

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 [^{X1}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:

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. (See end of Document for details)

- (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 FVC-by-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.
- [^{XI}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.]

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^fTable 5a

Securitisations and other loan transfers: monthly data

		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

B.A. Domestic MFIs	Non-MFIs										C. Rest of the world		
	Non-MFIs												
	General government (S.13)					Other resident sectors							
	Total general government (S.131)					Total other resident sectors (S.132)							
B.B. Euro area other than domestic MFIs	Non-MFIs										C. Rest of the world		
	Non-MFIs												
	General government (S.13)					Other resident sectors							
	Total general government (S.131)					Total other resident sectors (S.132)							
1.	Net flows of loans	Total	Other general government (S.131)	Other MFIs (S.132)	Other non-MFIs (S.133)	Other financial institutions (S.134)	Other households (S.135)	Other non-financial institutions (S.136)	Other non-financial institutions (S.137)	Other non-financial institutions (S.138)	Other non-financial institutions (S.139)	Other non-financial institutions (S.140)	
		Other general government (S.131)	Other MFIs (S.132)	Other non-MFIs (S.133)	Other financial institutions (S.134)	Other households (S.135)	Other non-financial institutions (S.136)	Other non-financial institutions (S.137)	Other non-financial institutions (S.138)	Other non-financial institutions (S.139)	Other non-financial institutions (S.140)	Other non-financial institutions (S.141)	Other non-financial institutions (S.142)
		Other MFIs (S.132)	Other non-MFIs (S.133)	Other financial institutions (S.134)	Other households (S.135)	Other non-financial institutions (S.136)	Other non-financial institutions (S.137)	Other non-financial institutions (S.138)	Other non-financial institutions (S.139)	Other non-financial institutions (S.140)	Other non-financial institutions (S.141)	Other non-financial institutions (S.142)	Other non-financial institutions (S.143)
		Other non-MFIs (S.133)	Other financial institutions (S.134)	Other households (S.135)	Other non-financial institutions (S.136)	Other non-financial institutions (S.137)	Other non-financial institutions (S.138)	Other non-financial institutions (S.139)	Other non-financial institutions (S.140)	Other non-financial institutions (S.141)	Other non-financial institutions (S.142)	Other non-financial institutions (S.143)	Other non-financial institutions (S.144)

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.

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Table 5b

Securitisations and other loan transfers: quarterly data

		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																		
		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
		Financial transactions excluding																		

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, Division PART 5.