**MNB identification code: L73**

**Completion instructions**

**Monthly report on the foreign exchange coverage ratio**

**I. General instructions**

1. Upon completing the table, the provisions of MNB Decree 25/2015. (VII. 30.) on the regulation of the general denomination match between credit institutions’ assets and liabilities (hereinafter: ‘Demr.’) shall apply, taking into account these completion instructions.

2.. The items shall be completed at net book value, based on the accounting regulations applied by the data supplier, in line with the relevant contracts.

3. The data supply shall contain the stock data for the last day of the period under review.

4. The conversion into forints shall be performed at the official exchange rate announced by the MNB and valid on the last day of the period under review, or in line with Article 9(5) of Government Decree No 250/2000 (XII. 24.) (‘Hitkr.’) in the case of currencies not quoted by the MNB.

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

**DEM table: Monthly report on the foreign exchange coverage ratio**

1. The credit institution member of the group that also comprises a credit institution as defined in Article 1(1) of the Demr. (hereinafter: ‘credit institution group’) does not have to complete the table.

2. Instructions for completing the rows in the table:

**Row 005:** this row shall show the value of the foreign exchange coverage ratio (DEM) defined in the Demr. and to be calculated as the quotient of the denomination mismatch between FX assets and liabilities and the balance sheet total. The data supplier shall state the value of the indicator with an accuracy of three decimals (i.e. 0.123).

**KONSZDEM table: Monthly report on the foreign exchange coverage ratio – consolidated items**

1. The concept ‘consolidated’ shall be interpreted according to Article 2(3) of the Demr., i.e. differently from the accounting legislation prevailing in the case of consolidated supervisory reports or differently from the Act on Credit Institutions.

2. The table shall be completed by the credit institution leading the credit institution group, in line with the completion instructions for the DEM table, which shall contain the data consolidated with the credit institution members of the credit institutions group.

3. If full consolidation is not feasible, the data supplier may determine the balance sheet total to be reported in the DEM table by consolidating the principal amounts of the loans within the group, i.e. by the simplified method of debt consolidation as well.