**MNB identification number: L74**

**Completion instructions**

**Quarterly report on the Interbank Funding Ratio**

**I. General requirements**

1. The completion of the tables is governed by the provisions of MNB Decree 10/2018 (III. 27) on the regulation of the reliance of credit institutions on funds from financial corporations (hereinafter: IFR Decree), also considering the filling instructions specified here.

2. The items must be reported at book value in accordance with the accounting rules applied by the reporting agent and in line with the relevant contracts.

3. The data supply must contain the stock data for the last day of the reporting period.

4. The conversion into forint must be performed at the official exchange rate published by the MNB, prevailing on the last day of the reporting period, or – in the case of currencies not quoted by the MNB – in accordance with Section 9 (5) of the Government Decree on the annual reporting and bookkeeping obligations of credit institutions and financial enterprises.

**II. Detailed instructions for the completion of the tables**

**BFM (IFR) table: Quarterly report on the Interbank Funding Ratio**

1. Filling instructions for the rows:

**Row 001:** This row must contain those funds from financial corporations, as specified in Section 3 of Annex 1 to IFR Decree that are not necessary to take into account in the numerator of the Interbank Funding Ratio. Items that may be exempted under several titles may be taken into consideration only once.

**Rows 002-014:** The individual exemption titles must be understood as "of which", i.e. if an item can be exempted based on several titles, it must be indicated in all relevant rows. Due to this, the sum of rows 002-014 may exceed the value of row 001. The content of the individual rows is governed by the listing in Section 3 of Annex 1 to the IFR Decree.

**Row 006:** Only the multilateral development banks listed in Article 117 (2) of CRR and the institutions listed in Article 2(5) of Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC, not falling within the scope of the directive referred to, qualify as special institutions.

**Row 015:** This row must contain those funds from financial corporations, as specified in Section 5a) of Annex 1 to the IFR Decree that must be taken into account in the numerator of the Interbank Funding Ratio with a preferential weight.

**Row 016**: This row must contain those additional funds from financial corporations, as specified in Section 5b) of Annex 1 to the IFR Decree that must be taken into account in the numerator of the Interbank Funding Ratio with a preferential weight. The balances of the loro accounts must be indicated only up to the amount eligible for the preferential weight; the balance exceeding that must be reported among other funds (*Row 016).*

**Row 017**: This row must contain the difference of the total funds from financial corporations and the exempted funds *(row 001*), the parent bank funds (*row 015*) and the balance of other loro accounts (*row 016)*.

**Row 018**: This row must contain the total funds from financial corporations, being the sum of the exempted funds *(row 001*), the parent bank funds (*row 015*), the balance of other loro accounts (*row 016)* and the other funds from financial corporations *(row 017*).

**Row 019:** This row must contain the value of the reporting agent's total liabilities net of the shareholders' equity.

**Row 020:** this row must contain the value of the Interbank Funding Ratio (IFR) in accordance with the IFR Decree, being the quotient of the weighted amount of the funds from financial corporations *(row 015 +…+ row 017)* and the difference of the balance sheet total and shareholders' equity *(row 019)*. The reporting agent must state the value of the indicator with an accuracy of three decimals, in percentage points.

2. Instructions for completing the individual columns:

**h)** this column must contain the sum of the balances reported in columns a)-f) of the table, weighted differently by residual maturity and currency, in accordance with Sections 4 and 5 of Annex 1 to IFR Decree.

**KONSZBFM table: Quarterly report on the Interbank Funding Ratio – consolidated items**

1. The ‘consolidated’ concept must be interpreted in accordance with Section 3(3) of the IFR Decree, i.e., differently from the accounting legislation governing the supervisory reports and from the Act on Credit Institutions.

2. The table must be filled in by the credit institution that leads the credit institution group, in line with the filling instructions applicable to IFR table, with the proviso that it must contain the data consolidated with the members of the credit institutions group.