**MNB identification number: AL8**

**Completion Instructions**

**Data on loans extended to small and medium-sized enterprises under each FGS phase**

**I. General instructions**

1. A data reporting entity participating in each FGS phase shall report data until its debt to the MNB expires. The data report shall contain the data of the loans, financial leasing and factoring refinanced by the MNB under each FGS phase [in the first phase of the FGS launched on 1 June 2013 (hereinafter: phase one of the FGS), in the second phase of the FGS launched on 1 October 2013 (hereinafter: phase two of the FGS), in the third phase of the FGS launched on 1 January 2016 (hereinafter phase three of the FGS), in the FGS+ launched on 16 March 2015, the FGS *fix* launched on 1 March 2019 or in the FGS Go!launched on 20 April 2020] and extended to small and medium-sized enterprises under the terms and conditions of an FGS, FGS+, FGS *fix* or FGS Go!Framework Contract (hereinafter together: Framework Contract) concluded with the MNB and the Terms and Conditions constituting part thereof (hereinafter: SME loans) as well as any change in the data on SME loans already reported. Changes in SME loans extended by credit institutions participating in each FGS phase indirectly, with the intermediation of an umbrella bank, shall be reported by the credit institution that plays the role of the umbrella bank based on the Framework Contract concluded with the MNB.

2. The codes to be used in the table are contained in paragraph 4.10 of annex 3 to the support answer book available on the MNB’s website (hereinafter: the list of codes).

3. Dates shall be provided in a YYYY.MM.DD format.

4. Data shall be sent in a CSV format, with the data separated with a semicolon (“;”).

5. Data on the redeemed loan [columns da)-dm)] shall be reported unless otherwise stipulated herein if the purpose of the SME loan is – among those mentioned in the code list – redemption of a loan provided outside each FGS phase, “Krízis Hitel Beruházási Hitel kiváltása”, “MFB Krízis Plusz Hitel Beruházási Hitel kiváltása”, “Széchenyi Beruházási Hitel Plusz Kiváltásra”, or if the SME loan redeems an SME loan provided in the framework of the FGS, FGS *fix* or FGS Go! (hereinafter: FGS loan redemption), or if the SME loan was subjected to a stock transfer. In the report regarding the SME loan subjected to a stock transfer data on the redeemed loan [columns da)-dm)] shall be interpreted as data on the transferred FGS, FGS *fix* or FGS Go! SME loan. If the data to be reported on the redeemed loan are not available from other sources, e.g. the data reporting entity’s own records or other records available to the data reporting entity, thus, especially, the central credit information system, the data report shall be based on a declaration of the borrower SME (hereinafter: SME).

6. A methodology guide to the correct completion of the table is contained in paragraph 9 of annex 3 to the support answer book available on the MNB’s website.

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

**Table 01: Data on the loans extended to small and medium-sized enterprises under each FGS phase**

Requirements for the completion of the individual columns:

aa) The type of the data report depends on whether the data reporting entity provides data on an SME loan requested to be refinanced by the MNB or it reports a change in the data of an SME loan reported earlier. Completion shall be in accordance with the list of codes.

ab) This column shall contain information on which FGS phase an SME loan is to be refinanced under. Completion shall be in accordance with the list of codes.

ba) The CSO registration number (the first eight digits of the tax number) of the SME numerically. In case the SME does not have a CSO registration number, the number of its activity license shall be indicated here.

bb) The determination of the sector where an SME belongs shall be governed by paragraph I.A.4 of annex e). Completion shall be in accordance with the list of codes.

bc) Name of SME.

bd) Registered head office of SME.

ca) The specific contract identifier used by the data reporting entity to identify the contract for the SME loan.

cb) The date of the execution of the contract for the SME loan. If the parties sign the contract for the SME credit at different dates, the date of the signature last provided shall be reported.

cc) The date of the disbursement of the SME loan. If the loan is disbursed in tranches, the date of the disbursement of the first tranche shall be provided. No modification shall be made in this column when further tranches are disbursed; only the amount in column ci) shall be increased by the amount of the new tranche on the working day preceding the date of the disbursement of the new tranche and for SME loans extended under Pillar II of phase three of the FGS on the data reporting day preceding the subsequent disbursement as determined in the Terms and Conditions of refinancing loans in Pillar I and II of the third phase of the FGS (hereinafter Terms and Conditions for phase three of the FGS). The first data report on an SME loan shall be made if the date of the disbursement is known; for SME loans extended under Pillar II of phase three of the FGS until 15:00 hours (noon on a Saturday working day) on the data reporting day following the conclusion of the SME loan contract as determined in the Terms and Conditions, in other cases preceding the requested day of disbursement of the refinancing loan.

cd) The date of the expiration specified in the contract for the SME loan.

ce) The difference between the amount of the interest, fees and costs charged in accordance with the Framework Contract between the data reporting entity and the MNB as a proportion of the amount of the loan and the amount of the annual interest on the fund provided by the MNB under each FGS phase (the euro-denominated fund through a CIRS transaction under Pillar II of phase three of the FGS), expressed in basis points.

cf) Purpose of the SME loan. Completion shall be in accordance with the list of codes.

cg) This column shall have information on whether the SME loan is disbursed in several tranches. Completion shall be in accordance with the list of codes.

ch) The total amount of the loan specified in the contract for the SME loan. The total amount of the loan shall be provided even if it is disbursed in tranches. If the SME loan features in more than one row because, for instance, it has more than one purpose or it is the redemption of more than one loan, the amount of the loan specified in the loan contract shall be split (broken down) and recorded in the individual rows in accordance with the loan purposes or the redeemed loans.

ci) The value of the amount of the SME loan increased by the disbursed tranches and reduced by the principal repaid. The data reporting entity shall modify the value indicated in the column by 15:00 hours on the working day (noon on a Saturday working day) (for SME loans extended under Pillar II of phase three of the FGS: data reporting day preceding the subsequent disbursement or repayment as determined in the Terms and Conditions for phase three of the FGS) preceding the disbursement or the repayment if the conditions for disbursement to the SME exist. The value indicated in the column cannot be restored even if the anticipated repayment fails to be made to the data reporting entity. If the SME goes out of business or the SME loan contract terminates or is terminated for any reason, the data report on the change indicating a “0” value shall be sent by the deadline specified in column co). If the SME loan features in more than one row because, for instance, it has more than one purpose or it is the redemption of more than one loan, the amount of the SME loan shall be split (broken down) and recorded in the individual rows in accordance with the loan purposes or the redeemed loans.

cj) At most two types of the collateral securing the SME loan can be provided in the order of the priority of the collaterals. Completion shall be in accordance with the list of codes. If several collateral types are reported, the codes of the individual collaterals shall be listed in close succession without a space.

ck) This column shall be completed if the collateral behind the SME loan is joined by the state’s counter-guarantee or an equivalent indemnity which affects the collateral value in accordance with the Terms and Conditions, furthermore in cases listed in the Terms and Conditions where the claim on the SME is not accepted by the MNB as a collateral. The proportion of the unconditional suretyship or guarantee provided by the guarantor shall be indicated as a percentage of the amount of the SME loan (hereinafter collectively: Institutional guarantee). When a security deposit – up to the degree specified in the Product Notice (over HUF 20 million, but not exceeding 10 percent to the outstanding loans) – also serves as a collateral for the SME loan, i) if the SME loan is (also) secured by an institutional guarantee, the field shall contain the ratio of the Institutional guarantee, expressed as a percentage of the SME loan amount, preceded by 1, ii) when there is no institutional guarantee, the value of the field shall be 100. In any other case the completion of the column shall be in accordance with the list of codes.

cl) The calendar day of the commencement of the longest default shall be indicated. The day immediately following the due date of the repayment specified in the SME loan contract if the amount fails to be deposited into the bank account specified by the data reporting entity. The relevant data shall be reported on the 5th – or if the loan’s purpose is factoring on the 30th – working day from the date of commencement of the default (for SME loans extended under Pillar II of phase three of the FGS on the data reporting day following the date of commencement of the default as determined in the Terms and Conditions for phase three of the FGS).

cm) The anticipated calendar day of restructuring shall be reported here.

cn) The frequency stipulated in the contract for the SME loan. Completion shall be in accordance with the list of codes.

co) A text comprising 128 characters at most can be provided as a remark related to the SME loan. If the SME goes out of business or the SME loan contract terminates or is terminated for any reason, such shall be reported here. With the exception of SME loans extended under Pillar II of phase three of the FGS the data reporting entity shall report data on a fact or a statutory declaration that results in the discontinuation of the operation of the SME or the termination of the SME contract by 15:00 hours on the day when it learns about such fact or declaration (noon on a Saturday working day), or if it learns about such fact or declaration after 15:00 hours on the relevant working day (noon on a Saturday working day), then by 15:00 hours on the working day (noon on a Saturday working day) immediately following the day when it learns about such fact or declaration. In case of SME loans extended under Pillar II of phase three of the FGS the data reporting entity shall report data by 15:00 hours on the day it learns about such fact or on the data reporting day following the day it learned about such fact as determined in the Terms and Conditions for phase three of the FGS. In case the investment loan is aimed to acquire long-term shares, then the column shall contain the „RESZESEDES” character line, and the name of the affected company, its CSO registration number and the volume of the acquired share in the specified order. It shall here be indicated whether the data is being sent to correct a previously wrongly reported data. In case the SME loan is not extended directly by the credit institution, the CSO registration number of the intermediary financial enterprise shall be indicated here.

da) Purpose of the redeemed SME loan. Completion shall be in accordance with the list of codes.

db) In the case of an SME loan requested to be refinanced in FGS, FGS *fix* or FGS Go! the column shall be completed even if the purpose of the SME loan is – among those mentioned in the code list – other than that of redemption, “MFB Krízis Hitel Beruházási Hitel kiváltása”, “MFB Krízis Plusz Beruházási Hitelkiváltásra”, “Széchenyi Beruházási Hitel Plusz Kiváltásra” or FGS-redemption however, the credit institution extending the SME loan had not had a contractual relationship with the SME before it concluded the contract for SME loan with the SME. Completion shall be in accordance with the list of codes.

dc) This column shall be completed only if the credit institution that extended the redeemed loan is different from the one extending the SME loan.

dd) The total amount of the partially redeemed loan as at the date of redemption shall be reported. This column shall be completed if this amount is higher than the loan amount indicated in column ch).

de) The date of the disbursement of the redeemed loan. If disbursement occurs in tranches, the date of the first disbursement shall be indicated. If the date of the first disbursement is not known, the date of the execution of the contract for the redeemed loan shall be indicated. If the parties sign the contract at different dates, the instruction for the completion of column cb) shall apply.

df) The specific contract identifier used by the credit institution disbursing the redeemed loan to identify the contract for the redeemed loan shall be provided in this column.

dg) The FX ISO codes to be used to indicate the currency of the redeemed loan are contained in paragraph 4.1 of annex 3 to the support answer book available on the MNB’s website.

dh) The amount shall be provided in the currency of the redeemed loan.

di) In the case of a redeemed loan the calendar day of the commencement of the longest default shall be indicated. If the redeemed loan is not defaulted, the column shall be left blank.

dj) The day of the expiration of the redeemed loan shall be reported.

dk) Interest on the redeemed loan may be fixed or pegged to benchmark interest (e.g. the 3-month BUBOR). In the case of fixed rate interest, the annual amount of the fees and costs calculated by the data reporting entity for the loan (the total amount of loan rates) shall be reported in basis points. In the case of interest pegged to benchmark interest, the reference interest (e.g. the 3-month BUBOR) and the total amount of the annual spread calculated on the basis of the total amount of the costs and fees shall be reported. (Format: “benchmark interest + YYY”, where YYY denotes spread expressed in basis points.)

dl) The annual frequency of principal repayment shall be reported here. Completion shall be in accordance with the list of codes.

dm) The date of the most recent restructuring of the redeemed loan shall be reported here.