**MNB identification code: AL12**

**Completion instructions for the report**

Data of retail loans granted under the FGS Green Home Programme

**I. General instructions**

1. The data provider participating in the FGS Green Home Programme (hereinafter: FGS GHP) shall provide data until such time as any outstanding debt it may have to the MNB under FGS GHP ceases to exist. The data reporting shall include, the data of the housing loan (hereinafter: "Housing Loan") granted to the retail client (hereinafter: "Borrower") under the FGS GHP, launched on 4 October 2021, and refinanced by the MNB, under the conditions of the FGS GHP Framework Contract (hereinafter: "Framework Contract") and the terms and conditions of the Product Information forming part of the Framework Contract, as well as any changes in the reported data of the Housing Loan. The data of Housing Loans granted by a credit institution participating in FGS GHP indirectly, through an umbrella bank, shall be reported by the credit institution acting as umbrella bank based on the Framework Contract concluded with the MNB.

2. The codes to be used in the table are listed in the technical guidelines referred to in Section 4.11 of Annex 3, published on the MNB’s website (hereinafter: code list).

3. When the data refer to a date it shall be provided in YYYY.MM.DD format.

4. The data must be submitted in CVS format, separated by semicolon (“;”).

5. The data related to refinanced loans (columns ea to em) – unless provided otherwise in these completion instructions – must be reported, if the loan is refinancing a Housing Loan disbursed under FGS GHP or if the Housing Loan is taken over as part of a portfolio transfer. In the data supply on loans taken over the data to be shown in columns ea to em relating to the refinanced loan’s data shall mean the data of the Housing Loan taken over. When the data to be reported on the refinanced loan are not available to the data provider from other sources – data provider’s own records, other registers accessible to the data provider, particularly the Central Credit Information System – the data supply on these data shall be based on the Borrower’s declaration.

6. The technical guidelines for the proper completion of the table are available at the MNB website, as set out in Section 9 of Annex 3.

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

**Table 01: Data of retail loans granted under the FGS Green Home Programme**

Contents of the fields of individual columns:

aa The type of the data supply depends on whether the data provider sends the data on the Housing Loan to be refinanced by the MNB or it reports a change in the data of the Housing Loan reported earlier. To be completed in accordance with the code list.

ab This column shall show that the data provider applies for the refinancing of the Housing Loan by the MNBunder the FGS GHP. To be completed in accordance with the code list.

ba-bd These columns shall include the data reported in respect of the borrower and co-borrower as the "Households - self-employed customer anonymous identifier" attribute under sequence number 2 of the data range "UGYFL Customer - household - household, self-employed" in accordance with Section 17 of Annex 1 to MNB Decree 35/2018 (XI. 13.) on the reporting obligation related to certain data on credit transactions to the central bank information system.

ca The unique ID of the contract related to the Housing Loan (hereinafter: Housing Loan Contract) applied by the data provider.

cb This column shall include the data reported in respect of the Housing Loan Contract as the "Instrument (non-special facility and non-facility) organisational identifier" attribute under sequence number 2 of the data range "INSTR Instrument - of non-special facility and non-facility nature" in accordance with Section 4 of Annex 1 to MNB Decree 35/2018 (XI. 13.) on the reporting obligation related to certain data on credit transactions to the central bank information system.

cc This column shall indicate whether the Housing Loan benefits from a state interest subsidy. To be completed in accordance with the code list.

cd In the case of Housing Loans with a state interest subsidy, if a GHP Housing Loan without a state interest subsidy is also linked to it, the ID of that loan contract.

ce Date of signing the Housing Loan Contract. In the case of contract amendment the date when the original contract was signed must be specified.

cf Housing loan disbursement date. If the disbursement is done in several tranches, the disbursement date of the first tranche must be indicated. Upon the disbursement of the additional tranches, it is not necessary to modify this column; only the amount shown in column ck must be increased with the amount of the new tranche, on the working day preceding the new disbursement. The first data supply related to the respective Housing Loan can be performed when the date of the disbursement is known, by 3 p.m. on working days (by 12:00 p.m. when Saturday is a working day) on the working day preceding the desired disbursement day of the refinancing loan, at the latest.

cg Maturity date specified in the Housing Loan Contract.

ch In accordance with the provisions of the Framework Contract, the annual transaction rate charged by the disbursing credit institution to the Borrower, expressed in basis points; in the case of Housing Loans with state interest subsidy, the interest rate increased by the interest subsidy.

ci The annual percentage rate of charge (APR) charged by the credit institution in accordance with the provisions of the Housing Loan Contract concluded with the Borrower, expressed in basis points.

cj Purpose of the Housing Loan. To be completed in accordance with the code list.

ck This column shall indicate whether the Housing Loan is disbursed in several tranches. To be completed in accordance with the code list.

cl Total loan amount specified in the Housing Loan Contract. The total loan amount must be reported even if the disbursement is made in tranches.

cm The amount of the Housing Loan increased by the disbursed tranches and reduced by the principal repayments. The amount in the column shall be amended by the data provider 3 p.m. on the working day preceding the disbursement or repayment (by 12 p.m. when Saturday is a working day), if the conditions of the disbursement to the Borrower are fulfilled. The amount in the column shall not be restored even if the expected instalment is not received by the data provider. If the Housing Loan Contract lapses or is terminated for any reason the data supply to be fulfilled on the change shall be sent by indicating “0” in the column, by the deadline specified for column cq.

cn The nature of the Housing Loan collateral shall contain a maximum of three types of collateral. To be completed in accordance with the code list. In the case of multiple types of collateral, the codes of individual collaterals shall be entered one after the other, without adding spaces.

co Factor influencing the collateral value. In the case of transactions not accepted as collateral according to the Product Notice, the field shall be completed in accordance with the code list.

cp The calendar day when the default existing for the longest time occurred. The day following the instalment date prescribed in the Housing Loan Contract, if the amount is not received on the bank account specified by the data provider. The data supply must be fulfilled on the 5th data supply day following the set-in of the default.

cq The calendar day when the restructuring is planned to take place.

cr The principal repayment frequency specified in the Housing Loan Contract. To be completed in accordance with the code list.

cs The comment related to the Housing Loans shall not exceed 128 characters. This is where upon amending the Housing Loan Contract the new loan contract ID must be specified, it the contract receives a new ID. This is where it must be reported that the submission is performed due to the correction of formerly erroneously submitted data. This is where it must be reported that the Housing Loan is granted by a respondent credit institution.

dc The type of the property to be financed from the Housing Loan, in accordance with the code list.

dd The energy efficiency rating of the property to be financed from the Housing Loan, if the energy efficiency certificate of the property is ready. To be completed in accordance with the code list.

de The primary energy consumption of the property to be financed from the Housing Loan based on the property’s energy efficiency certificate or – in the absence of it – based on the technical documentation.

ea The purpose of the refinanced Housing Loan must be specified based on the code list.

eb This column must be completed if the credit institution disbursing the refinanced loan differs from the credit institution that disbursed the original Housing Loan.

ed The total outstanding amount of the partially refinanced loan – outstanding at the time of the refinancing – must be reported, if the total outstanding amount of the partially refinanced loan at the time of the refinancing exceeds the loan amount specified in column cl.

ee Disbursement date of the refinanced loan. When the disbursement was done in tranches, the date of the first disbursement.

ef Unique contract ID of the contract for the refinanced loan applied at the credit institution that disbursed the refinanced loan.

eh In the case of refinanced loans the calendar day when the default existing for the longest time occurred must be indicated. If the refinanced loan was not in default, the column must be left blank.

ej In the case of the refinanced loan, the annual transaction rate must be specified in basis points.

ek In the case of refinanced loans the annual percentage rate charged by the credit institution that disbursed the loan must be specified in basis points.

el The annual principal instalment frequency. To be completed in accordance with the code list.

em The date of the last restructuring of the refinanced loan. If the refinanced loan was not restructured, the column must be left blank.