### ANNEX I

### MONETARY FINANCIAL INSTITUTIONS AND STATISTICAL REPORTING REQUIREMENTS

#### 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.
- 2.2 [<sup>X1</sup>The 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.

#### **Editorial Information**

- X1 Substituted by Corrigendum to Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (Official Journal of the European Union L 297 of 7 November 2013).
- 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.
- 4.3 NCBs may collect the data referred to in Article 6(b), or part thereof, on an FVCby-FVC basis from resident MFIs acting as servicers of securitised loans. If an NCB considers that the data referred to in Section 4.4 and the breakdowns referred to in Section 4.2 may be collected on an FVC-by-FVC basis, it shall inform the MFIs whether, and the extent to which, the reporting referred to in Sections 4.1 and 4.2 is required.
- 5. Statistical reporting requirements for MFIs applying the IAS 39, the IFRS 9 or similar national accounting rules
- 5.1 MFIs applying the IAS 39, the IFRS 9 or similar rules report the end-of-month amounts outstanding of loans disposed of by means of a securitisation that have not been subject to derecognition in accordance with Part 5 of Table 5.
- [<sup>X1</sup>5.2. MFIs to which the derogation in Article 9(4) applies report the end-of-quarter amounts outstanding of the loans disposed of by means of a securitisation that have been subject to derecognition but are still recognised on the financial statements in accordance with Part 5 of Table 5.]

## [<sup>X1</sup>Table 5a

Securiti				othe	er lo	an t	rans	sters	s: mo											
BALAN						-			_		Euro				nan c	lome	estic			C.Res
SHEMAT									_	M	FNo									of
ITEMS	GU			her	resi	dent	sec	tors					alOt		resi	dent	sec	tors		the world
	0		men	it									imei	it						world
	(S.)		h Teol	4 a NI a		l. T	D.	<b>N</b>			· ·	13)	lle The	4 aNI a		L T	D.	. NL	LIT	usehol
	101								in Fl Iastc		nola								ast ci	
									3-1100		ns									<b>a</b> tions
									.1þ)r		115								.1þ)r	
		(~				anci					tion		1		1 <b>7</b> i4					titutior
				Ì	au	xilia	ries	5		rvin					au	xilia	ries		sei	rving
					+						holds				+				1	usehold
						ptiv			(S.	14+	S.15	)				ptiv			(S.	14+S.1
						anci										anc				
						stitu	tion	.\$									tion	S		
					an	a oney									an	a mey	,			
						nder										nder				
								26+	<b>S.12</b>	7)								26+	<b>\$.12</b>	7)
					(					<i>,</i>					<b>C</b>					
l.	Ne																			
	flo	WS																		
	of																			
	loa		ised																	
	or	urn	iseu																	
	-	erw	ise																	
			erre	:																
			ctio	15																
	wit																			
		pact																		
	on	t																		
	loa	ort n	ea																	
		n cks																		
			ted																	
	as																			
		pos	als																	
		nus																		
	acc	lnis	ition	IS																
			-																	
1.1	in	unte	rpar	ιy																
	the																			
		ısfe	r																	
	is	-010																		
	an																			
	FV	C																		

# [<sup>X1</sup>Table 5a

Securit	tisations and other loan transfers: monthly data
1.1.1	of which: counterparty in the transfer is a euro area FVC
1.2	other counterparties in the transfer
1.2.1	of which: counterparty in the transfer is a non- domestic euro area MFI
2.	Net flows of   loans securitised or   or otherwise transferred:   transferred: transactions   without impact   on reported   loan stocks   calculated on

## [<sup>X1</sup>Table 5a

Secur	itisations and other loan transfers: monthly data
	as disposals minus acquisitions
2.1.	All counterparties in the transfer
3.	Loans securitised and derecognised for which the MFI acts as servicer <sup>0</sup>
3.1	Outstanding amounts
3.2	Financial transactions excluding loan disposals and acquisitions
4.	Outstanding amounts of loans serviced in a securitisation <sup>0</sup>
5.	Outstanding amounts of securitised loans

## [<sup>X1</sup>Table 5a

	not				
	derecognised <sup>0</sup>				
5.1	Total				
5.1.1	of which: securitised through a euro area FVC				

B	curitisations and other loan transfers: qua	B.Euro area other than domestic C.Rest
SI	IMFIson-MFIs	MFIson-MFIs of
IT	EMSGener <b>O</b> ther resident sectors government (S.13)	General ther resident sectorsthegovernmentworld(S.13)
	Totalthkot&lofOtHers Peakind ouseholds general/Min amerialnit biomsion- governinkint (fm/(23)20) peofitions (S.1312 models 313+S. (S110) stitutions (S.1312 models 313+S. (S110) stitutions (S.1312 models 313+S. (S110) stitutions (S.1312 models 313+S. (S110) stitutions 	Totalthartalon0tHastrations   general/INil acciantizionsini-   governmant (fer(23):20 poorations   (S.1312:05:05:05:05:05:05:05:05:05:05:05:05:05:
1.	Net flows of loans	
a	Data under this item may be subject to different statistical with the rules contained in Section 3 of Part 5 of Annex I.	llection procedures, as decided by an NCB in accordance
b	This item required at quarterly frequency only, see Table 5	) for the reporting scheme.
c	Regarding the reporting obligation referred to in Section 5. only at quarterly frequency.	of Part 5 of Annex I, only the row 'Total' is reported, and
1	Sole proprietorships/partnerships without legal status.	
d		

Sec	ur	itis	ati	on	s a	an	d (	ot]	hei	· lo	an	tra	nsfe	ers:	qu	art	erly	y da	ita							_			
1.1			sec or otl tra tra wi im on rej loa sto ca as dis mi ac Mco	cur her ins ins th poi in ck lcu spo inu qui	viti fe ac ct s la s isi	ise rise err ed als itio	d ed on d	5 5	Μ									M		M	M	M	M	M	M				M
			is an	ans		er							-1	1	1												I		
Loa pur		se																											
up to 1 yea	ır																												
ove 1 and up to																													
5 yea	rs																												
a	Da	ta u th th	nder e ru	this les c	ite s ite	em Itair	ma ned	⊥ yt in	be si Sec	ubje tior	$\frac{1}{130}$	diffe Par	rent : t 5 of	statis Ann	tical ex I	colle	ection	n pro	cedu	ıres, a	as de	cide	d by	an N	CB i	in ac	corda	ance	<u> </u>
b					-								ıly, s				for th	ie rep	ortii	ng sc	heme	e.							
c			ling qua							tior	refe	rred	to in	Sect	ion 5	5.2 of	Part	t 5 of	Anr	nex I,	, only	the	row	'Tot	al' is	repo	orted,	, and	
d		-	-		-			-		ips v	withc	out le	gal s	tatus										-					
М																Mo	nthly	y data	a req	uirer	nents	s, see	Tab	le 5a	l.				

		tis	atio	ons	an	d ot	the	r lo	an t	trai	nsfe	ers:	qu	art	erly	v da	ita	1					1				
ove 5 yea																											
1.1.	1		coı in the	ich int nsf a	: erp	M arty		М	M	M					M	M		M	M	M	M	M	М				N
up to 1 yea	r																										
ove 1 and up to 5 yea																											
ove 5 yea																											
1.2	-		coı in the	her Int	erp	M arti		M	Μ	Μ			,		Μ	Μ		M	Μ	Μ	Μ	Μ	M	<u> </u>			Μ
Loa purj	in pos	e																									
a	Data with	a un 1 the	der e rul	this es co	item ntair	may ned in	be si 1 Sec	ubjec ction	t to c 3 of	liffer Part	rent s 5 of	statis Ann	tical ex I.	colle	ectior	1 pro	cedu	ires, a	as de	cideo	d by	an N	CB i	in acc	orda	ince	
b	This	s ite	m re	quir	ed at	quar	terly	r freq	uenc	y on	ly, se	ee Ta	ble 5	(b) f	or th	e rep	ortii	ng scl	heme	<del>.</del>							
c						ing o uenc		ation	refer	red t	to in	Sect	ion 5	.2 of	Part	5 of	Anr	nex I,	only	the	row	'Tota	al' is	repoi	rted,	and	
d	Sole	e pro	oprie	etors	hips/	partn	ersh	ips w	vitho	ut leg	gal s	tatus															
М														Mo	nthly	, date	a rea	uiren	nents	5 500	Tab	le 5a					

1.2	.1	Μ	M of which counte in the transf is a non- domes euro area MFI	: erpa		M	Μ	Μ	Μ	N	[ <b>M</b>	M	M	M	M	M	Μ		M
Loa pur	an pos	se																	
2.			Net flows of loans securi or otherv transf transa withou impac on report loan stocks calcula as dispos minus acquis	vise erro ctio it t ed ateo als itio	ed: ons														
2.1	•	M	M All counte			M es	M	M	Μ	N	[ <b>M</b>	M	M	M	M	M	Μ		Μ
a b	wit	th th	e rules co	ntain	ed ir	n Sec	tion	3 of	lifferent statistical Part 5 of Annex I. y only, see Table 5						d by	an N	CB in acco	ordance	;
2	Re	gard		porti	ng o	bliga	-		red to in Section 5			 -			row	'Tota	al' is repor	ted, and	1
d		-				-	ips w	vitho	ut legal status.										
М										Month		 			T 1	10.50			

			in the tra		er								1													
3.			and den for wh the MI act as ser	uri I reco ich I s vic	tise ogni	ised																				
3.1		M	M Ou am			M ing	M	M	M	Μ					Μ	Μ		M	Μ	M	M	M	Μ			Μ
Lo pui	an rpo	se																								
up to 1 yea	ar																									
ove l anc up to 5 yea																										
ove 5 yea																										
3.2	r	M	tra	nsa	M cial ctio ling	ons		M	M	Μ	L	L	<u></u>		Μ	Μ		M	Μ	Μ	M	M	Μ			M
1			nder	this	tem	may		ubjec tion						colle	ectior	n pro	cedu	ires, a	as de	cideo	d by	an N	CB in	accore	lance	I
•	Re	gard	ing t	he re	porti	ng o	bliga			-	-					-		ng sel nex I,			row	'Tota	al' is r	eporte	l, and	
		-	-		freq		-	ips w	vitho	ut les	gal st	atus														
M	20	- P	.1.1		-r <sup>o</sup> /			r., "					-	м		1.4		-			т 1	le 5a				

	an	spos		ns																		
Loan ourpos	se																					
o vear																						
nd p o rears																						
ver vears																						
l.	an of loa sei in a	utsta nour ans rvice curit	its ed																			
1.1	sei Al	oans rvice l /Cs	ed:																			
ip o vear																						
	a under h the ru								colle	ection	n pro	cedu	ires, a	as de	cideo	d by	an N	СВі	n acc	corda	ince	-
Reg	s item r garding	the re	porti	ng ot	oliga			 								row	'Tota	al' is	repo	rted,	and	
	y at qua		frequ	iency	y	vitho				-									-			

Sac	mriti	satio	ne	and	1 of	har	· 10	an f	ra	nefe	nre•	an	ort	arla	, de	ta										
ove 1 and up to 5 yea	er	sauo	0115			ner						qu														
ove 5 yea	r																									
4.1.	.1	Loa ser of whi FV eur are FV	vico ich Cs o a																							
up to 1 yea	r																									
ove 1 and up to 5 yea																										
ove 5 yea																										]
a		under t he rule											colle	ction	1 pro	cedu	res, a	as de	cideo	d by	an N	CB i	n acc	corda	nce	L
b	This i	tem re	quire	ed at	quar	terly	freq	uenc	y on	ly, se	ee Ta	ble 5	(b) f	or th	e rep	ortir	ng sc	heme								
c		rding th at quart					tion	refer	red t	to in	Secti	ion 5	.2 of	Part	5 of	Ann	lex I,	only	the	row	'Tota	al' is	repo	rted,	and	
d	-	proprie	-			-	ips w	vitho	ut leg	gal st	tatus.															
М		-												nthly												

### Changes to legislation:

There are currently no known outstanding effects for the Regulation (EU) No 1071/2013 of the European Central Bank, Division PART 5.