixed assets) | | |
| 7. | Remaining assets of which: financial derivatives of which: accrued interest on loans | | |
| COUNTERPARTIES AND PURPOSE CATEGORIES | | | |
| ASSETS | | LIABILITIES | |
| A. | Domestic residents MFIs of which: Central Banks of which: Deposit-taking corporations except the central bank Non-MFIs General government central government state government local government social security funds Other resident sectors^e non-MMF investment funds (S.124) other financial intermediaries, financial auxiliaries and captive financial institutions and money lenders (S.125 + S.126 + S.127)^e of which: central counterparties ^f of which: FVCs ^f | A. | Domestic residents MFIs of which: Central Banks of which: Deposit-taking corporations except the central bank of which: credit institutions Non-MFIs General government central government other general government state government local government social security funds Other resident sectors^e non-MMF investment funds (S.124) other financial intermediaries, financial auxiliaries and captive financial institutions and money lenders (S.125 + S.126 + S.127)^e of which: |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | |
|-----------|--|---|
| | <p>insurance corporations (S.128) pension funds (S.129)^c non-financial corporations (S.11)^c households and non-profit institutions serving households (S.14 + S.15)^c credit for consumption^f lending for house purchase^{B.} other lending^f of which: sole proprietorships/partnerships without legal status^f</p> | <p>central counterparties^f of which: FVCs^f insurance corporations (S.128) pension funds (S.129)^c non-financial corporations (S.11)^c households and non-profit institutions serving households (S.14 + S.15)^c</p> |
| B. | <p>euro area other than domestic residents MFIs of which: Central Banks of which: Deposit-taking corporations except the central bank</p> <p>Non-MFIs General government central government state government local government social security funds</p> <p>Other resident sectors^c non-MMF investment funds (S.124) other financial intermediaries, financial</p> | <p>euro area other than domestic residents MFIs of which: Central Banks of which: Deposit-taking corporations except the central bank of which: credit institutions</p> <p>Non-MFIs General government central government other general government state government local government social security funds</p> <p>Other resident sectors^c non-MMF investment funds (S.124) other financial intermediaries, financial auxiliaries and captive financial</p> |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| | | | |
|-----------|---|---|--|
| | <p>auxiliaries and captive financial institutions and money lenders (S.125 + S.126 + S.127)^e</p> <p>of which: central counterparties^f</p> <p>of which: FVCs^f</p> <p>insurance corporations (S.128)</p> <p>pension funds (S.129)^e</p> <p>non-financial corporations (S.11)^e</p> <p>households and non-profit institutions serving households (S.14 + S.15)^e</p> <p>credit for consumption^f</p> <p>lending for house purchase^f</p> <p>other lending^f</p> | <p>institutions and money lenders (S.125 + S.126 + S.127)^e</p> <p>of which: central counterparties^f</p> <p>of which: FVCs^f</p> <p>insurance corporations (S.128)</p> <p>pension funds (S.129)^e</p> <p>non-financial corporations (S.11)^e</p> <p>households and non-profit institutions serving households (S.14 + S.15)^e</p> | <p>C. Residents of the rest of the world</p> <p>Banks</p> <p>Non-banks</p> <p>General government</p> <p>Other residents</p> |
| C. | <p>Residents of the rest of the world</p> <p>Banks</p> <p>Non-banks</p> <p>General government</p> <p>Other residents</p> | | |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

| D. Total | D. Total |
|-------------------|---|
| CURRENCIES | |
| e | euro |
| x | foreign currencies - currencies other than the euro, i.e. other Member States currencies, USD, JPY, CHF, remaining currencies.^g |
| a | Monthly maturity breakdown relates only to loans to main resident sectors other than MFIs and general government of the euro area Member States. The corresponding maturity breakdowns for loans to general government other than central government of the euro area Member States is quarterly. |
| b | Monthly maturity breakdown relates only to holdings of securities issued by MFIs located in the euro area. As quarterly data, holdings of securities issued by non-MFIs in the euro area are split into 'up to one year' and 'over one year'. |
| c | Vis-à-vis the rest of the world only. |
| d | The reporting of the item 'deposits redeemable at notice over two years' is voluntary until further notice. |
| e | Monthly breakdown by subsector is required for loans and deposits. |
| f | For loans, a further breakdown by purpose is included for the subsector S.14 + S.15. In addition, for a limited number of instruments, further 'of which positions' are required for some subsectors: 'of which central counterparties' and 'of which financial vehicle corporations' for the subsector S.125; 'of which sole proprietorships/partnerships without legal status' for loans to the subsector S.14; 'of which real estate collateral' for loans to the subsectors S.11 and S.14 + S.15 (quarterly requirements only). |
| g | Quarterly breakdown by currency of each other Member State is required for selected items only. |

Changes to legislation: There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I. (See end of Document for details)

- (1) Monthly data breakdowns are indicated in bold, quarterly data breakdowns are indicated in normal type.

Changes to legislation:

There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, ANNEX I.