Annex 2 to MNB Decree No 54/2021. (XI. 23.)

1. **GENERAL PROVISIONS CONCERNING THE SUPPLY OF INFORMATION**

With respect to the definitions used in the tables relating to the information to be supplied (hereinafter referred to as ‘tables’) and in the instructions for their completion (hereinafter ‘completion instructions’), the legal provisions on accounting and other subjects applicable to the data suppliers shall apply in this Decree, unless otherwise provided.

Where, according to Annex 1 of this Decree, the credit institution or an organisational form thereof is required to disclose some specific information, the type of financial institution referred to therein – unless otherwise specified in Annex 1 – shall mean all financial institutions operating in the forms defined in Section 8 and Section 11(1) and (2) of the Act of CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter: Credit Institutions Act), i.e. in the case of banks and specialised credit institutions, legal persons operating as limited companies or branches of third country credit institutions; in the case of cooperative credit institutions, legal persons operating in the form of limited companies or cooperatives.

Where, according to Annex 1 of this Decree, EEA branches are also required to disclose some specific information, for the purpose of application of the completion instructions the type of financial institution referred to therein shall also mean the EEA branch of the same type in respect of data supply.

The abbreviations used in this Annex shall apply to the tables and the completion instructions.

**I. A. Sector definitions**

**I. A. 1 Changes in sector definitions**

The sector definitions will change slightly in 2024.

**I. A. 2 Sectors**

The data supplies – unless specified otherwise by this Decree – include the following sectors:

**Sector code Sector**

***Residents:***

**A) Non-financial corporations**

**B) Central Bank**

**C) Other monetary financial institutions**

**D) Other financial intermediaries**

**E) Financial auxiliaries**

**F) Insurance corporations and pension funds**

**G) Central government**

**H) Local governments**

**I) Social security funds**

**J) Households**

**K) Non-profit institutions serving households**

**Z) Captive financial institutions**

The sector of **financial corporations** comprises B) Central Bank, C) Other monetary financial institutions, D) Other financial intermediaries, E) Financial auxiliaries, F) Insurance corporations and pension funds and Z) Captive financial institutions.

The sector of **monetary financial institutions** comprises B) Central Bank and C) Other monetary financial institutions.

The **general government** comprises G) Central government, H) Local governments and I) Social security funds.

**Non-residents:**

**L) Rest of the world**

In certain data supplies some sectors are consolidated or broken down further. The related instructions are defined by point I. A. 4 of this Annex or by the filling instructions of the respective data supplies.

**I. A. 3 Segregation of residents and non-residents**

Resident: All natural persons, legal entities and organisations with no legal personality, whose centre of economic interest is in the economic area of Hungary. Accordingly, residents include:

1. any natural person who, irrespective of nationality, has been habitually residing or intends to reside in the territory of Hungary for at least one year, excluding the non-Hungarian citizen members and employees of foreign diplomatic and consular representations operating in Hungary and their family members, as well as persons arriving and staying in Hungary for education purposes or medical treatment;

2. Hungarian diplomatic missions and consular agencies operating in foreign countries, their Hungarian citizen staff and employees, and their family members, professional or contracted member of the Hungarian Defence Forces serving abroad and natural persons employed by the Hungarian State abroad;

3. Legal entities and organisations without legal personality having their registered office, business site or otherwise carrying out economic activities in the territory of Hungary, including free zones and transit zones (hereinafter collectively: organisation).

4. If the resident status of an organisation cannot be established on the basis of its registered office – due to a lack of physical existence – the place of registration shall be taken into account, i.e. entities registered by the Hungarian court of registry shall be classified as residents.

Non-resident: any natural person or organisation other than residents. Organisations the registered office or the centre of economic interest of which is not in the territory of Hungary – including free zones and transit zones – and that are not registered by a Hungarian court of registry shall be classified as non-residents. Furthermore, organisations tax number of which ends in 51, the code of legal form (GFO) is 931 (digits 13-15 of the statistical code) and not registered by any court of registry in Hungary shall also be classified as non-residents.

For the purposes of the data supply, the commercial representative office of non-resident enterprises in Hungary shall be classified as non-resident, while the commercial representative office of resident enterprises established abroad shall be classified as resident.

**I. A. 4 Description of resident sectors**

Some organisations carry out several types of activities simultaneously. The sector classification is always based upon the main activity of the respective organisation.

**4.1. A) Non-financial corporations**

The sector of non-financial corporations includes the economic agents the main activity of which is the production of goods for market sale, or the provision of non-financial services, except for economic agents that provide financial services within a group of companies; as of 2021, these are included in sector Z) Captive financial institutions.

According to the legal form this sector includes – with the exception of those providing financial services –:

– companies, except those that – in accordance with the list specified in point 1 of Annex 3, published on the MNB website – are to be included in the sector of the central government or local governments based on economic criteria,

– cooperatives (other than cooperative credit institutions and cooperative insurance companies),

– other enterprises with legal personality,

– enterprises with no legal personality (including one-man companies),

– condominiums,

– landowner communities,

– non-profit institutions serving and financed by economic agents.

**4.2. B) Central Bank**

This sector includes the Magyar Nemzeti Bank.

**4.3. C) Other monetary financial institutions**

This sector comprises two subgroups.

The credit institutions subgroup (C-HIT) includes monetary financial institutions, excluding the central bank, which are involved in financial intermediation through the acceptance of deposits, deposit substitute instruments, and through lending and securities investments at their own risk. All institutions classified as credit institution by the Credit Institutions Act are included in credit institution sector regardless of the sector code (TEÁOR - NACE,) which forms part of the statistical code. Credit institutions include banks, specialised credit institutions, cooperative credit institutions, building societies and branches of credit institutions (institutions listed under subgroup code C1, C2, C3, C4, C5 and C7 in the technical manual specified in point 1 of Annex 3, published on the MNB website).

The money market mutual funds subgroup includes mutual funds with mutual fund shares similar to bank deposits in terms of liquidity, investing mostly in money market instruments, transferable debt securities with maximum remaining maturity of 1 year, or in assets with return similar to the interest on money market instruments. (Money market instruments: as defined in the Act of CXXXVIII of 2007 on Investment Firms and Commodity Exchange Dealers and on the Regulations Governing their Activities.) This includes the institutions listed under subgroup code C6 in the technical manual specified in point 1 of Annex 3, published on the MNB website.

**4.4. D) Other financial intermediaries**

This sector comprises financial intermediaries not engaged in the collection of deposits, but the main activity of which includes the collection of a considerable volume of other funds, which they place on the money and capital market, primarily through lending and securities investments.

This sector comprises two subgroups.

The other financial intermediaries (excluding mutual funds) subgroup (D-EPK subgroup) includes e.g. a substantial part of the financial enterprises and also investment fund managers (including venture capital and private equity fund managers), investment firms also pursuing proprietary trading, national building societies as well as financial intermediaries performing securitisation (institutions listed under subgroup code D1, D2, D4, D5, D6, D7, D8, D9 and D99 in the technical manual specified in point 1 of Annex 3 published on the MNB website).

The non-money market mutual funds subgroup includes mutual fund issuing mutual fund shares that do not qualify as close substitutes of deposits, and the investments of which are usually aimed at financial assets with longer maturity and real assets. The non-money market mutual funds subgroup includes also venture capital and private equity funds. This includes the institutions listed under subgroup code D3 in the technical manual specified in point 1 of Annex 3, published on the MNB website.

Mutual funds in the process of establishment, which have not yet received their activity licence, shall be temporarily classified according to the subsector of their fund manager.

**4.5. E) Financial auxiliaries**

This includes institutions the main activity of which is to provide auxiliary financial services closely related to some financial intermediary activity. However, these institutions do not collect large volumes of funds, but rather interconnect lenders and borrowers without any material impact on their balance sheets.

This includes, e.g. the stock exchange, the central counterparty, other institutions engaged in auxiliary financial services, the organiser of national building societies and investment firms not authorised to pursue proprietary trading.

**4.6. F) Insurance corporations and pension funds**

The insurance corporations subgroup comprises insurance corporations and re-insurance corporations regardless of their legal form (this includes the institutions listed under subgroup code F1, F2 and F7 in the technical manual specified in point 1 of Annex 3, published on the MNB website). The funds subgroup comprises private pension funds, voluntary mutual pension funds, health funds and mutual aid funds (this includes the institutions listed under subgroup code F3-F6 in the technical manual specified in point 1 of Annex 3, published on the MNB website).

**4.7. G) Central government**

The central government consists of the central budget, the central budgetary organisations, the extra-budgetary funds, and those companies and non-profit organisations, which are to be classified as central government based on economic criteria, in accordance with the list specified in point 1 of Annex 3, published on the MNB website.

If in the data supply the central budget and other institutions classified as part of Central Government are to be separated, other institutions classified as central government shall include the institutions shown under sub-category code G2 in the list specified in point 1 of Annex 3, published on the MNB’s website.

**4.8. H) Local governments**

Local governments include the county and local municipalities and their institutions, as well as local minority governments and their institutions. These include companies associations and non-profit organisations to be allocated – based on economic criteria – to the sector of local governments in the list specified in point 1 of Annex 3, published on the MNB’s website, and shown under sub-category code H2.

**4.9. I) Social security funds**

This sector includes the Pension Insurance Fund, the Health Insurance Fund, and their institutions.

**4.10. J) Households**

The household sector consists of natural persons, certain organisations of natural persons [e.g. Employee Stock Ownership Plan organisation (hereinafter: “ESOP organisation”), in the case of a natural person settlors, the set of assets placed in trust, and self-employed individuals. Self-employed individuals include sole traders, other self-employed individuals and private individuals having a VAT number. Self-employed individuals include, among others, primary agricultural producers, agricultural small-scale producers, family farmers, self-employed craftsmen and private merchants. While private individuals with a VAT number, employing domestic personnel, do not qualify as self-employed individuals, they belong to the household sector. The respective organisations of natural persons are stated under sub-category code J1 in the technical manual specified in point 1 of Annex 3, published on the MNB’s website. Asset volumes placed in trust should be included in this sector even if the settlor is not known or cannot be clearly identified.

Households (J1): within the households sector, this includes natural persons, the listed organisations of natural persons (including also the MRP organisations), and private individuals with tax number, employing workers in the household.

Within households, sole traders are included under sub-category code J2.

**4.11. K) Non-profit institutions serving households**

Of all non-profit institutions only those serving households form a separate sector according to the international macro-statistical methodology. Non-profit institutions financed and controlled by business organisations belong to the non-financial corporations. Non-profit institutions financed and controlled by general government institutions belong to the central government or local governments sector.

The category of non-profit institutions serving households includes non-profit organisations receiving their funds mostly from households or not controlled by the general government or any enterprise. These institutions may include trade unions, employee representative bodies, political parties, churches, religious institutions, associations and a large part of foundations.

**4.12. Z) Captive financial institutions**

Captive financial institutions are financial corporations established for a specific purpose; they pursue financial activity in a limited scope (mostly within a group) rather than on the open market, and practically they have no links to the real economy. This sector is basically constituted by companies pursuing asset management (holding) or group financing activities.

The MNB also adds to the list specified in point 1 of Annex 3, published on the MNB’s website, the organisations belonging to the sector of captive financial institutions.

Economic agents that belong to the sector of captive financial institutions shall be reported in the data supply as described below.

If the sector of the respective economic agent is to be identified in the data supply with a sector code, the sector code ‘Z’ shall be used. In other cases, depending on the sectoral breakdown applied in the data supply, captive financial institutions shall be reported in the sector of Financial corporations or D) Other financial intermediaries. If a more detailed breakdown of the sector D) Other financial intermediaries is required in the data supply, captive financial institutions shall be reported in the D-EPK subgroup.

**I. A. 5 Method of defining the sector**

5.1. The client’s statistical number is important for determining the client’s sector. The data provider shall register and identify its institutional clients and counterparties based on the statistical code. The first eight characters of the statistical code, i.e. the client’s registration number, are of utmost importance. Resident mutual funds shall be identified by the technical registration number published by the MNB (FB identification number) for the purpose of the data supplies.

5.2. The sector of a specific client shall be determined as follows:

5.2.1 It shall be assessed whether the client has a statistical code and, in the case of investment funds, whether he has a technical reference number (FB identification number) assigned by the MNB. If yes, the provisions of sub-point 5.2.2, otherwise the provisions of sub-point 5.2.4 shall be followed.

5.2.2 If the client has a statistical code or MNB technical registration number (FB identification number), it shall be assessed whether they are included in the list prepared by the MNB and published on the MNB’s website in accordance with point 1 of Annex 3. The list includes the institutions the legal form (GFO) code (digits 13-15 of the statistical code) of which is not to be used for the sectoral classification. If the client is included in the list, it should be allocated to the relevant sector based on the list. If the client is not included the list the provisions o sub-point 5.2.3 shall apply.

The MNB prepares a comprehensive list of economic agents belonging to the following sectors: B) Central Bank, C) Other monetary financial institutions, D) Other financial intermediaries, E) Financial auxiliaries, F) Insurance corporations and pension funds and Z) Captive financial institutions.

The list also includes institutions that are to be classified as A) Non-financial corporations, G) Central government, H) Local governments or J) Households.

The list may also include organisations that on their own do not have the attributes that the group to which they should be assigned has, but which are nevertheless statistically necessary to be included in that group (subsidiaries to be consolidated in statistical terms). Subsidiaries subject to consolidation, included in subgroup ‘D3) Investment funds except money market funds’, shall be regarded as financial institutions only when consolidated in the respective investment funds; their activity pursued as an independent organisation shall qualify as non-financial activity.

The list mentioned above and specified in point 1 of Annex 3, contains the name, registration number (the first 8 digits of the statistical code) of the organisations concerned and their appropriate sectoral classification. The list is published by the MNB in an Excel file on its website. The MNB updates the list on a monthly basis on the penultimate working day of the month, and – as a general rule – this updated list should be used for the preparation of all data supplies that are to be submitted in the month following the update. If a major change occurs in respect of the last working day of the month after the publication of the file, the MNB – subject to notifying the data providers – updates and republishes the list on the first working day of the next month. In this case, this list is considered to be the status of the organisational classifications valid at the end of the month. When compiling the data supplies, the last list valid in the reference period of the data supply shall be taken into consideration. For the current and retrospective month-end lists see:

<https://aszp.mnb.hu/nyito/adatszolgaltatasi-eloirasok/szektormeghatarozast-segito-informaciok>

5.2.3 If the client has a statistical code, and it is not included in the list, it shall be classified into the appropriate sector on the basis of its statistical code according to the algorithm described in point I. A. 6. If the client cannot be allocated to any sector on the basis of this algorithm, the provisions of sub-point 5.2.4 shall be followed.

5.2.4. If the client to be classified has no statistical code (which is typically the case for private individuals and non-residents) or it is not possible to identify the appropriate sector on the basis of the statistical code, the appropriate sector shall be defined according to the information described in points I.A.3 and I.A.4 (i.e. by separating residents and non-residents and based on the description of the resident sectors). The sector of the asset volumes placed in trust shall be determined on the basis of the sector of the settlor. If the sector of the settlor is not known or cannot be clearly identified, the assets assigned to be placed in trust should be classified in sector J) Households.

**I. A. 6 Using the statistical code for identification of the sector of the economic agents**

**6.1. Statistical code**

The use of the statistical code is regulated by Decree No 21/2012 (IV. 16.) of the Minister of Public Administration and Justice on the Elements and Nomenclatures of the Statistical Registration Identification Code.

The first 8 digits of the statistical code is the registration number, the unique identification code of the institutions, on the basis of which it can be decided whether the relevant institution is included in the list of exceptions or not. Digits 9–12 of the statistical code specify the sector of the organisation based on its main activity. These four digits correspond to the four-digit TEÁOR (NACE) classification of the respective organisation. When determining the sector, it is not necessary to use the TEÁOR (NACE) classification, since the MNB specifies the financial institutions in separate lists. Digits 13-15 of the statistical code represent the legal form (GFO). This code helps determining the appropriate sector.

Digits 16-17 of the statistical code represent the region (county) code. It has no role in the sectoral classification.

6.2 Using the statistical code for defining the sector of economic agents not included in the list, having a statistical code

6.2.1 The following organisations shall be included in the A) Non-financial corporations sector:

a) Digits 13–14of the statistical code are: 11, 12, 13, 14, 15, 21, 22, 57, 72, 73, 74,

b) Digits 13–15of the statistical code are: 514, 541, 591, 593, 692, 693.

6.2.2 The following organisations shall be included in the G) Central government sector:

a) Digits 13–14of the statistical code are: 31, 34, 35

b) Digits 13–15of the statistical code are: 381, 391, 392, 393, 396, 397, 566.

6.2.3 The following organisations shall be included in the H) Local governments sector:

a) Digits 13–14of the statistical code are: 32, 36, 37,

b) Digits 13–15of the statistical code is: 382.

6.2.4 The following organisations shall be included in the I) Social security funds sector:

Digits 13–15of the statistical code are: 394, 395.

6.2.5 The following organisations shall be included in the J) Households sector:

a) Digits 13–14 of the statistical code are: 23

b) Digits 13–15of the statistical code are: 921, 961.

6.2.6 The following organisations not appearing in the list shall be included in the K) Non-profit institutions serving households sector:

a) Digits 13–14of the statistical code are: 52, 55,

b) Digits 13–15of the statistical code are: 511, 512, 513, 515, 516, 517, 519, 549, 560, 561, 562, 563, 564, 565, 567, 568, 569, 599, 699.

6.2.7 The following organisations shall be included in the L) Rest of the world sector:

Digits 13–15of the statistical code are: 931 (and their tax number ends in 51), 932, 941, 942, 611.

**I. B. Requirements concerning the submittal of data supplies via the ERA system**

**I. B. 1 The technical conditions for the use of the ERA system; the main rules concerning the submittal process**

1.1. Technical conditions:

1. internet connection,
2. WEB browser with capability to communicate via HTTPS protocol,
3. e-mail account and
4. valid registration for the appropriate services of the ERA system.

1.2. The registration method

1.2.1 As a precondition for using the ERA system (available at: https://era.mnb.hu/) on the MNB’s website, the natural person designated electronically in writing by the official representative of the data supplier shall be identified in the ERA system in a registration process.

1.2.2 The detailed description of the registration process is available in the ‘Help’ menu on the ERA system platform.

1.3. Types of registration

1.3.1. Certificate-based registration shall be required if

a) the data supplier is a person or organisation supervised by the MNB or

b) upon submission, the data supply shall be supplied with a qualified electronic signature or an advanced electronic signature based on a qualified certificate.

1.3.2 In cases other than those described in Section 1.3.1, the data supplier may, at their own discretion, decide to register in the ERA system

a) with a certificate or

b) with a user name and password.

1.3.3 The preconditions for registration:

* + 1. in the case of certificate-based registration, the registering user must have a qualified electronic signature certificate or an enhanced security electronic signature based on a qualified certificate;

registration may only be requested by submitting the registration form generated during the registration process to the MNB at the Company Gateway of the data provider .

1.4. Login

Logins to the ERA system require a user name and a password.

During the registration process, users must select a user name not yet used by users already registered. The ERA system verifies whether a user’s name is unique.

1.5.Rules on supplying data via the ERA system

1.5.1 Holders of the necessary authorisations can access ERA on the MNB’s website. In the ERA system, only persons with a valid and approved registration may submit data supplies on behalf of a data supplier.

1.5.2 To confirm the upload of the data supply, the data supplier is sent an automatic ‘Received’ e-mail containing the date and time of receipt, the receipt number and the K number of the submission. With the exception of the data supplies with MNB identification codes L71, L72, L73, L74 and T02 ordered by this Decree, this message will confirm that the data supplier has delivered the data supply as of the date and time specified in the message but it does not constitute a declaration of faultlessness in the content of the data supply. After checking the data supply, the MNB may request the submittal of an amending data supply. In the case of the data supplies with MNB identification codes of L71, L72, L73, L74 and T02, the message will confirm that the submission uploaded by the data supplier has arrived and that the processing of the submitted information has started.

1.5.3 The data supplier will receive an e-mail message of ‘rejected’ status in the event of any fault in the data supplier’s delivery of the data supplies with MNB identification codes L71, L72, L73, L74 or T02 ordered by this Decree or of the data supply into the central bank’s information system as ordered by an MNB Decree for the purpose of enabling the MNB to discharge its supervisory duties (hereinafter: data supply to the supervisor); the data supplier will receive an e-mail confirming ‘processed’ status if the data supply has been successful.

1.5.4 The MNB will consider the data supplies with MNB identification codes L71, L72, L73, L74 and T02 and the data supply to the supervisor as delivered if the data supplier has received an e-mail message of ‘processed’ status regarding the data supply they submitted in ERA.

1.6. Special rules for the data supplies to be submitted in the form

1.6.1 The data supplier is sent an automatic ‘Received’ e-mail containing the date and time of receipt and the receipt number of the forms uploaded into the ERA system.

1.6.2 The MNB will consider the data supply as completed when the data supplier has received an automatic e-mail message containing a receipt number regarding the data supply submitted by uploading the form into the ERA system.

1.7. Rules on reporting technical obstacles to complying with the data supply obligation

1.7.1 In accordance with Annex 1, data suppliers who submit their data supplies electronically in the ERA system shall report any technical obstacles to their data supply electronically, notifying the MNB via the ERA system.

1.7.2 Technical obstacles may include especially

a) the operating fault or failure of the data supplier’s information system used for data supply purposes,

b) obstacle to the user due to the expiry of access rights previously allocated,

c) obstacle to the user due to the invalidity of the electronic signature certificate used by them.

1.7.3 Except as provided for in Section 1.7.6, the data supplier shall serve notification using the platform available in the ERA system and/or completing an electronic form, where it shall also upload any document as an attachment in order to evidence the fact of the obstacle, if such evidence is available and depending on the nature of the obstacle.

1.7.4 Users already registered in the ERA system may serve notifications even in the absence of a valid electronic signature certificate.

1.7.5 The document formats accepted as attachments are published by the MNB in the ERA system, in accordance with the rules on the provision of electronic information.

1.7.6. If the data supplier is unable to serve notification in an event provided for in Section 1.7.2 b) due to the shutdown or malfunctioning of the ERA system, until the end of the shutdown and/or the repair of the malfunction, it shall submit such notifications to the MNB in writing by post (correspondence address: Magyar Nemzeti Bank 1850 Budapest) or by telephone (telephone number: +36 1 428-2615).

1.7.7. Within the meaning of Section 1.7:

a) *obstacles:* *de facto* conditions attributable to technical reasons arising at the data supplier that result in the inability of the data supplier to deliver the data supply within the period or by the deadline required for its delivery;

b) *electronic form:* a platform for the electronic supply of data as provided for in Section 2 (2) of Government Decree No 451/2016. (XII. 19.) on the detailed rules of electronic administration;

c) *user:* natural person acting on behalf of the data supplier;

d) *shutdown*: an event as provided for in Section 27 (2) of Act CCXXII of 2015 on the General Rules for Electronic Administration and Trust Services;

e) *malfunction:* an event as provided for in Section 27 (3) of Act CCXXII of 2015 on the General Rules for Electronic Administration and Trust Services.

1.8. Additional information on the ERA system and on using the specific services of the ERA system, thus especially the steps for joining the system, the supported file types and the rules regarding the naming and structuring of files are set out in the technical guides referred to in Section 3 of Annex 3 and available on the MNB’s website.

**I. B. 2 Requirements for the content of data supplies**

2.1. When submitting an original or an amending data supply, such data supply shall contain the entire content relating to the particular reference period and frequency.

2.2. With the exception of data supplies with MNB identification codes L10, L12, L71, L72, L73, L74, P56, P67, P68, P69, P70, P71, P72 T02, W08 or W09, if the data supplier does not have data for the reference period specified, i.e. if their entire data supply is negative (hereinafter: negative data supply) and none of the tables in the data supply contain any mandatory fields, a value of ‘N’ shall be entered in the ‘certificate type’ field. In the case of data supplies with MNB identification codes L71, L72, L73, L74 and T02, the data supplier shall enter a value of ‘0’ in all mandatory fields in the data supply if the data supply is negative. The data supplier does not have the option to submit a negative data supply in the case of data supplies with MNB identification codes L10, L12, P56, P67, P68, P69, P70, P71, P72, W08 or W09.

2.3. The data supplier may indicate if it does not have any data for any particular table in a data supply; in such a case it may submit the table as ‘negative’, provided that the table does not contain any mandatory fields.

**I. C. Accompanying letter attached to the balance of payments data supplies (starting with code R)**

In the case of data supplies related to the balance of payments (starting with code R) – except negative data supplies – the table with the following data shall be completed and sent as the first table of the data supply:

**ELOLAP Table**

|  |  |  |
| --- | --- | --- |
| Serial No. | Description | Data |
| a |
| 01 | name of department responsible for contact: |  |
| 02 | phone number of department responsible for contact: |  |
| 03 | e-mail address of department responsible for contact: |  |

**I. D.** **Guidelines for the supply of statistical information**

In order to ensure correct statistical information:

1. all linear requirements must be met; e.g. for those data supplies which require all of the balance sheet information, the two sides of the balance sheet must be in balance, the total of the parts must be equal to the grand total
2. a data supplier’s data with the same contents must be consistent with each other
3. statistical information supplied must be comprehensive
4. data representing the same accounting content and reference period must be equal one by one all times in all reports provided by the data supplier,
5. the data supplier shall retain the documents on which the data supplies are based, the information stored in accounting, record-keeping and IT systems for five years from the last day of the calendar year in which the data supply is due.

**I. E. Common rules of data supply**

**I. E. 1 Application of estimates**

If data nece**s**sary for the submission of the data supply by the required deadline are not available to the data supplier in due time, the data supplier shall file preliminary data based on estimates. If not indicated otherwise in the completion instructions pertaining to the tables of specific data supplies, as soon as the data are finalised, the data supplier shall submit an amendment report to the MNB.In the case of data supplies marked D - with the exception of data supplied under codes F95, F97 and F99 -, F, K and M the data supplier shall provide the Statistics Directorate of the MNB with written information on the application and method of the estimates.

**I. E. 2 Request for the modification of the deadline of data supply**

If data necessary for the submission of the data supply by the required deadline are not available to the data supplier even in the form of an estimate, the data supplier shall submit a written request for the extension of the deadline to the Statistics Directorate of the MNB, at least one working day before the expiration of the deadline for the data supply.

**I. E. 3 Time scope of the data supply obligation in the case of data supplies by designation and treshold value**

The MNB shall notify in writing the data supplier designated by it on the data supply obligation in respect of data supply by designation. The obligation of data supply will apply constantly - unless provided otherwise in the designation - from the beginning of the reporting period defined by the MNB in the designation, until the designation is withdrawn by the MNB, or in the case of institutions supervised by the MNB, until the date when the resolution on the withdrawal of this activity license has become final, in the case of EEA branch offices until the date of the termination of this activity.

Data supply based on the threshold value shall be performed as from the reference period for which the conditions set out in Annex 1 hereto for the range of data suppliers relating to the specific data supply are first met, no negative data supply must be performed before this time. The data supply obligation remains in force continuously from the beginning of this reference period irrespective of the fact that such conditions may no longer exist in respect of a subsequent reference period.

**I. E. 4 Definition of the reference period**

Unless otherwise provided in the completion instructions relating to the tables of the specific data supplies, the reference period is the relevant working day in the case of daily data supplies, the calendar week in the case of weekly data supplies, the calendar month in the case of monthly data supplies, the calendar quarter in the case of quarterly data supplies, the calendar half year in the case of semi-annual data supplies, and the calendar year in the case of annual data supplies.

In the event that the financial month of the data supplier is not equivalent to the calendar month in respect of bookkeeping, the report should be made according to the financial month the end of which is closer to the end of the relevant calendar month. The required data supply frequency and deadline shall be observed nonetheless.

**I. E. 5 Transactions to be included in the data supply**

Unless otherwise provided in the completion instructions relating to the tables of the specific data supplies, all data suppliers must complete the data supply in respect of their own transactions on the basis of their accounting registers and statements as well as their business documents kept in compliance with the accounting regulations applied by the data supplier. Accordingly, in regards to the content and valuation of data the following rules shall apply unless otherwise provided in the completion instructions:

a) for data suppliers that keep their accounting registers in compliance with the International Financial Reporting Standards (hereinafter ’IFRS’) regulations set in the IFRS and Hungarian accounting regulations pertinent to IFRS appliers shall apply,

b) for data suppliers that have not switched to IFRS based bookkeeping and preparation of reports the Hungarian accounting regulations as effective from time to time shall apply.

The data included in the data supply must not be combined with data of any other data suppliers (unless specified otherwise in the completion instructions of each reports); data may only refer to the operation of the independent business entity indicated by the reference number of the data supplier. The only exceptions are investment fund managers which, in addition to their own transactions, are responsible for reporting the assets and liabilities of the funds under their management.

**I. E. 6 Breakdown by countries**

Breakdown by countries means the countries or international organisations against which the claim or debt of the data supplier exists. When supplying this data, the country codes set forth in point 4.2 of Annex 3 hereto and published in the technical guidelines on the official website of the MNB, shall be applied.

If the non-resident party is an international organisation or international institution (e.g. World Bank, EIB, EBRD, IMF, ECB), it should not be reported under the country code relating to the residence but under the code relating to the organisation or institution as per the technical guidelines referred to above.

**I. E. 7 How to proceed on a bank holiday**

The banking holiday implies

a) an accounting holiday,

b) a cash-desk holiday, or

c) an accounting and cash-desk holiday combined.

If case b) applies, that is, when the bank holiday implies a cash-desk holiday only, all data supplies must be submitted in respect of that date as the reference date, and all reports due on that day must be submitted as well.

If case a) or c) applies, that is, when the bank holiday also means an accounting holiday, daily data supply requirements shall be met as follows:

* If the reference period falls on a bank holiday and any transaction is completed on that day, the relevant data supply requirements shall be met in all cases.
* If the reference period falls on a bank holiday but no transaction is completed on that day, the data supply sent for that day shall be negative.
* If the deadline for data supply falls on a bank holiday and thus the data supplier would be unable to send the data on that day, the data supplier shall make arrangements to transmit data supplies with MNB identification codes D01, D02 and K14 by noon on the following – non banking holiday – working day, the other daily data supplies by 10 p.m. on the preceding working day to the MNB.

If the deadline of the data supply requirement falls on an accounting holiday in case of monthly, quarterly, semi-annual or annual data supplies, data pertaining to the periods set forth in Annex 1 hereto shall be submitted by the deadline defined therein, regardless of the intermittence of banking operations.

**I. E. 8 Procedure for negative data supply**

Negative data supply must be sent if there is no any data to report related to the reference period and if there is no different instruction of this Decree. The negative data supply must be sent with the frequency and deadline determined in Annex 1 of this Decree and it must be fulfil the requirements of the technical guidelines listed in points I. B. 2.2 and 2.3, and point 3 of Annex 3 of this Decree available on MNB website.

**I. E. 9 Modification of completed reports**

The data supplier shall modify the completed report in case it gets of hold of information which have an influence on the reported data (including the disposability of the final (audited) versions of the data reported in the monthly, quarterly and annual reports). The data supplier shall inform the Directorate Statistics in advance ([statadatszolg@mnb.hu](mailto:statadatszolg@mnb.hu)) of the significant (determined in the accounting policies or in any other way) modification and the time period concerned.

**I. F. Glossary of terms**

**I. F. 1 Glossary of terms used in the tables and completion instructions of the Daily operative report on the changes of foreign exchange positions of credit institutions (D01) and of the Daily report on interest rate derivative transactions (K14) reports**

* 1. **Spot position:** general positions generated by data providers’ spot conversions, including the spot leg and termin leg of swap transactions unless they are included in the net futures positions
  2. **Sold currency:** the ISO code of the sold currency; in the case of new swap transactions, the currency of the sell-side of the spot leg
  3. **Sold amount:** the amount of the sold currency; in the case of new swap transactions, the amount of the sell-side of the spot leg
  4. **Value date:** the working day on which parties of a certain [treasury](http://www.bankihitel.hu/?us=fogalomtar&id=211) transaction are obliged to settle with each other:

1. spot value date: the second working day at latest after the conclusion of the transaction;
2. forward [value date](http://www.bankihitel.hu/?us=fogalomtar&id=455): a value date later than the [spot](http://www.bankihitel.hu/?us=fogalomtar&id=349) value date;
3. tom/next value date: first banking working day after the conclusion of the transaction;
4. overnight value date: the day of the conclusion of the transaction.
   1. **Annualised agreed rate:** see the definition in point I. F. 3.3 of this Annex. In case of fix interest rate when the fix interest rate is defined not as percentage but as an amount which is paid at the end of the maturity, for the calculation of the annualised agreed rate the next formula should be applied.

\*100



* 1. **Fixing risk:** exposure originating from the difference between fixing days. In consequence of the OTC character of FRA and IRS transactions, and the constant activity on the market, market participants are often in a position where a difference of a few days remains between the fixing day (that is typically the second business day before the settlement date) of transactions of opposite direction concluded at different times, which – however – are similar in other specifics (nominal value, term). Accordingly, even though the bank’s position is nearly covered, hedging remains imperfect nevertheless.
  2. **Trade date:** day of the deal
  3. **Option fee:** option fee of (call or put) options sold/written by the data supplier
  4. **Total of the net long positions:** an indicator calculated in accordance with Article 352 of the CRR.
  5. **Total of the net short positions:** an indicator calculated in accordance with Article 352 of the CRR.
  6. **Overall net foreign–exchange position:** an indicatorcalculated in accordance with Article 352 of the CRR.
  7. **Regulatory capital:** as defined in Article 437 of the CRR.
  8. **Types of derivative transactions:**
     1. **Amortizing swap**: a swap in which the notional principal amount (actually or nominally exchanged principal) decreases over the life of the instrument (e.g. amortising interest rate swap, amortising only interest strip cross currency interest rate swap, amortising cross currency interest rate swap).
     2. **Forward rate agreement:** forward rate agreement between two parties for a period that commences at a future date. It allows the interest rate that is due in the future of a borrowing or investment to be fixed.
     3. **Option:** a contract which gives its owner (the buyer) the right but no obligation to buy (call option) or to sell (put option) a special or standard commodity or financial instrument at a specific price during a predetermined period (American option) or at a specific date (European option). To differentiate between the party entitled (the buyer of the option) and the obligor (the seller), we use the terms long and short (e.g.: the position of an entitled party for a buy option is named long call).
     4. **Interest rate swap**: a derivative transaction that consists of the exchange of interest payments arising from a principal denominated in the same currency. By default, it is an agreement between two parties to exchange floating rate interest payments with fixed-rate interest payments (or vice-versa), based on a specified principal and specified period. Transactions based on the exchange of interest payments denominated in different currencies **(cross currency interest rate swap, only interest strip cross currency interest rate swap) are defined under points 1.13.6.2 and 1.13.6.3.**
     5. **Foreign currency forward:** a contract between two parties to purchase and sell a set amount of foreign currency, where the price was determined at the time the contract was set and the transport and financial settlement happens at a specified future date. Fulfilment of the forward transactions can happen with the delivery of the foreign currencies (deliverable forward), meaning the whole amount of the foreign currencies to be exchanged, or with cash settlement of the difference (non-deliverable forward)
     6. **Currency swap**: a derivative transaction where foreign currencies are exchanged. The types of currency swap transactions: are simple currency swaps or FX swaps, cross currency interest rate swaps, onlyinterest strip cross currency interest rate swaps and deliverable forward transactions mentioned in point 1.13.5.
        1. **Simple currency swap or FX swap:** is an exchange rate deal which means the prompt purchase/sale of a given currency and a forward sale/ purchase of the same currency: spot + forward = swap.
        2. **Cross currency interest rate swap - CCIRS:** the parties agree to exchange interest payments and principals regarding a specified principal and period. The exchange regards interests and principals in different currencies. The exchanged interests can be fix and fix, floating and floating (i. e. a basis swap), fix and floating as well as floating and fix. This group does not only contain currency-currency swaps but forint-foreign currency and foreign currency-forint transactions as well. **A type of these transactions** is the **basis swap** which means the exchange of two different interests with changing basis. Another type of these transactions is the **mark-to-market swap** when participants of the transaction changes one of the exchanged principals under determined conditions in order to decrease their partner (credit) risk changing because of the changing of exchange rates and the difference is settled with each other while the conditions of the transaction remain unchanged.
        3. **Only interest strip cross currency interest rate swap:** is an agreement concerning interest rate swap of nominal values specified in different foreign currencies where the nominal capital is not exchanged.

1.14. **Termination**: based on the joint decision of the two parties, the closing of an interest swap transaction before expiry, by shortening the term.

1.15. **Cancellation/modification:** if the transaction is the cancellation or modification of an earlier one

1.16. **Purchased currency:** ISO code of the purchased currency; in the case of new swap transactions, the purchased currency of the spot leg

1.17. **Purchased amount:** amount of the purchased currency; in the case of new swap transactions, the purchased amount of the spot leg

**I. F. 2 Glossary of terms used in the tables and completion instructions of the Securities statistical (E type) data supply**

2.1. **ISIN code:** the 12-character individual securities identifier in accordance with the ISO 6166 standard

2.2. **Reference day:** date of the settlement operation of the transaction

– for securities registered at KELER Zrt.: ‘settlement date’ as defined by the regulations of KELER Zrt.

– For securities not registered at KELER Zrt.: date of the accounting settlement

* 1. **Reporting custodian:** reporting custodians include all resident investment corporations, banks, specialised credit institutions and the Hungarian State Treasury. The list of reporting custodians is contained by the technical guidelines as per point 8 of Annex 3 of this Decree available on the official website of the MNB.
  2. **Securities in custody:** securities held by the data supplier on securities accounts, or securities deposited with the data supplier for securities custody management, safekeeping or trusteeship, even if the data supplier on its part has placed the specific security on someone else’s securities account, or deposited it with someone else for safekeeping
  3. **Register number of the issuer**: the KSH registration number of the issuer institution that is the first 8 digits of the tax number.
  4. **Series of securities:** the term defined in Section 5 (1) (45) of Act CXX of 2001 on the Capital Market (hereinafter referred to as the ‘Capital Market Act).
  5. **Date of financial settlement:** settlement value date of issued stocks
  6. **Stock in nominal value:** stock in turnoverin nominal value at the end of the reference period.
  7. **Difference between nominal value and issuing value:** the nominal value of the government bonds in turnover at the end of the reference period decreased by their issuing value taken into consideration the actual selling price of all of the issuances (auction, listing, network disposal).
  8. **Stock of the accumulated interest:** issuing price on the stock in turnover different from the nominal value and the accumulated interest coming from the nominal interest bearing. Stock of the accumulated interest is not defined for outstanding amount bought back.
  9. **Net payment interest expenses, revenues booked:** balance between interest expenses and revenues for the reference period on the basis of budget payments booked in relation to issues, exchanges and interest payments, regardless of the fact whether they were due to the accumulation of nominal interest or exchange rate differences. In case of liabilities net interest expenses and in case of claims net interest revenues should be reported.
  10. **Accrued interest expenses, revenues:** the amount of interest received/payable on claims, government securities and other elements of liabilities during the reference period
  11. **ISMA convention:** internal rate of return calculated on the basis of the recommendation of the International Securities Market Association (ISMA)
  12. **Equity-type securities:** equity securities include shares, investment units issued by investment funds, certificates and warrants
  13. **Debt securities:** Securities under Section 5 (1) (57) of the Capital Market Act.Debt-type securities, according to the international terminology, are bonds, treasury bills, saving bills, mortgage bonds and certificates of deposit.
  14. **Principal repayment:** repayment of debt security capital, which may occur in a lump sum at the end of maturity or in instalments during the term.

**I. F. 3 Glossary of terms used in the tables and completion instructions of the Interest statistical (K type with the exception of K14, detailed in point 1.) report**

* 1. **Actual interest rate:** the actual (as opposed to the announced) interest rate applied on the stocks on the last day of the reference month For deposits with tiered interest, in the table indicating end-of-month outstandings, the interest rate that corresponds to the tier of the outstandings should be applied to the appropriate tier.
  2. **Restructured loan:** a loan defined by the MNB Decree on prudential requirements pertaining to non-performing exposures and restructured receivables
  3. **Annualised agreed rate:** projection of the interest rate for the year, defined as an annual percentage.

Two formulas may be applied for the calculation of annualised agreed rates.

For the calculation of the annualised agreed rate, the following present value formula may be applied, which could be used for all deposit and loan structures. Using the formula, movement of funds generated at the initial time of the transaction will be made equal to the present value of subsequent cash flows. The annualised agreed rate is the internal rate of return, where the present values of the cash flows correspond to one another.

a) From the point of view of the formulas, the regularity of interest capitalisation is the determining factor. (Capitalisation of interest can be applied only to deposits. In the following, the term capitalisation of interest will be used for determining interest, and paying interest.)

If interest capitalisation and principal repayment are done at regular intervals, there are three main cases for the relationship between capitalisation of interest and repayment of principal.

aa) Both interest capitalisation and principal repayment are done at the same intervals, with the same regularity.

ab) Interest capitalisation is more frequent than principal repayment. (Including the repayment of the principal as a lump sum at maturity.)

ac) Principal repayment is more frequent than interest capitalisation.

b) Interest capitalisation and principal repayment are not performed at regular intervals.

In a), when interest capitalisation occurs at least as often as principal repayment (case aa, ab), the two formulas produce identical results, and in this case formula 2 can be applied as well.

In case ac, as well as in b), *only formula 1 may be applied.* (Including, for example, cases involving subsidised interest rates, when the periods of receiving interest subsidies and making interest payments are different.

1. Formula



Ak: the amount of the loan instalment or deposit ‘k’, in this case the formula can be applied even if the loan is taken out in a single amount, or a deposit is placed in one amount. In this case the deposited amount, or the loan borrowed, will be given in the left side of the formula.

A'k: the loan instalment amount ‘k'’, or the repaid deposit amount (including interest),

m: number of loans taken and deposits placed,

m': number of loan instalments, repaid deposits,

tk: time of loan taken, deposits placed ‘k’, expressed in years or year fractions,

t'k: time of loan instalments, repaid deposits ‘k'’, expressed in years or year fractions,

i: 1/100th of the annualised agreed rate.

The starting period for calculating the annualised agreed rate for outstanding amounts should be the observation date of the outstandings, and not the date the loan or deposit contracts were concluded.

For the calculation of the annualised agreed rate, the following formula may be used only for deposit or loan types where, for deposits, interest capitalisation, and for loans, interest payments and principal repayment are done at regular intervals, and interest capitalisation (interest payment) occurs at least as often as principal repayment. Included here is the repayment of principal in a lump sum at maturity.

This formula may be applied to overnight and current account deposits, as well as overdrafts, as long as interest capitalisation for deposits and interest determination for loans is done at regular intervals.

In the case of products where the repayment of the loan begins with a preferential interest rate and then later on continues with a normal (non preferential) rate, only formula 1 may be applied for determining the annualised agreed rate, because in this formula the effect of different rates during the term can be taken into account.

2. Formula

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X: annualised agreed rate

rsz: agreed (contractual) interest rate

N: number of interest capitalisations within one year, for ex., 2 for semi-annual interest capitalisation, 4 for quarterly interest payments, etc.

Neither the agreed interest rate, nor the annualised agreed rate includes subsequently applied charges such as penalty interest, delay interest, or additional costs (for ex., one-off costs charged, commitment fees). The only exception being overdrafts, in which case the data supplier may set a limit; if such limit is exceeded, the bank charges the customer penalty interest. If the penalty is materialised in charges that are to be paid separately, it is not necessary to include them when calculating the annualised agreed rate. However, if the penalty interest is part of the interest rate, a higher interest rate incorporating penalty interest should be applied for exceeded overdraft limits, when calculating the annualised agreed rate.

For variable interest rate contracts, the last known interest rate should be applied in the formula for calculating the total interest period.

In the case of variable rate loans whose rate of interest is pegged to the base rate prevailing on the day of the disbursement (hence it is not known when the contract is concluded), the contractual interest rate shall mean the base rate prevailing on the day of the conclusion of the contract, when calculating the annualised agreed rate.

When the annualised rate of interest is calculated, fraction years shall be provided up to 4 places of decimals. The number of interest periods shall be based on a year comprised of 365 days.

* 1. **Collateralised loan:** eligibility of the collateral shall be determined based on the collateral listed in Article 4(1)(58)-(59) and Article 197-203 of the CRR. For the new contracts in the interest rate statistics reports, even if the registration of the mortgage has not yet occurred, the loan must still be determined as collateralised. The collateral must exceed or be equal to the amount of the loan.
  2. **Annual percentage rate of charge (APRC)**: the calculation of the annual percentage rate of charge applicable to new contracts shall be governed by the provisions of Government Decree No 83/2010 (III. 25) on the Determination, Calculation and Publication of the APRC [hereinafter: Government Decree No 83/2010 (III. 25)], with the following derogations:
* when calculating the annual percentage rate of charge, the special conditions stipulated in the contract must be taken into consideration, i.e. in the case of employee loans the conditional interest subsidies must be also enforced when determining the interest rate and the annual percentage rate of charge resulting therefrom; if the annual percentage rate of charge is not stipulated in the contract, the agreed interest rate specified in the contract must be reported as APRC;
* in the case of subsidised schemes, for the purpose of calculating the annual percentage rate of charge, in the case of housing loans, the interest rate adjusted for the interest subsidy, while in the case of hire purchase loans, the interest rate adjusted for the seller's contribution must be taken into consideration; the annual percentage rate of charge – apart from a few special schemes – usually exceeds or equals the annualised interest rate reported in the respective row;
* in the case of renegotiated loans, the annual percentage rate of charge must be recalculated from the month of the renegotiation until the maturity of the loan, setting out from the new agreed interest rate;
* in the case of loans combined with savings, where the combined initial annual percentage rate of charge for the bridging finance and the housing loan is determined in accordance with the law, Section 8(3) of Government Decree No 83/2010. (III. 25.) shall not be applied, i.e. the annual percentage rate of charge must be established separately for the two loans, or all costs incurred in relation to the two loans that burden both loans (e.g. property appraisal, administration fee, TAKARNET fee) must be divided between the two loans in proportion to the tenor, and for the purpose of calculating the cash flows, the divided costs must be taken into consideration in the case of the average APRC.
  1. **Interest rate fixation:** fixing the interest rate for a predetermined amount of time
  2. **Liquidated transaction:** transaction what is closed before its maturity by netting or another transaction with inverse direction.
  3. **Money market loan:** generally short term loans of typically large-size enterprises concluded through the treasury with interest rate conditions similar to interbank products.
  4. **Reference interest:** interest rate used extensively to what the changing interest of the agreements are indexed.
  5. **Short-term maturity:** the original maturity of the instrument is 1 year or shorter.
  6. **Agreed rate:** the interest rate specified in the contract between the organisation and the client.

If the interest rate charged to the customer on the loan is not known when the contract is concluded, the agreed rate will be identical with the interest rate applied to the first disbursement of the loan.

In the case of variable rate loans whose rate of interest is pegged to the base rate prevailing on the day of the disbursement (hence it is not known when the contract is concluded), the agreed interest rate shall be identical with the actual base rate prevailing on the day of the conclusion of the contract.

For term deposits bearing a tiered interest rate based on maturity,if the maturity of the deposit is known at contract date, then the agreed rate will be identical with the weighted average of the interest rates of the respective tiers. If at contract date it is not known what deposit term the customer shall select, the agreed rate will be identical with the interest rate corresponding to the shortest term.

For term deposits bearing a tiered interest rate based on maturitythe agreed rate will be identical with the weighted average interest rate, since the deposited amount is always known at contract date, along with the interest rates corresponding to the tier amounts.

* 1. **New contracts:** include all new financial agreements between the data supplier and its customers, which
* are the first to specify the interest rates of deposits and loans,
* are new agreements pertaining to existing loans and deposits, if the type of the deposit or loan changes or if there is a change in the interest conditions (including other costs as well).

Re-priced contracts are considered as new contracts from a reporting perspective, except those re-priced contracts, which

* take place automatically – on the basis of the original contract, without the participation of the client where neither the terms and conditions, nor the interest rate are re-negotiated. (For example, continuously fixed deposits, if the term of the deposit is not changed by the customer), or
* a fixed interest rate deposit or loan contract automatically changes to a variable interest rate contract, or vice versa – if this change was stipulated in the original contract.

In addition, new deposit contracts concluded in the reference months shall be considered new contracts even if they expire in the reference month, or if the client terminates the deposit in the reference month.

Moreover, new contracts include cases in which the data supplier regularly adds new funds to the client’s deposit account from its bank account on the basis of a one-off contract with the client.

If the client may add new funds to its fixed deposit account with optional frequency, each such payment shall be reported as a new contract.

If the credit line is increased, it shall also be reported as a new contract (except the revolving and roll-over loans to be reported as overdrafts). In this case only the increase of the credit line shall be reported.

New agreement is if there is a change in the foreign exchange type of the loan or if the linear interest becomes annuity. If the client is provided the possibility of changing the type of currency of the loan at the original entering into contract, the change of the currency type during the duration does not mean new contract.

The modification of a combined product (e.g.: housing loan combined with housing saving sor life insurance) into an annuity product, or vice versa does not mean new contract except if there is a change in the interest conditions or in other costs.

In the case of loans, the total amount specified in the original contract (credit line) shall be reported as a new contract even if the loan is disbursed in instalments.

If the interest rate charged to the customer on the loan is not known when the contract is concluded, the amount of the new contract will be identical with the total credit line at the time of the first disbursement.

If the contract defines the reference interest underlying the interest rate, the interest rate shall not be considered unknown at the time of contract conclusion irrespective of whether or not the disbursement has taken place.

In the case of the so called multicurrency loans, the new contract shall be reported at the first withdrawal in the currency of the withdrawal, where the amount of the new contract is equal to the total loan/credit line determined in the contract.

* 1. **Re-negotiated contract:** a sub-category of new contracts, including:

– new agreements pertaining to existing loans and deposits, if the type of the loan or deposit changes or if there is a change in the interest conditions (including other costs);

– re-priced contracts, except for re-pricing that takes place automatically on the basis of the original contract, without the participation of the client, where neither the terms and conditions, nor the interest rates are re-negotiated (for example, continuously fixed deposits, if the term of the deposit is not changed by the customer), or the automatic transformation of a fixed interest rate deposit or loan contract into a variable interest rate contract, or vice versa – if such change was stipulated in the original contract.

The loan will be considered re-negotiated if the foreign currency of the loan changes or the linear interest becomes annuity. If the client is provided the option to change the loan’s currency upon the conclusion of the original contract, changing the currency type during the term shall not be considered as a re-negotiated contract.

Similarly, it shall not be considered as re-negotiation if a loan taken over by a credit institution from a sector outside of the credit institution sector is sold or taken over. If a customer from the household sector transfers its loan, based on its own decision and active participation, from one credit institution to another assuming that the loan will be re-negotiated, the transaction shall be considered as re-negotiation.

Merging a debtor’s loans into a single loan or dividing a single loan into several loans shall be also considered as re-negotiated contracts.

If the re-negotiation of a new loan takes place within the same month as the original contract conclusion, it shall also be considered as a re-negotiated loan.

* 1. **Variable interest:** a variable interest rate is applied when the credit institution reserves the right in the contract to change the interest rate unilaterally, in an extent not disclosed in advance.

**I. F.** **4 Concepts used in the statistical balance sheet and profit and loss account, furthermore, in the data reports detailing the balance sheet (marked M)**

4.1 **Current interest rate**: the concept defined in section 3.1.

4.2 **Investment loan: a concept defined in section 2 of Annex 1 to MNB Decree on the obligations to report data to the central bank information system primarily to enable the Magyar Nemzeti Bank to perform its supervisory functions over money and credit market institutions (hereinafter: “money market data reporting MNB Decree”).**

4.3 **Gross outstanding principal amount:** the notional value (principal value) of a claim or debt applying to partners, customers, not containing gross, accrued interests. This is the adjusted stock of the book value, increased by impairment, reduced by accumulated interests, adjusted by the statistical valuation difference.

4.4 **Currency swap:** the concept defined in section 1.13.6.

4.5 **Simple currency swap or FX swap transaction:**the concept defined in section 1.13.6.1.

4.6 **Put option***:* such a derivative transaction that grants a right, in exchange for the payment of the option premium, for the sale of goods of a defined volume at a determined time in the future, at a pre-defined price.

4.7 **Sold credit derivative**: those credit derivatives in which the reporting entity sold the protection in some form (i.e. has shouldered the credit risk).

4.8 **Securitisation**: pursuant to CRR, such a transaction in which certain credit-type assets are transferred to an institution performing securitisation, or the credit risk or part of the credit risk pertaining to the asset is transferred to securities issued by the institution performing the securitisation. Risks may be passed on in two ways: in one case an actual transfer of claim takes place - in this case the claim may be removed from the books of the credit institution, depending on the accounting rules -, while in the other case the risks are passed on by credit derivatives or guarantees, in which case the claim remains on the balance sheet of the credit institution. Types:

4.8.1 **Conventional securitisation**: such a form of the securitisation, in which the credit institution transfers the claims constituting the subject of the securitisation partly or fully to the institution performing the securitisation, and the claim may be removed from the books of the credit institution, depending on the accounting rules.

4.8.2 **Synthetic securitisation:** such a form of the securitisation, in which the risks related to the claims constituting the subject of the securitisation are passed on by credit derivatives or guarantees, and the stock of the claim remains on the balance sheet of the credit institution that initiated the securitisation.

4.9 **Annualised interest rate**: the concept defined in section 3.3.

4.10 **Payment account:** an account held for one or more customers of a payment service provider which is used for the execution of payment transactions, including bank accounts.

4.11 **Current account overdraft**: a negative balance (overdraft) occurring on the payment account maintained by the credit institution or on a different account not serving the accomplishment of payment transactions, accessible for the customer at any time. Those card loans in which the credit institution provides an interest-free period are also considered overdrafts. Also to be treated as overdraft facilities are the revolving loans as per Section 5.36 where the borrower is not required to notify drawdowns in advance to the credit institution or if such notification is merely for information and the credit institution has no right to refuse the drawdown.

4.12 **Current asset credits:** the concept defined in section 2 of Annex 1 to the money market data reporting MNB Decree.

4.13 **Forward transaction (an OTC transaction with a deadline):** such a derivative transaction concluded outside an organized market (OTC), which is aimed at the purchase or sale of goods of a specified volume, where the price is determined upon the conclusion of the contract, and delivery and financial settlement will take place at a defined time in the future.

4.14 **Futures (transaction with a deadline in the stock exchange):** such a derivative transaction concluded in an organized market (stock exchange), which is aimed at the purchase or sale of goods of a specified volume, where the price is determined upon the conclusion of the contract, and delivery and financial settlement will take place at a defined time in the future.

4.15 **FRA, forward rate agreement:**the concept defined in section 1.13.2.

4.16 **Credit Default Swap (CDS):** a derivative transaction serving the transfer of the risk run by holding a given financial instrument, i.e. covering the losses occurring if the partner (reference entity) becomes insolvent. It has two participants: the seller of the protection, who shoulders the credit risk, and the buyer of the protection, who passes on the credit risk. The buyer of the protection will pay a specified amount at specified intervals (swap premium or swap spread) until the expiry of the transaction, to the seller of the protection. In exchange, the seller of the protection commits that if during the term of the transaction the partner of the buyer of the protection becomes insolvent, then it will refund to the buyer of the protection all of its losses arising from the insolvency of the partner.

4.17 **Credit facility**: an amount of money made available for the debtor pursuant to a written credit contract concluded between the creditor and the debtor, if certain specified contractual conditions are met, then the credit institution is obliged to conclude a loan contract or perform other credit transactions.

4.18 **Cross currency interest rate swap - CCIRS***:* the concept defined in section 1.13.6.2.

4.19 **IRS, Interest Rate Swap:**the concept defined in section 1.13.4.

4.20 **Financial Vehicle Corporation; FVC**: a financial intermediary enterprise performing securitization. The list of financial vehicle corporations is included in the technical guidelines available on the MNB website, as referred to in section 1 of Annex 3, helping the sectoral definition of the clients.

4.21 **Micro, small and medium enterprises (hereinafter: SME)**: the concept is defined in section 2 of Annex 1 to the MNB Decree on money market data reporting.

4.22 **Money market transaction**: the concept defined in section 3.8.

4.22a. **Notional cash pooling:** a virtual offsetting arrangement of accounts where the offsetting arrangement participants each have a separate payment account held with the credit institution, the interest payable by or due to the group is calculated by the credit institution on the basis of the ‘virtual’ (total) net positions of all the accounts in the group, and the members of the group may draw on overdrafts from other members' deposits without transfers between accounts.

4.23 **Project financing loan:** the concept defined in section 2 of Annex 1 to the MNB Decree on data reporting in the money market.

4.24 **Revolving credit:** the concept defined in section 5.36.

4.25 **Statistical valuation adjustment**: those amounts of the difference between the capital value and the (net) book value at the end of the month that cannot be explained by the accrued (statistical) interest and impairment. It is here that adjustments owing to the calculation of effective interest and fair value differences deriving from the initial evaluation of instruments must be represented.

4.26 **Statistical interest income:** the statistical interest income or expenditure is the interest earned or payable for the period, calculated on the basis of the principal value of the instruments and their contractual interest rate, including (in the case of securities) the interest arising from the discount or premium of issue (a value upon issue that is different than the notional value), which accumulates evenly during the term. Fees and commissions charged together with interest are also considered part of the statistical interest income: this includes, among others, the commitment fee, the service charge, the origination fee, the fee of discount of bills, as well as interest, factoring charges and interests, the amount of the lending fee paid on securities lending, furthermore interests falling due on hold-in-custody/delivery/special repo transactions. However, adjustments arising from the application of different valuation methods (for example, the effective interest rate method) cannot be considered part of the statistical interest income. The statistically accumulated interest is that part of the statistical interest income which is not yet financially settled, and is represented as balance sheet stock at the end of the period.

4.27

4.28 **Contractual interest rate**: the concept defined in section 3.11.

4.29 **Multi-currency loan**: the concept defined in section 5.41.

4.30 **Stock exchange/Over-the-counter transaction:** the given transaction was concluded on a stock exchange or outside at stock exchange, in the OTC market.

4.31 **New contract**: the concept defined in section 3.12.

4.32 **Purchased credit derivative**: those credit derivatives in which the reporting entity purchased the protection in some form (i.e. has transferred the credit risk).

4.33 **Call option**: such a derivative transaction that grants a right, in exchange for the payment of the option premium, for the purchase of goods of a defined volume at a determined time in the future, at a pre-defined price.

**I. F. 5 Glossary of terms used in balance-of-payment (R type) statistical data supplies**

* 1. **Items adjusting the book value (real estate): the** specified depreciation amount for the reference year, as well as impairment loss, reversal of impairment loss, amount charged to reference year as a value adjustment (marked, as appropriate, with plus/minus signs) and value enhancement investments
  2. **Own or transferred foreign real estate:** contract value of foreign real estate acquired or transferred by the data supplier to be provided in the accounting currency of the reporting agent
  3. **Debt relief:** an agreement between the creditor and the debtor, in which the creditor relieves the debtor from the payment of its existing debt, in part, or in full, due to the latter’s insolvency
  4. **Loans guaranteed by the state:** guarantees undertaken by the state occur when the State of Hungary (represented by the Minister of Public Finances) undertakes a guarantee for the repayment of (the principal and / or interest on) a debt borrowed by the resident creditor from a non-resident entity.
  5. **Transactions causing changes in stock (real estate):** total amount of transactions affecting a real estate in the reference year (purchase and sale, swaps, real estate brought into a business, real estate handed over for the purpose of being brought into a business, handover-takeover without compensation paid, transfer, etc.)
  6. **Name and reference number of affected resident company:** name and reference number of the resident company in which a share was acquired by the data supplier from a non-resident party, or transferred to a non-resident party
  7. **Other changes (excluding data supplies on derivatives):** any changes in the stock of assets and liabilities, other than transactions. Reasons for the change include: debt write-off, claim relief, reclassification of claims, incorrect report, price difference between the nominal value and the commercial (market) value for the purchase and sale of claims, debt relief, revaluation due to price and exchange rate changes
  8. **Other changes (interests):** any change in the pro rata temporis stock of interest due and payable, other than transactions, including the write-off of interest claims and interest relief. Interest capitalisation should not be reported here.
  9. **Loans with a unique identification:** for other investments, they comprise syndicated and publicly guaranteed loans, loans taken from the World Bank and the borrowings of organisations financed by the state budget and data suppliers in a majority state ownership, for which the provision of unique identification information is mandatory in the specific table
  10. **Original currency:** the currency in which the claim or debt is denominated or repayable (which could differ from the contractual currency)
  11. **Non-produced, non-financial assets:** patents, inventions, copyrights, franchise, trademarks, mining rights, etc, including emission quotas as well.
  12. **Credit or debt identification:** identification data of the long-term borrowings of organisations financed by the state budget, debtors in a majority state ownership and debtors with outstanding borrowings, under a state guarantee, with the World Bank, in the records of the reporting institutions
  13. **Long-term (over a year) assets and liabilities:** all assets and liabilities with a maturity over one year shall be reported here
  14. **Accrued interest due and payable at the end of the reference period:** the closing balance of accrued interest due and payable in the reference period, increasing the stock, regardless of whether they were accrued in the books, or settled (in full or in part) financially within the specific reference period
  15. **Interest arrear:** amount of accrued, due, but not paid interest
  16. **Trade credit:** customer claim or supplier debt vis-à-vis non-residents arising from the export or import of goods and services, and the related prepayments or advance payments
  17. **Stand-by loans:** it is common practice for investment loans that the bank exercises financial control over the investment and ensures the fulfilment of the loan’s target by disbursing the loan under the condition of due performance by the borrower. In this sense a stand-by loan is a commitment on the part of the bank, to be advanced if the specified conditions are met.
  18. **Syndicated loan:** a loan extended with the joint participation of residents and non-residents
  19. **Debt write-off:** removal of bad debts from the books of the creditor, in accordance with the accounting rules.
  20. **Country of a foreign real estate**: the country where the foreign real estate is located.
  21. **Indirect foreign direct investor**: a non-resident company which has an indirect control in the company (where control means that the ownership carries more than 50% of the voting power).
  22. **Indirect foreign direct investment**: a non-resident company in which the data supplier is able to exercise indirect control or influence through a chin of direct investment relationship (where control means that the ownership carries more than 50% of the voting power and influence means that the ownership interest carries at least 10% but not more than 50% of the voting power).
  23. **Foreign direct investment:** a non-resident company, in which the data supplier has at least a 10% of the direct voting power.
  24. **Foreign direct investor:** a non-resident investor (natural person, legal entity or organisation having no legal personality) holding at least a 10% of the direct voting rights in the data supplier’s company.
  25. **Undrawn amount:** contract amount available at the end of the reference period that is yet to be drawn. In the case of loans reported in recent years in data supply R28, current undrawn amount = undrawn amount in the previous annual report + new contract amount - amounts drawn - cancellation.
  26. **Net transaction:** difference between the increase and decrease in financial assets excluding other changes
  27. **Increase of claim for dividend:** in the case of a claim related to a foreign direct investment, the proportional part due to the data supplier from the dividend approved by the foreign company in the reference period shall be reported here, while in the case of a claim related to a foreign direct investor, the interim dividend paid by the data supplier to the foreign direct investor in the reference period shall be indicated.
  28. **Decrease of claims related to dividend (other transactions and tax deducted):** in the case of claims related to a foreign direct investment, the amount of the dividend and the dividend tax deducted paid by the foreign company to the data supplier in the reference period; in the case of a claim related to a foreign direct investor, the interim dividend repaid by the investor to the data supplier, or the removal from the books of the claim arising from the interim dividend after the approval of the statement shall be indicated here.
  29. **Increase in dividend liabilities:** in the case of liabilities related to a foreign direct investment, the interim dividend paid by the foreign company to the data supplier in the reference period shall be stated here; in the case of liabilities related to a foreign direct investor, the dividend approved by the data supplier in the reference period which is due to the foreign investor shall be reported here.
  30. **Decrease of liabilities of dividends (other transactions and tax deducted):** in case of liabilities related to a foreign direct investor, the amount of capital return tax deducted on the dividend paid by the data supplier to the foreign direct investor in the reference period; in the case of liabilities related to a foreign direct investment, the interim dividend repaid by the data supplier or the removal from the books of the liabilities arising from the interim dividend after the approval of the statement shall be indicated here.
  31. **CSO registration number of the partner, issuer, custodian:** the CSO registration number of the resident company or organisation (the first eight digits of its tax number). For investment funds, it is the technical reference number (FB identification number) provided by the MNB to KELER Zrt. With respect to a new investment fund, ‘FB000000’ shall replace the MNB reference number until the latter is generated. For non-residents without a CSO code or a fictitious code jointly registered by the MNB and KELER Zrt., the ‘00000001’ eight-digit code shall be entered in this field. For resident private individuals it is the ‘00000004’ eight-digit code.
  32. **Financial derivative position:** the stock of open derivative transactions at the beginning or at the end of the reference period, evaluated by contract and calculated at market value. If the value of the open financial derivative transaction is negative, the data supplier will have a net debt to, if the value is positive, the data supplier will have a net claim against the non-resident partner.
  33. **Financial derivative transaction:** payments and settlements related to the conclusion and closing of contracts, and the payment of all debts and claims due to these transactions during their term, excluding fees and commissions
  34. **over loan:** closing of a specific position (loan transaction) at maturity, and its simultaneous renewal for additional periods
  35. **Short-term assets and liabilities:** assets and liabilities with a maturity under one year shall be reported here
  36. **Revolving credits:** a credit that meets the following conditions:
* the borrower is entitled to use or borrow funds up to a pre-approved limit amount,
* the amount of the available credit line may increase or decrease owing to the spending, borrowing or repayment of the amount,
* the credit may be borrowed multiple times, and
* there is no regular repayment obligation.
  1. **Contract currency:** the currency specified in the loan contract, in which the credit facility is denominated
  2. **Contract amount:** the value of the credit facility specified in the loan contract (commitment)
  3. **Net income from non-residents generated by foreign real estate in the reference year:** balance of income and operating costs for the reference year generated by foreign real estate through a lease to a non-resident or non-residents (e.g. real estate maintenance costs, local real estate taxes).
  4. **Fellow enterprises**: companies that are under the control or influence of the same immediate or indirect investor, but neither fellow enterprise controls or influences the other fellow enterprise like the data supplier (where control means that the ownership carries more than 50% of the voting power and influence means that the ownership interest carries at least 10% but not more than 50% of the voting power).
  5. **Multicurrency loan:** the client has an option to withdraw the loan in one of the several preliminarily fixed contractual currencies. This type of loan does not include loans where the borrower has the option to change the denomination of the loan.
  6. **Principal arrear:** amount of accrued, due, but not paid principal
  7. **Cancellation:** the parties agree to cancel a part of the contractual amount, thereby decreasing the undrawn amount of the debt
  8. **Transaction market value:** contractual value of a transaction
  9. **Transactions:** any action carried out with the non-resident partner as a result of which the claims and debts arising from the transaction increase and decrease, regardless of whether an actual transfer of money is associated with it, and which is not classified as other changes
  10. **Items in transit:** items deriving from the difference between a decrease or increase in a financial asset and its payment
  11. **Final investor:** an investor in an ultimate controlling parent position above all other members of a company group – holding more than 50% of the voting rights - over which no other investor exercises control. I.e. it holds, directly or indirectly (through another organisation), in the domestic enterprise concerned more than 50 percent of the voting rights or less but providing it with exclusive rights to exercise strategic control over the enterprise, and the enterprise has no other owner with more than 50 percent of the voting right or less but providing it with exclusive rights to exercise strategic control over the enterprise. A final investor may be a resident or non-resident private individual, legal entity or association having no legal personality, a direct capital investor or an indirect investor.
  12. **Enterprise group**: a group of enterprises which, from the aspect of accounting for foreign direct investments, include foreign direct investors and investments, as well as enterprises under the direct or indirect control or significant degree of influence of the same – ultimate – investor (where control means that the ownership carries more than 50% of the voting power and the significant degree of influence means that the ownership carries at least 10% but not more than 50% of the voting power).

**I. F. 6 Definitions used in the tables and completion instructions of the reports with MNB identification codes P11–P15 regarding certain data related to payment service provision**

**General terms related to payment cards:**

6.1 **Business or corporate card**: a card issued for the employees of economic and other organisation clients.

6.2 **Co-branded card**: in addition to the issuer’s trademark, the trademark of the partner is also shown on the surface of the card, and there is common economic interest behind the issuance. In the case of cards with international trademark the permission of the international card company is also a precondition of the co-branded product.

6.3 **Card with a credit function**: in accordance with the provisions of the contract between the card holder and the issuer, a card linked to a predetermined credit limit, with which the client can withdraw cash or make purchases up to the credit limit. At the end of the invoicing period (usually one month), the card holder can decide whether to pay his debt by the deadline specified in the statement sent by the issuer in full or only in part, to the extent determined in the contract. Spending is free of interest if the total debt is paid back by the payment deadline. If not the total debt is paid back, interest is charged for either the total debt or the remaining part. For the remaining transactions, the interest is charged starting from their value date. Cash withdrawals are usually not interest free; they are interest bearing from the date of the transaction. All cards with a credit function (irrespective of how many other functions the card has) shall be reported in this category. If a card has a delayed debit function as well, it shall be reported in separate rows, both among the cards with credit function and among the ones with delayed debit function.

6.4 **Card with debit function**: a card linked to the card holder’s payment account; it entitles the card holder to withdraw cash and/or make purchases up to the account balance, in line with the conditions of the contract between the card holder and the issuer. The amount of each transaction is automatically debited to the card holder’s payment account. Behind a card with debit function there may also be a payment account to which an overdraft is linked. All cards with a debit function (irrespective of how many other functions the card has) shall be reported in this category. If a card has a delayed debit function as well, it shall be reported in separate rows, both among the cards with debit function and among the ones with delayed debit function.

6.5 **Card with delayed debit function**: a card linked to a predetermined credit limit, in line with the provisions of the contract between the card holder and the issuer. The card is suitable for cash withdrawal and purchasing. At the end of the invoicing period, the card holder is obliged to pay off his debt in full. All cards with a delayed debit function (irrespective of how many other functions the card has) shall be reported in this category. If a card has a credit function as well, it shall be reported in separate rows, both among the cards with credit function and among the ones with delayed debit function. The same procedure shall also be followed when the card has a debit function as well, i.e. in cases like that the card shall also be reported in the subcategory of the cards with debit function.

6.6 **Card with electronic money function**: a card that allows the carrying out of electronic money transactions. Cards that store electronic money directly and the ones that provide access to an electronic money account belong to this category.

6.7 **Card with prepaid function**: a card linked to a prepaid amount kept on record by the issuer on a payment account. The card holder may use the card for cash withdrawal and/or paying the countervalue of goods and services up to the amount that is on the payment account. Schemes where the account behind the card can be topped up again and the ones where it is not possible also belong to this category (i.e. the card is valid only until the amount prepaid upon requesting the card has been spent by the card holder). Cards where the prepaid amount is stored by the card itself do not belong here; they shall be reported among the cards with electronic money function.

6.8 **Card with contactless payment function:** a card that allows data transmission between the POS terminal and the card without direct physical contact (contactless data transmission). In the case of turnover data of cards with this function, from the issuer side the total turnover of the card shall be reported, not only the contactless payment turnover.

6.9 **Card with payment function**: a card suitable for the payment of the countervalue of goods or services and having at least one of the following functions: debit function, delayed debit function, credit function, prepaid function. The same card may have more than one of the above listed functions. Accordingly, the following categories are distinguished within the cards with payment function:

1. card with debit function, within that: card with debit function linked to credit limit,
2. card with credit function,
3. card with delayed debit function,
4. card with prepaid function,
5. card with debit and delayed debit function,
6. card with credit and delayed debit function,
7. other card with multiple functions that cannot be classified into subpoints e) and f).

Subcategories under subpoints e)–g) shall only be reported if the turnover data cannot be separated according to when the card is used as one with debit, credit, delayed debit or prepaid function.

A physically single card with various functions shall be reported according to the individual functions in separate rows, i.e. a card with both debit and delayed debit functions shall be reported both among the cards with debit function and the ones with delayed debit function.

6.10 **Domestic transactions with cards issued in Hungary**: those transactions performed with the cards of the data provider where the country of carrying out the transaction is Hungary.

6.11 **Transactions abroad with cards issued in Hungary**: those transactions performed with the cards of the data provider where the country of carrying out the transaction is any country other than Hungary.

6.12 **Card with debit function linked to credit limit**: a subcategory within the cards with debit function; a debit card not linked to a payment account but to a credit account, and the card holder may withdraw cash or make purchases up to the limit recorded on the credit account. The amount of each transaction is automatically debited to the credit line; there is no interest-free credit period.

6.13 **Card with cash and payment function**: the card has both cash and payment functions.

6.14 **Card with cash function**: a card that entitles its holder to withdraw and deposit cash and can be used in ATMs as well as at POS terminals at bank branches, post offices and retailers.

6.15 **Retail card**: a card issued for natural person clients.

6.16 **Card registered into mobile wallet**: a card provided by a card issuer payment service provider or a service provider that has a contract with the former; this card is registered in a mobile phone payment application that can be used for payment at physical points of sale (e.g. using NFC or QR code) and may also be issued in physical format.

6.17 **Virtual card**: a card that can only be used in transactions on the Internet, irrespective of the form of availability for the clients of the card data necessary for performing the transactions.

**Terms related to payment card frauds:**

6.18 **Loss at an actor in the card business**: write-off of the damage as loss incurred in the data provider’s issuer or acquirer business in the given or earlier period under review, broken down by those who pay for the damages.

6.19 **Damage incurred in domestic interbank turnover**: in the issuer business: damage incurred in relation to the data provider’s cards in the network of other domestic banks; in the acquirer business: damage related to the use in the acquiring bank’s network of cards issued by another domestic bank.

6.20 **Damage incurred**: fraud learnt about by the data provider in the period under review in the data provider’s issuer or acquirer business, appearing as written-off loss in the same period at an actor in the card business, or its final settlement lasts into the next reference period.

6.21 **Damage incurred in on-us turnover**: damage related to the data provider’s own cards in the data provider’s own network.

In the following definitions the terms used by card companies are also shown in brackets:

6.22 **Damage caused by other fraud (Other**): all frauds that cannot be classified into any of the damage categories under points 6.23–6.25, 6.30 and 6.31. Nevertheless, the damage stemming from the card holder client’s exceeding the account balance as well as the case when the card holder himself misuses his own card do not belong to this category. In the latter case the amount shall be shown in the damage category into which it can be classified on the basis of the notification by the client. However, this item shall not be included among the losses in any of the cases (irrespective of whether the value of the damage can be collected from the client or not) as cases like this belong to the loan loss category and not to payment card losses.

6.23 **Damage caused with lost/stolen card (Lost/Stolen)**: case of damage and written-off loss committed with cards lost by the rightful holder of the card or with cards stolen from him.

6.24 **Damage caused with a card requested using false data (Fraudulent application**): the card holder requests and receives a card with false data from the issuer, thus carrying out an unlawful operation.

6.25 **Damage caused by counterfeit card (Counterfeit**): includes all forms of card counterfeiting (e.g. frauds using duplicated cards – skimming, changing the personalisation data of real cards).

6.26. **Damage incurred in cross-border transactions (Cross-border)**: in the issuer business: damage related to the use of the data provider’s cards abroad; in the acquirer business: the damage linked to the use of cards issued abroad in the network of the acquirer.

6.27 **Card Skimming**: unauthorised acquiring of any data needed for the use of the payment card (e.g. data of the magnetic strip or chip, PIN code) from an ATM or POS equipment as well as through the Internet in order to manufacture counterfeit cards having the data and to carry out unauthorised operations.

6.28 **Acquiring of card plastic (Card Trapping**): physical acquiring of the card and its PIN code during the performing of an ATM operation, followed by the unauthorised use of the card for cash withdrawal.

6.29 **Unauthorised acquiring of cash (Cash Trapping**): during the ATM operation the card holder does not receive the money in spite of the fact that according to the document the ATM disbursed it. After the card holder leaves assuming failure of the equipment, the defrauder acquires the cash stuck into the ATM ‘manipulated’ by him.

6.30 **Damage caused through mail/telephone/Internet (Card not present**): using the data of the card (irrespective of whether these data belong to a stolen, lost or counterfeit card), operations are carried out by a person other than its rightful holder in the case of purchasing through the phone, the post office or the Internet, i.e. when the card is not present physically at the transaction.

6.31 **Damage caused with card not received (Card not received**): a card forwarded by post to the card holder by the issuing bank but not received by its rightful holder with which an unauthorised person performs unauthorised transactions.

6.32 **Transaction reversal fraud**: in connection with a successful cash withdrawal, the card holder influences the operation of the ATM in a way that it classifies the transaction as unsuccessful and cancels it, while some of the cash or the whole amount is disbursed.

**Terms related to electronic money issuing activity:**

6.33 **Electronic money**:as defined in the Credit Institutions Act.

6.34 **Card-based electronic currency system**:storage of the electronic money is on a card or other device made available for the client, or access to the electronic money kept on the account is only possible using these means.

6.35 **Server-based electronic currency system**:the electronic money is stored on a central server by the issuer.

**II. TABLES ASSOCIATED WITH THE DATA SUPPLY AND INSTRUCTIONS FOR THEIR COMPLETION**