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# Detailed requirements for the completion of the individual tables

This methodological guide is supplemented by the definitions published for each field **in the template image data model** and, in the same documents the corporate/retail flags. The attributes are to be reported as indicated in the ”LV\_flag” column of the data model for the household and enterprise sectors: in the case of the L flag the given field must be completed for households, in the case of the L\_ÖV flag for households and self-employed individuals, in the case of the V flag for enterprises, in the case of the V\_ÖV flag for enterprises and self-employed individuals, and in the case of the L\_ÖV\_V flag it must be completed for all sectors. This is a change from the previous practice where the 'L' flag stood for household.

The methodological guide complements the published code lists, as well as the definitions included in the Decree and the general and detailed filling instructions.

 The list of fields included in Part II of Annex 2 of MNB Decree No 46/2020 (XI. 20.) “12. List of negative clearance and non-filling (prohibited) fields in the data supply” is included in column ‘N’ of the data model in the Technical Guide filtered to the ‘IGEN’ (YES) value. These fields must not be completed.

The accounting recognition of the month-end stock data shall be governed by the provisions of Section 114/H(1) and (2) of the Accounting Act. The month-end closing of the books shall take place after performing the adjustments for the last day of the month, i.e. – in the same way as for the balance sheet and supervisory data reporting – all items affecting the reporting month, but not yet posted until the end of the reporting month, which has become known until the third working day after the month-end, shall be booked.

The fields interpreted as mandatory fields in the data model shall be always completed, while the obligation to fill in non-mandatory fields may depend on the existence of certain conditions. Accordingly, in order to establish whether certain non-mandatory fields should be filled in, the data model definitions, the provisions hereof as well as the rules applicable to validation upon submission should be taken into consideration; namely, the “non-mandatory” designation in the vast majority of the cases means that the filling of the field is subject to conditions, i.e. conditionally mandatory rather than it being optional.

During the admission process, these conditional commitments are checked, among other things, by rules, which can be rules that give signals that prevent admission (so-called blocking) or rules that do not prevent admission (so-called warning). Ensuring compliance with the warning rules is as mandatory as compliance with the blocking rules, unless a business process justifies non-compliance with the warning rule. In this case, the business justification must be communicated to users via the HITREG@mnb.hu address or in a response to a STEFI exercise, only then will the justification be taken into account in the data quality assurance process.

If the – resident or non-resident – counterparty participates in the respective credit transaction as a debtor or co-debtor, the data related to counterparties belonging to sectors specified in Section I.A.2 of Annex 2 to the MNB Decree on data supply related to basic duties shall be reported with the proviso that the data related to the Magyar Nemzeti Bank, allocated to sector B) Central bank are not to be reported; of the counterparties allocated to sector C) Other monetary financial institutions only the data related to counterparties belonging to sub-category C6, referred to in Section I.A.4 of Annex 2 to the MNB Decree on data supply related to basic duties shall be reported.

When there are any debtors or co-debtors among the counterparties belonging to the loan to be reported in the data supply, allocated to the sector specified in the previous paragraph, all debtors and co-debtors belonging to the loan shall be reported irrespective of their sector.

The HITREG Regulation provides that the data reported in the data reports of MNB identification codes M01, M11 under the MNB Decree on data reporting related to the core tasks, and of MNB identification codes M02 and M03 for the detailing of some of the data reported in the referenced data reports, must be consistent with the data reported in HITREG. To this end, if the M11 (audited) reporting contains a change in the data on loans and credit-type assets to be reported in the data reports under this Regulation compared to the M01 reporting for the same reference period (reporting date), and if the corresponding M02 or M03 reporting needs to be amended as a result, the HITREG reporting also needs to be amended starting from the given reference period for all the reference periods affected by the change.

Starting from the reference period of December 2023, the range of instruments included in the HITREG data collection will be extended, in addition to loans and credit-type assets, guarantees and other off-balance sheet commitments ('GARANCIA', 'EGYEB\_OFFB') and forced loans ('FOLY\_HIT') will also be reported in HITREG. The columns of the data model named “OFFB\_REP” – To be reported for guarantee/other off-balance sheet (OFFB) instruments and “FOLYHIT\_REP” – To be reported for forced loans indicate the fields to be reported for these instruments; the text section explains the specific reporting modalities and the reporting obligation is to be understood in the usual way together with the inclusion rule set, which will also be amended following the new instruments included from the reference date of December 2023.

## Data to be included in the report

Amounts shall be reported in the data – unless provided otherwise in this Methodological Guide – in the original currency (specified in the related currency field), i.e. data recorded in foreign currency shall be reported in that currency rather than in forint.

## Instructions for the completion of the MEGF table

In addition to the reporting agent’s transactions, the credit transaction of the reporting agent’s foreign branch office shall be also included in the reporting agent’s report, but under a separate observed agent identifier. It must be reported in the MEGF table in respect of which entity the reporting agent fulfils the data supply. If the reporting agent has no foreign branch office, in the MEGF table the Registration number of reporting agent and the Observed agent identifier fields shall contain the same value, i.e. the registration number of the reporting agent (i.e. in this case one record should be reported in the MEGF table).

If the reporting agent has a foreign branch office, as a main rule it shall report both itself and the foreign branch office as observed agent. If the reporting agent has one foreign branch office, it shall report two records. In one of the records the observed agent shall be reporting agent, while in the other one the observed agent is the foreign branch office.

The observed agent identifier is a key identifier in all other tables, and as such it shall be shown in all other tables. Prior to the data supply the MNB will inform the respective reporting agent of the foreign branch office identifier expected by the MNB, and further on the foreign branch office shall be reported under that identifier.

In the rest of the tables the observed agent identifier will be a key field.

## Reporting instruments of special credit line and non-special credit line type and instruments of non-credit line type in the instrument tables (INSTK, INSTR)

### **General information (INSTK-INSTR relation)**

The base unit of the report is the instrument, created by a legally binding agreement (contract) between two or more parties.

A single contract may be associated with multiple instruments, in which case each instrument must be given a unique instrument identifier. In the case of retail contracts, usually each contract is linked to one instrument (with the exception of e.g. the card loans with instalment option); it mainly characterises corporate contracts that several instruments are created under a single contract. The instrument may be of credit line type (in this case one or several instruments are opened under the respective instrument of credit line type) or non-credit line type. Instruments of credit line type may be reported both in the INSTK and the INSTR tables, as follows:

* The following credit lines, linked essentially to corporate loans, shall be reported in the **INSTK table**:
	+ credit line with a multipurpose feature
	+ credit line with a multicurrency feature
	+ factoring credit lines
	+ such – non-multipurpose and non-multicurrency – credit lines, where the individual drawdowns have different basic features (i.e. there is a 1:N relation between the credit line and the instrument table)
	+ multiple-counterparty schemes (i.e. schemes concluded with e.g. counterparty group clients, where the framework contract is concluded with one of the counterparties – e.g. with the parent company – but the subsidiaries may also make drawdowns from it)
	+ other framework contracts and the sub-lines opened from those, which have already been opened but their interest rate is not yet known
* items to be reported in the **INSTR table**:
	+ corporate loans where there is a 1:1 correspondence between the contract and the instrument (may be of credit line type, e.g. overdraft facility),
	+ instruments connected to the credit line instruments (drawn down from those, having different characteristics) created in the INSTK table,
	+ instruments connected to credit line instruments created in the INSTK table, belonging to different counterparties
	+ retail loans (usually 1:1 correspondent between the contract and the instrument).

In addition, the following transactions must reported in the INSTR table by analogy with the credit line type instruments:

* + retail card loans with instalment option (the card loan and the related instalment must be reported in the INSTR table as two separate instruments, where the card loan is the parent of the instalment loan),
	+ mortgage equity withdrawal and collection account loans connected to housing loan (the underlying loan constitutes one instrument, while the collection account loan constitutes another instrument, and the identifier of the underlying loan is the parent identifier of the collection account loan).

**Exceptions** to the above:

* + If at the time of opening the credit line it is not yet known how many instruments with what basic features will be opened under the credit line, the credit line may be reported in the INSTK table even if finally there will be a 1:1 correspondence between the INSTK and INSTR table.
	+ It is also acceptable, if the core systems support it, that the corporate credit lines are opened in the INSTK table and the specific instruments are created in the INSTR table, *when the credit line reported in the INSTK table and the instrument reported in the INSTR table are created in the same reference period*. Accordingly, in the period when the INSTK credit line instrument is created, an instrument must be also opened in the INSTR table, where the instrument amount corresponds to the INSTK credit line amount. If no disbursement has been yet made, the settlement date and the outstanding principal must be left blank. Thus the new contractual interest data can be reported upon concluding the contract in accordance with the current interest: rate statistics. This practice must not be applied to retail loans.

**INSTK– INSTR relationship:**

* + For the credit line instruments in the INSTK table as many instruments must be created as many sub-credit lines are opened/made available with different basic attributes, i.e. every tranche with a different currency, original maturity date, interest etc. originates a separate instrument.
	+ If an instrument originated from a tranche of some basic attributes can be drawn down in several tranches, the instrument amount shall be total amount available for drawdown. Subsequent disbursement shall increase the amount of the outstanding principal (to be reported as total disbursement in the FOLY table – with the exception of overdrafts) and it does not originate a new instrument.
	+ Exception: however, it is a permissible practice that the reporting agent originates an instrument by disbursement, if its core systems supports only this solution (this practice is not permitted for retail loans and for corporate loans where the interest is known at the time of concluding the contract and there is a 1:1 correspondence between the credit line and the instrument). However, in this case the credit line instrument must be created in the INSTK table, which links the disbursements. In the case of revolving loans, it is not possible to originate an instrument for each disbursement; in this case – when it is defined in advance, what is the maximum amount of the credit line available for an overdraft – the amount of the instrument may change between the reporting periods.
	+ For multicurrency loans, the amounts disbursed in different currencies must be reported as separate instruments. When the disbursements belonging to the same currency are all linked to the same reference rate and their other basic attributes are also identical, they can be taken into consideration as a single instrument.
	+ Basic principle: the instruments underlying the current interest statistics should be created in the INSTR table in any case, in the same period to which they would be added in the current interest statistics data supplies.

**Transactions originating an INSTK-INSTR relationship**:

* + of the large credit line reported in INSTK a smaller credit line (sub-credit line) is opened, which should also be reported in INSTK. There is no movement of funds yet at this stage.
	+ of the credit line reported in INSTK a credit line-type instrument, to be reported in INSTR, is made available (if all of its data to be reported in INSTR are specified in the drawdown contract, or not specified in the contract, but it is fixed and specific anyway). There is no movement of funds here either, only the credit line available to the counterparty has been created.
	+ of the credit line reported to INSTK a non-credit line-type instrument to be reported in INSTR is created, and specific movement of funds also takes place in respect of the created non-credit line-type instrument (the disbursement is already recorded in the FOLY table).

**Relationship with even-type tables; undrawn credit line:**

* + Credit line instruments where the contract contains only one instrument, by default the credit line is to be reported in the INSTR table. Disbursements against this instrument must be reported in the FOLY table (with the exception of overdrafts, where no disbursement should be reported, as the outstanding principal and the undrawn credit line will show the balance).
	+ Past due events, restructuring, etc. usually should be reported at instrument level (INSTR).
	+ The amount of the outstanding credit line shown in the INSTK table applies to the entire credit line. The undrawn amount of the credit line in the INSTR table applies to those credit line instruments created in the INSTR table where there is a 1:1 correspondence between the contract and the instrument.
	+ Of the credit/lease line recorded as off-balance sheet items in the table, only those credit lines should be reported that represent an exposure, with the exception of those non-exposure credit/leasing lines that are included in the current interest statistical reports as new contracts. These should continue to be included.
	+ In the case of revolving loans, unless the amount that may be drawn down as revolving loan is specifically defined in the multipurpose contract, the revolving credit instrument level undrawn amount of the credit line is not applicable. The actual value of the undrawn credit line should be shown under the main credit line in the INSTK table.
	+ The same procedure should followed also when – regardless of whether or not it is a revolving credit line – the limit amount of the sub-credit lines/INSTR instruments opened under the main credit line is flexible/is not pre-defined/exceeds the amount of the main credit line (the final limit is always the main credit line), i.e. in such a case the undrawn credit line should be stated at the highest level. If the credit line amount is defined in the contract, it is not flexible, and does not exceed the amount of the main credit line, then as a main rule, the undrawn amount of the credit line should be reported at the level where it is actually applicable. However, if the record-keeping systems do not support this method it, or if the undrawn credit line cannot be allocated to the level of individual drawdowns, e.g. with different remuneration, then it should be reported at the level where it is applicable (typically under the main credit line). *However, it is important that the undrawn amount of the credit line should not be duplicated at any of the credit schemes, i.e. the sum of the undrawn credit lines reported on the individual levels of the instruments belonging to the given contract should add up to the undrawn credit line at contract level.*

**Credit line purpose, loan type, nature of loan:**

* + The instruments must also be classified in the INSTK table according to the purpose of the credit line, and in the INSTR table according to instrument type and the type of the loan, based on the provided code lists. Each instrument can be classified only according to one purpose/type/loan nature. The content of the instrument type and loan type fields must be consistent with the data reported in tables M and SF07 at the level of basic data. The instrument-type classification of an individual claim must not change during the life of the transaction, except in cases where the categorisation of the instruments concerned allows/mandates a change in classification. Therefore, the failure to close a transaction by the settlement date or the classification of a receivable as held for sale for accounting purposes should not result in a change in the classification of an instrument. Nor does it result in a change of instrument type if, for example, a revolving overdraft facility becomes problematic and the revolving nature is stopped.
	+ It is not possible to map one-to-one the purpose of the credit line and the instrument type created in the INSTR table because, e.g. several types of instruments may be opened under a credit line for investment purposes. The purpose of the credit line (unless it is ‘UNKNOWN\_K’) and the “type of the loan” (investment/working capital/other – BERH/FORG/EGYH) fields of the INSTR table must be consistent.
	+ If the purpose of the credit line is known and the instrument opened under it is also straightforward (with 1:1 mapping), then according to the main rule there is no need to create a credit line in the INSTK table, only the specific instrument must be added to the INSTR table, where the amount of the credit line will be the instrument amount, and the outstanding principal will reflect the stock (When in the case of corporate loans the credit institution opens the credit line and the instrument in the same period, the use of the INSTK table is permitted also when there is a 1:1 relation).

**Parent ID:**

* + INSTK table: the parent (special credit line) ID must be filled in if it is a multilevel credit line. The parent (special credit line) identifier of the sub-credit line shall be the identifier of the formerly opened main credit line.
	+ INSTR table: the parent (non-special credit line and not a credit line) identifier must be filled in when it is retail card loan with instalment option or a collection account loan (where the parent ID will be the identifier of the card loan or the main loan). If the credit line belonging to the instrument is included in the INSTK table, the credit lines must be concluded through the “Instrument (special credit line) identification number” attribute and the specific instrument belonging to it.

**Identification codes:**

* + The credit line and non-credit line identifier shall be the internal identification code used by the reporting agent, and it shall be indicated whether the specified instrument identifier is the identifier of the contract creating the instrument or some other internal identifier. This information is essential for the identification of the contract level. The identification code shall be stable over time, and shall not change during the lifetime of the instrument.
	+ Each instrument must have at least one actual instrument identifier (also in the case of multipurpose credit lines).
	+ The instrument identification codes must be unique and permanent in time, both for the instruments included in the INSTK and the INSTR tables, unless the respective receivable re-added to the banking book.
	+ If the instrument is recorded in the KHR, the KHR identifier of the instrument must be reported in the data model. For each instrument, the instrument KHR identifier that appears in the KHR must be reported, this means that, for example, if a credit line opening in an INSTK table is included in the KHR, the instrument KHR identifier must be reported both in the INSTK table and for all INSTR instruments opening under it (in this case the same instrument KHR identifier will appear for all related instruments). The same should be done in case a parent instrument is opened in the INSTR table, under which additional instruments are opened. For the customer KHR identifier, the KHR identifier to be reported in the INST\_UGYF table is the one that indicates the relationship between the debtor/co-debtor customer and the contract.

### **Datasets to be reported in the INSTK table**

In the tables coded INSTK and INSTR, a normal instrument arising under a loan contract should, as a rule, be reported from the date on which the contract giving rise to the instrument was signed. In both the INSTK and the INSTR tables, a credit line type instrument only needs to be included if it represents an exposure for the bank, but in that case credit line instruments must be reported by all means. The reporting of off-balance sheet items should be consistent with the SF09 table.

Based on the foregoing, the date of creating the credit line/contract conclusion is the date when the credit line contract was signed (in the case of distance contracts, if this case occurs in respect of credit line instruments, the date when the contract was sent to the counterparty). The inception date of the credit line/instrument is the day when the agreement becomes binding for all contracting parties. By default the two dates are identical, the only case when they may differ is when the contract includes conditions for becoming effective.

The “Instrument (special credit line) identification number” should be the contract identifier, if the contract level is reported in the INSTK table. In this case the answer to the question of “Is the instrument identification number the contract ID?” is “I” (yes).

If the instrument reported in the INSTK table is part of a syndicated loan, the identifier of the syndicated loan to be created uniformly must be provided as follows: country code of the lead arranger + BIC code of the lead arranger + date of contract conclusion (yyyymmdd) and the identifier code provided by the lead arranger (if the AnaCredit subject lead arranger has provided it). For more detailed information on the method of reporting syndicated loans see the SZIND table paragraph.

Compared to the CCR reporting, the scope of this reporting is broader, i.e. the proper CCR identifier is not available for every instrument identifier.

By default, the content of the **“Contract date – credit lines”** and “Instrument inception date – credit lines” fields areidentical, therefore in the case of these fields that date should be reported when the contractual agreement became obligatory for all contractual parties. If there are conditions for becoming effective, the values of the two fields are different, the date when conditions for becoming effective are fulfilled should be reported as the date of the inception of the credit line. No future date shall be reported even if the later date of the credit line commencement is available.

**“Original (credit line) contract maturity date”** is the end of the commitment period. Regardless of the fact that the commitment period has expired, i.e. the field is completed, the credit line should remain in the INSTK table as long as a live instrument is attached to it in the INSTR table.

The “**Total contract amount of the credit line**” is essentially the contracted amount, which is permanent in time; it may change only in the following cases:

– if the amount of the credit line is amended (e.g. the credit line is increased).

– if other renegotiation/restructuring, affecting the credit line amount, takes place, but no new credit line is created.

The DSCR shall be the expected debt service coverage ratio calculated using the approach specified in the loan contract. In the case of renegotiation or restructuring, the newly contracted, expected DSCR should be reported.

In the purpose of the credit line, it should be provided, in accordance with the contents of the loan contract, for what purposes the individual instruments may be drawn down, if this is known at the time of opening the credit line. If not, enter the code “UNKNOWN\_K”. From the reference period of December 2023 onwards, revolving overdraft facilities opened in the INSTK table should be reported with the purpose 'FOLYOSZLA\_K'.

The still available (undrawn) credit line should be interpreted at credit line level in the INSTK table. By default the following correlations are applicable between the Undrawn amount of the credit lines and the credit line amounts:

* if the sub-credit line in the INSTK table opens under a credit line opened in the INSTK table, the facility amount of the sub-credit line and the undrawn facility amount of main credit line should add up to facility amount of main credit line (if the instrument opens under the sub-credit line in INSTR, the amount thereof shall not be taken into account for the purposes of this correlation),
* if in the INSTR table one or more instruments are opened under a credit line opened in the INSTK table, the sum of the instrument amounts of the instruments opened in this way and the undrawn credit line amount should add up to the amount of the credit line (except for multicurrency loans),
* when a sub-credit line opens under a main credit line in the INSTK table, and simultaneously, another instrument also commences in the INSTR table (which belongs directly to the main credit line rather than to the sub-credit line opened in INSTK), the undrawn amount of the main credit line, facility amount of the sub-credit line and the INSTR instrument amount shall add up to the facility amount of the main credit line.

These correlations do not apply if the amount of the amount of main credit contains a guarantee drawdown option or an intraday credit line or, if – based on the contract – the sum of the sub-credit lines exceeds the amount of the main credit line, or when no separate sub-credit line amount is defined for the individual loan purposes/currencies in the case of multipurpose/multicurrency loans.

In the **“Provisions associated with off-balance-sheet exposures”** field only the amount of the provisions connected to the undrawn credit line/guarantee/other off-balance sheet liabilities reported in the INSTK.REND\_HKERET\_OSSZEG field shall be reported. If no undrawn credit line is reported in the INSTK table, this field shall contain no data. If the undrawn credit line was divided between INSTK and INSTR, the amount of the provision shall be also divided.

The part of the contract or disbursement to be reported as new contract in the current interest statistics shall be reported in the INSTR table. The “Initial nominal interest rate = contractual interest rate” field is renamed from September 2021 to **“Balance sheet items connected to the credit line, generated when opened”**, and thus its content also changes: if it is available at the level of the system, the balance sheet items connected to the credit line, which occurred upon opening the credit line (e.g. commitment fee) must be reported here in HUF (accordingly no currency shall be specified here). Data should only be included here until such time as an INSTR instrument is opened where items of this type constitute part of the amortised historic cost. The commitment fee proportionate to the free, undrawn credit line shall be reported in the INSTK table even after the start of the instrument opened in INSTR, i.e. data shall be shown here until such time as the total credit line is drawn down.

 The “Annualised agreed rate – new contracts” field is prohibited (from September 2021 it was renamed to **“Other characteristics of the credit line”**).

Starting from the reference period of June 2022, the attributes related to the recognition of provisions for undrawn credit lines included in the tables shall be reported in the INSTK table. The “Credit line impairment type” field shall be completed when “Credit line impairment valuation method field” contains the ‘EGYEDI’ (individual) or ‘CSOPORT’ (group) (rather than ‘NEM\_ERT’ (n/a)), thereby indicating that the instrument (credit line/guarantee/other off-balance sheet liability) is subject to impairment/provision recognition. I.e. the same logic applies to its completion as that to filling the impairment block of the INSTR table.

Starting from the reference period of December 2023, new fields will be added to the INSTK table, with the following content:

- in the field **“Overdraft identifier”**, in the case of a revolving overdraft facility, the identifier of the corresponding overdraft must be included in all cases (full stock) where the overdraft facility is opened in the INSTK table. In case of multiple linked overdrafts, please report the most relevant account. The identifier must be the same as the overdraft identifier used in the KISBETREG/BETREG data collection for the linked deposit account, and is used to link to it. The content of the field “Overdraft identifier” in the INSTR table is more extensive than the field built into the INSTK table, as no forced loan instrument can be reported in the INSTK table. If the overdraft instrument is part of a cash-pool facility and therefore may be linked to several overdrafts, the most relevant overdraft identifier should be reported in the “Overdraft identifier” field, and the fields for monitoring the cash-pool should be filled in simultaneously (“Is the instrument part of a cash-pool facility?” and “Type of cash-pool facility”).

- in the field **“Purpose of project finance loan”**, data should be reported consistently with the previous Table 7F for uncalled credit lines in the INSTK table. Consequently, the data should be reported for the total stock in all cases where an amount greater than 0 is reported in INSTK.REND\_HKERET\_OSSZEG and 'NEM\_PROJEKTH' is not reported in INSTK.PR\_HITEL\_KOD field.

- In the field **“Classification of off-balance sheet instruments not subject to impairment”**, data should be reported consistently with the SF09 tables for the total stock in all cases where an amount greater than 0 is reported in INSTK.REND\_HKERET\_OSSZEG and where a code 'NEM\_ERT' is reported in the field “Credit line impairment valuation method” (INSTK.ERTEKV\_ERT\_KOD).

- The value 'I' in the field **“Whether the guarantee is a credit substitute”** should be reported if the guarantee is linked to the repayment of a loan, debt or related commitment (including lease instalments) of the customer. To be reported for all guarantee instruments in the INSTK table for the total stock. In the case of multipurpose guarantee contracts, the more typical value should be given.

- In the field **“Type of capital repayment”**, data should be reported consistently with the previous table 7F for the total stock with respect to the highlighting of special repayment schemes among the undrawn credit lines, so that it should be reported if the amount reported in INSTK.PR\_HITEL\_KOD is not 'NON\_PROJEKTH' and in INSTK.REND\_HKERET\_OSSZEG it is greater than 0. In addition, consistent with the previous Table 7F, information is only required for loans for property development/purchase.

### **Datasets to be reported in the INSTR table**

Specific instruments already created under a concluded loan contract, recorded in the systems of the reporting agent and the data related to it must be reported in the INSTR table.

The “Instrument (non-special credit line or not a credit line) identification number” should be the contract identifier, if the contract level is reported in the INSTR table. In this case the answer to the question of “Is the instrument identification number the contract ID?” is “I” (yes).

In the INSTR table snapshot type information shall be provided in the following categories concerning the individual instruments:

1. **Instrument origination/termination**
2. **Instrument basic attributes**
3. **Interest calculation method, repayment**
4. **Past due, default**
5. **Financial attributes/balance sheet**
6. **PTI**
7. **Project financing loan**
8. **Methodological standards applicable to new fields effective from reference period June 2022**

#### Instrument origination/termination

The fields belonging to this dataset should be completed both for retail and corporate counterparties, data should be provided with regard to the inception, method of origination, expiry of the instrument and credits taken over.

As indicated at the INSTK table, a normal instrument created based on a loan contract is to be reported from the date when the contract originating the instrument was signed, and the instrument was also created in the bank’s system. In the case of loans transferred to CCR, this is the date when the credit is recorded in CCR. For distance contracts, the same date is applicable (e.g. contracts signed at merchants are received by the bank at a later date, and are assumed to have been created on the date of signature at the merchant rather than on the date when it is received by the bank; when it is sent by post, the contract date shall be the date of posting, as it already represents for the reporting agent an exposure from that date).

* If based on a loan contract, the drawdown is executed in a lump sum, or in several amounts, but with the same parameters (tenor, currency, interest rate), the origination should be defined uniformly based on the contract.
* If the loan is drawn down in several currencies, it shall be recorded as separate instruments; however, the method of origination of the individual instruments may be identical.
* If both a refinancing and an increase take place, it must be decided whether to open one or several instruments. If one, the origination method shall be loan refinancing and the HKIV table must be filled in. If several, then for the refinancing instrument the loan refinancing code, while for newly created instrument(s) a new contract code shall be applied.
* Renegotiation is interpreted as follows: compared to the previous period, it is examined, whether the maturity date, currency or interest rate (only the reference rate) of the transaction has changed; if so, and the transaction is not restructured, the origination method shall be “renegotiated”.
* As regards the origination method of retail transactions, the primary consideration is the application of the HKIV loan amount increases/does not increase origination method, which can be justified by the PTI calculation. On the corporate side, the primary consideration when defining the method of origination whether it is a restructured loan. If not, the method of origination makes not much difference. However, if the method of origination is loan refinancing, the HKIV table must be filled in.

By default, the content of the **“Contract date”** and “Instrument inception date” fields areidentical, therefore in the case of these fields that date should be reported when the contractual agreement became obligatory for all contractual parties. If there are conditions for becoming effective, the values of the two fields are different, the date when conditions for becoming effective are fulfilled should be reported as the instrument inception date. The two dates also differ in distance contracts: the contract date is the time when the exposure is originated (which is usually the date when the contract is sent) and the instrument inception date is the day when the contract enters into force (becomes effective), i.e. when it is returned by the counterparty. If the contract is amended without creating a new contract, the value of the field will not change during the tenor. When there is commitment period, the instrument inception date is the start date of the commitment period. In the case of credit institutions operating as a building society, if the housing loan is first disbursed as a bridging loan, and then it is converted into a normal loan after the savings period, the normal loan should be reported as a new instrument (method of origination: “conversion from a bridging loan (ltp”) In the case of rollover (normal) loans the contract data shall be the start date of the rollover loan. If the instrument belongs to the credit line instrument reported in the INSTK table, the dates in the INSTR table shall be defined as follows:

* contract date:
	+ if no separate contract is concluded for the opening of sub-credit line, it is the contract date reported in the “contract date – credit line” field of the INSTK table (i.e. the same date for all instruments belonging to the respective credit line),
	+ if separate contract is concluded for the sub-credit lines, the date when the contract for the respective sub-credit line is concluded,
* start date:
	+ if as sub-credit line is opened, the date of opening the sub-credit line,
	+ if no sub-credit line is opened, but it is rather the specific disbursements that creates and INSTR instrument, it shall be the disbursement date. In this case the inception date, the settlement date and the disbursement date in the FOLY table (unless it is an overdraft) shall be identical.
* settlement date: date of the first disbursement.

As regards the structure of the interest statistics it is the start date that is relevant; accordingly, at the level of rules the obligation to provide the new contracted interest data has been specified for this field. An exception to this is when the entry into force is subject to conditions in the contract opened in the INSTR table, since in those cases the new contractual interest data must be reported already when the contract is concluded.

The **“settlement date”** is the date of the first disbursement; in this case the disbursed amount must be reported in the FOLY table as well. An exception to this is the overdraft (including also the card loans with interest-free period), where it is not necessary to report disbursement data, while repayment data must only be reported if the loan becomes a problem loan; in this case, the recovery data related to these loans must be reported in the repayment table.

At certain instrument types the date of the first disbursement usually corresponds to the contract date; i.e. in this case the contract date, the instrument inception date and the settlement date shall be identical. If no drawdown is made at the time when the contract is concluded, the settlement date shall be the first drawdown date. If no disbursement has been yet made, the settlement date shall be left blank.

In the case of ***Loans assumed/purchased***, or when the credit institution enters an already operating syndicated contract, proceed as follows with regard to dates:

* INSTK (if a credit line instrument belongs to it):
	+ contract date – credit line: the original contract date
	+ instrument inception date – credit line: the date when the loan is acquired by the bank
* INSTR:
	+ contract date: the original contract date
	+ instrument inception date: the date when the instrument is acquired by the bank
	+ settlement date: the date when it is acquired by the bank or a later date, if the payment flow is later

The date of acquisition by the bank is the day when according to the contract the risks connected to the loan are transferred to the reporting agent. In the case of assumed/purchased loans, the acquiring institution shall report the stock for the first time in the reference period that contains the date of acquisition, while the transferor shall report the termination in the same reference period (as described at the INSTM table).

The contracted maturity date of the instrument is the contractual maturity date of the instrument (if a credit line instrument belongs to the instrument separately, it is not the maturity date of credit line), taking into consideration agreements amending the original contracts, i.e. in the case of prolonged loans the new, prolonged maturity date should be reported. If the loan has not been repaid at the final maturity date and it becomes past due, the final maturity date should not be changed, it may be an earlier date than the reporting date (last day of the reference period). For a credit line instrument, this date is the same as the maturity date of the drawdown of the credit line, if not specified in the contract, it should not be reported until disbursement is made (then the actual maturity date should be reported). In the case of overdrafts this field should be reported only if the final date of the access to the loan is stipulated in the contract.

If the instrument is part of a syndicated contract, the par allocable to the credit institution must be specified in the INSTR table and the identifier generated by the reporting agent as described at the SZIND dataset must be provided (country code of the lead arranger + BIC code of the lead arranger + date of contract conclusion) and the identification code provided by the lead arranger (if the AnaCredit subject lead arranger has provided it). If the instrument is part of a syndicated contract, the syndicated loan identifier generated by the reporting agent as described above shall be reported in the SZIND table (with limited attributes). For more detailed information on the method of reporting syndicated loans see the paragraph related to the SZIND table.

In the case of assumed/purchased/repurchased loans, the acquiring entity must report the registration number of the resident transferor, and the sector and country code (which must not be HU) of the non-resident transferor.

#### Instrument basic attributes

The fields belonging to this dataset are to be reported partly only for corporate, partly only for retail (certified consumer-friendly loan, combined loan, internal loan, state-subsidised loan) and party both for corporate and retail counterparties (data related to credit scheme, loan type, restructuring, renegotiation).

With regard to renegotiation proceed as follows:

The renegotiated contract is a sub-category of new contracts, including. Renegotiation covers:

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

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

– a change in the currency of the loan or if the linear interest becomes annuity. If the counterparty is provided with the option to change the loan currency already upon the conclusion of the original contract, changing the currency during the term shall not be considered as a renegotiated contract.

* if a counterparty belonging to the household sector transfers his loan, based on his own decision and active participation, from one credit institution to another, provided that the loan will be renegotiated, the transaction shall be considered as renegotiation.
* merging several loans of one debtor into a single loan or dividing a single loan into several loans shall be also considered as renegotiated contracts.
* If the renegotiation of a new loan takes place within the same month as the original contract conclusion, it shall also be considered as a renegotiated loan.

When such a loan is sold or assumed that is received by the credit institution from an entity outside the credit institution sector, it shall not qualify as renegotiation.

In the data supply, in line with reports K21/K23, distance contracts amended before they become effective should not be treated as renegotiated and flagged as renegotiated. However, if the aforementioned renegotiation events also qualify as restructuring, the instrument shall be reported as restructured.

The maturity of the collection accounts shall be reported as renegotiation, in line with report K23.

Renegotiated instrument without restructuring measures: an instrument whose financial terms have been modified and to which restructuring measures apply in accordance with the European Commission Implementing Regulation (EU) No 451/2021 of 17 December 2020.

The fields for restructuring or renegotiation should be completed as follows if it is not a corporate project loans:

(i) if a new loan (instrument) is created by restructuring/renegotiation (without refinancing), the restructured/renegotiated flag field of the new instrument should be “Igen” (yes); In this case the “Instrument creation method” field shall also contain restructuring/renegotiation (without refinancing) and the date of the restructuring/renegotiation must be also filled in, which will correspond to the instrument inception date.

(ii) if no new instrument is created as a result of the restructuring/renegotiation, the restructured/renegotiated flag field of the remaining (old) instrument should be “Igen” (yes) and the “date of the restructuring/renegotiation” field is also mandatory.

If renegotiation/restructuring has already taken place for the instrument, the restructured/renegotiated flag shall be reported as “Igen” (yes) as long as the loan qualifies as restructured according to the relevant MNB Decree. Changing the instrument type shall qualify as renegotiation in all cases, and thus the renegotiated flag must be “I” (yes). If an instrument has been renegotiated/restructured more than once, the ”Renegotiation date” and ”Restructuring date” fields should always be filled in with the date of the last renegotiation/restructuring.

If a new contract is created as a result of the renegotiation/restructuring, it is mandatory to fill in the HKIV table. In this case the date of the loan refinancing must be provided, which shall correspond to the contract date.

For corporate project loans, the same applies as above, except that from the reference date of December 2023 onwards, the code value 'I' is broken down as follows:



The new code value 'I\_2' is only applicable to corporate project loans, and the entire loan portfolio does not need to be recoded accordingly. In the case of several restructuring transactions, if the transaction is in a continuously restructured state and two years have elapsed since the first restructuring, the code value 'I\_2' applies. If the restructuring transactions have been intermittent (there have been non-restructured periods), the two years should be examined from the first time after the interruption.

If in the debt refinancing the counterparty receives a loan of a higher amount than the original amount (in this case the instrument origination method shall take the value of ‘HITKIVALT\_MAS\_N’ or ‘HITKIVALT\_SAJAT\_N’), the PTI value should be once again calculated and reported, since in respect of the Debt-Brake Decree only such loan refinancing is considered as refinancing in which the loan amount does not increase. However, the loan refinancing event shall be reported irrespective of the amount of refinancing/refinanced loan. It is considered as refinancing when new loan(s) are created from the refinanced loan(s), without legal continuity (if there is legal continuity, it qualifies as renegotiation).

In most cases refinancing also qualifies as renegotiation. The origination method field shall indicate loan refinancing, since at the method of origination proper monitoring of loan refinancing is of key importance for the definition of PTI (at retail loans). In these cases the renegotiated flag should be filled in when the loan refinancing qualifies as a renegotiation event also in the current K21-K23 interest statistics reports.

The renegotiation (without loan refinancing) code shall be applied in the method of origination code list, when such a renegotiation event takes place, which cannot be regarded as loan refinancing. This is a rare event; the renegotiation (without loan refinancing) code is added to the code list for the sake of completeness. It is usually applied when the contractual terms (e.g. interest calculation method) are renegotiation, which does not call for the opening of the new instrument (e.g. only the interest type is to be changed, and renegotiation must be flagged), but the systems of the credit institution anyway create a new instrument (if the credit institution does not treat the transaction as loan refinancing).

As regards the reason for restructuring, the content of the available codes is as follows:

* Restructured: instruments with modified interest rate below market rates – upon applying the preferential interest rate defined in Section 9 (2) of MNB Decree No 39/2016 (X. 11.),
* Restructured: fully or partially refinanced receivable – in the case of refinancing defined in Section 9 (1)/b of MNB Decree No 39/2016 (X. 11.),
* Restructured: other instruments with amended conditions – in the case of the conditions defined in Section 9 of MNB Decree No 39/2016 (X. 11.), not mentioned above (e.g. instalment grace period change of currency, reduction of the value of collaterals to be provided).
* Restructured: loan classified as restructured solely for participating in the moratorium – Consistently with the content of the “Executive Circular on using macroeconomic information and the factors indicating a significant increase in credit risk under the IFRS 9 standard” the loans classified as restructured solely due to participating in the statutory moratorium.

In the case of credit institutions operating as a building society, if the bridging loan is converted into a normal loan the method of instrument origination is “conversion from a bridging loan (ltp”), and in parallel with this the HKIV table must be filled in. Upon the first data submission the normal loans, converted previously from bridging loans, must be also reported under this origination method in respect of the outstanding stock.

The type of instrument created base on the contract must be reported in the instrument type field. Using the code list in the current M03 this shall be as follows:

* in the case of retail counterparties:



Consistently with the M03 report, all consumer loans secured by mortgage must be reported as mortgage equity withdrawal, irrespective of whether or not it is indeed used as a free purpose loan. Transactions to be reported in HITREG under the FAKTORING code, may also be reported in M03 under E331.

The grey code values are included in the code list due to the use of a common code list with the EVAN report, but are not instruments to be reported in HITREG. Code values in blue are instruments to be reported from December 2023.

* in the case of corporate and self-employed counterparties:



The grey code values are included in the code list due to the use of a common code list with the EVAN report, but are not instruments to be reported in HITREG. Code values in blue are instruments to be reported from December 2023.

Transactions to be reported in HITREG under the FAKTORING code, may also be reported in M03 under E331.

In the case of retail car financing loans the loans treated in the M reports as car purchase finance loans shall be reported. In line with CCR, in the case of self-employed persons and enterprises, for the purposes of car financing loans and leases motor vehicles are defined as the motor vehicles and trailers specified in Appendix 1 of Joint KPM-BM Decree No 1/1975 (II. 5.)[[2]](#footnote-3).

The investment loan instrument type has been removed from other loans to ensure consistency with CCR, and includes loans for the purchase of securities.

The loan types included in the M02 data supply are covered by the loan types in the M03 data supply (the latter being the broader one), with the exception of E323, and thus their correspondence is the same as above. The E323 code (e-currency) applicable in M02 shall not be reported at the start of HITREG.

In the case of real estate loans, the ING\_HIT and ING\_LIZ (or LAKAS\_HIT and LAKAS\_LIZ for residential real estate financing) codes should be applied; these loans must be reported not as other loans.

In the M02 and M03 data supplies, notional cash-pool receivables (E324) are removed from overdrafts from 2022. These items should still be reported in HITREG under the former overdraft instrument type.

The “**Method of sale**” field must be reported differently for contracts that commenced before and after 1 December 2019 and for loan contracts concluded after 1 January 2021:

* For contracts that commenced before 1 December 2019 the following code set should be used:



For all contracts with retail counterparties, this field must be filled in for contracts concluded before 1 December 2019. If the counterparty initiated the contract online, but the process subsequently continued by other means (e.g. in person at a branch), the “electronic” mode should be chosen, i.e. it is not necessary that the entire process takes place online to be “electronic”. Another important aspect is that the reported data must be consistent with the “electronic” flag in the L11 report.

* However, after 1 December 2019, for contracts that commenced before 1 January 2021 the following code set should be used:



For all retail and corporate counterparties, this field must be filled in for contracts concluded after 1 December 2019. The “administered digitally” mode is used when the counterparty initiated the contract online and the process was subsequently carried out digitally (without personal presence). If the counterparty initiated the contract online, but the process was subsequently continued by other means (e.g. in person at a branch), the “initiated digitally” mode should be selected. The digital mode of administration/initiation takes precedence over sales by an agent, i.e. if it is a contract sold by an agent but administered/initiated digitally, the appropriate digital mode should be used. Initiating a process via the call centre is not considered as an online initiation, and if the contract is concluded in the internet bank after contacting the call centre, this should not be reported as initiated/administered digitally.

* Definitions and code set applicable to loan contracts concluded after 1 January 2021 are as follows:
1. definitions:

**initiated digitally:** The credit administration commences digitally, either the counterparty submits the loan application to the bank digitally, or the bank notifies the counterparty digitally of the possibility of concluding a loan contract. If the counterparty initiates the borrowing process digitally, and the rest of the process is also takes place partly online, this should be reported in the initiated digitally category.

  **administered digitally:** A digital platform may be used in any phase of the credit approval process (except for initiation). For example, the counterparty can upload documents online, but this also includes the case when the counterparty can enquire on the status of the process online during the loan application process. A transaction must be reported in the administered digitally category, when the administration at the client’s end is digital, i.e. a digital administration event (e.g. a process status query) has actually been performed by the client. If the transaction is carried out in a branch, by post, on paper or orally by an agent (but with a paper declaration), it is not considered to be digital.

  **sold digitally:** The entire borrowing process is online, an end-to-end digital process.

Use the following diagram for the application of the definitions:



1. code values:



If sale through an agent is reported, the “Agent identification” and the “Agent fee in HUF” must be reported in the INSTR table from the reference date of September 2021 onwards (i.e. for contracts concluded from 1 September 2021 onwards). The identification code to be included in the data supply is the agent’s registration number, the technical code 00000004 for private individuals and 00000005 for self-employed persons. The amount of the agent’s fee must be reported in HUF. If a commission is calculated for several instruments in one amount, the amount for each instrument should be reported pro rata. The agent’s fee may be a lump sum and also affect several periods (maintenance type fee). In both cases, the amount settled during the respective period should be reported, while in the rest of the periods 0 should be reported. This means that in the case of a lump sum agent’s fee, only one report will contain a value greater than HUF 0 in the “Agent fee in HUF” field, while in the case of a maintenance type, the field may contain an amount greater than HUF 0 in several periods. In the case of reversal items, if the financially settled fee is fully repaid in the same period, 0 should be reported in this field. If the payment and repayment are made in different reporting periods, a positive amount should be reported in the period of payment and a negative amount in the repayment period. It must be indicated in the **“Recourse”**” field whether the lender is entitled to seize assets other than any collateral pledged to secure the instrument. In addition, in the case of factoring transactions, it should be indicated here whether the transaction is a recourse “I” (yes) or a non-recourse “N” (no) transaction.

In the “**Loan purpose**” field, use “other purpose” for loans for the purchase of real estate and motor vehicles. The debt settlement code should only be used if during the loan refinancing contracts are consolidated, i.e. several loans are merged into one loan; when there is a one-to-one relationship, the original loan purpose should be provided.

The working capital investment code must not be used for investment loans. Working capital loans usually involve export or import financing or working capital investment (e.g. the loan purpose of an enterprise’s overdraft facility is typically working capital investment).

When there are several simultaneous loan purposes, the code of the most relevant (dominant) loan purpose should be used.

In the case of the purchase of shares or other equity securities, the loan related to a securities transaction should be reported as a loan purpose.

Debt financing may only be used as a loan purpose in the case of debt consolidation, i.e. where several loans are refinanced by one or several loans. Otherwise, the original loan purpose should be specified. The same applies to loan contracts that involve the partial refinancing of an existing loan. When an instrument is created, the more relevant loan purpose should be specified, which is the loan purpose of the refinanced loan or of the part allocable to the new loan. If two/several instruments are opened, the original loan purpose should be specified for the refinancing loan and the new loan purpose for the other instrument.

Where there are several loan purposes in a single loan contract, the loan purpose may be defined uniformly based on the contract by deciding based on the loan purpose representing a higher value which loan purpose should be use, irrespective of the number of drawdowns and the currency.

The “**Main type of financed property**” may be a residential or commercial property. *If this property also serves as the collateral for the loan,* it should be included in the FEDE table in the collateral type field as residential property (ING\_LAKO) in the case of residential property, and in the case of commercial property, it should be classified as “offices and commercial premises (ING\_IRODA)” or “commercial real estate (ING\_KER)” (as defined in the CRR), based on the source of the return and its impact on the borrower’s creditworthiness. The definition of residential property is set out in Article 4(1)(75) of Regulation (EU) No 575/2013. Accordingly, property available for residential use which is shown as such on the title deed or is awaiting such an indication if a valid occupancy permit has been issued for it is considered to be a residential property. An exception to this may be the case where a natural person builds a dwelling on his/her own land, as this may already be considered as a residential property at the construction stage. The holiday home and the farmhouse can be classified as residential property, provided that it is suitable for habitation.

In the “**Internal loan?**” field proceed in accordance with the supervisory requirements. If the debtor has not yet belong to the group of persons specified in Section 106 (1) of the Credit Institutions Act when the loan was granted, but it was subsequently allocated to the that group, the instrument will not be considered an internal loan in relation to the original contract, but will qualify as an internal loan upon a potential contract amendment.

From the March 2021 reference period, the “**Refinanced loan?**” must be reported based on an extended code list, indicating which institution is the refinancing counterparty in the case of a refinanced loan.

From the reference period of January 2021 the “**Is the instrument a Certified Consumer-Friendly Housing Loan?”** field shall be reported with extended content, also indicating Certified Consumer-Friendly Personal Loans. “I” (yes) may only be reported for housing loans until the reference period of December 2020, and from the reference period of January 2021 only for housing loans and personal loan instrument types. From the reference period of September 2021, the field will be renamed to **„Is the instrument an MNB Certified Consumer-Friendly Loan?**”.

In the field “**Combined loan?**” field, if the proceeds from the product will be directly offset against the repayment of the loan, it must be flagged as “I” (yes).

In the case of instruments where the observed agent acts on its own behalf but for the benefit of and at the risk of a third party, it must be reported as a “**Fiduciary duty instrument**”. The “Fiduciary duty instrument” field is an AnaCredit requirement, where those credit instruments must be reported that are held by the reporting agent under a fiduciary agreement.

It must be reported whether “**The instrument is covered by credit insurance**”.Credit protection insurance also includes instalment payment protection insurance. The fact that a credit protection insurance exists shall be indicated in this field (the value of the flag is “I”) rather than reporting it as a collateral. The instalment payment protection insurance is more typical in retail lending. At corporate loans, if the credit protection insurance is accounted for as an institutional guarantee, it shall be also reported as a guarantee (code ‘GAR\_EGYEB’) as well as a credit protection insurance (the value of the flat is ‘I’). Irrespective of the value of the field, the collaterals connected to the instrument shall be included in the data model in full in accordance with the general rules.

The insurance policy connected to factoring transactions should be stated among other collaterals, but it should not be reported as a credit protection insurance (the value of the flag is ‘N’).

In the “Is the instrument secured (collateralised)” field different code shall be applied depending on whether the contract date is after 1 December 2019:

* if the contract date is after 1 December 2019, the data must be reported in accordance with the current interest statistics requirements, using the “KAM\_IGEN” or the “NEMF” code. The “KAM\_IGEN” code must be used when eligible collaterals are to be established base on the collaterals specified in Article 4(1)58) and 59) and Articles 197 to 203 of CRR, where the value of the collateral or guarantee exceeds or equals to the total loan amount. For the new contracts, even if the registration of the mortgage has not yet occurred or the home insurance necessary for the disbursement has not yet been taken out, it still needs to be determined whether the respective loan is collateralised as if the registration or the home insurance had already been in place. From the reference period of March 2021, the collaterals must be included in the FEDE and FEDA tables already upon the provisional registration in the title deed; irrespective of this, in accordance with the interest statistics the code value still needs to be reported and the collateral data must support the applied code value. If a loan disburse before 1 December 2019 is restructured/renegotiated after 1 December 2019, i.e. when the date of restructuring/renegotiation is after 1 December 2019, the KAM\_IGEN code must be used.
* As regards the contracts concluded before 1 December 2019 it must be specified whether the respective loans is indicated in the present M03 as secured by property, i.e. the ‘DIM\_IGEN’ or the ‘NEMF’ code should be used. The “DIM\_IGEN” code may be derived from the value of the INST\_FED table’s “Collateral eligibility indicator (current)” field and from the type and value of the collateral reported in the FEDE table. Real estate collateral shall mean the loans secured by the collaterals specified in Articles 124 to 126 (standard approach) and Article 199 (IRB approach) of CRR, provided that the collateral value exceeds or equals to the loan amount. When determining the value of the field, the gross loan value and the value of the property allocated to the loan shall be taken into account.

As regards this field, the **data already reported once are not to be revised later on** (i.e. it is not necessary to check for the respective instrument whether in the months after inception it is a collateralised loan for the purposes of the interest statistics), if no loan refinancing/renegotiation/restructuring takes place. As regards the instruments not covered by the interest statistics’ scope of observation, any code value may be used.

The **“Loan Scheme”** field should contain the current loan construction, i.e. if, for example, a subsidised loan loses eligibility and becomes a market loan, the **“Loan Scheme”** field value should be changed to 'NEM\_TAM'. The same applies to subsidised housing loans and prenatal baby support loans. For prenatal baby support loan, it is also necessary to indicate in the **“Loan Scheme”** field whether the loan is in the subsidised stage ('EGYEB' – indicated by 'other subsidised') or has lost eligibility for subsidy ('NEM\_TAM' – 'not subsidised'), which information should reflect the current status. In the case of loans in anticipation of subsidies, the code value 'TAM\_ELOLEG' is applicable until the reference period December 2023, but from the reference period January 2024 onwards it is necessary to break down the total stock of loans in anticipation of subsidies into subsidised and market interest loans. Accordingly, the code list is as follows:



The field **“Is government support e.g. HPS linked to the instrument?”** should also reflect the current status, i.e. if a condition of the HPS grant fails and therefore the HPS grant has to be repaid and the related subsidised loan becomes a higher interest rate loan, the field should be reported as ‘NEM’ (NO) and the field “Loan Scheme” as ‘NEM\_TAM’ as above.

The “original maturity” field should be consistent with the M02/M03 reports, except that for revolving overdrafts and card loans the field should also be filled in such a way that if the availability period of the credit line is over one year, the maturity category '1-2EV' is reported, otherwise it is reported within one year ('0-1EV'). The “Remaining maturity” field is still not to be reported for revolving overdrafts and card loans.

In the “Remaining maturity” field, consistently with the M03 methodology, the shortest – 0-1EV – maturity shall be shown for receivables derecognised in the balance sheet in the reporting month. If the instrument is not terminated during the month, because there is any outstanding principal/interest or fee debt –irrespective of the contracted maturity date within the respective reference period, be it the last day of the month – the remaining maturity must be reported as ‘LEJART’ (and thus the INSTR.KOV\_KAMATFIZ\_NAP and INSTR.KOV\_TOKEFIZ\_NAP fields are not be filled in).If the repayment due date of the individual drawdowns is specified in the contract in advance, these maturity dates must be taken into consideration for the purposes of defining the original and remaining maturity categories. In the case of RULIR\_NFOLY instrument type, the original maturity field must be consistent with the M02/M03 report, i.e. where the maturity date of the loan is unknown for any reason, the loan must be allocated to the category of the longest original maturity.

In the “Lending facility” field the Agricultural Széchenyi Investment Loan Plus must be also reported under the Agricultural Széchenyi Investment Loan code. Although the disbursement of the FGS Fix loans as been suspended, if the credit institution grants a refinancing loan for a previously disbursed FGS Fix loan, it should be also reported as FGS Fix. From the June 2022 reference period, the field must be also filled in for self-employed persons (formerly it was mandatory only for retail and corporate counterparties). The code value 'DOLG' is used consistently with the attributes reported in the K23 report field 'Type of credit structure', also reported as 'DOLG', to report employee credit structures with preferential interest rates. The *Agricultural Széchenyi Investment Loan MAX* is a sub-product of the *Széchenyi Investment Loan MAX* scheme, to be reported under the code 'TAM\_SZBHM'. The “Széchenyi Restart Investment Loan”, which can be applied for the 'B' component of the “Manufacturing SME Energy Costs and Investment Support Programme 2022”, is not to be reported separately, and the code value 'TAM\_SZBHM' is applicable in this case as well. The new “MAX+” products must be displayed in HITREG with the code of the previous “MAX” schemes.

#### Interest calculation method / repayment

The fields belonging to this dataset must be reported both for corporate and retail counterparties (except for the “APR” and “annual percentage rate of charge” fields, which should be reported only for retail counterparties, and the “Interest rate floor” and “interest rate cap” fields, which should be reported only for corporate counterparties). In the dataset primarily the data specified in the loan contract with regard to the interest (e.g. reference rate, interest review indicator, length of interest period) and the repayment (e.g. type and frequency of repayment) of the instruments must be reported.

Reporting of **interest data related to new contracts**:

* + method of reported new contractual interest data integrated in the data model from the present K21-23: these attributes must be reported for the first time in the data supply when the data are first defined or change, i.e. when the instrument inception date or the date of renegotiation/restructuring falls within the reference month. The new contractual interest data shall be reported in the data supply in unchanged form until such time as the instrument is terminated or a renegotiation/restructuring takes place without creating a new instrument (i.e. the “Renegotiated” field for the respective instrument will be “I” and the “Date of renegotiation” is filled in) In the latter case the attribute values may change. Otherwise, the value reported upon the origination of the instrument must be shown in the reports thereafter as well.
	+ The model includes some attributes that come from not the present K21-23, but – similar to the aforementioned new contractual data – must be reported already from the inception of the instrument and are not related to the outstanding principal amount. However, these attributes change during the existence of the instrument at any time, not only depending on a renegotiation/restructuring event. One of these is, e.g. the interest only interest period, the value of which may vary depending on whether in the case of a deferred principal payment defined in the original contract the loan at present is in an interest only period.

The annualised agreed rate (current) is the value calculated in the manner stipulated in Annex 2 to the basic MNB Decree.

The annual percentage rate of charge to be reported for retail loans is also a notion defined in Annex 2 to the basic MNB Decree.

The APR field shall contain the APR value stipulated in the contract with the content specified in Government Decree No 83/2010 (III. 25.) on the Definition, calculation and publication of the annual percentage rate of charge.

In the case of restructured loans, the annualised interest rate must be calculated from the current contracted interest rate for the period calculated from the month of the restructuring until the maturity date of the loan and this may be reported as annual percentage rate of charge, unless there is any other information related to APR is available.

For consumer loans taken under a contract concluded after the entry into force and before the lapse of Government Decree No 47/2020 (III. 18.) and Government Decree No. 62/2020 (III. 24.) detailing the first, and not secured by mortgage, the APRC and APR must be reported as follows:

* **Annual percentage rate of charge (INSTR.HIT\_KTG\_SZAZLK):** in this data field the preferential annual percentage rate of charge, calculated in accordance with the provisions of Government Decree No 47/2020 shall be reported (which shall not be higher than the central bank base rate plus five percentage points).
* **content of APR (INSTR.THM\_SZAZLK):** in the APR field the contractual rate, calculated for the full tenor in accordance with Government Decrees Nos 83/2010 and 178/2020 must be reported.

The new contractual interest data (with the exception of interest rate floor and interest rate cap) must not be filled in for overdrafts (revolving loans, card loans).

In the “Interest rate fixation period” field provide the information for new contracts as to for how long (how many months) the interest rate is fixed in advance in months. In other special cases proceed as follows:

* in the case of loans with fixed interest, the frequency of interest rate fixation is the same as the tenor of the loan, calculated in months.
* in the case of variable rate loans the frequency of interest rate fixation usually corresponds to the repricing period of the reference rate, except when the reference rate is a base rate, where the interest rate fixation frequency shall be 1 month and certain other reference rates reported under the ‘EGYEB’ code,
* if the tenor of the loan is shorter than the repricing period of the reference rate, the interest rate fixation frequency will be the same as the tenor of the loan.

The “Length of interest period – one-off” field should not be filled in, since the “interest rate fixation frequency” attribute covers it in terms of content. Starting from the reference period of September 2021 the field is renamed to “Reason for the difference between contract date and inception date” The field should be filled in only if the contract date and the inception date differ. In this case it must be reported whether the two dates differ due to the existence of conditions for entry into force, distance contract or for other reason.

The **“Amount of bullet payment”**, **“Amount of bullet payment – currency”** and **“Rate of bullet payment”**” fields must be reported in connection with those balloon / bullet transactions where a significant part of the instrument amount is payable at the end of the tenor in lump sum. The fields must contain data valid at the time of the conclusion of the contract and do not need to be updated during the life of the transaction, except in the event of a change in the contractual data.

**Balloon loans:** a lending facility the agreed maturity of which is over one year, characterised by a relatively long grace period, where after the expiry of the grace period the borrower usually makes low principal instalments, mostly paying only the interest and fees, and at least 60 percent of the principal amount is due in the last 20 percent of the tenor, or if 20 percent of the agreed maturity is less than one year it is due in the last one-year phase of the tenor.

**Bullet loan***:* a lending facility with agreed maturity over one year, where during tenor the borrower pays interest and fees, while the principal is repaid in lump sum at the end of the tenor (100 percent balloon).

It is acceptable in those case where data supply at INSTK level is performed (e.g. multicurrency) that the balloon classification is decide at contract level (INSTK) and the three fields relate to the balloon/bullet transactions is filled in for all drawdowns (INSTR) linked to INSTK.

It must be decided on the basis of the INSTK.MULTIPRPS\_KOD field whether the last phase of the tenor and 60/100 percent of the principal repayment is to be interpreted on the basis of the contract or the instrument.

If it is a multipurpose loan, i.e. it is possible to draw down instruments of a variety of characteristics under a framework contract (e.g. investment loan and overdraft from a multipurpose credit line), the balloon/bullet categorisation and the last 20 percent of the tenor must be defined at the level of the individual instruments (the amount of the instalment due at the end of the tenor compared to the instrument amount). In this case, if the respective instrument qualifies as balloon/bullet, the respective fields must be filled in with the data of the instrument, except that naturally the related fields are not applicable to overdrafts. If as result of the assessment the instrument does not qualify as balloon/bullet, it is not necessary to fill in the respective fields for the instrument.

If it is not a multipurpose loan, but several instruments belong to a single credit line (e.g. it is a multicurrency loan or for any reason the credit institution creates instruments for each drawdown), it must be calculated at contract level whether it is a balloon/bullet instalment, i.e. the last 20 percent of the tenor must be defined based on the maturity of the contract, and if the contract qualifies as such then the respective fields must be filled in for all instruments opened under the credit line (“amount of bullet payment”, “amount of bullet payment – currency” and “rate of bullet payment”). If the transaction does not qualify as balloon/bullet at contract level, it is not necessary to fill in the respective fields for any of the drawdowns.

An example for the latter case: we have an INSTK credit line instance in the amount of 100, with instruments INSTR1 and INSTR2 in the amount of 50-50. The amount due in a lump sum at the end of the tenor is 45 for INSTR1 and 20 for INSTR2.

Since at INSTK level the “amount of bullet payment” exceeds 60 percent, both INSTR are classified as balloon, and the amount, currency and rate of bullet payment is filled in both for INSTR1 and INSTR2. I.e. there may be an INSTR where this ratio is below 60 percent, and it is reported as a balloon transaction anyway.

The ratio specified in INSTR should be given relative to the INSTR amount. In the example this means that in the case of INSTR1 this ratio is 45/50 i.e. 90 percent, and in the case of INSTR2 20/50 i.e. 40 percent should be reported in the “Rate of bullet payment” field. (The rate at INSTK level i.e. 65/100=65 percent is obtained as the weighted average of the two figures (40 percent and 90 percent).

This information must be reported in the **“Type of principal repayment”** field, if based on the foregoing balloon/bullet repayment method has been set (from the reference period of December 2021, the bullet and balloon repayment methods have separate codes). The code value 'EGYEB' should be reported for instruments with a grace period including a repayment plan, with the proviso that if the instrument with a grace period meets the balloon/bullet criteria, it should be reported as such. If the grace period is negligible in relation to the duration of the loan, the most typical repayment method should be reported in this field (e.g. for a 25-year loan, the loan should be reported as annuity after a 1-month moratorium on repayment of principal in the case of annuity repayment).

**Reporting interest attributes related to stocks**

These attributes must be reported for the first time in the period when a disbursement has already been made (outstanding principal >0).

The interest rate of stock shall be the loan interest rate (for the first time in respect of new contracts or currently, at the time of the reporting) that the reporting agent actually receives on the loan. If the interest rate paid by the counterparty differs from that actually received by the reporting agent, the interest rate specified in respect of the counterparty must be adjusted, and the adjusted interest rate must be taken into consideration for the purposes of the data supply (i.e. for example, the interest rate subsidy for subsidised housing loans and the interest rate adjusted for the seller's contribution for loans for the purchase of goods, i.e. increased, should be reported in line with interest rate statistics).

Interest rate of stock must be reported only for items the outstanding principal amount of which is other than zero.

For loans subject to interest rate fixation, the current and annualised stock interest rates must be reported until the end of the government measures in accordance with the interest rate fixation.

For loans with a positive outstanding principal but which for some reason do not bear interest, ‘NK’ should be reported as interest rate type, in which case the information on interest rates and interest details may be left blank if the stock no longer bears interest at the normal transaction rate.

If the reference interest rates in the contract are only used for pricing purposes and the contract specifies that the interest rate is fixed until the end of the tenor, ‘FK’ (fixed interest rate) should be reported in the interest rate type field. If the interest rates are to be repriced at least once until the end of the tenor, it should be reported as variable and the reference rates for the first interest period should be specified, and the length of the first interest period should be stated as interest rate fixation frequency.

The information in the fields “Method of interest calculation” and “Reference rate designation” should be reported taking into account the following:

* for prenatal baby support loans, in the eligible stage it can be RF, RV or RT
* if the interest method field is set to 'VK', then only 'NINCS' (NONE) can be entered in the reference interest rate description field,
* if the interest payment method field is 'RV', 'RF' or 'RT', then the reference interest rate designation field cannot be set to ‘NINCS' (NONE) and left blank, and other fields for the reference interest rate must be filled in,
* For RV code values, the reference rate cannot be AKK (except for prenatal baby support loan) and BIRS,
* in case of 'FK' and 'NK' interest rate modes, the “Reference rate designation” and related fields may be left blank or a code value of ‘NINCS' must be reported.

The reporting requirements for the **“Interest rate variation ratio”** and **“Interest rate spread variation ratio”** are defined by the values reported in the 'Method of interest calculation' and 'Reference rate designation' fields, as follows:



If the method of interest calculation is 'RF' (i.e. with a fixed mark-up to a reference rate), the following table provides information to determine whether an interest rate variation or an interest rate spread variation indicator should be reported:



AKK and BIRS are only applicable to loans with a maturity of more than 3 years.

Another important aspect is that the type of instrument also determines whether the filling obligation of the interest rate variation/interest rate spread variation indicators should be examined, in the case of consumer housing loan, home leasing, personal loan, open-end mortgage, car purchase loan/lease, goods purchase loan, Lombard loan, installation-free loan, other consumer loan, other loan/lease, mortgage loan, real estate purchase loan/lease ('LAKAS\_HIT','LAKAS\_LIZ','SZEM\_HIT','SZABFEL','JARMU\_VAS','JARMU\_LIZ','ARU\_HIT','LOMB\_HIT','KART\_HIT','EGYEB\_FHIT','EGYEB\_HIT','EGYEB\_LIZ','ZALOG\_HIT','ING\_HIT', 'ING\_LIZ’) the above should be examined (for prenatal baby support loans, the indicators should not be reported). The interest rate variation/interest rate spread variation indicators are to be reported for contracts starting after 01.02.2015, taking into account the above cut-offs.

The following table shows the correspondence, taking as a basis individual paragraphs of Article 17/C of the Fair Bank Act:



In the “Length of interest period – current” field, it must be specified how long the interest period which the instrument is currently in remains unchanged (from its start). That is, if, for example, the interest repricing date is 1 January of each year, then 12 should be reported in the “Length of interest period – current” field for the instrument, regardless of which reference period of the year the data supply relates to (e.g. in the case of data supply for the reference date of 30.06 also 12 should be reported instead of 6).

The value of the fields “Length of interest period – current” and “Length of interest rate spread period” will be the same as the original (not the remaining) maturity if the interest/interest rate spread remains unchanged during the entire tenor. In the case of loans subject to interest rate fixation, the field should be used to report the data according to the original contract, consistent with the interest rate statistics.

The date of interest repricing shall be the date when the interest rate will be next changed. In the case of products tied to a reference interest rate, the date of the next change in the base rate. In the case of transactions not tied to a reference rate the date of the repricing of the interest rate on fixed rate loans corresponds to the maturity date, whereas for variable rate loans not tied to a reference rate the best estimate shall be applied. If it is a non-interest bearing card loan, the next repricing date will occur upon the expiry of the interest-free period. In the case of fixed-rate card products being in a non-interest-free period, the default maturity date shown in individual reporting agent’s system must be provided. In the case of loans subject to interest rate fixation, the field should be used to report the data according to the original contract.

In the “Only interest repayments?” field it must be specified both for problem and non-problem loans whether for the reference period of the report there is only and interest instalment obligation (i.e. the attribute must be reported for all instruments where the outstanding principal is other than 0). In the case of prenatal baby support loans, the statutory moratorium on instalments must be reported as “interest only” period. The “End of interest-free period” field is included in the HITREG Decree with incorrect title; the correct title is: “End date of interest-only period”. From the reference period of September 2021 the field is renamed. This field must be reported with correct content, i.e. if the answer to “Only interest repayments?” is “I” (yes) (i.e. the instrument is in “interest only” period), the “End date of interest-only period” must be reported both for problem-free and problem loans. In the case of a loan combined with a form of savings where continuous monthly deposits (savings) form the basis for a lump sum loan repayment at the end of the savings period, or in the case of a bridging loan provided by reporting agents operating as a building society, report “N” in the “Only interest repayment” field (unless the contract contains a specific provision for an “interest only” period).

The “Date of next change to the interest rate spread” is the next date after the reference date when the spread will change if the interest rate is linked to a reference rate and the spread is variable, or the maturity date if the spread remains unchanged throughout the tenor (with a fixed spread linked to a reference rate – code ‘RF’).

The “Repayment amount” should be the amount of the instalment (principal, interest and fees together) due (expected) in the next period for contracts that are included in CCR. In this case, the same data as in CCR must be reported as the amount of the instalment due in the currency specified in CCR. Since CCR is a contract-level register, for each instrument included in INSTR for the respective contract the same instalment should be reported a in CCR. If the contract is not included in CCR, the attribute is not to be filled in. In the case of open-ended financial lease the net amount without VAT should be reported.

Within this dataset, information on any moratorium should also be reported as follows: **only moratorium provided due to the counterparty’s payment difficulties** should be reported until the reference period of May 2022 (including the statutory moratorium on payments), from June 2022 all types of moratorium (both contractual and statutory, regardless of solvency) should be reported. The subject of the moratorium (principal/interest/principal and interest) must be reported in the Scope of moratorium field Provide the start date of the moratorium, which in the case of restructuring or renegotiation due to payment difficulties (if there is a moratorium on restructuring/renegotiation), should be the same as the restructuring or renegotiation date. The end date of the moratorium shall be also reported. A grace period granted for payment difficulties should be reported even if it is granted by law. In the case of prenatal baby support report ‘TOKE’ in the “Scope of moratorium” field.

If an instrument is subject to a moratorium, all attributes related to the moratorium must be reported, i.e. the fields ‘Subject of moratorium’, ‘Type of moratorium‘, ‘Start of moratorium‘ and ‘End of moratorium‘ cannot be empty.

If the transaction and stock interest rates of two or more disbursements under an INSTR instrument differ, the weighted average of the interest rates of each disbursement for that INSTR instrument should be reported, consistent with the M report.

**Reporting 0 percent interest and non-interest bearing loans**

Loans with 0 percent interest must be separated from the case when a stock no longer bears interest at the normal transaction rate for some reason (expired, terminated, other).

For loans with 0 percent interest rate, report 0 percent both for the new contractual rate and the stock rate.

For non-interest-bearing stocks, the stock interest fields applicable only to outstanding stocks must be left blank and the interest rate type should be ‘NK’.

For credit cards with an interest-free period the stock being in the interest-free period at the end of the month and interest-bearing stock must be reported in separate fields. The interest rate on stock and the annualised interest rate on stock fields only report the interest rate on the interest-bearing part, the interest rate on the non-interest-bearing credit card part is 0 percent by definition. This does not appear explicitly in the data collection. For credit cards in the interest-free period, the interest rate type field must be blank or filled with ‘NK’ (non-interest bearing) and the transaction interest rate field must be left blank.

In the case of interest-bearing credit card receivables and revolving loans classified as overdrafts, only the interest rate of stock, the annualised interest rate of stock and the interest rate type fields must be filled in, the other interest fields may be left blank (except for the interest rate floor and cap, and the fields related to the moratorium).

If an otherwise interest-bearing stock becomes problematic and no longer bears interest at the normal transaction rate, the interest rate of stock and the annualised interest rate of stock fields must be left blank, and the interest rate type will be ‘NK’.

#### Past due / default

For the “Non-performing (NPL) flag” and “Reason for NPL status”, fields the non-performing status and the reason for it according to MNB Regulation 39/2016[[3]](#footnote-4) must be indicated, while the “Default flag” and “Default status” fields shall be governed by the provisions of the CRR applicable to non-performance.

The codes in the “Reason for NPL status” field shall be interpreted as follows:

* ‘DEFAULT’ (defaulted) – pursuant to Article 5(1) c) of MNB Decree No 39/2016: is considered to be a non-performing (defaulted) receivable according to Article 178 of Regulation 575/2013/EU of the European Parliament and of the Council (hereinafter: “CRR”)
* ‘ERTEKVESZT’ (impaired) - Article 5 of MNB Decree No 39/2016 (X. 11.) clearly defines what should be regarded as an impaired financial asset. For the purposes of IFRS 9, an impaired financial asset (i.e. stage 3 exposures) is not the same as the assets for which an impairment loss has been recognised (impairment must be recognised also for stage 1 and 2 exposures). If impairment has been recognised for stage 1 and stage 2 exposures, they will not be considered as NPLs only on the basis of the impairment condition (Article 5d))
* ‘NEMFIZETO’ (expected non-payment, but not defaulted and not impaired – according to Article 5(1)b) of MNB Decree No 39/2016: based on the assessment of the debtor’s financial situation, it can be assumed that without the realisation of collateral the debtor will not be able to repay in full the amount of its obligations arising from the transaction, regardless of whether the claim is past due or how long it has been past due.
* ‘90KESD’ – exposure past due over 90 days, if the past due portion is significant
* ‘OSSZETETT’ (several reasons together) – when several conditions are present – e.g. impaired financial asset and also defaulted.
* ‘EGYEB’ – other non-performance reason not listed above. This includes, for example, the non-performing status due to cross-default (Article 6(2) of MNB Degree No 39/2016) and the non-performing status of off-balance sheet items (Article 5(4)-(5) of MNB Decree No 39/2016).

As default reasons (Default status) the default reasons defined in the CRR should be reported (unlikely to pay, past due for more than 90/180 days, both).

Non-performance/default can also be interpreted

* at transaction level – the default, non-performing status at counterparty level in the UGYFM table is performing, only the transactions that are non-performing/defaulted at transaction level qualify as non-performing/defaulted.
* at counterparty level – The counterparty also has non-performing/defaulted status in the UGYFM table and all transactions of the counterparty must be flagged as non-performing/default.
* at counterparty group level – all counterparties belonging to the counterparty group are also non-performing/defaulted, all loans of these counterparties must be also flagged as non-performing/defaulted.
* cross default – According to Article 6 (2) of MNB Decree No 39/2016, “when classifying exposures at transaction level, the institution shall not consider all receivables and off-balance sheet commitments of a counterparty as an exposure in default if the gross value of receivables overdue for more than 90 days from the counterparty exceeds 20 percent of the gross value of all outstanding receivables stated in the balance sheet from that counterparty”. In the case of cross-default all loans of the counterparty shall be reported as non-performing/default.

The following correlations apply between the fields related to non-performance (fields 165 to 167):

* if the value of the “Non-performing (NPL) flag” field is not “TELJ” (not “performing”), the reason for the non-performing status must be specified, i.e. the “Reason for NPL status” field must be filled in. If the “Reason for NPL status” changes from period to period, the up-to-date information should be reported.
* if the value of the field “Non-performing (NPL) flag” is not “TELJ” (not “performing”), the “Date of non-performing (NPL) flag status change “ must be filled in.

These two correlations should be true vice versa as well.

The following correlations apply between the fields related to default classification (fields 170 to 172):

* if the value of the “Non-performing status (default) status under Regulation 575/2013/EU 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation 648/2012/EU (hereinafter: CRR)”is not “NEM\_DEF” (not “non-defaulted”), then the level of default must be specified, i.e. the “Non-performing (default) flag according to CRR” must be filled in. If the “Non-performing status (default) status under Regulation 575/2013/EU 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation 648/2012/EU (hereinafter: CRR)” changes from one period to another, the up-to-date information should be reported.
* if the value of the “Non-performing status (default) status under Regulation 575/2013/EU 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation 648/2012/EU (hereinafter: CRR)”is not “NEM\_DEF” (not “non-defaulted”), then the level of default must be specified, i.e. the “Non-performing (default) flag status change date according to CRR” must be filled in.

These two correlations should be true vice versa as well.

If DEFAULT is reported in the “Reason for NPL” field, the value of the “Non-performing status (default) status under Regulation 575/2013/EU 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation 648/2012/EU (hereinafter: CRR)” must not be NEM\_DEF.

If 90KESD (past due over 90 days) is reported in the “Reason for NPL” field and/or the value of the “Non-performing status (default) status under Regulation 575/2013/EU 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation 648/2012/EU (hereinafter: CRR)” is DEF\_KES (defaulted as it past due over 90/180 days) or DEF\_NEMF\_KES (defaulted as it is unlikely to pay and past due over 90/180 days) the KESD table must show the aggregated principal or interest amount.

 As regards the “**Workout flag**”, if there are several stages in the process at the credit institution (e.g. soft/hard), the hard collection is relevant, i.e. typically the stage following termination, but the loan does not necessarily have to be terminated to be acquire workout status. A transaction should only be reported as being under collection (work out) management if the transaction has been removed from the management of the business area (so-called separate management is applied).

In the “Is non-credit product past due in a combined product?”, field report the number of past due days of the savings component. From the reference period of September 2021 the field is renamed to “**Number of past due days of the non-credit part in the case of combined product**”.

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#### Financial attributes / balance sheet

The fields belonging to this dataset must be reported for both corporate and retail counterparties. In this dataset primarily the data related to current exposure under the instrument should be reported.

The “**Instrument amount**” is basically the contractual amount, corresponding to the new contract value in the current interest rate statistics. For credit line type instruments, the allocated amount (also for loans taken over and purchased). The instrument amount is constant over time and may only change in the following cases:

* if a renegotiation/restructuring takes place but no new instrument is created (i.e. the value of the restructured/renegotiated flag is “I”),
* if no sub-credit lines are opened under the credit line reported in INSTK, but rather the amount of the main credit line can be drawn down for several loan types and these loan types also include revolving loans. Then the amount drawn down will be the instrument amount, which may vary from month to month in the case of revolving loans (i.e. no new instrument is to be created when a new revolving loan is drawn down).
* if a credit line instrument is opened in the INSTR table and the amount of the credit line changes (e.g. the credit line is increased).

The “**Purchase price**” attributed is only filled for purchased loans; the value of the price change in the current M03 will thus be calculated during processing, it should not be reported separately.

The “**Is the purchase price individual?”** field must be reported for purchased loans. The historic cost must be always reported at instrument level; the question refers to whether the contract specifies an individual price for the instrument or a group price, and thus in the latter case the historic cost was reported on a pro rata basis.

In the case of mortgage loans, the loan-to-value ratio at the time of borrowing must be reported, which is the ratio of the approved credit line to the market value of the collateral at the time of approval.

The amount of the outstanding principal is essentially the same as the closing balance belonging to the gross outstanding principal in the M03 report. The following correlations apply between the attributes:

* outstanding principal – impairment (for instruments measured at fair value through profit or loss, negative fair value difference resulting from credit risk for non-performing non-trading loans, not to be reported as impairment in HITREG) + accrued interest + valuation difference = net book value
* gross book value => net book value

It may be the case that the outstanding principal is already 0, but the balance sheet still includes accrued interest/fees/commissions related to the instrument. In this case, accrued interest and/or valuation differences should be reported in addition to the 0 outstanding principal and the gross/net book value is not 0.

In order to build up the balance sheet stocks, items appearing in the balance sheet (e.g. commitment fee), connected to the credit line before disbursement, should also be reported in the INSTR table, consistently with the INSTK table, if the credit line is opened in the INSTR table. These items should be stated in the gross book value column (and thus the amount should also appear in the net book value column). When the credit institution uses the method of opening all corporate credit lines in the INSTK table also when there is a 1:1 relationship, i.e. it immediately opens for it an INSTR instrument where the instrument amount corresponds to the credit line amount (i.e. equals to the amount of the INSTK credit line), these balance sheet items should be reported in only one of the tables, i.e. they must not be duplicated.

The amount of the impairment should generally be reported as a positive number. For POCI instruments, the reporting in the HITREG should be consistent with the reporting in the supervisory reports: if, for POCI instruments, the impairment in the supervisory tables increases the carrying amount of the instrument, it should be taken into account as a factor increasing the gross carrying amount and it is not the amount of the impairment that should be adjusted, even if the accounting impairment is accounted for in such a way by the credit institution (in which case there will be a difference between the current M03 and the HITREG impairment, as the accounting impairment is currently reported in the M03). If the impairment of the POCI instruments in the supervisory tables adjusts the amount of the impairment, the impairment in the HITREG must also be adjusted, so that its amount may also take on a negative sign.

For all instruments that are subject to impairment recognition under IFRS, the amount of the impairment, the type of impairment and the assessment method of impairment loss must be reported (impairment typically may be 0 if the impairment type includes a code value containing POCI). As instruments measured at fair value through profit or loss are not subject to impairment recognition, the code ‘NEM\_ERT’ (not subject to impairment) should be reported as the assessment method of impairment loss, and thus the amount and type of impairment loss can be left blank. As the need to fill in the amount and type of impairment loss fields for items measured at fair value through profit or loss is linked to the assessment method of impairment loss, the VALOS\_ERTEK code taken over from L11 must not be used in the type of impairment loss field (as the impairment amount remains blank when of the assessment method of impairment loss is NEM\_ERT, and thus the impairment type is not reported), and has therefore been deleted. Instruments held for trading, which are also not subject to impairment, should also be reported with code NEM\_ERT. Negative fair value differences on instruments measured at fair value through profit or loss should not be reported separately at inception and should not be included in the amount of impairment loss (even for non-performing non-trading loans, i.e. such items to be reported in the individual supervisory tables together with impairment should not be highlighted in HITREG at inception); it is included in the statistical valuation differences. The amount of the impairment will thus be the same as the accounting impairment, except in the case where the credit institution records the 'reversal' of the impairment of the POCI loans mentioned above in the amount of the impairment in its accounts, but adjusts the gross carrying amount in the supervisory tables, because in this case it is also the gross carrying amount that will be adjusted in HITREG.

The gross book value should be the same as in the FINREP tables, while the outstanding principal should correspond to the amount in the M reports. The net book value should be identical in the HITREG and FINREP tables and in the M reports. The amount reported as impairment in the HITREG may differ from the amount reported in the FINREP tables as “cumulative amount of negative fair value changes arising from impairment and credit risk” due to negative fair value differences arising from credit risk of instruments measured at fair value through profit or loss, due to the reversal of impairment losses on POCI loans in the M reports. Where a negative fair value difference arising from credit risk is recognised for a non-performing instrument measured at fair value through profit or loss, the gross carrying amount cannot be calculated from HITREG setting out from the outstanding principal based solely on the HITREG attributes; nevertheless the reported gross book value must correspond to the value in the FINREP tables.

Example of the individual reporting methods in HITREG, in the M03 and SF tables:



The **“Non-interest bearing principal balance”** and **“Interest-bearing principal balance”** fields (and the related currency fields) should be filled in only for Credit Card schemes (instrument type = “Credit card receivable with interest-free period”).

The “**Undrawn credit line**” in the INSTR table should be interpreted *at the instrument level*. If there is a credit line in INSTK connected to the respective instrument, it should be completed only, is a sub–line is opened in INSTR, at the level of which the undrawn credit line is interpreted; or the field should be completed, if the credit line is opened in INSTR in the first place (i.e. no INSTK line exists). The aggregated amount of the undrawn credit lines reported in INSTK and INSTR must correspond to the undrawn credit line amount at contract level (it must not multiply). The instrument amount in the case of non-discounted and non-recourse factoring corresponds to: undrawn credit line + outstanding principal + cumulative amount of principal repayments. For an overdraft, when it becomes a problem loan, the recoveries related to the loan are to be reported in the repayment table, but due to the revolving nature of the instrument, the instrument amount = undrawn credit line + outstanding principal amount will hold true. equal.

The **“Current (on-balance sheet) exposure amount”** is defined as gross exposure at the instrument level, i.e. gross book value (on-balance sheet exposure) plus the undrawn contractual amount adjusted for the credit conversion factor applied in the principal calculation (off-balance sheet exposure). For the calculation of the undrawn contract amount, the guarantee amount is disregarded for contracts with a guarantee call option if no specific guarantee facility is opened under the main facility reported in INSTK, i.e. if the guarantee facility amount is not defined. If several instruments belong to a contract, the off–balance–sheet exposure shall be allocated in proportion to the already drawn down, on–balance–sheet exposure.

This means that, in the case of INSTR instruments opened under an INSTK credit line, the undrawn contractual amount should be calculated as follows:

* when a sub-credit line is opened, the undrawn contractual amount is the undrawn credit line reported in the INSTR table at the instrument level + the undrawn credit line reported in the INSTK table allocated to instrument level based on the gross book value,
* when an INSTR instrument is created for each drawdown, the undrawn contractual amount is the undrawn credit line included in the INSTK table allocated to instrument based on gross book value (since in this case the undrawn amount at the instrument level in the INSTR table is 0).

Upon the allocation of the off-balance sheet exposure the undrawn amount of the guarantee facility must be ignored in the case of multipurpose contracts with guarantee call options if no specific guarantee facility is opened under the main facility reported in INSTK, i.e. if the guarantee facility amount is not defined. If a guarantee facility opens up, it should also be taken into account for the undrawn credit lines.

If a guarantee facility is opened in the INSTK table, the available credit line reported there shall be allocated to the current exposure value of the INSTR instruments opened under it in proportion to the undrawn facilities reported in the INSTR table, the sum of the thus allocated and undrawn facilities shall be multiplied by the credit conversion factor used in the capital calculation.

The field is renamed to “Current exposure amount” from the reference period of September 2021.

The “**Off-balance sheet exposure value”,** which was previously a prohibited field, will become a mandatory field from the reference period of September 2021, under the title of **“****Exposure calculated on the basis of EL**“. In terms of its content, from the reference period of December 2021, this field shall contain the expected value of the exposure until maturity at instrument level, i.e. the average amount of the future amortised historic cost, also taking into account the inclusion of the off-balance sheet portion of the instrument, i.e. the undrawn credit line, in the balance sheet (i.e. the amortised cost in the formula may increase with the inclusion of the undrawn credit line for each period, not only decrease with the rate of amortisation).

()=∑()/(−), where (T) is the number of remaining periods in accordance with IFRS9 impairment stages,

and where EADi is the amortised cost of the transaction in the balance sheet at date i and PV is the present value, T is the maturity date and t is the current date.

For expired instruments, unless the institution uses other assumptions in the impairment calculation, the current exposure value used in the impairment calculation should be reported in E(Exp).

If the instrument is not yet included in the balance sheet because a credit line was opened in the INSTR table and no disbursement has been made yet, the EAD calculated upon provision recognition rather than the impairment calculation should be used for the calculation using the above formula. This field shall be reported by all reporting agents using IFRS accounting for instruments that are subject to impairment.

In the **“Provisions associated with off-balance-sheet exposures”** field only the amount of the provisions connected to the undrawn credit line/guarantee/other off-balance sheet liabilities reported in the INSTR.LNH\_KERET\_TOKE\_OSSZEG field shall be reported. If the off-balance-sheet part is not reported in the INSTR table, no data should be included in this field, if, for example, the undrawn allocation is split between INSTK and INSTR, the amount of the provision should also be split. The aggregated amount of the provisions reported in INSTK and INSTR must correspond to the provision at contract level (it must not multiply).

In the “**Current month write-offs**” field, the partial write-off in the reporting month should be reported. If the receivable is written off in full, the total final write-off amount should be reported in the INSTM table. In this case, no data shall be reported in the current month write-offs field in the INSTR table. Forgiving does not qualify as a write-off, in the case of a debt forgiveness a repayment event should be reported in the repayment table with the code for forgiveness.

In the **“LTV on credit approval”** field for both corporate and retail transactions, the ratio of loan amount to the value of the collateral must be given for loans secured by real estate and for loans for the purchase of motor vehicle, based on the following formula: contractual amount/allocated market value of the collateral. The indicator should be calculated with the data at the time of the credit assessment and in the future it shall be reported at this value, i.e. it is not necessary to update it with changes in market value. When calculating the indicator the following requirements must be taken into consideration:

* If the reporting agent is *ranked first* when the loan is secured by real estate collateral, the total allocated market value can be taken into account (regardless of the right holders with subsequent ranking and the amount of those subsequent rankings).
* If the credit institution’s mortgage *is not ranked first*, the real estate must not be included in the calculation of the LTV ratio. Exceptions to this include:
	+ if both the first and the subsequent ranks related to the respective instrument belong to the reporting agent (e.g. the first and the second due to credit line increase), the total allocated market value may be taken into account in the calculation of the LTV ratio.
	+ if several loans of the respective reporting agent are secured by the same real estate collateral (e.g. subsidised housing loan and market-based housing loan), the value of the indicator can be calculated at the level of the loans concerned, regardless of whether or not they are disbursed at the same time (contractual amount of loans/amount of allocated market values). Accordingly, the value of the real estate should not be considered as 0 for the purposes of LTV calculation even for loans the mortgage for is not first ranked. On the one hand, this is conditional upon that the current allocated market values follow the number of subsequent rankings registered for the reporting agent (proportioning), and that only the mortgage of the Hungarian State is included in the title deed as a prior encumbrance, in addition to that of the reporting agent, and it is also taken into account upon the allocation of the real estate value. In the case of a prior ranking mortgage of another credit institution, this method cannot be applied; the LTV must be reported as 0 in this case in relation to the subsequent rankings.
* For *properties under development/extension/renovation*, the LTV is calculated on the basis of a contractual amount/estimated future allocated value of the entire superstructure taken into account during the credit assessment, irrespective of whether or not the loan purpose is real estate development. If not, the denominator may only include the allocated future value of the property (it must not include e.g. the value of the production lines). However, in the case of properties under development, the FEDE table should still contain the current value of the collateral at the time of acceptance (e.g. the value of the plot), while the FEDA table should state the current value determined based on the latest valuation/technical expert report rather than the future value.
* The LTV ratio should be calculated according to the general formula also for *revolving overdrafts and working capital loans* (where the contractual amount is the credit line for revolving overdrafts), if they are secured by real estate collateral.
* If the denominator is 0 (i.e. the value of the real estate serving as collateral must not be taken into account in the calculation), 0 should be reported in this field.

For instruments with real estate collateral that expire in the reference period, the field value should be 0.

The “**LTV ratio**” field must be filled in only for retail counterparties in respect of loans defined in MNB Decree No 32/2014 (IX.10.), subject to the restrictions specified therein.

#### PTI

The fields belonging to this dataset should be reported only for retail counterparties in the case of household loans covered by MNB Decree No 32/2014 (hereinafter: “Debt-Brake Decree”). Report the LTV ratio, which is to be filled for loans covered by the Debt-Brake Decree (the LTV at the time of credit assessment is to be filled for all loans secured by real estate and for car purchase loans). The LTV field should be left blank for unsecured loans (i.e. if there is no collateral connected), rather than reporting 0.

The **“Reason of unfilled PTI”** is mandatory only for instruments covered by the Debt-Brake Decree concluded with retail counterparties after 01.01.2015 where no value is entered in the PTI field. It is applicable not only to new instruments.

In this field, the reasons must be given in accordance with the exceptions provided for in Article 1(3) and (4) of the Debt-Brake Decree, i.e. if the PTI indicator is not to be calculated on the basis of the Regulation, the reasons must be given. The fact of restructuring alone does not mean that it is not necessary to calculate PTI; the calculation of the PTI ratio may be omitted only when the restructuring takes place in line with the conditions stipulated in the Decree. The same applies to the refinancing of loans.

The code value 'DOLG' applies to the granting of employer credits excluded from the definition of lending in Section 6(5) of the Credit Institutions Act.

If the instrument is not subject to the PTI calculation under the Debt-Brake Decree, the PTI fields should be left blank (including the field ‘Amount of income taken into account for the PTI calculation’).

#### Project financing loans

For the methodological standards applicable to project financing see the special instruments part in Section 1.10.8. of this Methodological Guide.

#### Methodological standards applicable to new fields effective from reference period June 2022:

 Starting from the reference period of June 2022, the attributes related to the recognition of provisions for undrawn credit lines (available credit lines) included in the table shall be reported in the INSTR table. The “Credit line impairment type” field shall be completed when “Credit line impairment valuation method field” contains the ‘EGYEDI’ (individual) or ‘CSOPORT’ (group) (rather than ‘NEM\_ERT’ (n/a)), thereby indicating that the instrument is subject to impairment/provision recognition. I.e. the same logic applies to its completion as that to filling the impairment block of the INSTR table.

In summary:

1. new attributes related to provision recognition:
* Credit line impairment valuation method
* Credit line impairment type
* new attribute to be reported in relation to impairment recognition:
* Effective interest rate (EIR)

In the “Title of operational programme” field for contracts concluded after 1 June 2022, specify the operational programme, under which the loan contract was concluded, in the case of already disbursed instruments belonging to corporate and self-employed debtors. All funding related to the operational programmes must be reported, including the pre-financing of subsidies and supplementation of own contribution. If there is no operational programme linked to contracts concluded after 1 June 2022, use the ‘NINCS\_OP’ code. The ‘NEM\_ISMERT’ code may be used if the reporting agent also fills in the field for loans contracted before 1 June 2022, but the operational programme information is not available for the respective loan. Do not use the ‘NEM\_ISMERT’ code for contracts concluded after 1 June 2022.

In the “Type of moratorium” field, for instruments currently in moratorium, the information whether the moratorium is contractual, statutory or due to payment difficulties should be reported. Starting from the reference period of June 2022, in the first case use the code ‘SZERZ’; in the case of statutory moratorium – depending on whether it is a moratorium on payments connected to the pandemic or other statutory moratorium (e.g. in the case of prenatal baby support loans the statutory moratorium on instalments) use the ‘JOGI\_FIZ’, ’JOGI\_AGR’ or ‘JOGI\_EGYEB’ code, and for moratorium due to payment difficulties used the ‘EGYEB’ code. The types of moratorium other than the statutory moratoria granted until the reference period of June 2022 must be reported under the ‘SZERZ’ code. if the code value 'JOGI\_AGR' is used, in the field “Start of moratorium” 01.09.2022 should be indicated in each case.

In the “Is the infrastructure supporting factor (ISF) applicable to the instrument?” field, the yes/no information set out in the “Executive Circular on the application of the Infrastructure Support Factor and the definition of compliance requirements” for contracts concluded after 1 June 2020, for corporate loans (both resident and non-resident), should be reported.

#### Methodological specifications for the new fields applicable from the reference date of March 2023:

For the taxonomy fields, the [(EU) 2020/852](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32020R0852) Taxonomy Regulation and its complementary [(EU) 2021/2139](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32021R2139&qid=1639037016630) Regulation shall be applied.

For total loans, the information **“Taxonomy adjusted or adjustable exposure?”** should be reported (for both corporate and household loans, in the case of live instruments). If the instrument has both an adjusted and an adjustable part (possibly also a taxonomically non-measurable part), the code value according to the most significant part shall be applied in the field.

If the code value 'TAX\_IGAZODO' or 'TAX\_IGAZITHATO' is reported in the field, the field **“Taxonomy purpose name”** must be provided. If the field contains the code value 'TAX\_IGAZODO', the field **“Taxonomy-adjusted exposure type”** must be filled in.

In the field **“Taxonomy adjusted or adjustable exposure?”** for financed exposure

* the code value 'TAX\_IGAZODO' applies if it finances an economic activity meeting the requirements set out in Article 3 of Regulation (EU) 2020/852, i.e. the economic activity
	+ contributes significantly to one or more of the environmental objectives set out in Article 9, in accordance with Articles 10 to 16;
	+ does not significantly harm any of the environmental objectives set out in Article 9 in accordance with Article 17 (DNSH);
	+ is carried out in compliance with the minimum safeguards laid down in Article 18; and
	+ complies with technical screening criteria that have been established by the Commission in accordance with Article 10(3), 11(3), 12(2), 13(2), 14(2) or 15(2);
* the code value 'TAX\_IGAZITHATO' shall apply if the financing is directed to an activity that is financing according to Article 3 point a) of Regulation (EU) 2020/852, i.e. Articles 10-16 of Regulation (EU) 2020/852. substantially contributes to one or more environmental objectives defined in Article 9. Based on this, the exposure is green, but it does not comply with Article 3 b) (DNSH criteria), c) (minimum safeguards) and d) (technical examination criteria) of Regulation (EU) 2020/852 (however, 'TAX\_IGAZITHATO' is not to be reported code value, if adaptability to the taxonomy can be assumed based on the product type alone);
* the code value 'NEMTAX' shall apply when financing an economic activity not described in delegated acts adopted pursuant to Articles 10(3), 11(3), 12(2), 13(2), 14(2) and 15(2) of Regulation (EU) 2020/852.

No data should be reported for instruments that cease to exist during the reporting period. A reporting agent who has not yet assessed exposure for taxonomy classification should report the code value 'NEMTAX' in the field **“Taxonomy adjusted or adjustable exposure?”**. If the taxonomy classification is revised, the corresponding code value 'TAX\_IGAZODO'/'TAX\_IGAZITHATO' will be reported prospectively from the reporting period, if the result of the revision justifies it. In this case, the related fields should also be filled in as detailed above. If the result of the review justifies it, the code value 'NEMTAX' should be reported in this case as well.

So the code value 'NEMTAX' can be used in two cases:

* on the one hand, if the loan has not yet been assessed for the requirements of the Taxonomy Regulation (including the case when transaction-level data is not yet available, only customer-level data),
* on the other hand, if the activity financed by the loan is not covered by the Taxonomy Regulation and its supplementary regulation.

The fields to be filled in under the Taxonomy Regulation must be consistent with the transactions reported in the Green Corporate and Municipal Capital Relief Programme (ZVT) in cases where the Capital Allowance Program refers to the Taxonomy Regulation. Accordingly, for example, in the case of agricultural loans, the code value 'NEMTAX' should be reported in the field **“Taxonomy adjusted or adjustable exposure?”**, because green agricultural activity is not currently defined in the Taxonomy Regulation.

In deciding both the **“Taxonomy purpose name”** and the **“Taxonomy-adjusted exposure type”** fields, information on the [EU Taxonomy Compass (europa.eu)](https://ec.europa.eu/sustainable-finance-taxonomy/taxonomy-compass) interface shall be taken into account. This interface is used to determine whether an exposure is a supporting exposure or a migration exposure. Where no information is provided, the code value ‘NEM\_BESOROLHATO' should be reported.

In the field **“Sector code financed”**, the activity to be financed by the relevant loan should be reported. This may or may not be identical with the debtor’s/co-debtor's main activity. This field is to be filled in for loans contracted with enterprises and self-employed persons after 01.03.2023. If the purpose of the loan cannot be clearly identified, the main activity of the debtor company/self-employed person must be recorded. This field is not to be filled in for loans terminated in the reference month. For housing associations and housing cooperatives, the code reported as the activity of the enterprise may be reported as the financed sector code.

The field **“Start of the recovery period of the restructured loan”** is to be filled in for restructured loans if they are in a probationary period. The date on which the recovery period started is the 2-year period to be taken into account (relevant regulation: MNB Decree No 39/2016. (X. 11.) on prudential requirements for non-performing exposures and restructured exposures), i.e. the recovery period designation refers to the probationary period in the indicated regulation. Also included is a recovery period of other than 2 years based on a management circular or other provision (e.g. 6 months' probationary period for transactions exiting a moratorium). This field is not to be filled in for loans terminated in the reference month.

#### Methodological specifications for the new fields applicable from the reference date of December 2023:

Starting from the reference period of December 2023, new fields will be added to the INSTR table, with the following content:

- in the field **“Overdraft identifier”**, the identifier of the related overdraft/securities account must be entered in the case of revolving overdrafts, credit card debt and forced loans in all cases (total stock) where the overdraft facility is opened in the INSTR table or in the case of forced lending. In case of multiple linked overdrafts, please report the most relevant account. The identifier must be the same as the overdraft identifier used in the KISBETREG/BETREG data collection for the linked deposit account, and is used to link to it. The content of the field “Overdraft identifier” in the INSTR table is more extensive than the field built into the INSTK table, as no forced loan instrument can be reported in the INSTK table. If the overdraft instrument is part of a cash-pool facility and therefore may be linked to several overdrafts, the most relevant overdraft identifier should be reported in the “Overdraft identifier” field, and the fields for monitoring the cash-pool should be filled in simultaneously (“Is the instrument part of a cash-pool facility?” and “Type of cash-pool facility”).

- In the field **“Classification of off-balance sheet instruments not subject to impairment recognition”**, data should be reported consistently with the SF09 tables for the total stock in all cases where an amount greater than 0 is reported in INSTR.LNH\_KERET\_TOKE\_OSSZEG and where a code 'NEM\_ERT' is reported in the field “Credit line impairment valuation method” (INSTR.KERET\_ERTEKV\_ERT\_KOD).

- The value 'I' in the field **“Whether the guarantee is a credit substitute”** should be reported if the guarantee is linked to the repayment of a loan, debt or related commitment (including lease instalments) of the customer. To be reported for all guarantee instruments in the INSTR table for the total stock. In the case of multipurpose guarantee contracts, the more typical value should be given.

- The information to be reported in the field **“Amount of capital outstanding at the** **time of acquisition”** in the case of an acquisition/purchase/takeover is the amount of capital outstanding at the time of the transaction for a credit claim. The data are to be reported for purchased loans taken over after 01.12.2023.

- In the field **“Automatic disbursement of digitally sold loan”**, the loan should be reported with an 'I' value if it was sold digitally (instrument reported in any of the sales modes 'DIGITENUE', 'DIGITENUM', 'DIGITENUN', 'DIGITEUE', 'DIGITEUM', 'DIGITEUN') and disbursed without any manual review or any intermediary intervention between the last customer interaction with the loan application, which corresponds to the fulfilment of the last disbursement condition, and the disbursement of the loan amount. This field is to be reported for both retail and corporate loans for contracts concluded after 01.12.2023.

- In the **“Time to disbursement of loan”** field, you must indicate the time in hours between the last customer interaction, i.e. the fulfilment of the disbursement conditions of the disbursed loan, and the disbursement of the loan amount (gross hours, not just working hours). We consider the last customer interaction to be when all disbursement conditions have been fully met and the requested loan can be disbursed. In the case of a partial disbursement, the period between the last customer interaction and the date of the first instalment should be reported. Data should be reported in rounded hourly units. This field is not only to be reported for digitally sold loans, but for all retail loans for contracts concluded after 01.12.2023. For credit cards and revolving overdrafts, the number of hours between the last customer interaction and the opening of the limit should be reported. In the case of three-way schemes, if the transfer is made to the merchant, the time of disbursement is the time when the transfer is made to the merchant (in the case of blocked financial settlements, this can be a long time). This field is not to be reported for leasing instruments.

- The field **“Method of interest calculation according to Act CLXII of 2009 on Consumer Credits”** is to be reported for contracts with retail customers for contracts started after 01.02.2015. For subsidised loans, prenatal baby support loans and employee loans, the field is not required.

- In the field **“Date of acceptance of the complete credit application by the creditor”**, it is necessary to report the date on which all the required documents related to the credit applied for by the retail customer have been submitted in full. This field must be filled in for contracts concluded after 01.12.2023. It is accepted practice that for overdraft and credit card transactions the field is not filled.

- The **“Amount of the initial instalment of the instrument”** and the related currency fields are to be reported for the total stock of loans in respect of retail customers. In the event that data is not available for some reason, it is acceptable to report the earliest available data. In relation to credit cards and overdraft facilities, the logic set out in Article 2(6)(b) of the Debt-Brake Decree shall apply. If the transaction is disbursed with a grace period, the first instalment where both principal and interest are paid is reported.

- The field **“Loans to financial undertakings not requiring a positive credit report from KHR in the course of their activity”** should be marked with 'I' in the field for loans to financial undertakings that have not specified in their internal regulations and/or in the general terms and conditions of their products, in accordance with the requirement issued in the supervisory review process for risky portfolios to be prioritised[[4]](#footnote-5), that consent to the retrieval of positive credit information is a condition for credit assessment. It is expected to review the data content of the field at least annually. The field should be marked with an 'I' for those receivables from counterparties for which additional capital is required in the context of the high-risk portfolio report due to the non-application of a positive credit report from the KHR in the credit process, otherwise the field should be marked with an 'N'. This field is only to be reported for domestic financial undertaking counterparties for the total stock.

- The field **“Adjustment rate of exposure to the environmental objective”** is the rate of exposure to the environmental objective and must be filled in if the code value 'TAX\_IGAZODO' or 'TAX\_IGAZITHATO' is entered in the field “Taxonomy adjusted or adjustable exposure?” for a given instrument. The green ratio needs to be determined for the first time in the proposal and decision-making phase of the deal based on the budget that is the basis of the evaluation, and then the data must be updated after the full amount of the loan has been drawn. If more than one INSTR belongs to a frame, in that case it is necessary to report the ratio uniformly for all INSTRs belonging to the frame. If transaction-level data is not available, only customer-level data, then the code value 'NEMTAX' must be reported in the field called: "Is the exposure aligned with taxonomy or adjustable?", as a result of which the field "Adjustment ratio of exposure to the environmental objective" must be left blank.

- In addition, four fields – previously prohibited – are unlocked for the amount of the change in fair value: The field **“Amount of fair value changes arising from changes in credit risk before its purchase”** is the amount of fair value changes arising from changes in credit risk before its purchase. The difference between the outstanding nominal amount of the instrument and its purchase price at the time of purchase. This amount is reported for instruments purchased for less than the outstanding amount due to credit risk deterioration. The requirements only require the amount of the change in fair value due to credit risk deterioration to be recorded as the difference between the nominal amount of principal outstanding at the date of purchase and the purchase price. However, this difference may not only be due to changes in credit risk. If it is possible to separate the difference due to the change in credit risk from the above difference, then it must be reported. This field and the corresponding currency field must be reported for contracts concluded after 01.12.2023.

- The field **“Cumulative amount of fair value changes arising from changes in credit risk”** is the cumulative amount of negative fair value changes arising from changes in credit risk. In this case, it should be reported in accordance with Annex V, Part 2, paragraph 203 of the European Commission Implementing Regulation (EU) No 451/2021 of 17 December 2020, with the difference that the field for both the performing and non-performing stocks needs to be filled in. The field and the corresponding currency field are to be reported for the total stock. As with impairment, the amount of the negative change in fair value is reported as a positive amount.

### **Termination of instrument (INSTM)**

If an instrument is terminated, the fact of termination must be reported in the INSTM table. In the data model, instruments should be closed consistently with the asset side of the balance sheet, i.e. when an instrument is derecognised on the asset side of the balance sheet, it should be closed. However, if an overpayment occurs and the instrument does not cease to exist due this, it should not be included in the data model because it has “turned into” a liability side, the “Terminated with overpayment?” field should be ‘I’; in all other cases ‘N’ should be reported. In the case of overdrafts and card loans, it is not necessary to derecognise the instrument if the outstanding principal fell to 0 or due to an overpayment it has become a liability. Due to the revolving nature of the loan this forms part of the normal functioning. The instrument should only be terminated when the contract as well ceases to exist i.e. no drawdown can be made any longer and the counterparty has no outstanding debt.

For **instruments terminated** in the reference period, the data model shall be reported with a limited uniform content for instruments originated and expiring in the reference month and for instruments originated and expiring before the reference month. The tables to be reported for these instruments are as follows:

* INSTR / INSTK – with reduced data content (block for project loans and INSTK-INSTR link to be reported),
* Transaction tables (if relevant) – FOLY, TORL, ELOT, KESD,
* HKIV table, if the conditions for reporting the HKIV table are satisfied,
* Of the counterparty tables the appropriate one, as applicable (UGYFL, UGYFBV, UGYFBVTN, UGYFKV) – with limited data content (identifier, counterparty type– household, counterparty type classification debtor, sector, institutional sector – for corporate counterparties legal form, country, postcode, municipality – for resident corporate counterparties without registration number or non-resident corporate counterparties) and the INST\_UGYF mapping table. Only counterparties with debtor role must be reported for instruments terminated in the reference month; it is not mandatory to report protection providers.

No data should be reported on collateral and instrument-collateral, collateral counterparty, rating, credit assessment. In the case of termination in the last month of the quarter no data should be reported on the respective instrument in question in the INSTN table (i.e. tables not to be reported: INSTN, FEDE, FEDA, INST\_FED, FED\_UGYF, HBIR). If the reporting agent also reports the collateral (FEDE and FEDA together) for the terminated instrument in the month when the instrument is terminated, simultaneously with this it shall also report the FED\_UGYF, INST\_FED tables as well as the protection provider counterparty in the corresponding counterparty table.

Upon termination the UGYFM table can be reported in two ways, if the last instrument belonging to the respective counterparty is also terminated:

* the value of the **“Classification by counterparty type: debtor (DR)”** field in the corresponding counterparty table is changed to ‘N’, and thus it is not necessary to fill in the UGYFM table
* or the field “**Classification by counterparty type: debtor (DR)**” remains ‘I’ and the UGYFM table is filled in with the previous month’s data.

If the instrument is terminated and it was also past due, the past due status must be also terminated as described in the KESD table.

If connection with the termination of the instrument there is both e.g. a payment by the counterparty and a write-off, the most negative method should be entered in the termination table (i.e. the write-off in accordance with CCR), the source of the repayment in the TORL table will be payment by the counterparty.

In the “Current month write-offs” field, the amount of the final and total write-off that can be linked to the termination of the instrument should be reported. The write-off amount should not include the amount forgiven; it should be reported as a repayment event.

In the “Remaining amount” field, the remaining amount at contract level should be reported, corresponding to CCR, for each instrument under the respective contract. If the contract is not included in CCR, the attribute is not to be filled in.

If a receivable is sold or transferred

– report only the registration number for resident receiving institutions with registration number,

– in the case of a non-resident receiving institution, or resident household/resident company without a domestic registration number, only the country code and the sector code should be reported.

If a contract is sold under which more than one instrument have been opened (e.g. a multicurrency credit line), the sale price should be pro-rated for each instrument under the line in such a way that total sale price is reported overall.

If a credit lined opened in the INSTK table is terminated, proceed as follows:

* if an INSTR instrument belongs to it, it must be kept in the data model as long as there is any outstanding instrument belonging to it, even if maturity date of the contract reported in the INSTK table has already occurred. It should be terminated with ‘EGYEBM’ code in the month when the last instrument associated with it is terminated,
* if no INSTR instrument belongs to it, it must be terminated with ‘FOLYELOTT’/’EGYEBM” code in the period f the maturity date shown in the INSTK table.

In the “Way of termination” field, data must be reported in line with CCR, selecting most negative method of termination if several, different types of transactions occurred in the same period. Final repayment as a method of termination should be used when the counterparty settles the debt in full by prepayment (i.e. not statutory final repayment). The repayment code must be used when the counterparty was not past due and duly repaid the loan.

## INSTN Instrument – supervisory data (INSTN)

The table should be completed for each month in such a way that the table the first two months of the quarter is submitted with negative clearance and includes instrument level data for the third month. The INSTN table must be attached to the INSTK instruments in all cases (even if the full credit line is drawn down) as well as to the INSTR instrument. Each INSTK identifier may only appear under one INSTN record and in this case the INSTN.INSTR\_azon must not be filled in, or if the INSTR identifier is filled in, the INSTK identifier must not be filled in (i.e. no credit line should be specified in this table for the INSTR instrument). The “Is the instrument included in the banking book?” field should be filled in with different content: the counterparty rating tool used for the instrument should be specified here. Name of the counterparty rating model/ tool used for preparing the counterparty rating of counterparties connected to the respective INSTK/INSTR instrument. The field is renamed to “Rating model (counterparty rating tool)” from the reference period of September 2021.

The “Corep segment” field should be filled in with different data content: the “Risk segment” – used by the respective credit institution – which the instrument belongs to should be specified, i.e. the segmentation classification of the counterparties connected to the respective INSTK/INSTR instrument in the credit risk processes should be specified, based on the Bank’s segmentation rules. If several counterparties – belonging to different risk segments – are connected to the same instrument, provide the risk segment of the most dominant counterparty. The field is renamed to “Risk segment” from the reference period of September 2021.

The PD and LGD indicators must be provided when the IRB method is used, and the fields are supplemented from September 2021 in accordance with their content with the words “... used in capital calculation”. The fields contain ratios to be interpreted and reported at the level of the respective INSTK/INSTR instrument, e.g. the value of the “**Loss given default (LGD)**” field may differ for each part of the contract, e.g. in the case of different collateral allocation. When using the standardised approach, i is not mandatory to fill in the PD and LGD fields. The risk weight (for RWA), PD and LGD should be rounded to four decimal places. If both the IRB and standardised approach are used for valuation within a given instrument, the PD and LGD ratios used in the capital calculation must be weighted in such a way that the standardised part is not taken into consideration either in the numerator or in the denominator.

In the ”Credit conversion factor (CCF)” field Complete the field data should be reported, if the INSTN table is connected to an INSTK/INSTR table where the undrawn credit line is reported; in this case report the CCF applicable to the respective undrawn credit line. E.g. if the INSTK table contains an undrawn main credit line and the INSTR table contains an undrawn sub–credit line, the field shall contain data in the INSTN connected to the INSTK table and to the INSTR table, which may be the same or different. If both the IRB and standardised approach are used for valuation within the respective instrument, the CCF calculation used in the capital calculation must be weighted in such a way that the standardised part is also taken into account in the weighting.

In the “Risk weight (for RWA)” field the instrument-level risk weight should be shown. For instruments with multiple risk weights due to the collaterals being of different quality, each risk weight should be weighted by its corresponding CRR-eligible exposure value (also taking into consideration the SME and infrastructure multipliers). For example, where 3 different risk weights apply to different parts of the exposure value of the instrument (amounts of HUF 1 million, HUF 4 million and HUF 5 million):

[(0% \* HUF 1M) + (35% \* HUF 5 M) + (75% \* HUF 4 M)] / (HUF 10 M) = 47.5000% should be reported.

If the undrawn credit line is included in the INSTK table, only the risk weight interpreted for the undrawn credit line should be reported in the INSTN table linked to it, while if it is included in the INSTR table, a weighted instrument-level risk weight should be reported there. The sum of the risk weights aggregated at the contract level must add up to the contract level risk weight. If both the IRB and the standardised approach are used for valuation within the respective instrument, the risk weight calculation must be weighted in such a way that the standardised part is also taken into account in the weighting.

The risk weight, PD and LGD should be rounded to 4 decimal places.

In the “Risk Segment” and “Pillar 1 capital function” fields, if there is any IRB part in the instrument, the most significant segment/capital function within should be reported.

In the “Pillar I capital requirement” field, the regulatory capital requirement associated with the respective instrument must be reported.

The “Pillar II capital requirement” is the Pillar 2 ICAAP capital requirement under Regulation 575/2013/EU in forint. In the „Pillar II capital requirement” field the capital requirement to cover unexpected losses related to a particular instrument as determined by the Bank in its internal capital requirement calculation must be reported.

Since both Pillar I and Pillar II capital requirements are reported for the respective INSTK/INSTR instrument, the allocated capital requirement for the instruments belonging to a contract add up to the capital requirement at contract level.

If the capital requirement is 0, the fields should not be reported blank, but should be 0.

For defaulted or PD 0 instruments, both the INSTN.P1\_TOKEFUGGV\_KOD and INSTN.IRBM\_ERTEK fields may be left empty or filled with the other code (in the case of the INSTN.P1\_TOKEFUGGV\_KOD field) or with the code that would be used for a non-defaulted transaction (in the case of the INSTN.IRBM\_ERTEK field).

In the “**Pillar 1 final risk-weighted exposure value (HUF) “** the final risk-weighted exposure amount under Pillar 1 should be reported in forint (adjusted for any adjustment items e.g.: SME correction, risk transfer, etc.) for the respective INSTK/INSTR instrument. The sum of the allocated capital requirement of the instruments belonging to a single contract add up to the figure at contract level.

In the “**P1 methodology**” field – if both the IRB and the standardised approach are used for valuation within the instrument – of the IRB approaches the one that is most typical for the instrument should be reported.

In the **“Amount of expected loss (HUF)”** field the amount specified in Article 158 of the CRR (Regulation 575/2013/EU) should be reported for the respective INSTK/INSTR instrument. The sum of the allocated capital requirement of the instruments belonging to a single contract add up to the figure at contract level. (Numeric, to four decimal places).

These CRR-based fields are to be reported by branches of credit institutions if the data are available.

Three new fields have been added to the table from September 2021, which must be reported by all reporting entities using IFRS accounting from the reference period of December 2021 for instruments that are subject to impairment recognition (also for credit institution branches): “Loss given default derived from expected loss (LGD)”, “Actual credit conversion factor (CCF)” and “Probability of default (PD) derived from expected loss”.

The “**Loss given default (LGD) derived from expected loss**” and the “**Probability of default (PD) derived from expected loss**” fields must be reported at INSTK/INSTR instrument level, calculated as follows: since in the calculation of impairment under IFRS 9 the default risk must be separated from other factors (including the duration of the transactions and the value of collateral), irrespective of whether or not the reporting agent calculates PD and LGD during this (e.g. if it calculates only loss rates), a PD and LGD should be reported for all institutions and transactions based on a standardised approach (i.e. value *derived from* the impairment RATHER THAN the direct PD and LGD used in impairment recognition). Essentially weighted average PD and LGD should be reported. These should be determined by the following method:

I. If the institution uses PD and LGD for the calculation of the IMPAIRMENT, either by transaction or for pools (sub-portfolios) defined based on life cycle and risk characteristics.

a) Defining the weighted average LGD: expected average LGD values (individual or pool) applied in individual each future period weighted by the present value of the prevailing amortised cost (individual!):

 sum(LGDi \* PV(EADi)) / sum(PV(EADi)), where EADi is the sum of the amortised cost of the transaction on the balance sheet at date i and PV is the present value.

If the institution also applies probability weights (e.g. by presenting different scenarios), those probability weights must be also taken into account in this step.

b) If the institution does not calculate LGD values, the rule specified in point II.a should be used for calculating the above rate.

c) Defining the weighted average PD: the ratio of the expected loss to the derived exposure value adjusted by the residual maturity corresponding to the Stage classification (current expected loss on the transaction / [current expected exposure value \* residual maturity]) divided by the current weighted average LGD.

II. If the institution does not use PD and LGD for the calculation of the IMPAIRMENT, but used some kind of loan loss rate method either by transaction or for pools (sub-portfolios) defined based on life cycle and risk characteristics.

a) Defining the weighted average LGD: the sum of the present value of potential losses (calculated on the basis of prevailing collateral values and recoveries) in each future period (over the entire life cycle) divided by the present value amount of the prevailing amortised cost (over the entire life cycle).

b) Defining the weighted average PD: the ratio of the expected loss to the derived exposure value adjusted by the residual maturity corresponding to the Stage classification (current expected loss on the transaction / [current expected exposure value \* residual maturity]) divided by the current weighted average LGD.

If the instrument is not yet stated in the balance sheet (i.e. the instrument exists only in the INSTK table and no INSTR instrument has been opened for it or it is opened not in the INSTK table, but a credit line has been opened in the INSTR table and no disbursement has been made yet), the EAD calculated upon provision recognition rather upon impairment recognition and the provision calculated upon defining the PD should be used as the starting point for the calculation using the formulas above.

In the **“Actual credit conversion factor (CCF)”** field data should be reported only ifthe INSTN table is linked to an INSTK table where there is an undrawn credit line and credit line is subject to impairment recognition. The calculation should be based on the model used for provision calculation and the exposure value must be calculated as described in the “Exposure calculated on the basis of EL” in the INSTR table. The actual drawdown rate is the ratio of the exposure value to the undrawn credit line (in this case the total amount of the credit line).

9 new fields will be included in the INSTN table for the calculation of the Pillar 2 capital requirement from the reference date of December 2023. These CRR-based fields are to be reported by branches of credit institutions if the data are available. The fields must be filled in for the entire stock.

## Instructions for the completion of the SZIND table

In the SZIND table, data should be reported in all cases where the observed agent participates in syndicated lending (whether as a lead arranger/ paying agent or only as a participant).

* When the observed agent (being the reporting agent as regards current operation of the data model) is the lead arranger or paying agent of the syndicated loan – the full table should be filled in,
* if the observed agent participates in a syndicated loan – only the syndicated loan ID should be reported and the answer to the questions “Is the reporting agent the lead arranger of the syndicated loan?” and “Is the reporting agent the paying agent of the syndicated loan?” should be “no” and it should be indicated whether the paying agent is non-resident. Also, if available at the reporting agent, the “Syndicated contract identification number provided by lead arranger” should be also reported.

Syndicated loans should be given an identification code in the “Syndicated contract ID” field that is the same at the lead arranger/paying agent and at each participant. To this end, the identification code should consist of the country code of the lead arranger/loan broker + the BIC code of the lead arranger/loan broker + the date of contract conclusion (yyyymmdd), for example: ATGIBAATWGXXX20171006. In addition to the identification code, the “Syndicated contract identification number provided by lead arranger” must be reported – if available – if the reporting agent submits the report in its capacity as the paying agent rather than lead arranger. This attribute is the identifier shared with the members by the lead arrangers subject to Anacredit reporting. If the main organiser/credit agent does not have a BIC code, the 11 characters of its name must be used in the identification code (without spaces and special characters, if the name is shorter than 11 characters, it must be completed with zeros to 11 characters). If, however, the main organiser was previously a credit institution, i.e. it had a BIC code, the existing syndicated loan identifier does not need to be changed due to its removal from the credit institution sector, the identifier formed with the previous BIC code must be reported further on as well.

If several different syndicated contracts commenced on the same day with the same lead arranger, the end of the code generated in the “Syndicated contract ID” field must end with 01, 02, 03, etc. In this case, the lead arranger/participants should consult each other to ensure that they use the same code. The syndicated contract identification codes to be used in such cases should be generated based on the following examples: ATGIBAATWGXXX2017100601, ATGIBAATWGXXX2017100602, ATGIBAATWGXXX2017100603, etc.

In the SZIND table, the lead arranger/paying agent of the syndicated loan must report the *total amount of* the syndicated loan in the currency of the contract (if the contract amount is in more than one currency, the total amount must be reported in HUF, if HUF is not included in the contract, the total amount must be reported in the main currency). In addition, in the other tables of the data supply, the *share allocable to the reporting agent* (own bank participation) should be reported according to the general rules.

If several lead arrangers belong to a syndicated contract, the lead arrangers/participants should agree which lead arranger’s data will be used for generating the identifier and only that lead arranger (most often presumably the lead arranger acting as agent) should report the full SZIND table in its capacity as lead arranger. As a main rule, the SZIND table shall be reported by the lead arranger that also reports the total amount of the syndicated loan to CCR. The other lead arrangers shall report “No” to the question “Is the reporting agent the lead arranger of a syndicated loan?”. Resident participants in the syndicate shall indicate if the paying agent is non-resident (in the “Non-resident paying agent?” field).

In the subsequent AnaCredit report, the resident lead arranger will have to report the non-resident non-AnaCredit member state counterparty’s share as a separate instrument, but we shall not ask for this before joining AnaCredit. The related collaterals should be reported with the same scope as the collaterals are registered in the collateral register of the individual credit institutions.

In the case of club loans – since there is no lead arranger – each participant must report the amount of the club loan in accordance with the amount reported to CCR under this title. In order to generate the identifier, participants must agree among themselves whose BIC code will be used to generate the single identification code. In the INSTK-INSTR tables, the instruments should be shown in accordance with the own books.

## COLLATERAL tables

**Collateral** provides protection against negative credit events. The FEDE and FEDA table contain information on **the collateral** rather than on the related right. E.g. in the case of real estate, it contains information about the real estate rather than on the registered mortgage, and thus the value of the collateral should be provided rather than the value of the mortgage encumbering it. The real estate collateral should be reported from the reference period in which the mortgage of the reporting agent is already provisionally registered on the title deed of the real estate. The “Is the instrument secured (collateralised)?” field in the INSTR table must be filled in at the time of concluding the contract in order to construct the interest rate statistics.

In the FEDE table, the characteristics and value of the collateral at the time of its acceptance, while in the FEDA table, the characteristics of the collateral prevailing at the end of the reference month should be provided. The two values may be the same if the original data of the collaterals are not available in the case of a loan portfolio purchase or receivables assumed in a factoring transaction.

In the FEDE table, the original data of the collaterals must be reported in all data supplies, not only when the collateral is accepted. In the case of individually identifiable collaterals, the FEDE data should be interpreted within the active lifecycle of the collateral, i.e. the initial collateral value and the date of initial collateral value should be considered constant within the lifecycle during which the active status of the collateral continuously exists. If the same collateral subsequently reappears as collateral securing an instrument subject to reporting (as a uniquely identifiable collateral with the previous identifier) after a longer or shorter time lag following its termination, the FEDE values should be recalculated upon re-entering the collateral.

The one-off data on real estate collateral and other collaterals are included in the FEDE table. The identification code of real estate collaterals and other collaterals must be unique, none of the real estate collateral and other collaterals may have the same identifier; however, a collateral (e.g. real estate) must not be stated in the data model with multiple identifiers even if the collateral registration systems treat the rights belonging to the same collateral separately. The collaterals must acquire a unique collateral identifier constant in time in the reporting agent’s collateral register. An exception to this is when the collateral is an individual loan; in this case the bank identifier of the loan should be provided as an identifier where possible.

If the collateral comprises securities belonging to a single ISIN code, the ISIN code must also be reported in a separate field.

The base unit of collateral reporting is the collateral valued uniformly by the institution. E.g., if each security is valued separately in the case of securities collateral, it is the individual securities, and if they are valued together at portfolio level, then the securities portfolio shall be the base unit for reporting the collateral. In the case of real estate collateral, the loan may be secured by a pool of several properties. In this case, the jointly valued properties must be reported as one collateral with one collateral identifier, but it should be indicated that it is a group collateral. If the securities are not valued as a group and have an ISIN code, the ISIN code must be provided. When the collaterals are valued collectively in a group, e.g. real estate, the values should be provided for the entire collateral group. The descriptive data (e.g. type of property, physical location, etc.) must be provided based on the data of the real estate of the highest value.

Only the collateral that is linked to a reported instrument should be reported; all related collateral should be reported in full (regardless of value). No collateral should be reported for ceased instruments. In the FEDE and FEDA tables, all collaterals must be reported irrespectively of CRR eligibility. The CRR eligibility of the respective collateral must be flagged.

See below the definition for each collateral to be used for other collateral types:



State guarantees related to prenatal baby support loans are to be reported with code value 'KEZ\_KOZPK' (central budget callable guarantee).

For foreign real estate indicate 9999 as postcode.

The value of the “Date of current value of collateral” field may only change if there is a change in the value of the collateral. In the “Date of last review of the collateral” field the date of the most recent review should be reported regardless whether or not the value of the real estate, motor vehicle or securities has changed based on the review, and independently of the method. In the case of real estate collateral proceed as follows: if a comprehensive appraisal is prepared, report the date of the report in this field and also in the FEDA.FED\_AKT\_ERTEKBECSLES\_NAP field. If the appraisal is non–comprehensive, report the date of the review in line with point 21 of MNB Recommendation No 15/2021. The difference between the two fields is that the latter applies to a narrower range of collaterals (real estate, vehicle and securities collateral).

 “The last appraiser of the collateral” field should be filled in only for project loans with the 8-digit registration number of the company carrying out the appraisal; for self-employed persons use the 00000005 the technical code. The same code is used if the person carrying out the appraisal is employed by the credit institution.

In the case of real estate collateral, if a lot number is split into several lot numbers or vice versa, the following procedure should be followed even if new collateral identifiers are created and also when a collateral identifier continues to exist: the FEDE table may contain the current value at the time of the merger/split, pro-rated or (if possible) a pro-rated figure derived from the original value of the original collateral(s). If a collateral identifier continues to exist, the FEDE table must be amended to report the proportional value. If a split takes place in such a way that the previous collateral identifier continues to exist, the value of each associated collateral in the FEDE table should be consistent (either the split original value or the split current value at the time of the split).

If a loan is secured by pool of collaterals, the most typical type of collateral should be reported.

In the case of real estate collateral, the “**Type of property”** field (FEDE.FED\_INGATLAN\_KOD) must be reported. The mapping of the codes belonging to this field and the collateral type codes should be based on the following principles:



The basic principles for the code values to be reported in the Collateral type (FEDE.FED\_KOD) field are as follows:

* pink category: residential properties (with a non-appealable occupancy permit) -> their allocation to the ING\_LAKO code is obvious. If residential properties under construction are registered by the credit institution as ING\_IRODA until the non-appealable occupancy permit is available, a subtype code indicating a residential property may be used in addition main type ING\_IRODA, e.g. construction of a gated community pending the non-appealable occupancy permit is recorded with the main type ING\_IRODA and the subtype L\_PARK. If the property receives the non-appealable occupancy permit, the code corresponding to the type of the collateral and the property must be reported in the FEDE table.
* white category: in most cases ING\_IRODA, which is NOT residential property, the solvency/debtor rating does NOT depend on the income generating capacity of the property -> it falls within the competence of the credit institution to decide whether the debtor rating depends on the income generating capacity of the property (e.g. holiday home -> if it is bought for letting, it does depend, in which case it should be allocated to the yellow category, ING\_KER).
* yellow category: in most of the cases ING\_KER, which is NOT residential property, the solvency/debtor rating depends on the income generating capacity of the property -> here as well it falls within the competence of the credit institution to decide whether the debtor rating depends on the income generating capacity of the property. For example, a building – connected to the main activity –securing a loan taken out by a counterparty engaged in cattle breeding may only be ING\_IRODA, since the determinant factor is not the property’s income generating capacity of the property; however ING\_KER may be the main type for a hotel development, if the loan is repaid from the utilisation of the hotel.
* blue category: this indicates the anomaly that although the collateral type is IRODA, it cannot be clearly allocated to the ING\_IRODA category; moreover, banks presumably take into account the income generating capacity, and thus it should be rather classified as ING\_KER

It should be noted that the table is NOT a clear correspondence between the yellow, white and blue categories, but rather a general assumption; differences may occur at individual credit institutions based on whether the income generating capacity is taken into consideration.

From the reference period of June 2022, a new field has been added to the FEDE and FEDA tables: “Method of determining the market value of real estate collateral upon credit assessment” and “Method for determining the current market value of real estate collateral”. The main purpose of adding these fields is to monitor the use of the statistical valuation, as the amendment of MoF Decree No 25/1997 (VIII. 1.) on the methodological principles for determining the mortgage lending value of real estate other than agricultural land allows the use of statistical valuation of real estate collateral upon granting loans. An the FEDE table non-comprehensive valuation may only be applied to real estate collaterals accepted after the effective date of the amendment of the Decree, i.e. 5 February 2021. In HITREG, new valuation involving an on-site survey shall be reported as **comprehensive valuation**. Statistical valuation carried out according to MoF Decree No 25/1997 (VIII. 1.) on the methodological principles for determining the mortgage lending value of real estate other than agricultural land, without an on-site survey, and updating the value of the real estate collateral using the original valuation (valuation update) in the FEDE table, without an on-site survey, should be reported **as non-comprehensive valuation** in the FEDE table. If no valuation is carried out (e.g. for a garage of low value), a less than full valuation should be reported.

Three new fields will be included in the FEDE and FEDA tables from the March 2023 reference period: **“Energy classification code – original/current”, “Date of valid energy certificate – original/current”** and **“Aggregated energy performance (kWh/m2) – original/current”**. Fields are to be filled in for contracts starting from 01.01.2022 for real estate collateral. The reporting of data is only mandatory in cases where it is required by law (Government Decree No 176/2008 (VI.30.) on the certification of the energy performance of buildings), but the MNB considers it good practice to collect and report this data also in cases where it is not required by law, such as in the case of renovation, modernisation, or when the financed property and the property used as collateral are not the same, or when additional collateral is used, or when the type of instrument is a free mortgage loan and not a loan for house purchase.

In the **“Energy classification code – original/current”** fields, the energy classification codes used before 2016 will be introduced from the reference date of March 2023. Thus, the energy classification can be given even if the property could not be classified according to the new code values introduced after 31.12.2015. Nevertheless, the MNB considers it good practice to convert the previous energy certification at <https://entan.e-epites.hu/?potlap> by requesting an additional sheet on the website to the current code value and thus reporting the converted code value in HITREG.

Starting from the December 2023 reference period, one new field will be added to the FEDE table and two new fields to the FEDA table. The field **“Degree of completion of the real estate subject to the project”** must be reported in both tables for the real estate collateral subject to the project loan for corporate and self-employed clients. If the property development has not yet started, the value 0 should be reported in this field, if the property under development is purchased for further development, the stage of completion at the time of occupation should be reported in the FEDE. ING\_KESZ\_FOK\_SZAZLK field. The FEDA. ING\_KESZ\_FOK\_SZAZLK field should be used to indicate the current stage of completion of the property under development. In the case of a completed property, the value in the field should be 100 (100% complete).

The FEDA table is extended with the field “Applied coverage factor”. Coverage factor, defined in the data provider's coverage policy for a given type of coverage, used in capital calculations and impairment loss provisioning, expressing the coverage's enforceability in %. If the institution uses different coverage factors for the purposes mentioned (capital calculation Pillar 1 and 2, impairment), the one used in the impairment loss provisioning should be reported.

 The fields are to be reported for the total stock of collateral held by the credit institution.

### **Separation of collateral values**

 For both real estate and other collaterals, the value data at the time of the credit assessment (FEDE table) and at the end of the reporting period (FEDA table) must be reported in separate tables.

Four different values may be specified for collaterals, in line with the relevant MNB Recommendation[[5]](#footnote-6):

* **market value** -mandatory for real estate and motor vehicle collateral. In the case of a real estate collateral, the value of the property determined by an independent appraiser, as defined in point 76 of Article 4(1) of CRR, i.e. for the purposes of immovable property the estimated amount for which the property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without being under compulsion;
* **collateral value** – only applicable to real estate. The collateral value of a specific property is the value derived from the market value, calculated on the basis of empirical rates of return, adjusted by discount factors, revised at least annually in accordance with the MNB’s requirements. For mortgage loans it may correspond to the mortgage lending value;
* **mortgage lending value** – must be provided for all collaterals. The market value is the value of the collateral adjusted in accordance with the internal collateral requirements, the basis of which is the market value of the collateral or the value representative of market judgement, or, in the absence of value judgement by the market, the book value, which may be adjusted by the credit institution based on criteria specified in the credit institution’s internal collateral valuation policy (marketability, availability, stable value, economic situation of the collateral provider, etc.).
* **liquidation value –** only applicable to real estate. A value derived from market value, at which the collateral can be sold within a relatively short time in forced selling (for example, in the case of default), also taking into account the related estimated expenditures.

The following should be taken into account when setting the above values: in the FEDE table, it is mandatory to provide market and collateral values for real estate and motor vehicle collateral only for contracts concluded after 1 January 2015, while in the FEDA table there is no restriction applies to the date (current values must be available).

The current mortgage lending value must be provided for all collaterals. If available, the market value should also be filled in. If the market value is not available or if in addition to market value other value (e.g. nominal value) is also available, the original/current other value of the collateral should be filled in both FEDE and FEDA tables. In the case of real estate and motor vehicle collateral, the market value must always be provided; other value of the collateral must not be filled in. In the FEDE and FEDA tables, the value applicable to the total collateral must be provided rather than the allocated value. In the case of a blanket lien, the same collateral may be linked to more than one instrument, in which case the ranking in the INST\_FED mapping table will be the same for all instruments.

Credit protection insurance also includes instalment payment protection insurance. In this case, no collateral should be reported, but the existence of credit protection insurance must be indicated in the INSTR table. Instalment insurance is more common in retail lending. For corporate loans, if the credit protection insurance is registered as an institutional guarantee, it must also be reported as a collateral (type: guarantee), and the flag “Is the transaction covered by credit insurance?” in the INSTR table will be set to ‘I’, i.e. it is necessary to indicate the existence of credit protection insurance. In CCR, the existence of credit protection insurance must be reported in the contract type addition field. If BIZT code is reported there, the credit protection insurance flag in HITREG should be ‘I’ (yes) and/or the combined credit flag should be ‘I’ (yes). If the value reported in the CCR contract type addition field is PGAR or AGAR, (financial institution or state guarantee), the credit protection insurance flag in HITREG should be set to ‘I’ (yes), and the corresponding guarantee should be included in the collaterals connected to it.

 If there is an “Insurance policy linked to a factoring transaction”, this collateral should be reported as other collateral, but not as a credit protection insurance (flag in INSTR table is ‘N’).

For the useful floor area of the property, the useful floor area stated in the appraisal must be reported also for collaterals valued together (e.g. land, real estate, other buildings). Since in the case of properties with a plot, only the area of the plot is indicated on the title deed, the area of the superstructure is not (if the lot no. is the same), in such cases please report the useful area indicated in the appraisal! When a superstructure is expanded, the area increased after registration by the land office should be reported.

The codes related to “Current collateral valuation approach” should be applied as follows:



### **Termination of collaterals**

If a collateral is removed from the range of collaterals for a specific instrument, this collateral shall not be reported for that instrument at the end of the reporting period and in the subsequent data supplies. In this case, it is necessary to continue reporting the collateral and the counterparty providing the collateral for the instrument it still secures as collateral.

If the collateral ceases as it is no longer eligible for any of the instruments, or the collateral has been destroyed, etc., then, regardless of the nature of the collateral, no data on the terminated collateral should be reported in the FEDE and FEDA tables. In this case, in the month when the collateral ceases to exist, no record should be reported in the INST\_FED table for the respective collateral, nor should the collateral providing counterparty be reported in any of the UGYFL, UGYFBV or UGYFKV tables or the collateral – counterparty mapping FED\_UGYF table.

If the same collateral is subsequently re-used to secure as a collateral to secure an instrument to be reported, the previous collateral identifier should be used as the collateral identifier if it is a uniquely identifiable collateral.

## COUNTERPARTY tables

### **General information:**

For tables starting with UGYF code, data on counterparties related to loan contracts in the following capacity should be reported:

* debtor/co-debtor
* collateral provider

Each month, the complete list of counterparties included in the scope of observation, i.e. the list of counterparties that can be linked to instruments still existing in the reference month, should be reported, not only changes.

Each instrument reported in the INSTR/INSTK table must be linked exclusively to one debtor counterparty. In the case of terminated instruments, the counterparty and instrument-counterparty relationship for the instrument is still to be reported in the month of termination (with the data content related to previous month or to date of termination), while it must not be reported in the monthly reports thereafter. In the case of terminated instruments, the relationship between the collateral provider and the collateral-counterparty connection should no longer be reported in the month of termination.

For loans originated and terminated in the reference month, a narrower set of attributes is mandatory to be reported in the counterparty tables; for the detailed list see the data model excel file included in the technical guides.

In the tables starting with the UGYF code, it should be indicated in which capacity the respective counterparty is included (debtor/co-debtor, protection provider or both, in which case “I” should be reported for both attributes). The information as to which instrument the counterparty is linked to should be reported in the INST\_UGYF and FED\_UGYF tables (see the description of the respective tables). In the case of a debtor/co-debtor, a wider range of data should be reported than in the case of protection providers. If the counterparty is the client of the credit institution in both capacities, a wider range of data should be reported.

In the tables related to enterprises, the following entities should be included as a counterparty – in addition to the debtor and protection provider roles – as a field for later use (depending on joining Anacredit):

* the originator of the securitisation,
* the manager (for securitised loans)
* the resident or non-resident immediate and ultimate parent of the resident debtor, or
* the head office of resident debtors operating as a branch.

At present, these roles do not need to be reported in the counterparty tables even if the data provider is engaged in synthetic securitisation (see paragraph 1.10.18).

From the reference period of June 2022, the Country code and identification code of the counterparty group leader must be reported in all counterparty tables for all counterparties related to the loans, if the counterparty belongs to the counterparty group registered with the credit institution. In the UGYFL table, two new fields related to the counterparty group membership have been added **(“Belonging to a counterparty-group?”** and **“Counterparty group identification number”)**, whereas in the other counterparty tables these fields had to be reported before as well.

The logic applicable to the filling in of the fields is as follows: if the answer in the field “Belonging to a counterparty-group?” is yes, the field “**Counterparty-group identification number**” must be filled in. If the “**Counterparty-group identification number**” is filled in, the “**Country code of the counterparty group leader**”must be reported. If the country code is HU, either the “**Tax number of the counterparty group leader resident corporation**” or the “**ID of the counterparty group leader private individual or self-employed person “** must be reported (the latter case is described below), in the case of a non-HU country code, the information should be reported in the fields “**Identifier of the foreign company leading the counterparty group**” (LEI code/tax number/company registration number/other identifier) or “**Identifier of the individual or self-employed person leading the counterparty group**” (the latter case is also detailed below).

**No** **identifier** (not even an anonymous identifier) **should be reported** **in the “ID of the counterparty group leader private individual or self-employed person”** field. The field is based on a code list, ‘I’ or ‘N’ must be entered: if the counterparty group leader is a private individual, report ‘I’; if not (i.e. resident or non-resident enterprise), report ‘N’.

Where a counterparty simultaneously belongs to more than one counterparty group, the information in the above fields should be reported for the most relevant counterparty group from a risk management perspective.

Also from June 2022, information on whether the counterparty qualifies as a large exposure from the perspective of the credit institution or from the perspective of the group of institutions comprising the credit institution, and if so, whether at counterparty or group level, is to be reported for debtor and co-debtor counterparties **(“Does the receivable from the counterparty qualify as large exposure at the reporting agent?”** and **“Does the receivable from the counterparty qualify as large exposure at the group of institutions including the reporting agent, subject to consolidated supervision”**). The field must be reported for the entire loan portfolio. If the credit institution is not part of a group of institutions subject to consolidated supervision, the latter field may be left blank. If the large exposure classification is made at the level of the group of institutions and not at individual level, report “N” in the “Does the receivable from the counterparty qualify as large exposure at the reporting agent?” field. For existing counterparties linked to existing exposures, it is enough to update the content of the large exposures fields on a quarterly basis and to include the data in the interim monthly reports, while in the case of new exposures or changes in the counterparty group, it is expected that the new information is also included in HITREG between quarters. For branches of credit institutions, the field can be reported as ‘N’. If a claim against a customer belonging to a customer group results in a transfer to the large exposure category at customer level and also at customer group level, the customer exceeding the limit is reported as customer level ('I\_UF') and the rest of the customer group as customer group level ('I\_CSOP') large exposure.

Starting from the reference period of June 2022 the “**Did the debtor/co-debtor have before any loan past due for more than 30 days at the respective institution?**” information must be reported in respect of all debtor/co-debtor counterparties relate to the entire loan portfolio. The fact of this must be examined retrospectively at least back to 1 January 2008, both for contracts that are still in force and for those that have already been closed. The relevant data is the number of days past due adjusted for repayments. It is the actual delay that should be considered, not the delay taken into account by risk management, both capital, interest and fee delays should be taken into account.

### **Table on household counterparties (UGYFL)**

The data of counterparties belonging to the resident and non-resident household (retail and self-employed) sector should be reported in the same table with an anonymous identifier.

The table has two key fields in addition to the identifier of the observed agent: the anonymous identifier and the fields “Counterparty type – households” together.

Anonymous identifier: In the case of new counterparties (for instruments created after 1 December 2019), the same person must be reported with the same anonymous identifier, regardless of whether he is involved in the loan transaction as a private individual / self-employed / primary agricultural producer.

The same is expected for existing counterparties/transactions (reported/created before the launch of HITREG).

Anonymous identifiers must remain constant over time. If the anonymous identifier is changed due to a correction of a data error, the anonymous identifier must be changed using the relevant code for the reason of counterparty change field in the INSTR-UGYF table (‘KORREKCIO’). If the counterparty has significant portfolios, the MNB may request that the anonymous identifier should be changed retrospectively.

Counterparty type – households: a counterparty belonging to the household sector should be entered in the counterparty table as many times as he appears in respect of the counterparty type as (natural person / self-employed / agricultural primary producer / private individual with tax number/ other sole trader). The counterparty type must be defined consistently with the M reports. Clients listed in the public sector in the M reports, i.e. natural persons, listed organizations of natural persons (including MRP organizations), as well as private individuals with a tax number employing household employees, are to be reported as natural persons. Individuals with a tax number included in the M reports as self-employed (e.g. due to renting out real estate) must be reported as private individuals with a tax number in HITREG and are considered self-employed.

This means that if, for example, a counterparty belonging to a specific household sector borrows both as a natural person and as an agricultural primary producer, he will be included in the UGYFL table twice, the anonymous identifier will be the same in both cases, while the counterparty type – household field will be reported under the code of ‘TERM’ in one case and ‘OSTERMELO’ in the other. In the INST\_UGYF table, the same two fields (anonymous identifier and counterparty type – households) should be used to indicate the capacity in which the counterparty participates as a debtor in the respective instrument. Each counterparty type code has a code ending in \_H; in the case of a deceased counterparty, the previous counterparty type must be reported with the code ending in “H”. For more information on reporting the UGYFL table for deceased counterparties, see the section on deceased counterparties.

Depending on whether the counterparty assumes the role of debtor/co-debtor or protection provider (if both, the debtor/co-debtor role shall be relevant), and also depending on whether the counterparty attribute indicates a natural person or a non-natural person, the scope of the data to be reported differs as follows:



For homeless counterparties, the data according to the branch where the loan is arranged should be reported for the attributes on permanent residence.

From the reference period of June 2022, the sex of the counterparty based on the personal identification code is to be reported in the table for the entire debtor and co-debtor counterparty population. If the data is not available and cannot be obtained by any means, use the NEM\_ISMERT code.

Information on the institutional sector and the corporate size must be provided for self-employed debtors.

### **Enterprises**

Data to be reported in three different tables for enterprises:

* UGYFBV – resident enterprises with registration number
* UGYFBVTN – resident enterprises without registration number
* UGYFKV – non-resident corporate clients

In the UGYFBV table, identification takes place primarily based on the registration number (in the case of funds, by a unique identifier starting with FB, allocated by the MNB). As during the processing, the data available at the MNB can be linked to a specific organisation based on the registration number, a narrower set of data should be reported as follows:



From the reference period of September 2021 the “**Enterprise sector**” code field is added to the table. The data are to be reported in respect of the entire stock when the counterparty role is debtor or co-debtor (not to be reported for other counterparty types). The following fields are no longer subject to statutory prohibition from the reference period of September 2021: “Classification by counterparty type: originator of securitisation (O)”,”Classification by counterparty type: securitisation manager (S)”, “Type of counterparty relations (e.g. parent undertaking, subsidiary, other company within the group, corporate outside the group)”. In the type of counterparty relation field, the “Unrelated enterprise and other non-group enterprises” (‘N\_KAPV’ code) was broken down to the ’NKONSZKAPCS’ (related companies outside the scope of consolidation) and ’NKAPCS’ (“Except unrelated and other non-group companies outside the scope of consolidation”) codes. The ‘CSOP’ code must be used in accordance with M03, i.e. the enterprises within the scope of consolidation should be reported under this code. The fact of falling within the scope of consolidation should be examined from the perspective of the reporting agent (rather from that of the parent bank).

From the reference period of June 2022, the prohibition of the “Status of legal proceedings” and “Date of initiation of legal proceedings” fields is cancelled; this information must be reported for the entire stock for counterparties in debtor and co-debtor role. If there are several simultaneous legal proceedings against the counterparty, the most negative proceedings should be reported. When evaluating the code values from this point of view, the sequence is as follows (the most negative is 1):



In the “Date of initiation of legal proceedings” field in the case of a warrant for payment submitted by a credit institution, the date of submission should be reported. If the procedure is initiated by an entity other than the credit institution, the field should indicate the date of joining the procedure, but may be left blank if due to the nature of the joining is not applicable. If a legal proceeding (e.g. compulsory strike-off, winding-up) is preceded by a lower priority proceeding (e.g. warrant for payment), the value of the “Status of legal proceeding” field should be changed to the more negative value; the value of the “Date of initiation of legal proceeding” field should not be changed if there is no information on the date of initiation of the more negative proceeding.

Guarantee provided by a domestic government organisation: if it is known which central budgetary organisation provides the guarantee, the organisation’s registration number should be reported; otherwise it should be reported under the dummy identification number of 10990303.

If a counterparty simultaneously belongs to more than one client group, the identification number of the counterparty group with the highest exposure at group level should be reported.

If the resident corporate does not have a registration number (e.g. certain condominiums, water utility cooperatives, etc.), the resident corporate counterparty should be reported in the UGYFBVTN table. The identification code is a unique identifier generated by the credit institution, which must be constant over time. The attributes to be reported are as follows:

Certain organisations of natural persons (e.g. employee stock ownership plan (MRP) organisations), although included in the aggregate statistics in the J1 sector (households), should be reported in the UGYFBV table. This means that these organisations are reported in the UGYFBV table, identified by their registration number under the J1 sector code in the “Enterprise sector code” field. The respective organisations of natural persons are stated under sub-category code J1 in the technical guide mentioned in Section 1 of Annex 3 to the MNB Decree on data supply related to basic duties, published on the MNB’s website.

As from the reference period March 2023, the field **“Sector of business”** has been included in the UGYFBV table, in which the sector according to the main activity of the debtor/co-debtor is to be reported.

Starting from the reference date of December 2023, the field **“Is the enterprise obliged to publish non-financial statement?”** has been included in the UGYFBV table, which must be filled in for domestic corporate customers related to contracts concluded after 01.12.2023. If a given counterparty is only listed in HITREG as a collateral provider or guarantee beneficiary, or as a debtor, but no information is yet available on whether the counterparty is a “Is the enterprise obliged to publish non-financial statement?”, the field should be filled with 'N'. Where information is available on whether an enterprise is a “Is the enterprise obliged to publish non-financial statement?”, the substantial information should be reported in each case. If this data is 'I', but the customer has only credit contracts concluded before 01.12.2023 and no data are available in the TAX\_UGYF table, only in this case the TAX\_UGYF table should be reported with 0 values.



From the reference period of June 2022, the prohibition of the “Status of legal proceedings” and “Date of initiation of legal proceedings” fields is cancelled; this information must be reported for the entire stock for counterparties in debtor and co-debtor role.

For non-resident enterprises, the counterparty data must be reported in the UGYFKV table. The identifier should be a unique identifier, constant in time, generated by the reporting agent, starting with the ‘KULF\_’ prefix. In addition, one or all of the non-resident company’s identifiers requested during the credit assessment (tax number, company registration number, etc.) must be reported in order to link in the MNB's systems non-resident companies registered with different unique identifiers at the individual reporting agents. The attributes to be reported are as follows:



Guarantee/surety provided by a non-resident government organisation: the guarantor must be entered in the UGYFKV table with the identifier used by the reporting agent in its own records. When the counterparty solely has protection provider role, it is not necessary to report the sector of the counterparty; however in the case of non-resident government organisations, sector code G must be reported.

From the reference period of June 2022, the prohibition of the “Status of legal proceedings” and “Date of initiation of legal proceedings” fields is cancelled; this information must be reported for the entire stock for counterparties in debtor and co-debtor role.

The format of the enterprise’s foreign identification number is governed by the format provided by the European Central Bank for the AnaCredit data supply; the list of accepted identifier formats per country is available on the ECB’s website (link: [‘List of national identifiers’](https://www.ecb.europa.eu/stats/money/aggregates/anacredit/shared/pdf/List_of_national_identifiers.xlsx)).

For reported companies with registered office outside the EU the following codes should be used for the legal form:



The “**LEI code”** field is mandatory if it is available or can be obtained.

In the case of international organisations, the country code field should contain the country code of the organisation’s registered office. From the reference period of June 2022, the unique “Code of the international organisation” included the country code list should be reported in the Code of international institution field in the M and R reports.

Starting from the reference date of December 2023, the field “Is the enterprise obliged to publish non-financial statement?” has been included in the UGYFKV table, which must be filled in for foreign corporate customers related to contracts concluded after 01.12.2023. This field should indicate whether the customer is an undertaking subject to the disclosure obligations set out in Articles 19a and 29a of Directive 2013/34/EU of 26 June 2013. If a given counterparty is only listed in HITREG as a collateral provider or guarantee beneficiary, the field should be filled with 'N'. Where information is available on whether an enterprise is a “Is the enterprise obliged to publish non-financial statement?”, the substantial information should be reported in each case. If this data is 'I', but the customer has only credit contracts concluded before 01.12.2023 and no data are available in the TAX\_UGYF table, only in this case the TAX\_UGYF table should be reported with 0 values.

### **Counterparty rating table (UGYFM)**

In the UGYFM table, data on the rating of both retail and self-employed counterparties and non-resident/resident corporate counterparties should be reported on a monthly basis (if they are in the debtor/co-debtor role). If there is no change in the counterparty rating, the prevailing counterparty rating should be reported for the relevant reference period.

If the credit institution does not apply a counterparty-level rating, according to the provisions of Article 6(2) of MNB Decree No 39/2016 (X. 11.) the counterparty rating remains performing; however, for the transaction-level default the cross-default codes should be applied to instruments allocated to the non-performing category due to another loan of the counterparty.

The correct title of the Date when the transaction was last allocated to default status under CRR field is “Date of most recent non-performing (default) flag status according to CRR” field (renamed from the reference period of September 2021) and should have the following content: the date on which the reporting agent last performed the CRR counterparty rating for the respective counterparty. This field is to be reported for all instruments except for forced loans and mark-to-market claims (for forced loans and mark-to-market claims, it is to be filled only if the instrument is in default).

Starting from the December 2023 reference date, the field ‘Client Rating Category’ has been included, in which the data on the last customer rating according to MNB Decree No 40/2016 (X. 11.) on the prudential requirements for client and counterparty ratings and collateral assessment must be reported. This field is to be reported for the total loan portfolio except for forced loans and mark-to-market claims. In the case where the customer has more than one score for the given product, the most disadvantageous score will be reported.

### **Credit assessment data (HBIR)**

In the case of household counterparties (only if the household counterparty has a debtor or co-debtor role at an instrument), the HBIR table must contain information on the counterparty’s income taken into consideration in the credit assessment, if used in the credit assessment. For contracts covered by the Debt-Brake Decree, the HBIR table must be completed. Where the counterparty data included in HBIR table are reviewed independently of any credit approval, the new data must be reported. If no detailed breakdown is available in respect of income data, at least the total amount of the income taken into account for credit approval must be reported. The individual income types should be reported in the currency in which they are available (preferably in the original currency). If a specific income type comprises of several currencies, the data should be provided in forint, but the ‘VEGYES’ code should be used for the currency attribute.

The data to be reported in the HBIR table are as follows:

1. If a counterparty who already has a loan with an associated HBIR record takes a new loan subject to a new credit assessment, a new HBIR record must be reported with the date of the new credit assessment. Accordingly, there will be two HBIR records for the same counterparty with two different dates and income data; the older record will be linked to the first loan via the HBIR.INSTR\_AZON field and the more recent record will be linked to the second loan.
2. If a counterparty who already has a loan, to which a HBIR table is linked, takes new loans subject to new credit assessments during the same month and these credit assessment data differ from each other, a separate HBIR record must be reported for each instrument, linking them to the corresponding instrument via the HBIR.INSTR\_AZON field. If the two instruments have the same credit assessment, only one additional HBIR record should be reported in addition to the previous record and it must be linked to both new instruments.
3. If a credit institution increased the credit line for a counterparty who already has a loan to which an HBIR record is linked and due to this a new credit assessment must be performed for the same instrument, the new data should be reported under a new HBIR record and linked to the existing instrument, and the previous HBIR record should no longer be reported.

Accordingly, only one HBIR record may be linked to a specific instrument of a specific counterparty, always with the most recent data for that instrument, but if a new credit assessment is performed for the respective counterparty for another instrument, it is not necessary to revise the HBIR data for the unaffected instrument, but rather the previous record should be reported. It also follows from this that multiple HBIR records may exist in the system for a single counterparty simultaneously, if it has multiple instruments.

The total income taken into account in the credit assessment must be equal to the sum of the incomes reported in each income category, calculated in forint.

Data in the HBIR table should only be reported if the instrument is included in the INSTR table, i.e. it is not required only for credit line instruments included in the INSTK table.

If there is a credit assessment where income data are not taken into consideration (e.g. retail Lombard loans/credit assessment of self-employed counterparties based on sales, etc.), the HBIR table is not to be filled in.

## RELATIONS tables

### **Instrument counterparty (INST\_UGYF)**

The INST\_UGYF table should contain the counterparties recorded in the corresponding counterparty tables being in debtor/co-debtor role for the respective instrument. In the relevant counterparty table, the counterparty is identified by the identification code provided by the reporting agent, which is the registration number of the resident enterprise with a registration number; while in the case of counterparties belonging to the household sector, it is the code generated by the reporting agent, together with the counterparty type allocated in respect of the instrument to the counterparty belonging to the household sector (e.g. the same individual may take two loans from the same credit institution, one as a natural person and the other as a self-employed person).

The counterparty may be linked to a special credit line or non-special credit line instrument or to non-credit line instrument. Depending on counterparty is to be linked to the instrument reported in which table (INSTK or INSTR) one of the attributes below should be filled in:

|  |  |
| --- | --- |
| INSTK\_AZON | ***Instrument (special credit line) identification number*** |
| INSTR\_AZON | ***Instrument (not special credit line and not credit line) identification number*** |

Both attributes cannot be filled in simultaneously; the links must be specified separately for each instrument. Where the transaction is also recorded in CCR, the CCR counterparty identifier must be provided in the INST\_UGYF table.

In the field ‘Customer quality’, it must be indicated whether the customer is a debtor or a co-debtor in respect of the given instrument and also indicate in this field if they are a beneficiary of the guarantee. Each instrument in the INSTK and INSTR **must be associated with one and only one debtor** (the main debtor, whose sector and country control the inclusion of the stock in the aggregated tables), the other counterparties may only be a co-debtor or a guarantee beneficiary. This shall apply irrespective of the instrument type, i.e. **also in the case of guarantees and other off-balance sheet commitments** one and only one debtor-quality counterparty should be indicated in the INST\_UGYF table.

If in respect of a specific instrument the counterparty changes from one period to the other, it must be reported whether this is due to an assumption of the receivable, a change due to the death of the counterparty in the case of household counterparties, or to another reason.

From the reference period of September 2021, two new fields have been added:

– in the “**Counterparty education**” field the education of the natural person included in the respective instrument as a debtor/co-debtor at the time of the borrowing should be reported for the total outstanding stock. For contracts originated before 1 September 2021, the ‘NEM\_ISMERT’ code may be used if the data cannot be obtained. For contracts concluded from 1 September 2021 the ‘NEM\_ISMERT’ code must not be used.

– As regards the “**Is it a new counterparty?**” field, a counterparty qualifies as new counterparty, if at the time of applying for the product concerned the debtor/co-debtor counterparty has not yet had a contractual relationship with the reporting agent. It does not qualify as a former contractual relationship, if the counterparty opens a deposit account three days before submitting the loan application (usually connected to or as a condition of the loan application). In the case of a reporting agent operating as a building society, if the institution has not previously carried out full counterparty identification and due diligence in respect of the beneficiary of the deposit contract and if the beneficiary is specified as a debtor or co-debtor partner at the time of taking the loan, the beneficiary qualifies as a new counterparty. In the case of corporate loans it is also acceptable to verify whether a counterparty is a new counterparty at the time of concluding the contract instead of at the time of the credit application, if the exact date of credit application is not available. The data to be reported in this field must comply with the following requirements:

– in relation to a counterparty who has previously had a contractual relationship with the Institution, the assessment of whether a counterparty is a new counterparty shall be governed by the provisions of the relevant internal regulation of the institution. Where there are no internal regulation in place to this effect, those counterparties shall qualify as new counterparties who have had a contractual relationship with the Institution at least 12 months ago.

– if a counterparty is reported as a new counterparty for a specific instrument and, in addition to this loan, a new loan is taken by this counterparty, the counterparty shall not be reported as a new counterparty for the new loan instrument.

– if there is a change in the debtor/co-debtor, it must be verified repeatedly in the new instrument-debtor/co-debtor relationship whether a new counterparty is involved.

– the value of the field for the respective instrument-counterparty shall not to be changed later, the value reported at the time of application must be reported throughout the life of the instrument.

–the contractual relationship should be interpreted at the level of the reporting agent, i.e. not, e.g. at the level of a banking group.

– where the reporting agent has so far only acted as an intermediary and the counterparty has not signed a contract with it (e.g. insurance), it will appear as a new counterparty in the contract for a product sold by the reporting agent. However, all financial products of the reporting agent are included in the definition, if there is a contractual relationship in respect of any previous product, then it is not a new counterparty.

Information on the new customer is only required in the case of creation with a new contract, in respect of a portfolio transfer, the acquiring credit institution does not have to check whether the debtors/co-debtors of the transferred loans are new customers from its perspective.

From the period of June 2022, the “Marital status” field shall contain the marital status of the natural person counterparties at the time of the credit assessment in respect of the entire loan portfolio. For employee loans, the field may be left blank; the ‘NEM\_ISMERT’ code may be primarily used for contracts concluded before 1 June 2022, if it is not possible to obtain the data at all, and for contracts concluded after 1 June 2022, if the loan is other than a housing loan, home lease, real estate loan, real estate lease, free purpose mortgage loan. For the listed loan types the marital status at the time of credit assessment must be reported. For contracts signed after 01.09.2023, the code value 'NEM\_ISMERT' cannot be used in the field 'Customer's marital status' for personal loan types of loan.

Two new fields are to be reported from the December 2023 reference period onwards. The field **“Number of months between the start of the debtor's employment and the credit assessment”** is to be reported for the total loan portfolio and the field **“Economic sector of the debtor's workplace at the time of the credit assessment”** is to be filled in for contracts concluded after 01.12.2023. The two fields are to be completed in cases where the employer's certificate is part of the credit assessment. The fields are not only required for employees, but the information is also relevant for self-employed persons (they are self-employed in the sector corresponding to their main activity). If the customer has no job, the field “Number of months between the start of the debtor's employment and the credit assessment” should be filled with 0 and the field “Economic sector of the debtor's workplace at the time of the credit assessment” should be left blank.

### **Instrument-collateral (INST\_FED)**

Collaterals must be allocated to the corresponding credit transaction in the INST\_FED table. The collateral identification code is the unique identification code used by the reporting agent, which is constant over time and must be provided for the first time in the FEDE table (it must also be used in the FEDA table).

The collateral may be linked to a special credit line or non-special credit line instrument or to non-credit line instrument. Depending on the instrument reported in which table (INSTK or INSTR) the collateral is to be linked to, one of the attributes below should be filled in:

|  |  |
| --- | --- |
| INSTK\_AZON | ***Instrument (special credit line) identification number*** |
| INSTR\_AZON | ***Instrument (not special credit line and not credit line) identification number*** |

Both attributes cannot be filled in simultaneously; the links must be specified separately for each instrument.

The value of the collateral allocated to the respective instrument should be specified in the INST\_FED table. The allocation used for the capital and impairment calculations should also be presented together with the value of collateral recognised for on-balance sheet receivables (allocated value for gross receivables). From the reference period of September 2021, the table has been expanded with all collateral value types with regard to the values allocated both to capital calculation and impairment recognition to ensure that any type of allocated value available at the credit institution can be reported. The allocated mortgage lending value fields shall contain the value used by the credit institution for capital calculation or impairment recognition, even if the mortgage lending value is not allocated. For example, if only the liquidation value is used and allocated by the credit institution, it should be reported in both the allocated liquidation value and allocated mortgage lending value fields (with the same value). If, on the other hand, both the mortgage lending value and the liquidation value are used and allocated by the credit institution, the allocated mortgage lending value and the allocated liquidation value will have different values. The “**Allocated mortgage lending value of collateral – for impairment calculation**” field is mandatory, where the allocated value data must be provided even if the collateral is not taken into consideration either for impairment recognition or for capital calculation purposes (in order to ensure that allocated value data are available for further collateral calculations for collateral securing the loan). In the case of real estate and motor vehicle collateral, it is also mandatory to report data in the “**Allocated market value of collateral – for impairment calculation**” field.

Allocated values for a given collateral may be determined according to the data provider’s methodology, but their sum must add up to the total value of the collateral for each type of collateral value (i.e. for example, the sum of the allocated market values for each loan of a given collateral must add up to the market value of the collateral).

In the field “Value of eligible collateral for on-balance-sheet receivables (value allocated to gross receivables)”, the value of security provided as collateral shall be recorded up to the gross amount of the on-balance-sheet receivables from the counterparty. The gross value of intra-balance sheet assets includes capital, interest due but unpaid, accrued and capitalised interest and similar items. Off-balance-sheet liabilities related to collateral (such as the undrawn portion of a credit line provided by a credit institution to a customer) may not be taken into account in determining the value.

 The rights attached to the collateral in relation to the instrument, the value of priority claims against the collateral and, in the case of real estate collateral, the ranking information should be included also in the INST\_FED table. Only the value of third-party encumbrances shall be included in the “Value of priority claims against the collateral” field without the value of prior mortgages registered in favour of the reporting agent credit institution.

The date on which the collateral is recorded in the collateral register system should be reported as the date of collateral acceptance. In the case of leases, if this date is not available, the date of the contract may be reported, since the leased asset is regarded as collateral from that date. The date should always be defined on the basis of the earliest of the collateral contracts applicable to the instrument and the collateral (in the case of blanket collateral agreement, this date may precede the origination of the instrument). This date is constant in the relation of the respective instrument and collateral, i.e. if, for example, the reporting agent has a second-ranked mortgage in addition to the first-ranked mortgage, and it cancels the first-ranked mortgage (thereby the second-ranked mortgage replacing the first one) the date of collateral acceptance shall not be changed. Since the real estate collateral must be reported already when it is registered provisionally in the title deed, the date of registration should be used as the date of collateral acceptance. If this date is not available at system level, the end of the month of the provisional registration may be reported in this field.

The “Time limit for the eligibility of the collateral in respect of the instrument concerned” field is an Anacredit data requirement; it is a prohibited field at the start of HITREG.

 In the “Is the collateral covered by a financial lease/loan?” field where the subject the financial lease/loan receivable is the respective collateral, report “Igen” (yes) and in the case of financial lease the type of right belonging to the collateral should not be indicated. Where the collateral is pledged as additional collateral for a financial lease/loan receivable, and it is not the subject of the financial lease/loan receivable, report “No” and enter the type of related right also for financial lease. The field must be completed only for leasing receivables and loans secured by real estate.

The “**Type of right of the collateral**”, when it is lien, may take the following values: mortgage, pawn right or collateral. The floating charge is not a lien, but e.g. an option. If it is a floating charge, it must be indicated in the collateral type that it is related to property and the related right is a mortgage. The ‘VAGYON’ (floating charge) code should be reported from the reference period of June 2022 in such a way that the code includes only option rights (call, put and repo). A new code is introduced (‘EGYEB\_VAGYON’) to report floating charge other than option rights (e.g. right of use, right of occupancy, beneficiary right connected to insurance, etc.).

If a collateral is linked to an instrument at more than one rank simultaneously (e.g. due to increasing the credit line) the procedure is as follows: the lowest rank is reported (i.e. rank 1 for ranks 1, 3 and 4), the descriptive fields also contain the data of the lowest rank (e.g. the date of collateral acceptance), while in the value fields the value figures belonging to the individual ranks must be aggregated to the value fields belonging to the lowest rank. The value of the priority claims in the example is the value of the 2nd rank, i.e. the value of the debt third-party encumbrances “between” the ranks of the credit institution.

If more than one credit institution take the same ranking, the data in the INST\_FED.ING\_RHELY\_KIKOT\_ERTEK field should be reported on a pro-rata basis. If the value of the rank is a specific amount and incidental charges, the specific amount may be reported in the INST\_FED.ING\_RHELY\_KIKOT\_ERTEK field if the incidental charges cannot be precisely quantified.

From the reference date of March 2023 onwards, the **“Value of prior own charges”** and its currency denomination must be reported. In the case of real estate collateral, if the prior charges include a prior own charge, its value should be reported in this field, with the proviso that, consistent with the EVAN data collection, if more than one mortgage is registered for its own part behind a transaction for a single property, the previous mortgage registration for the same pair of real estate transactions should not be reported as a prior charge, only the mortgage registered for another transaction of the data provider should be reported as a prior own charge. This field must be filled in for all real estate collateral, if there is no own prior charge, a value of 0 must be entered. No data are reported for instruments that cease to exist during the reporting period.

Also from the reference date of March 2023 onwards, the information **“Is the collateral taken into account in the impairment recognition?”** should be reported. This is because the allocated collateral value taken into account in the impairment recognition is a mandatory field as described above, and should therefore be reported even if the collateral is not taken into account in the impairment recognition. Therefore, information was added to the model to see if actual inclusion is taking place. This field is mandatory if the related instrument is not subject to impairment recognition and should be reported as 'N'.

### **Collateral-counterparty (FED\_UGYF)**

In the FED\_UGYF table the protection provider belonging to the respective collateral must be specified. In the relevant counterparty table, the counterparty is identified by the identification code provided by the reporting agent, which is the registration number of the resident enterprise with a registration number; while in the case of counterparties belonging to the household sector, it is the code generated by the reporting agent, together with the counterparty type allocated in respect of the instrument to the counterparty belonging to the household sector (e.g. the same individual may be a protection provider for two loans at the same credit institution, in one of them as a natural person and in the other as a self-employed person, although the latter counterparty type is obviously less common as a protection provider).

 In the case of a state guarantee, the state as protection provider must be reported in the UGYFBV table.

Guarantee provided by a domestic government organisation: if it is known which central budgetary organisation provides the guarantee, the organisation’s registration number should be reported; otherwise it should be reported under the dummy identification number of 10990303.

Guarantee/surety provided by a non-resident government organisation: the guarantor must be entered in the UGYFKV table with the identifier used by the reporting agent in its own records, indicating that the sector code is G.

In the FED\_UGYF table the protection provider must be linked to the collateral with the code specified in the UGYFBV/UGYFKV table according to the general rules.

## TRANSACTION tables

The transaction tables relate to general events, common in lending. For the transaction tables, the reporting obligation covers the following: each month, the events actually occurred during the period (reference month) must be reported, but past due events must be maintained also on a monthly basis (similar to other data supplies).

Transaction tables contain complex keys: in all cases, the contract/instrument identifier + date + currency and other attributes together identify an observation for an observed agent. Events that differ in key data should be reported as separate records, and events that are identical in the key data should be reported as a single record. E.g. if there are several repayments for the same instrument only in HUF on the same day, they should be reported in one record. However, if, for example, one of the HUF repayments on the respective day is a technical repayment and the others are not, the events should be reported in two separate records.

### **Disbursement / Repayment / Prepayment**

In the tables with codes ‘FOLY’ and ‘TORL’ and ‘ELOT’, disbursements and (pre)repayments related to (revolving) overdrafts and card loans should not to be reported. An exception to this is when these instruments become problem loans (if the loan is past due / defaulted / non-performing – according to the earliest date of the three categories). In this case, recovery type repayments must be reported also for these instruments in the TORL table. Revolving overdrafts and card loans are considered problem loans from the point when the revolving nature is cancelled, and drawdowns / card usage are no longer permitted. The same procedure should be followed in the case of a counterparty-level default, i.e. simply because e.g. the counterparty’s investment loan becomes past due, it is not necessary to report repayments related to his overdraft (only if it also becomes a problem loan as described above). In addition, in the case of overdrafts and card loans, forgiving must also be reported in the repayment table, regardless of whether the loan is a problem loan or not. Forgiveness means the cancelling of the claim based on a (bilateral) agreement with the counterparty, which must not be included in the amount of the write-off.

In the “Source of repayment” field of the TORL table, it must be indicated whether the repayment was of cash nature or from the proceeds from the realisation of collateral. All amounts repaid from an instrument that are not registered as prepayment, regardless of the type of repayment, should be reported in the TORL table. The “Source of repayment” field is a key field in the table, i.e. repayments made within the same day should be reported by source of repayment. Repayments (and prepayments) should be broken down into principal, interest and other charges.

If the loan is not yet a problem loan, the UF\_BEFIZ (counterparty payment) code may be entered uniformly as the source of repayment, but if the loan becomes a problem loan, it is necessary to separate the cash flows from different sources (payment, realisation of collateral). In the case of prenatal baby support loans, the forgiving of part or all of the loan if the statutory conditions are met must be reported with the ‘ELENGED’ source of repayment code until the reference period of November 2021 and as ‘ELENG\_TAM’ from the reference period of December 2021. According to Government Decree No 337/2017 (XI. 14.), the subsidy used for reducing the outstanding residential mortgage debt of families with three or more children must be reported in the TORL table with ‘ELENGED’ code, consistently with the M03 report, until the reference period of November 2021, and from the reference period of December 2021 with ‘ELENG\_TAM’ code. The reduction of the outstanding loan due to the use of the home improvement subsidy specified by Government Decree No 518/2020 (XI. 25.) (on the home improvement subsidy for families with children) should also be reported under the ‘ELENGED/ELENG\_TAM’ codes.

The loan refinancing should be reported as a prepayment in the ELOT table, consistently with the SF07 table. Since the ELOT table is not an “of which” table, i.e. the items reported in the ELOT table are not included in the TORL table, the loan refinancing should not be reported in the TORL table (contrary to the SF07 table).

The “Currency” fields are also key fields in the FOLY, ELOT and TORL tables i.e. for example, in the case of the TORL table, data for the respective attribute – if repayments were made on a specific day from the same source of repayment – should be reported by currency. If only the repayment/prepayment of fees and commissions is made on a specific day in different currencies, it is permitted to report it as a lump sum in forint (see examples)

All data recorded in the systems as disbursements and repayments must be reported; however, it must be indicated whenever a disbursement or repayment is not the result of an actual transaction but is due to technical reasons (e.g. renegotiation is recorded in the system as a repayment and new disbursement or e.g. a technical transaction was carried out due to system archiving).

### **Past due event (KESD)**

The KESD table contains information on the past due status of loans with regard to the first delinquency and the aggregate past due amount. In the aggregated amount of past due (principal, interest, other) fields, the cumulative past due amount since the start of the past due event must be shown, broken down to principal, interest and other charges. The key field in the table is the Date of past due according to the oldest past due event arrears; however, the date when the currently outstanding past due stock first became past due must be specified (to ensure consistency with the supervisory tables).

A past due event (payment) is defined as any arrears with repayments that are registered as such by the reporting agent in its systems. Typically, a past due payment is whenever an amount due on a loan is not collected by the due date specified in the contract, irrespective of the past due amount and the number of days past due. However, a past due payment is only reportable when the due amount on the instrument is also registered as a past due item in the reporting agent’s own systems. However, reporting must indicate whenever a past due payment is recorded with the reporting agent as technical and not as a real past due event.

A past due event is identified by the corresponding interval; similarly to the CCR records, different intervals related to the same instrument qualify as separate past due events.

For contracts that are also recorded in the CCR, it must be indicated at the respective past due event that the same past due event also appeared in CCR (the definition of the past due event in the CCR Act differs from that to be reported in HITREG). If the 10-year statute of limitations in the KHR rulebook causes the delay to be deleted from the KHR, the field **“Start of delay in the KHR”** should be left blank.

If past due debt remains outstanding over multiple due dates, it qualifies as a single past due event until the past due amount is fully repaid by the counterparty (until a “0 balance” is reached). The past due amount to be reported shall be the first unpaid instalment, broken down into principal, interest and other charges.

When the past due status ceases (even if the instrument itself is terminated), the past due status end date and the method of termination must be reported in the KESD table as follows: in the month when the past due status ceases, report in the KESD table the Date of past due, which is the date of the first past due event (unchanged during the existence of the past due status). The “Date of past due – repayment adjusted” field is blank, as the past due status no longer applies. The fields related to the past due amount and the aggregate amount, while the Past due termination date and the “Past due termination status” fields are filled in. If available, the “Date of past due in CCR” field should be filled in, while the “Technical past due status?” field is mandatory. If the past due loan is sold, the ‘MASREN’ should be used as the reason for the termination of the past due status.

It is not mandatory to report past due events occurring during the month and ending in the same period; if the system of the reporting agent allows it, these past due events may be left out of the data supply.

In the case of combined loans, the arrears of building society savings or insurance should be reported in the INSTR table (number of days past due) rather than in the KESD table.

When the loans are included in the KESD table through takeover or reclassification, the “Amount of past due – principal / interest / fees” field and in the Aggregated amount of past due (principal/interest/fees) field may contain the same values in the reference period when the loan taken over is entered in the credit institution’s books, if there is no information on the earliest past due amount.

In the case of past due fees, past due fees related to the credit line reported in the INSTK table should not be reported (as the KESD table cannot be linked to the INSTK table). If an instrument has already been opened in the INSTR table under a credit line opened in the INSTK table, the past due event must be allocated to this instrument in the KESD table; if several instruments have been opened, the past due fee may be also reported pro rata to each instrument or in a lump sum linked to an instrument. It is not necessary to review the allocation later on, when a new instrument is opened. In the Date of past due field the same date as the instrument inception date (not earlier) should be reported, if the past due fee is reported in CCR; in the KESD table in the “Date of past due in CCR” field a date earlier than the inception date may also be reported.

From the reference period of June 2022, two fields of the DPD data supply is integrated into the HITREG data model: “Number of past due days – based on the oldest past due item” and the “Number of past due days – adjusted for repayment”. The fields must be reported for the total loan stock, the number of past due days adjusted for repayment must be consistent with the aggregate data reported in the SF18-19 tables. The number of past due days based on the oldest past due items must exceed or equal to the number of past due days adjusted for repayment.

If the start of the delay falls on the same day as the end of the reference period (no repayment by the customer on the due date falling on the last day of the month), the corresponding record should be reported in the KESD table, but the number of days overdue (by oldest delay and adjusted for repayment) should be 0 (this is in line with the requirement in table SF18 that stocks with 0 days overdue should be reported in the non-overdue column). The amount overdue must be charged and must be consistent with the amount of capital due.

### **Refinancing of previous loan (HKIV)**

Loan refinancing shall be reported as follows:

* if the method of origination in the INSTR table is loan refinancing (irrespective of whether it is the refinancing of own or a third-party loan), the HKIV table must be completed. The table must include the date of the loan refinancing and in the case of an own loan, the registration number, which must be the same as the registration number of the observed agent. In the case of own loans, the Identification number of refinanced instrument field is mandatory, and the “Refinanced contract/instrument CCR identification number”, if any, must be provided. Upon refinancing a third-party loan, it must be specified the loan(s) of which credit institution/financial enterprise was refinanced by the credit institution (if the loan of a resident partner was refinanced, the 8-digit registration number, while if the loan of a non-resident credit institution was refinanced, the 11-digit BIC code must be provided). When – in the case of refinancing a third-party loan – the data related to the refinanced loan are not known, the Date of the refinancing of previous loan and the INSTR identifier of the originated instrument must be provided anyway (these are mandatory fields). If there is a multiple link between the refinancing and refinanced loans, this should also be reported, by linking several refinanced loans to the respective refinancing loan through the HKIV table (INSTK at INSTR level cannot be reported in the HKIV table). The number of rows to be reported is the number of possible relationships (number of permutations of refinancing and refinanced loans), e.g. if 3 loans are refinanced by 2 loans, 6 rows should be reported in the HKIV table.
* if a new instrument is created as a result of renegotiation or restructuring – i.e. the INSTR table shows restructuring, renegotiation or loan refinancing as the Instrument creation method – in respect of the new instrument data should be also reported in the HKIV table in the same way as in the case of loan refinancing.
* if, in the case of a deceased counterparty, the loan is transferred to the heir after the end of the probate procedure by concluding a new contract, this should be reported in the HKIV table in the same way as in the case of loan refinancing. In the case of a loan taken by an heir, the method of origination in the INSTR table will be ‘HKIV\_ELH’, while the method of termination of the terminated loan in the INSTM table should be “other termination”. The same procedure should be followed when the debtor is replaced by the co-debtor by concluding a new contract.
* in the case of credit institutions operating as building societies, the transition from a bridging loan to a normal loan should also be reported in the HKIV table; the instrument origination method for a normal loan should be ‘HKIV\_ATFORD’ in the INSTR table.

It is not necessary to report in the HKIV table the refinancing of instruments in the INSTK table, irrespective of whether or not any INSTR instruments belong to them; accordingly the INSTK\_AZON field in the HKIV table is prohibited (no loan refinancing event shall be linked to an INSTK instrument). If an instrument opened in the INSTK table is refinanced, it must be terminated in the month of refinancing in the INSTM table with ‘EGYEBM’ code. If any INSTR instruments are allocated to the INSTK instrument, the refinancing of those should be reported as described above.

In the case of loan refinancing, when refinancing an own loan, the refinanced INSTR instrument must be closed in the INSTM table using one of the “loan refinancing by restructuring / loan refinancing by renegotiation / other loan refinancing” codes in the month of the refinancing; when the refinancing is performed by a third-party bank also one of these codes should be used, if the information is available; otherwise the ‘EGYEBM’ code should be used.

### **Instrument – interest statistics (INST\_KAM)**

The purpose of the table is to construct the mapping of the K21 and K23 data supplies with HITREG. The identification codes in the K21 and K23 reports for the respective month should be linked to the HITREG INSTK or INSTR identifiers. I.e. the identifier to be reported in the table is the one in respect of which the new contract amount corresponds to the new contract amount in the interest statistics. This means that if the INSTR table contains an identifier in the INSTR.INSTK\_AZON field, the interest rate statistics identifier must be linked to that identifier.

Essentially, if the INSTR table shows the same contract date and inception date, the table should be filled in the reference period including the date shown in these date fields. If the contract date and the inception date differ (i.e. the “Reason for the difference between contract date and inception date” is filled in) and the reason for the difference between the two dates is

* existence of conditions for entry into force (i.e. the code reported in the field is ‘HATALY’): the table should be filled in for the reporting period including the contract date,
* distance contract (i.e. field contains the ‘TAVOL’ code): the table should be filled in for the reference period including the inception date.

The table should be filled in only for debtor counterparties with J1, J2 and K sector codes.

In the table, only one of HITREG and one of the interest rate statistics identifiers may be filled in simultaneously.

## Reporting requirement applicable to special instruments

### **Factoring transactions**

#### **Current factoring transactions**:

####  Pre-financing of receivables, typically for corporate counterparties. Parties to the transaction:

– **factoring counterparty**, i.e. the supplier who issues the invoices,

– **customers** whom the invoices have been issued, i.e. the ultimate payers,

– the invoices are pre-financed by the **factoring company**, i.e. the reporting agent that carries out the factoring transaction.

The way of reporting current factoring transactions differs depending on whether the transaction is a recourse (guaranteed by the factoring counterparty) or a non-recourse transaction.

The transactions should be reported in the HITREG data supply as follows:

|  |  |  |
| --- | --- | --- |
|  | **transaction without recourse (purchase of receivables)** | **recourse transaction** |
| observation unit | the credit line to be reported for the respective factoring counterparty in the INSTK table, in the INSTR table the observation unit is the total invoice package receivable from the respective customer in the same currency and with the same original maturity | the credit line to be reported for the respective factoring counterparty in the INSTK table, in the INSTR table the observation unit is the invoice package receivable from the factoring counterparty in the same currency and with the same original maturity |
| counterparty (debtor) | customer[[6]](#footnote-7) | factoring counterparty (supplier) |
| collateral | the factored receivable is not a collateral, but the related collaterals (e.g. guarantee, insurance policy, etc.) should be reported – the collaterals may be linked to the credit line or invoice packages, depending on the functionality of the bank’s systems – collaterals without value must be also reported (in the case where a loan receivable is secured by a trade receivable, it should be reported not as a factoring transaction, but under the corresponding instrument secured by trade receivable) |
| to be reported in the INSTK table  | the details of the credit line opened for the factoring of invoices for the respective factoring counterparty must be reported here – the factoring counterparty must be linked here (the KHR identifier of the instrument must be “passed down” to the INSTR level if the line is opened in the INSTK table and the KHR identifier is therefore reported there) |
| Date of creation of the credit line | date of conclusion of the contract |
| Start date of the credit line | the date of the conclusion of the contract or, in the case of conditions for entry into effect, the date of performance of the latter |
| Expiry date of the (framework) contract | the final date of utilisation, or, in the case of a revolving limit, the date of the next review if the final date of utilisation is not known  |
| To be reported in the INSTR table (only those attributes are highlighted that are subject to special filling instructions): |  |  |
| * method of origination
 | by current factoring transaction (in the case of merger/fusion the ‘OSSZ\_BEOLV’ should be applied) |
| * date of conclusion of the contract
 | the date of conclusion of the factoring contract  |
| * instrument inception date
 | the date of pre-financing the invoice/invoice package (same as the settlement date) |
| * the contractual maturity date of the instrument
 | the deadline for repayment of the account/batch of accounts, if the contract includes a grace period and the credit institution takes it into account, including the grace period (should be in line with the original maturity) |
| * original maturity
 | the maturity category of the account/batch of accounts currently being advanced should be reported consistently with the M02/M03 reports |
| * instrument type
 | factoring |
| * subject of factoring receivable
 | counterparty invoice/loan/other |
| * recourse
 | no | yes |
| * loan purpose
 | typically for export finance or other purposes |
| * is it covered by credit insurance?
 | no (the related insurance must be reported as collateral) | no (the related insurance must be reported as collateral) |
| * instrument amount
 | actual value of the invoice package receivable from the buyer | amount of the receivable from the factoring counterparty |
| * purchase price
 | not to be reported |
| * balance sheet value
 | under HAS it corresponds to the instrument amount, while it differs under IFRS |
| * interest fields
 | to be reported (typically discount interest) | to be reported (similar to normal loans) |
| Surety amount | to be reported as collateral | not to be reported as collateral, the receivable amount falls short of the value of the invoice package by this amount |

It is acceptable practice that non-recourse factoring transactions secured by an insurance policy are reported in the same way as recourse transactions, provided that their accounting and reporting comply with the requirements for recourse transactions.

If a credit note is issued, its value must be deducted proportionally from the respective invoice packages; the amount of the instrument must not be negative. With regard to the outstanding principal amount, it is allowed to report a negative amount only for factoring transactions up to the amount of the credit note, if the credit note is deducted from a subsequent invoice package (due to the revolving nature). If the pre-financed (paid) amount of the assigned (factored) receivable is not recovered from the proceeds of the factored receivable due to amendments in the underlying transaction (subsequent discounts, ultimate complaint) and the difference is settled by the counterparty, from any source, it should be reported in the TORL table as a non-technical repayment; otherwise it should be also included in the TORL table, flagged as technical repayment.

Forfeit transactions should be also reported consistently with factoring transactions.

#### **Workout factoring transactions:**

assumption of loans for workout (portfolio sales between credit institutions are considered not as factoring but rather as transfer of contracts). The way of reporting the attributes does not depend on whether the transaction is a recourse or non-recourse transaction.

|  |  |
| --- | --- |
| observation unit | the credit line to be reported for the respective factoring counterparty in the INSTK table, the observation unit in the INSTR table is the individual loans |
| counterparty (debtor) | original debtor(s) |
| collateral | the collaterals securing the individual loans should be reported according to the general rules; any collateral provided by the factoring counterparty should be reported in allocated form – if there is a credit line and the reporting agent does not allocate the collateral, the collateral may be linked to the credit line (when a loan receivable is secured by trade receivables, it should be reported under the corresponding instrument as secured by a trade receivable rather than as a factoring transaction) |
| To be reported in the INSTK table (only those attributes are highlighted that are subject to special filling instructions): | the credit line should be shown here if the reporting agent opens a credit line for the respective factoring counterparty to the debit of which it may bring in loan packages for workout – if such scheme exists, the factoring counterparty should be linked to that |
| To be reported in the INSTR table (only those attributes are highlighted that are subject to special filling instructions): |  |
| * method of origination
 | by workout factoring transaction |
| * instrument inception date
 | initial inception date |
| * instrument maturity date
 | contracted maturity date |
| * settlement date
 | date of acquisition |
| * original maturity
 | the original maturity under the original loan contract rather than the maturity calculated from the date of acquisition |
| * instrument type
 | type of instrument specified in the original contract  |
| * subject of factoring receivable
 | loan |
| * recourse
 | yes (in the case of recourse) / no (without recourse) |
| * loan purpose
 | original loan purpose |
| * instrument amount
 | amount of the actual counterparty receivable under the loan contract |
| * purchase price
 | actual consideration paid by the factoring bank/company to its partner |
| * balance sheet value
 | under HAS it corresponds to the instrument amount, while it differs under IFRS |
| * interest fields
 | to be reported in accordance with the general rules |

### **Transfer of contract**:

a reporting agent purchases entire loan portfolios from a credit institution/financial enterprise.

|  |  |
| --- | --- |
| observation unit | purchased loans individually |
| counterparty | original debtor(s) |
| collateral | the collaterals securing the individual loans should be reported according to the general rules  |
| To be reported in the INSTK table (only those attributes are highlighted that are subject to special filling instructions): | credit line should be reported if it belongs to the loans taken over and it is registered by the acquiring party |
| To be reported in the INSTR table (only those attributes are highlighted that are subject to special filling instructions): |  |
| * method of origination
 | by contract assignment ('HVAS' or 'HPORT\_VAS') |
| * instrument inception date
 | initial inception date |
| * instrument maturity date
 | contracted maturity date |
| * settlement date
 | date of acquisition |
| * original maturity
 | the original maturity under the original loan contract rather than the maturity calculated from the date of acquisition |
| * instrument type
 | type of instrument specified in the original loan contract |
| * subject of factoring receivable
 | not applicable |
| * recourse
 | not applicable |
| * loan purpose
 | in the case of loans, the original loan purpose |
| * instrument amount
 | amount of the actual counterparty receivable under the loan contract |
| * purchase price
 | actual consideration paid by the credit institution to its partner |
| * balance sheet value
 | under HAS it corresponds to the instrument amount, while it differs under IFRS |
| * interest fields
 | contractual data should be reported according to the general rules |

If it was taken over from another reporting agent, the transferring institution must report the data on the transferred transaction in the INSTM table, while the acquiring institution must report data on the transferring institution in the INSTR table (in the transferring institution’s sector, registration number, country code fields).

### **Discounting of bills**

It should be reported in the same way as current factoring except that the instrument type is discounting of bills.

### **Leasing**

a business arrangement whereby the lessor purchases the leased asset selected by the lessee for the purpose of transferring its use to the lessee in exchange for a fee.

Although in financial lease transactions, the leased asset is transferred to the lessee’s books, ownership remains with the lessor throughout the lease term.

Leases should be included in the data model using the same logic as for loans. The codes to be used specifically for lease transactions are listed below:

* INSTK table: usually no such credit line is opened for leases the basic characteristics of which are not known; accordingly, no data should be reported here.
* to be reported in the INSTR table:

|  |  |  |
| --- | --- | --- |
|  | **households** | **enterprise, self-employed** |
| Type of instrument | home leasing/car leasing/other real estate leasing/other leasing (LAKAS\_LIZ/ JARMU\_LIZ/ING\_LIZ/EGYEB\_LIZ) | property leasing/car leasing/other leasing (ING\_LIZ/ GEPJ\_LIZ/EGYEB\_LIZ) |
| Loan purpose | not applicable | other purpose / etc. |

* + type of finance lease: open-end/closed-end
* FEDE, FEDA, INST-FED tables: all collaterals belonging to the lease, including the subject of the lease and other collaterals (e.g. surety), should be reported. In the INST-FED table, the answer to the question “Is the collateral covered by a financial lease instrument?” in the case of the subject of the collateral is yes and the Type of right of the collateral should be left blank; in the case of other collaterals the answer to the question “Is the collateral covered by a financial lease instrument?” is no and the answer to the “Type of right of the collateral” must be filled in based on the code set.
* in the case of a financial lease, the protection provider is the lessee and the “Collateral type” will be “Other tangible collateral”.

### **Large corporate money market transactions**

The loan transactions – typically of large corporate money market type – concluded via Treasury, usually with parameters typical of interbank transactions, where the conditions are set upon each drawdown, cannot be regarded as revolving overdrafts; these qualify as other loans.

In the case of money market transactions, the credit line – if it is recorded and represents an exposure for the credit institution – should be reported in the INSTK table; the individual drawdowns should be reported in the INSTR table and each drawdown should be included as a separate instrument. If the instrument is a money market transaction originated and terminated within the month, a narrower range of data should be reported in the INSTR table as described in the section on termination (the full INSTR table may also be reported if the record-keeping systems support it).

### **Collection account loans:**

Collection account loans should be reported in the INSTR table by specifying in the instrument type the underlying instrument to which they relate (housing loan – GYUJTO – or free purpose mortgage loan – SZABFEL\_GYUJTO). The collection account should be linked to the original loan through the parent INSTR identifier.

### **Card loans and overdraft with instalment option:**

The instalment part must be reported similarly to the management of collection accounts under the KART\_HIT instrument type and it must be linked to the related credit card or overdraft receivable through its parent identifier.

### **Reporting of project financing loans**

Project loans are related to special types of transactions where the loan granted is secured primarily by the revenues of the financed project. Credit institutions usually grant project financing loans (often in the form of syndicated loans in the case of larger transactions) for real estate developments, long-term infrastructure developments and other public services, typically to SPVs (special purpose vehicles). These companies are established specifically for the purpose of implementing a specific project and they may not pursue activities other than the implementation and operation of the project. The financing structure for project transactions is designed taking into account the special features of the respective transaction, and thus project loans are characterised by a variety of schemes.

Projects have two types of life cycles:

* construction phase (usually financed from short-term funds): a credit line is usually available for the implementation of the project, which can be drawn down in several tranches, and thus the outstanding principal amount steadily increases in the monthly reports and the amount of the available credit line steadily decreases by the amount disbursed in the respective month.
* repayment phase (repayment or refinancing by a long-term loan)

The “Contract date” and the “Settlement date” usually differ, as the drawdown of the credit line is often conditional upon several disbursement conditions (e.g. reaching a certain level of completion, signing construction contract, zero report, mortgage registration... etc.); due to this the two dates are usually different.

Meaning of general fields related to project loans (also applicable to non-project loans):

|  |  |
| --- | --- |
| observation unit | the total credit line for the project should be reported in the INSTK table and the individual loans related to the project in the INSTR table |
| counterparty | SPV(s) are specialised project company(companies) or non-resident / resident company(companies) that carry out project activities |
| collateral | usually the real estate that is the subject of the project, other collateral mostly of blanket nature (lien on business share revenue/insurance assignment, surety bond...) |
| to be reported in the INSTK table\*: | the total project financing credit line  |
| Original (credit line) contract maturity date | Maturity of the instrument with the latest maturity in the contract. |
| To be reported in the INSTR table (only those attributes are highlighted that are subject to special filling instructions): | the credit lines connected to the respective, specifically stipulated in the contract |
| * method of origination
 | by new contract / restructuring / renegotiation |
| * instrument inception date
 | date of signing the project financing contract |
| * instrument maturity date
 | maturity date of the project loan connected to the respective credit line specified in a contract  |
| * settlement date
 | The date on which all the disbursement conditions specified in the project loan contract are satisfied. If there are still conditions to be fulfilled, this field may be left blank.  |
| * original maturity
 | the original maturity under the original loan contract |
| * recourse
 | * **yes** (e.g. if there is a joint and several guarantee securing the entire project loan or if it is a limited-recourse transaction)
* **no** (this is the default answer when there is no other source of return apart from revenues of the project)
 |
| * loan purpose
 | other purpose  |
| * type of property financing
 | when it relates to property financing, it should be filled in accordance with the purpose of the project |
| * main type /sub-type of financed property
 | to be completed in line with the project’s objective based on a code list |
| * lending facility
 | Subsidised – Other subsidised lending schemes / Non-subsidised and non-FGS loan |
| * off-balance-sheet exposure amount
 | the amount of all loan commitments (not including other collaterals connected to the project to mitigate/reduce risks), reduced by the amount of disbursements related to the project, corresponding to the disbursed amount  |

\*if the project loan is granted by the credit institutions as a syndicated loan by credit institutions, the observed agent credit institution is also required to report data in the SZIND table in accordance with the provisions of this methodology.

The Project finance loan? field in the INSTR table must be filled with the following codes for all non-natural person debtors (the new code in italics and the supplementation of the description of the existing codes are applicable from the reference period of June 2022; the whole file must be recoded according to the breakdown detailed here):

1. IGEN\_EGYVKETTO: Yes, 1 or 2 CRR conditions are satisfied, classified as project financing loan based on the internal regulations
2. IGEN\_MINDHAROM: Yes, all three CRR conditions are satisfied
3. IGEN\_BELSO: Yes, none of the CRR conditions are met, but for other reasons (own internal rating) it should be considered as a project loan
4. *IGEN\_EGYVKETTO\_NPR\_B: Yes, 1 or 2 CRR conditions are met, but it is not a project loan based on the internal regulations*
5. NEM\_PROJEKTH: not a project financing loan

The new code applicable from the reference period of June 2022 (“Yes, 1 or 2 CRR conditions are met, but not a project loan according to internal rules” – ‘IGEN\_EGYVKETTO\_NPR\_B’) was essentially derived from the breakdown of the previous code of Yes, 1 or 2 CRR conditions are met according to whether loans meeting one or two CRR conditions are considered by the credit institution as project loans according to its internal regulations. Accordingly, the title of existing code is also changed to “Yes, 1 or 2 CRR conditions are met, project loan based on internal regulations”. Starting from the indicated reference period the entire stock should be recoded according to the code breakdown detailed here.

Additional special attributes for project loans are to be reported if any of the three conditions specified in Article 147(8)a)-c) of CRR, also mentioned in SL Recommendation No 10/2017 (VIII. 8.), are met and the counterparty is a corporate or self-employed person. For natural person counterparties, the fields must be left blank. The special fields for project loans should be filled in even if none of the above three conditions under Article 147(8)a)-c) of CRR are met, but the reporting agent records the loan as a project loan in its internal systems.

The specific attributes related to project loans are as follows:

* Exposure to a project company
* Control over the financed assets and income that they generate
* Is the primary source of repayment the income generated by the assets being financed?
* Type of special loan exposure
* Purpose of project finance loan
* Name of project
* Expected project implementation date
* Project location (country code)
* PPP loan?
* Loan purpose achieved?
* Carrying amount of any additional off–balance sheet commitments undertaken by the credit institution in respect of a project
* Carrying amount of any additional off–balance sheet commitments undertaken by the credit institution in respect of a project – currency
* Cash flow producing scheme

The range of SL exposures defined in MNB Recommendation No 10/2017 (VIII. 8.) (SL Recommendation) can be determined using the following two fields of the data model:

* The SL exposure can be clearly identified from the “COREP segment” (INSTN table) data field only upon applying the IRB approach; in the standardised approach, the instrument typically can take the “Exceptionally high-risk items” or the “Enterprises (Standardised approach)” code value.
* However, the “Type of special loan exposure” (INSTR table) is expected to be filled in even if the standardised approach is used, and thus SL exposures can be clearly identified using this field;

General-purpose loans not directly related to the loan purpose of the project, but which are classified as project loans because of the nature of the counterparty (e.g. overdrafts), should be recorded as project loans. As a first step, if there are several related project loans in the register, the largest amount project loan should be identified at the end of the reporting period based on the contract amount and the related loan should be reported “inheriting” its characteristics (data reported in the descriptive fields). Therefore, the code value to be used in the field “Is the instrument a project loan?” should also be the code value that corresponds to the project loan data with the largest contract amount, i.e. for example, if the code value ‘IGEN\_MINDHAROM' is used for the project loan, this code value should also be used for the related overdraft (with the same counterparty). In this way, the data content of the former Table 7F can be built up from HITREG: in the former Table 7F, loans that simultaneously fulfil all three CRR criteria should be reported and, following the customer approach, related loans should be included regardless of the fact that they are not expected to fulfil all three CRR criteria simultaneously. In order to filter out from HITREG only related loans that meet the first CRR condition (credit to project company), which are considered as project loans in their own right due to the application of the customer approach, these loans should be marked with an 'I' value in the field **“Other credit institution risk exposure related to project?”** instead of the previously required 'N' value. Thus, although the column of the same name in the second part of the former Table 7F (7F2) does not include the former related project loans (they are reported in the first part), the former field is used in HITREG to filter loans related to project loans. If the INSTK table contains a general-purpose credit line that is not directly related to the credit purpose but which, given the nature of the counterparty, is a project loan, the line should be treated as a project loan, i.e. the code value – referring to a project loan – in the INSTK.PR\_HITEL\_KOD field that corresponds to the counterparty's highest contractual amount of project loans should be reported. If the project company currently has loans that are not directly related to the project's loan purpose, then the descriptive data of the most recent project loan with the largest amount must be inherited for these loans. In this case, out of the three CRR conditions, only the "Exposure to the project company" field is reported with the value 'I' and the "Other credit institution risk exposure related to the project?" field, the value 'I' must be entered for all the customer's loans.

For the former Table 7F, row 7F14 “Loans with special repayment profile”, instruments reported with code values ’EGYOSSZEGU’, ’BALLOON’ and ’EGYEB’ in the field “Repayment method” are considered as special repayment profile, consistency along these filters should be maintained, with overdrafts, card loans and revolving non-overdrafts not being considered as special repayment profile loans regardless of the repayment method.

The “**Carrying amount of any additional *off-balance sheet* commitments undertaken by the credit institution in respect of a project**” field must be filled in consistently with the requirements of the former 7F table; this field should contain the off-balance sheet items connected to the project (e.g. of the off-balance sheet commitments the guarantees, sureties, subscribed bonds connected to the project loan). If, for example the reporting agent also granted a guarantee to the debtor of a specific project financing loan, then – considering the breakdown in accordance with the codes of the “Purpose of project finance loan” field – it must linked to the project financing loan of the corresponding purpose; if the off-balance sheet item belongs to several project financing loans, it should be classified in accordance with the project financing loan of the highest contract value. The undrawn credit line must not be reported in this field, as in the former 7F table it is stated not in this column but in the “Undrawn credit line” column.

Upon the refinancing of project loans, if only the person of the financing organisation changes without amending the original loan purpose, i.e. it is still classified as project financing (i.e. real estate development), the value of the “Purpose of project finance loan” field – consistently with the former 7F data supply – does not change, it must be classified in accordance with the original loan purpose, i.e. the instrument should be reported in HITREG not with the ‘EGYEB\_C’ code, nor should it be stated in line 7F118 in the former 7F data collection. A similar procedure should be followed if the refinancing is carried out by the original financing institution and the original purpose of the project does not change in the new project financing contract.

Project finance loans which have become non-performing, cancelled or transferred to workout, no longer satisfying the original definition should continue to be reported as project financing loans until such time as they are derecognised.

If several loan purposes are simultaneously fixed for the same project (real estate, technology, etc.) under a loan contract that is considered a project loan, the highest amount loan purpose from the budget among the loan purposes included in the contract for the transaction must be reported in the ‘Purpose of project finance loan' field.

If the project finance loan is not yet generating cash flows, i.e. it only fulfils CRR Article 147(8)(a) and (b), but will also fulfil criterion (c) at the end of the project (e.g. after the building is completed and put into operation), the value 'I' should be reported in the field “Is the main source of repayment the income generated by the instrument?” and the code value 'IGEN\_MINDHAROM' in the field “Is the instrument a project loan?”. The information that the investment is not yet generating income should be reported in the field “Cash-flow generating scheme”.

In the case of a project-related land purchase, the classification in the “Purpose of project finance loan” field is determined by the timing of the project as follows:

* a land purchase loan for real estate without related development project financing should be reported in HITREG as 'TELEK\_VAS' for project loan purposes (in the former Table 7F, it should be reported as 7F1125 [*Other loans for real estate purchases*]).
* if the related (direct) project finance contract is effectively concluded subsequently in time (e.g. for the construction of an office building), the initial land classification should also be reviewed and the project loan purpose should be modified so that from among the loan purposes the amount of development and land purchase finance is classified under the highest amount loan purpose category of the project budget. However, the value of the land should not be taken into account in the calculation of the ratios within the budget, i.e. for example, if the amount of the loan for the purchase of the land is higher than the amount of the loan for the construction of a structure (e.g. an office building construction), the total amount of the project transaction financed should be determined by the nature of the structure (and/or other loan purpose) itself. It is therefore necessary to recode the loan previously reported with the purpose 'TELEK\_VAS' as detailed above.
* if the financing for development and land purchase purposes are provided at the same time, the classification should be based on the criteria described in the second case.

From the March 2023 reference period onwards, a new code value will be included in the code list for the “Purpose of project finance loan” field. This new code value ‘RESZF' should be used to report the purpose of the project loan for the total project loan portfolio if there is a share purchase (including, inter alia, acquisition, investment fund share, block of shares purchase) or, in the case of multiple loan purposes, the highest contractual amount of the loan purpose is the share purchase. Only loans that were previously included in the code value 'EGYEB\_C' should be coded as ‘RESZF', i.e. loans previously included in a dedicated project purpose (e.g. purchase of real estate) through a share purchase should continue to be included in that dedicated purpose. This is also expected ex ante, i.e. if a dedicated purpose can be specified for a newly contracted project loan (i.e. the purpose of the project loan is not purely acquisition), then the dedicated purpose should be reported. Consequently, all project loans in the form of a share purchase can be filtered in the “Special exposure” field with the code value 'RESZF', for which the “Purpose of project finance loan” field should be set to 'RESZF' or another dedicated project purpose, i.e. not 'EGYEB\_C'.

If a counterparty (debtor) is classified as a project company by the credit institution at the time of lending, it is considered to be a project company for the entire life of the loan, i.e. it is required to be included in the previous 7F report until the loan is fully repaid/terminated, provided the conditions of Article 147(8)(a)-(c) CRR are met. The former classification is therefore not changed by the fact that the project has in the meantime turned into an income-generating phase (the cash-flow generating/non-generating status of the project must be declared separately in the former 7F, former L70 and HITREG reports: in former 7F table on lines 7F13, 7F23, in former L70 report in the d) *Cash-flow generating scheme (code list)* column by selecting the code value ‘I’ (yes) or ‘N’ (no), and in the HITREG report by flagging in the INSTR.PR\_CASHFLOW\_KOD field.)

If, during the term of the loan, the project company sells/transfers the completed asset that has reached the revenue generating stage to an operating company, while assuming the project company's loan, i.e. a new debtor replaces the previous one, it should be considered whether the new operator (debtor) entering the project financing is not a project company under point 4 a)-b) of MNB Recommendation No 10/2017.

The following relationships are interpreted between the fields “Expected date of project completion” and “Has the loan purpose been achieved?”:

* if the value of the field “Has the loan purpose been achieved?” is 'I', then the field “Expected date of project completion” is either blank or the actual, past date of project completion, i.e. a future date, cannot be entered in this field.
* if the value of the field “Has the loan purpose been achieved?” is 'N', then the field “Expected date of project completion” cannot be left blank, it cannot be a past date, a future date must be reported in this field. However, if the loan has fallen through and the loan goal will not be realized in the future, then the "Expected date of project implementation" should be reported as a sufficiently distant date (e.g. 12.31.9999).

If a purchase objective is reported in the “Purpose of project finance loan” field, the value of the “Has the loan purpose been achieved?” field can only be 'I'. The exception to this is where the customer is buying a property under development, where the value of the purchase is the greater consideration, and in this case it is acceptable if the loan purpose has not yet been achieved.

### **Procedure in the case of deceased counterparties**

If a counterparty belonging to the household sector dies, the counterparty attribute should be changed for all previous UGYFL records belonging to that counterparty to end in ‘\_H’ (i.e. ‘TERM\_H’ should be used instead of the previous ‘TERM’ counterparty attribute). Simultaneously with this, the fact of the death must be indicated in the “Reason of counterparty change” field of the INST\_UGYF table using the “ELH – counterparty change due to death” code.

If the contract remains in force after the probate procedure and the debtor’s identity is changed to that of the heir, the heir must be recorded in the UGYFL table and the “HAGY – change in counterparty after probate procedure” code must be used in the Reason of counterparty change field of the INST\_UGYF table.

If, after the probate procedure, the contract is terminated and the credit institution concludes a new contract with the heir or the debtor is replaced by the co-debtor by concluding a new contract, the transaction must be reported in the HKIV table as described there. In the case of a loan taken by an heir, the method of origination in the INSTR table will be ‘HKIV\_ELH’, while the method of termination of the terminated loan in the INSTM table should be “other termination”.

If the Hungarian National Asset Management Inc. enters the transaction as a counterparty due to death, it should be recorded as a counterparty and debtor should be changed in the INST\_UGYF table only if the reclassification from the household sector to the general government sector is also performed in the aggregate tables. If not, the deceased counterparty should continue to be reported under counterparty type ‘TERM\_H’. If the identity of the debtor is changed and the debtor is thus removed from the household sector, the retail instrument types should be also changed (e.g. ‘LAKAS\_HIT’ -> ‘ING\_HIT’).

### **Reporting loans combined with building society savings**

For loans combined with building society savings, this fact must be indicated in the INSTR table in the “Combined loan?” field. The delay in the savings part should be reported in the INSTR table in the “Is the non-credit part past due in the case of combined product” field rather than in the KESD table.

A bridging loan granted by credit institutions pursuing building society activity during the savings phase is not regarded as a combined loan, the flag must be set to “N”. In this case the answer to the “Bridge loan?” question is “I” (yes).

The bridging loan granted during the saving phase and the normal loan originating from that should be considered as two separate loans and the transition should be reported in the HKIV table. The method of origination for the normal loan ‘HKIV\_ATFORD’ (transition from bridging loan (ltp)).

### **Revolving loans and credit card receivables**

Revolving loans should be broken down according to whether they are statistically classified as Overdrafts or Other loans.

All revolving loan receivables with all of the following attributes shall be stated as revolving loans (overdrafts):

* the borrower can use the funds or withdraw cash up to a pre-approved limit,
* the borrower is either not required to notify the credit institution in advance of the drawdown or the notification is for information purposes only, the financial institution disbursing the loan may not refuse the drawdown,
* the amount of the available loan may increase or decrease as a result of drawdown or repayment,
* the loan may be drawn down multiple times, and
* there is no regular repayment obligation.

All revolving loans where the financial institution disbursing the loan may deny the drawdown should be stated as Revolving loan (other loan) instrument.

In the case of corporate revolving loans, the procedure is as follows:

1. if the loan contract is explicitly concluded for a non-multicurrency revolving loan, i.e. there is a 1:1 relationship between the credit line and the instrument, then
	* according to the main rule the instrument should be reported in the INSTR table in such a way that the instrument amount is the total credit line, while outstanding principal reflects the stock,
	* the credit line may be reported in the INSTK table, but at the same time the instrument must be also created in the INSTR table, where the instrument amount must correspond to the credit line amount in INSTK,
2. if the revolving loan is part of a multicurrency/multipurpose loan contract and a specific sub-credit line is opened for the revolving loan, after creating the main credit line in the INSTK table the same procedure should be followed as in point a),
3. if the revolving loan is part of a multicurrency/multipurpose loan contract, but no specific sub-credit line is opened for the revolving loan, the main credit line should be reported in the INSTK table and the revolving loan instrument should be opened in the INSTR table, where the amount of the instrument may vary, as it is not necessary to create a new instrument for each drawdown.

No transaction data should be reported for revolving overdrafts and credit card receivables. If these instruments become problem loans (if the loan is past due /defaulted/non-performing – according to the earliest date of the three categories), the instalments of recovery nature must be reported in the ‘TORL’ table also for these instruments and the past due event must be reported in the ‘KESD’ table.

For revolving overdrafts and credit card receivables, a significant part of the interest data should not be filled in (see the INSTR description related to interest).

Household revolving loans and card loans shall be reported according to the first paragraph of point a).

Consistently with the M03 data supply, card loans with interest-free period as well as the stock of Széchenyi card loans should be reported under the ‘Credit card receivable with interest-free period instrument type’ (‘**HITKAR\_KOV’**). Loans without an interest-free period, where the card only provides access to the loan, are recorded under Other consumer loans (‘EGYEB\_FHIT’) for retail counterparties and under Other loans (‘EGYEB\_HIT’) for non-retail counterparties according to the maturity specified in the contract.

The “original maturity” field should be consistent with the M02/M03 reports, except that for revolving overdrafts and card loans the field should also be filled in such a way that if the availability period of the credit line is over one year, the maturity category '1-2EV' is reported, otherwise it is reported within one year ('0-1EV'). The “Remaining maturity” field is still not to be reported for revolving overdrafts and card loans.

In all cases, the field “Expiry date of the (framework) contract” in the INSTK table and the field “Expiry date of the instrument as specified in the contract” in the INSTR table must be filled in. If the final date of use is not specified in the contract, the date of the next review shall be reported. However, the inception date field cannot be changed due to the fact of the revision, so it remains the original inception date. This means that after the first review, it is no longer possible to calculate the original maturity category as the difference between the starting date and the maturity date, which must be reported in accordance with M02/M03, i.e. if in the case of a loan scheme it is possible to review certain, predetermined periods, as a result of which the loan can be terminated at the initiative of either party, the time interval between the two revisions should be considered as the original expiration of the contract .

### **Managing reclassifications in the data model**

In order to build aggregated/dimensioned reports, it is necessary to map in the data model as well the stocks/movements reported as reclassifications in the aggregated/dimensioned tables. If the reclassification is performed within the data model, it can be mapped in the processing systems based on the change of the attribute (e.g. transfer of a sector ‘A’ counterparty to the financial sector, change of the currency of the instrument, change of original maturity, etc.). If the reclassification affects attributes that have an impact on the HITREG relevance, the following procedure should be followed:

* a counterparty previously registered in a non-HITREG relevant sector (sector C, except C6) is moved to a HITREG relevant sector or a previously non-HITREG relevant instrument (with greyed code value) became a HITREG relevant instrument, and thus an instrument previously not included in HITREG appears in HITREG: the method of origination should be ‘ATSOROL’.
* previously HITREG relevant instrument type became a non-HITREG relevant instrument type: the method of termination to be reported in INSTM should be ‘ATSOROL’ (if the counterparty changes to a non-HITREG sector, it should be retained in the data model as required by the relevant regulation).

If an instrument changes in such a way that it does not cause it to leave HITREG or to enter HITREG, but technically a new instrument is created in the bank’s system, the ‘ATSOROL’ code should be used as the method of origination or termination for the originated and terminated instruments. In this case, the contract date, inception date, and settlement date fields must not be modified compared to the original instrument, and the expiration date must also be calculated and reported according to the data of the original instrument.

If any change is attributable to a previous error (e.g. the loan was previously reported under incorrect original maturity, the sector classification was wrong, etc.), the MNB may prescribe retroactive adjustment in accordance with current practice, in consultation with the credit institution.

When the origination code is ‘ATSOROL’, it is not necessary to report the new contractual interest and the repayment events that took place prior to moving to a HITREG relevant sector should not be reported either. In the KESD table, the “Amount of past due – principal / interest / fees field and in the Aggregated amount of past due (principal/interest/fees)” field may contain the same values in the reference period when the loan is reported to HITREG, if there is no information on the earliest past due amount for the loan taken over.

If, due to a technical problem, an instrument opened in the INSTR table is closed by the record-keeping system and a new instrument is opened with a new instrument identifier, ATSOROL should be reported both as the method of termination of the closed instrument and the method of origination of the new instrument.

### **Method of reporting personal bankruptcy**

Contracts affected by personal bankruptcy must be reported under unchanged loan type, with the original maturity and remaining maturity as changed in accordance with the provisions of the settlement with the creditors. The fact of personal bankruptcy does not trigger a loan refinancing event, but it should be examined individually whether according to the relevant MNB Decree it classifies as restructured; similarly, the non-performance should be also determined on an individual basis, in accordance with the relevant requirements.

If technically a new contract is created in the case of a contract affected by personal bankruptcy, the repayment related to the closing of the old contract and the disbursement related to the origination of the new contract should be flagged as technical, since loans affected by personal bankruptcy do not originate a new contract in respect of the interest rate statistics data. In this case, the previous contract must be terminated using the reclassification code and the new contract opened also under the reclassification code.

### **Reporting of contracts repriced based on MNB Recommendation No 9/2019 (IV. 15.)**

According to MNB Recommendation No 9/2019 (IV. 15.), the reporting agent credit institution, subject to immediate cooperation with the counterparty, should provide the possibility of repricing long-term mortgage loans with variable interest rate or interest rate fixation for maximum one year, in order to reduce the interest rate risk. The repricing should be done by applying interest rates fixed for longer interest periods or until maturity when the contract is amended.

In the case of changing the interest condition to fixed rate, as mentioned above, the procedure in HITREG shall be as follows:

* since the transaction must be reported as a renegotiation in the K23 report, in the INSTR table
	+ the “renegotiated” flag should be reported as yes if no new instrument is created in the bank’s systems,
	+ the “renegotiated” flag should be reported as yes and the method of origination should be renegotiation if a new instrument is created in the bank’s systems.

If a disbursement and a repayment also appear in the bank’s systems in connection with the interest fixation, this should be reported as a technical transaction, since no transaction appears in M03 and in SF07 in connection with the deal.

### **Method of reporting cash-pool transactions**

Cash pool transactions should be included in the data model in different ways depending on their type until the reference month of February 2023:

1. *Single account cash-pooling:* in this case only the leader has a real bank account, it is the legal partner of the credit institution (the participants are not), the members have only a technical account, but the total balance of the group is always shown in the leader’s account. In this case only the leader should be reported as a counterparty and the account that belongs to the leader and contains the balance of the entire group should be reported as instrument, in accordance with the general rules applicable to overdrafts.
2. *Physical cash-pooling:* both the leader and the participants have a bank account, they are all legal partners of the bank. The positive balance of deposit accounts can be drawn down by members, and there is also a contract-level credit line, which may be freely drawn down. In this case both the leader and the participants should be reported in the UGYFBV/KV table(s), One cash-pool contract should be treated as one instrument, where the credit line should be reported in the INSTK table, the leader should be linked to the credit line in the INST\_UGYF table, and the collateral in the INST\_FED table should be also linked to the credit line,

In the INSTR table, the instrument must be opened when the participant or the leader initiates a drawdown, each participant and the leader may have their own instrument, and if it is a multicurrency facility, they may even have several instruments. That participant (or the leader) should be linked to the individual instruments through the INST\_UGYF table, vis-à-vis whom the receivable effectively exists at the end of the period. If at the end of the month the outstanding balance is 0, in accordance with the special features of overdrafts it is not necessary to derecognise the respective instrument; the instrument amount shall always correspond to the outstanding principal, i.e. it may freely change, and the undrawn credit line will not appear in the INSTR table.

The undrawn amount is shown in the INSTK table; the undrawn amount should include the individual participants’ positive deposit account balance, if any, consistently with the supervisory tables. In the INSTK table the credit line amount should correspond to the contractual credit line amount. Cash-pool schemes where both the leader and the members have a bank account and are legally real customers of a bank, but the scheme does not meet the definition of a notional cash-pool, should also be reported as a physical cash-pool.

1. *Notional amount 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/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. This type of cash-pooling should be reported in the same way as physical cash-pooling, i.e. it is not necessary to report the technical main account.

From the March 2023 reference period onwards, new fields have been added to the data model to allow a more detailed observation of cash-pool schemes for live instruments for the total stock. Accordingly, the reporting requirements are as follows:

1. in both the INSTK and INSTR tables, the aspect “Is the instrument part of a cash-pool scheme?” should be indicated if among the debtors/co-debtors there is a corporate or self-employed customer.
2. as described above, the cash-pool scheme should be classified in the appropriate type (“Cash-pool scheme type”).
3. in the INST\_UGYF table, the information on the role of the debtor/co-debtor in the cash-pool scheme (manager/member) should be reported.

If a cash-pool facility is part of a large corporate facility and there is also another type of facility, it should either be reported separately in the INSTK table and it should be indicated at the cash-pool facility that this is a cash-pool scheme or, if this cannot be resolved and it is included as one facility in the INSTK table, 'N' should be reported in the field “Is the instrument part of a cash-pool scheme?” and 'I' should be reported for the cash-pool instrument opened underneath. This means that if 'I' is entered in the INSTK table in the field “Is the instrument part of a cash pool scheme?”, then the instruments opened underneath must also have 'I' entered in the field (backwards this correlation does not necessarily have to hold), the scheme type must be consistent within a contract.

### **Management of mergers and acquisitions**

The method of reporting of mergers/acquisitions differs depending on whether the merger takes place from inside or outside the C\_HIT sector.

If a credit institution is merged into a credit institution, the credit institution into which the merger has taken place shall report its merging instruments without any change (the method of origination and the inception date remain unchanged); the registration number of the merging credit institution should be reported in the INSTR.ATADO\_AZON field.

If the merger takes place from outside the credit institution sector, the method of origination will be ‘OSSZ\_BEOLV’, inception date shall be the date of acquisition (the contract date will remain the original one), the fields related to the transferring institution should be filled in.

### **Method of reporting FGS green (‘NHPZ’) schemes**

* Method of reporting housing loan contracts under the FGS Green Home Programme:
* Instrument type: LAKAS\_HIT
* Lending facility: NHPZ
* State subsidy: NO
* New contractual interest: 2.5 per cent
* method of reporting housing loans affected by home purchase interest subsidy under the FGS Green Home Programme:
* Instrument type: LAKAS\_HIT
* Lending facility: NHPZ
* State subsidy: CSK2, CSK3 depending on the number of children

### **How to report synthetic securitisations**

In the case of synthetic securitisation, the risk is transferred by means of credit derivatives or guarantees, and the securitised exposures remain the exposures of the originator. In order to determine whether a securitisation is a synthetic securitisation for the purposes of HITREG reporting, it is also necessary to take into account whether the securitisation is tranched:

* if yes, then the code value ‘SZINT' ('Synthetic securitisation (tranched)') must be reported in the **“Type of securitisation”** field and 'MEGJEL' ('Fully recognised') in the **“Balance sheet recognition”** field. In other cases, the field **“Balance sheet recognition”** may be left blank.
* if not, the code value 'NERT\_SZINT' ('Synthetic securitisation (not tranched)’) must be reported in the HITREG in the field **“Type of securitisation”**.

If it is not a securitised loan at all, a code value of 'NERT' ('Not securitised') must be entered in the **“Type of securitisation”** field.

As synthetic securitisations are not reported as securitisations in the M02/M03 data collections, but synthetic securitisations meeting the above criteria are reported as securitisations in HITREG, the matching is done as follows:



For loans reported at code value ‘SZINT', proceed as follows:

* collateral: the related collateral is reported unchanged, but if the credit institution receives additional collateral (e.g. guarantees/securities/cash) after the securitised positions, it is reported in HITREG. The value of such collateral is typically determined at the tranche level, but for reporting in HITREG, it is necessary to allocate the value data down to the instrument level and to report the collateral provider in the counterparty table. If the value cannot be determined at the instrument level for the down allocation, an allocated value of 0 is acceptable in this case in the INST\_FED table.
* customers: as both the manager and the creditor in the case of synthetic securitisations and the originator in the case of indirect securitisations are credit institutions, it is not necessary to report these customer qualities in HITREG.

In the INSTN table, the RWA should be treated according to the *original* capital requirement, i.e. the *original* capital requirement of the underlying portfolio according to the chosen method (under Article 255 CRR) should be reported.

### **How to report prenatal baby support loans**

The prenatal baby support loan is included on this instrument for the entire period of the claim, regardless of the extent to which the legal conditions are met by the customer and the resulting interest rate on the loan. However, in the “Loan Scheme” field, it is necessary to indicate whether the loan is in the subsidised stage (‘EGYEB' – indicated by 'other subsidised') or has lost eligibility for subsidy ('NEM\_TAM' – 'not subsidised'). Failure to meet the purpose of prenatal baby support loans will be indicated by the loan scheme code ('NEM\_TAM'), by the increase in the level of interest rates and by the fact that the next interest payment field will report a date earlier than the maturity date.

The code value 'HAVI' in the field “Frequency of principal repayment” applies, and does not need to be changed even if the principal payment is suspended due to a moratorium provided by law (“Type of moratorium” field value 'JOGI\_EGYEB'). However, since the “Next principal payment date” is the date on which the next principal payment is expected to be due, there needs to be no consistency with the “Frequency of principal repayment” field for loans under this moratorium. In the field “Method of principal repayment”, the code value 'EGYENLETES' is the default value, but both 'ANNUITAS' and 'EGYEB' are acceptable,

In the case of prenatal baby support loans, the “Method of interest calculation” field in the subsidised section can be 'RF', 'RV' or 'RT', the “Length of the interest period” can be 5 years for contracts concluded until 31.12.2023, and the “Reference rate designation” is 'AKK'.

The “Length of the interest period” field must reflect the following legal requirement for contracts concluded from 01.01.2024:

“For loan contracts concluded after 1 January 2024, the interest rate on the loan during the interest subsidy period may be changed

a) for the first time after one year from the date of conclusion of the loan agreement, on the date of the loan agreement,

b) for the second time after one year from the date referred to in point a), on the due date specified in the loan agreement,

c) for the third time after five years from the date referred to in point b), on the due date specified in the loan agreement, and every five years thereafter

.”

In the non-subsidised phase, the attributes relating to interest rates are basically unchanged. In the case of non-performing loans, the interest method is changed to 'NK' (in this case, the length of the interest period and the reference rate are not reported). The interest rate variation index and the interest rate spread variation index are not to be filled for prenatal baby support loans.

In the “Next interest payment date” field, for prenatal baby support loans, the maturity date of the contract should be reported if the loan is in the subsidised phase. If the subsidy is terminated (because the purpose of the loan has been frustrated) and the loan becomes interest-bearing, the actual next interest payment date should be reported. The code value 'HAVI' must also be reported in the supported section in the "Interest payment frequency" field, so there will be no consistency between the data reported in the "Interest payment frequency" and "Next interest payment day" fields.

For prenatal baby support loans, the statutory moratorium on repayment should be reported as an “interest only” period (i.e. with an 'I' value) in the “Is the customer paying interest only?” field.

State guarantees related to prenatal baby support loans should be reported in the FEDE table in the field “Type of collateral” with the code value 'KEZ\_KOZPK' (central budget callable guarantee).

If the payment of capital is suspended when the conditions given by law apply (e.g. pregnancy), 'JOGI\_EGYEB' should be reported in the “Type of moratorium” field and 'TOKE' in the “Subject of moratorium” field.

In the case of prenatal baby support loans, the cancelling of part or all of the loan, if legal conditions are met, must be reported in the TORL table with the repayment source code 'ELENGED' until the reference period of November 2021 and 'ELENG\_TAM' from the reference period of December 2021 onwards.

### **How to report forced loans**

Loans payable on current accounts that are not covered by a credit line agreement but only by a deposit/overdraft agreement, including negative balances on securities accounts, are called forced loans and are recorded in the M03 report under code value 'E3221' (Overdrafts excluding credit card receivables, revolving loans and notional cash pooling receivables) and in the M02 report under code value 'E322' (Overdrafts excluding revolving loans and notional cash pooling receivables), if reported correctly. An overdraft facility that has become problematic and therefore lost its revolving character cannot be recorded as a forced loan, it must still be recorded with the code value 'RULIR\_FOLY'. Forced loan instruments must be entered in the INSTR.TIP\_KOD field under the code 'FOLY\_HIT' or 'FOLY\_HIT\_EP' (depending on whether the negative balance is linked to a current account or a securities account).

Forced loans should be reported in the INSTR table, no forced loans should be reported in the INSTK table. Accordingly, the “Overdraft identifier” field in the INSTR table is more extensive than the one in the INSTK table: in the INSTR table, the identifier of the current account or securities account that generated the instrument of the forced loan due to the fact that it is now of a debit balance must be reported, and in the case of a revolving overdraft facility, the identifier of the related overdraft must be reported in this field, while in the INSTK table an identifier may be reported only in the latter case. In the case of an overdraft, this field establishes the link with the BETREG data collection. If the overdraft instrument is part of a cash-pool facility and therefore may be linked to several overdrafts, the most relevant overdraft identifier should be reported in the “Overdraft identifier” field, and the fields for monitoring the cash-pool should be filled in simultaneously (“Is the instrument part of a cash-pool facility?” and “Type of cash-pool facility”).

The instrument identifier of a forced loan must be constant over time, i.e. a compulsory loan for a given overdraft/securities account must always be reported under the same identifier. When the overdraft/securities account (hereafter: “account”) turns negative, the instrument must be represented, the origination mode must be reported uniformly with the newly introduced origination mode 'KENYSZERHIT' in the INSTR. In field KELETK\_KOD (except, for example, in the case of portfolio purchases, when these instruments must be reported with the same origination code as the loan instruments, and at the same time the fields for the transferor must be reported according to the general rules).

The fields SZERZ\_KOTES\_NAP, INDUL\_NAP, ELSZAM\_NAP should be filled with the date of the last (currently outstanding) negative turn of the account. This date must remain unchanged until the account shows a positive balance again, i.e. the customer has settled the debt. In this case, the forced loan instrument should be deleted from the HITREG without reporting an INSTM record (if all related balance sheet/profit and loss account items are also 0). That is, with 0 capital outstanding, a forced loan can only be reported if a balance sheet/profit and loss account value is not 0 due to the application of IFRS or the recognition of accrued interest. If all balance sheet/profit and loss account values are 0 (i.e. no asset-side related interest is shown), the forced loan cannot be included in the HITREG.

If the account turns negative again, the last date is to be reported, which date at the start of the instrument is the same as the value of the KESD\_KORR\_NAP field in the delay table. Since the instrument of a forced loan is always created by delay, all forced loans must have a KESD record, except in the month of termination, when there is no stock data, but e.g. accrued interest may still exist, so there is no KESD record any more. The following simplifications are allowed for the completion of the KESD table: the total amount overdue is reported in KESD.TOKE\_OSSZEG, KESD.AGGR\_TOKE\_OSSZEG is the same as this amount at the start of the delay. In fields KESD.KEZD\_NAP and KESD.KEZD\_KORR\_NAP the date of the last negative turn at the start of the delay should be reported consistently, at the same time KESD\_NAP\_SZAM and KESD\_KORR\_NAP\_SZAM are the same and consistent with the delayed number of days used in table SF18. Later on, due to possible repayments or stock increases, these correlations may no longer exist.

An INSTM record should be recorded for a forced loan only if the forced loan ends with a negative event (e.g. sale, write-off, etc.).

With regard to the recording of interest, the M02/M03/M04 rules should be followed, i.e. if the overdraft is linked to an accrued interest receivable due to its balance at the end of the month, but the balance is still a liability at the end of the month (i.e. the stock is included in BETREG), the accrued/current period interest receivable (INSTR.FELH\_KAMAT\_OSSZEG/ INSTR.STAT\_KAMAT\_OSSZEG) should be presented in HITREG, despite the zero balance of the principal at the end of the month.

If, as a result of changes in the stock in a given month, both interest receivable and interest payable are included in the same stock, they should be shown gross wherever possible: the interest receivable in HITREG and the interest payable on the liability side in BETREG.

The field “Instrument amount” (INSTR.INST\_OSSZEG) is the amount of capital outstanding at the time of the overdraft/securities account rollover, so if there is no financial settlement/write-off/etc. at the end of the period, the instrument amount and the capital outstanding will be equal. The amount of the instrument is unchanged as long as the forced loan instrument is in the HITREG, when it is deleted from the HITREG as described above and reopened on a subsequent rollover, the amount of the instrument will be the newly rolled over amount (i.e. only the instrument ID should remain unchanged when the forced loan is moved into/out from the HITREG). It is also acceptable practice, if the credit institution's systems allow, for the amount of the instrument to move with the amount of the exposure, e.g. if the amount of the instrument increases as the liability increases.

The INSTR table fields ATSTRUKT\_KOD, UJRATARGY\_KOD, HKIVALT\_KOD, KHR\_ROGZ\_KOD must be filled with 'N' if no specific information is available.

In the field INST. KESD\_KAMATLAB in the case of a forced loan instrument, the interest rate used to calculate the interest receivable from the counterparty should be reported.

In the INSTR.FIN\_AGAZAT\_KOD field, the sector of the customer's main activity should be reported.

If the related overdraft is part of a cash-pool scheme, the related fields must also be filled in as part of a cash-pool scheme for the forced loan.

The following fields are mandatory fields, in case of forced loans they must be filled with 'N': INSTM.TULFIZETES\_KOD, INSTR.ATSTRUKT\_KOD, INSTR.UJRATARGY\_KOD, INSTR.HKIVALT\_KOD, UGYFBV.CSRD\_KOD and UGYFKV.CSRD\_KOD (for the latter two fields, the value 'N' is to be reported without checking the actual content of the field only if the customer has no credit with the data provider), for INSTR.FED\_HIT\_KOD the code value 'NEMF' is to be reported. In the INST\_UGYF.UGYF\_EGYETEML\_KOD field (which is also a mandatory field), a value of 'I' must be entered for forced loans.

Since all asset-side items are subject to capital requirements and are also included in the impairment calculation, it is necessary to fill the INSTN table with the appropriate risk management data for the case of a forced loan. In the field “Name of the rating model (customer rating tool)”, in the case of a forced loan, the rating tool for the original transaction can be specified.

Among the tables related to customers, the tables UGYFL/UGYFBV/UGYFBVTN/UGYFKV are mandatory. The field “Is the customer an SME according to the CRR?” is required. If the risk management process does not determine whether the counterparty is an SME under CRR, the value ‘N’ should be reported.

The UGYFM table must also be reported in the case of forced loans for debtor customers. In the case where no behaviour model is defined for the forced loan exposure type and the given customer has only a forced loan in HITREG, the mandatory fields in the table shall be reported with the following values:

|  |  |
| --- | --- |
| UGYFM.MIN\_KOD | TELJ |
| UGYFM.DEFAULT\_KOD | since the transaction may be default, the field should be filled in like other instruments |

The field UGYFM.DEFAULT\_NAP should be filled in the case of a forced loan if it is defaulted, in which case the date on which the forced loan became defaulted should be reported.

In the INST\_UGYF table, in the field “Customer quality”, customers must be identified by ADOS code (a forced loan can have one debtor customer, typically the owner of the associated deposit account).

The following tables are not to be filled in for forced loan instruments: SZIND, INSTK, FEDE, FEDA, INST\_FED, FED\_UGYF, FOLY, TORL, ELOT, HKIV, HBIR, ESRB, INST\_KAM, TAX\_UGYF.

### **Method for reporting guarantees and other off-balance sheet liabilities**

Guarantees and other off-balance sheet liabilities should be reported primarily in the INSTR table. If the guarantee/other off-balance sheet liability includes a credit line instrument, it is necessary to use the INSTK table, all guarantee facilities must be included in the INSTK table. No guarantee facility can be reported within the INSTR table, the INSTR.SZULO\_AZON field cannot be used, and there cannot be a guarantee facility and an actual issued guarantee within the same INSTR instrument. Consequently, in the INSTR table, the “Instrument amount” is the initial amount of the guarantee issued, which does not change.

Example 1: A credit institution issues a guarantee for EUR 1,000 in January 2024. No call on the guarantee will be made at that time, while in February 2024 a partial call of EUR 200 will be made on the guarantee issued

Example 2: A credit institution opens a guarantee facility of EUR 1,000 for a customer in January 2024, of which EUR 300 is issued as collateral for a loan taken out by the customer from another credit institution. No call has been made on the guarantee issued.



Example 3: A credit institution opens a multicurrency guarantee facility of EUR 1,000 for a customer in January 2024, under which a sub-loan of EUR 300 is opened during the month and EUR 100 of this sub-loan is issued as guarantee for a loan taken out by the customer from another credit institution. No call has been made on the guarantee issued.



In the case of framework agreements, the procedure should be consistent with the credit lines, in the case of multi-level guarantee agreements, the main facility and the sub-loan should be opened within the INSTK table, linked to each other with a parent identifier within the INSTK table, and then the actual issued guarantee should be linked to the sub-loan in the INSTR table.

The guarantees called, which will be balance sheet items, must be reported as loans granted in the INSTR table. For these loans, a value of 'I' should be reported in the field “**Is the instrument derived from the call of the guarantee?”** and the HITREG identifier of the guarantee should be reported in the field **“Guarantee bank identifier”**. If a guarantee is fully drawn and therefore terminated, or only part of it is drawn but the remaining part is contractually terminated, it should not be kept in HITREG because the credit from the drawdown has a guarantee ID, it should be terminated with an INSTM record.

If the main facility is multipurpose and contains both a guarantee call option and a credit call option, the credit line and the guarantee facility must be opened separately under the main facility in the INSTK table at the time of contracting, and must be linked to the main facility ID (INSTK\_AZON or SZULO\_INSTK \_AZON). The facility breakdown should be reported consistently with the values reported in the SF09 table.

If the guarantee facility is already under an existing multipurpose main facility that was previously included in the HITREG report, the guarantee facility should be included in the report with a new INSTK\_AZON, linked to the multipurpose facility with a parent ID within the INSTK table. the value of the field **“Total amount of credit line”** in the original (parent) instrument should not be changed in this case, if the **“Total amount of credit line”** originally included the value of the guarantee, it can still be included.

The field **“Credit line still available (undrawn)”'** shows the value of the actual off-balance sheet liability for both the credit line and the guarantee instrument, so the value of this field for a credit line should not include the value of the guarantee under existing rules and for a guarantee only the amount of the actually assumed guarantee should be reported in this field. The value of this field must be consistent with the Nominal Value column in table SF09 if the outstanding guarantee facility is reported in the INSTK table. In other cases, the actual off-balance sheet liability should be included in the field **“Amount of undrawn credit line”** in the INSTR table. As with the credit lines, the undrawn amount field should not duplicate, and a liability amount consistent with the SF09 table should be reported, aggregated to the contract level. When summing up to the contract level, the amount in the “Credit line still available (undrawn)” field in the INSTK table and the amount in the “Undrawn credit line” field in the INSTR table must be consistent with the “Nominal value” column in the SF09 table, i.e. there must be no duplication of data.

The “Actual exposure value” shall be reported as the product of the undrawn credit line and the CCF used in the capital calculation in the absence of a gross carrying amount. In the case if a guarantee facility is opened in the INSTK table, the available credit line reported there shall be allocated to the current exposure value of the INSTR instruments opened under it in proportion to the undrawn facilities reported in the INSTR table, the sum of the thus allocated and undrawn facilities shall be multiplied by the credit conversion factor used in the capital calculation.

If a balance sheet item is recorded in relation to a guarantee that is included in loans in the aggregated statistics, its gross and net book value and valuation differences should be reported.

In the INSTR table, in the field **“Method of origination”**, in the case of guarantee/other off-balance sheet commitment instruments, the origination by new contract should be reported (except, for example, in the case of portfolio purchases, when it is necessary to report these instruments with the same origination code as for the loan instruments, and at the same time to report the fields for the transferor according to the general rules).

In the INSTR table, the **“Instrument amount”** field should be used to report the value of the guarantee/other off-balance sheet liability issued at the time of issue, which may differ from the amount reported in the “Undrawn credit line” field, e.g. if a guarantee call has been made.

The code values 'GARANCIA' and 'EGYEB\_OFFB' have been added to the code values of the **“Purpose of credit line”** field in the INSTK table and the “Instrument type” field in the INSTR table.

In both the INSTK and the INSTR tables, the field “Credit line impairment valuation method” must be completed for guarantees and other off-balance sheet liability instruments. If this value is not 'NEM\_ERT', the field “Type of impairment of the credit line” must be filled in, if it is 'NEM\_ERT', the field “Classification of off-balance sheet instruments not subject to impairment” must be filled in. The information reported in the fields “Type of impairment of the credit line” and “Classification of off-balance sheet instruments not subject to impairment” should be consistent with the classification in each column of Table SF09. The fields “Type of impairment” and “Method of impairment assessment” in the INSTR table should be left blank for guarantees and other off-balance sheet commitments instruments.

The guarantee/other fees incurred in respect of guarantees and other off-balance sheet commitments, expressed as a percentage, should be reported in the INSTR table field “Interest on transaction (stock) = stock rate”, with the annualised fee rate reported as a percentage of the nominal value of the guarantee issued. In the INSTK table, the fees and commissions related to the credit line reported there should be reported in the same way, but expressed as an amount.

For guarantees and other off-balance sheet commitments, the field “LTV on credit approval” should also be reported if they are for real estate or motor vehicle purchases.

The following fields are mandatory fields and should be filled with 'N' for guarantees and other off-balance sheet commitments: INSTM.TULFIZETES\_KOD, INSTR.ATSTRUKT\_KOD, INSTR.UJRATARGY\_KOD, INSTR.HKIVALT\_KOD, UGYFBV.CSRD\_KOD and UGYFKV.CSRD\_KOD (for the latter two fields, the value 'N' is to be reported without checking the actual content of the field only if the customer has no credit with the data provider), for INSTR.FED\_HIT\_KOD the code value 'NEMF' is to be reported. In the INST\_UGYF.UGYF\_EGYETEML\_KOD field (which is also a mandatory field), a value of 'I' should be entered for guarantees and other off-balance sheet commitments.

At the expiry of the guarantee/off-balance sheet liability, the contract should be closed with an INSTM record, with the termination type “Other termination”.

Syndicated guarantee or other off-balance sheet liability contracts must be reported in the **SZIND** table. If a guarantee or other off-balance sheet liability contract is part of a previously reported syndicated loan contract, the syndicated contract identification field must be filled in the INSTK or INSTR table.

The tax number/identifier of the guarantee beneficiary must be reported in HITREG, if available. For *these partners*, i.e. the guarantee beneficiaries, in the tables UGYFL/UGYFBV/UGYFKV, the fields “Partner type classification: debtor/co-debtor (DR)”/ “Enterprise partner type classification: debtor/co-debtor (DR)” and “Partner type classification: collateral provider (PP)”/ “Enterprise partner type classification: collateral provider (PP)” should be flagged with 'N', and only the “Households–self-employed customer anonymous identifier” (UGYFL)/ “Domestic enterprise registration number” (UGYFBV) should be reported for the partner, and for the foreign partner (UGYFKV) the procedure should be as described for the field “Enterprise foreign identifier”. In the INST\_UGYF table, the new code value 'GAR\_KEDV' should be used in the field “Customer quality” for the guarantee beneficiary. The beneficiary is to be reported as long as the guarantee issued is valid, and after its termination, the beneficiary is not to be reported either. The code value 'GAR\_KEDV' is the code value of the guarantee beneficiary, only applicable for this type of counterparty.

For the GARANCIA and EGYEB\_OFFB instruments, it is not necessary to fill the following tables: FOLY, TORL, ELOT, HKIV, HBIR, ESRB, KESD, INST\_KAM, TAX\_UGYF. Tables not listed and not detailed above (e.g. counterparty tables, collateral tables, link tables) should be reported along the same logic as credit limits for guarantees and other off-balance sheet commitments.

In the case of off-balance sheet commitments related to project loans, the data of the related project loan with the highest contractual amount should be “inherited” in the fields related to the project loan, at the same time the value 'I' should be reported in the field **“Other credit institution risk exposure related to project?”**. The aggregate amount of off-balance sheet commitments related to a given project loan should continue to be reported in the field **“Carrying amount of any additional *off-balance sheet* commitments undertaken by the credit institution in respect of a project”**. The value of off-balance sheet commitments related to a given project should add up to the value reported in this field. No inclusion rule is applied in this context, as the scope of off-balance sheet items related to a given loan cannot be automatically determined.

### **How to report HPS grants**

From the reference period June 2022 until the reference period December 2023, the following procedure shall be followed for the mapping of code values for the K23 HPS subsidy:



It is important to highlight the following points about the table:

* If a normal market loan is taken out by the same customer for the same loan purpose in addition to the subsidised loan due to its maximum ceiling, the normal loan should be reported in the K23 report with the code value CSKP, accordingly in HITREG in the field “Loan scheme” the code value 'NEM\_TAM' and in the field “Is government support e.g. HPS linked to the instrument?” the HPS code value that is also reported in the subsidised branch (CSKK, CSK2, CSK3 or CSKT) should be entered.
* For the codes CSKK, CSK2, CSK3, in the field “Is government support e.g. HPS linked to the instrument?”, the code value 'EGYEB' or 'NHPZ' can be used, but not 'TLAK'.
* The code value 'TLAK' can only be used with the 'CSKT' or 'CSKF' form of government support (in the latter case, the 'EGYEB' loan scheme is also allowed.

As new forms of support will be introduced from the reference period of **January 2024**[[7]](#footnote-8) and the requirements for data collection under code K23 will change accordingly, the HITREG-K23 correlation table will change as follows:



In connection with the above table, it is important to highlight the following:

* as indicated in the table, the CSKK code value will be discontinued in the K23 report from 01.01.2024, however, given that in HITREG both the loan scheme and the form of government support are fields reflecting the current status, we maintain the code value in HITREG due to the outstanding stock. For new contracts concluded on or after 01.01.2024, the code value is not applicable.
* Code values CSK2 and CSK3 are also no longer applicable for new contracts concluded on and after 01.01.2024 (due to pending claims, their reporting is temporarily accepted until 30.06.2024), but they can be used for the existing stock as relevant code values or in case of renegotiation or restructuring.
* when matching the CSKT code value, it can be seen that the code value for the 'TLAK' loan scheme (after the transitional deadline of 30.06.2024) can only be applied to a new contract if a subsidised loan is taken out in addition to the support for home creation in small settlements, which is NOT a subsidised loan under Government Decree No 302/2023 (VII.11.) and Government Decree No 518/2023 (XI.30.).
* if a CSKP code value is reported in the K23 report, this means for new contracts signed on and after 01.01.2024 that the support for home creation in small settlements is taken out with a market loan, so the loan scheme is typically 'NON\_TAM' (possibly 'DOLG'/'ATHI') as before.
* the code value CSKF is no longer applicable for new contracts concluded on and after 01.01.2024 (due to pending claims, their reporting is temporarily accepted until 30.06.2024), but they can be used for the existing stock as relevant code values or in case of renegotiation or restructuring.
* if the support for home creation in small settlements is taken out in addition to the subsidised loan provided for in Government Decree No 302/2023 (VII.11), the code value CSF2 or CSF3 is applied, depending on the number of children.
* the new CS01-CST3 code values should be reported with the credit scheme 'EGYEB'.

The field “**Is government support e.g. HPS linked to the instrument?**” should in each case reflect the current status, i.e. if a condition of the HPS grant fails and therefore the HPS grant has to be repaid and the related subsidised loan becomes a higher interest rate loan, the field should be reported as ‘NEM' (NO) and the field “Loan Structure” as ‘NEM\_TAM' as above.

For the HPS PLUS schemes, two types of moratorium can be interpreted:

* grace period for the payment of principal in the first year: in this case, the value 'I' should be reported in the field “Is the customer paying interest only?” and the moratorium fields should be reported as follows:
	+ subject of moratorium: 'TOKE' (only for interest period),
	+ moratorium type: 'JOGI\_EGYEB',
	+ start and end of moratorium: fields to be reported consistently with the fulfilment of legal conditions.
* suspension of repayments and interest payments under Article 43 of the HPS Plus Decree: in this case, the value 'N' should be reported in the field “Is the customer paying interest only?” and the moratorium fields should be reported as follows:
	+ moratorium subject: 'TOKE\_KAMAT',
	+ moratorium type: 'JOGI\_EGYEB',
	+ start and end of moratorium: fields to be reported consistently with the fulfilment of legal conditions.

The suspension does not imply a contract modification (no renegotiation and restructuring) even though the maturity of the loan is extended.

For the HPS PLUS schemes, the “Reference interest repricing period (continuous)” field value is '5Y', the “Reference rate designation” field is 'AKK', and the maturity is at least 10 years.

# ESRB table filling instructions

## General instructions

1. The table shall include credit risk, collateral and other supplementary information with regard to the contracts concluded with enterprises (including enterprises with registered office abroad) and natural persons (including non-resident natural persons) in accordance with the RECOMMENDATION OF THE EUROPEAN SYSTEMIC RISK BOARD of 21 March 2019 amending Recommendation ESRB/2016/14 on closing real estate data gaps (ESRB/2019/3) (hereinafter: ESRB Recommendation.

Find below the definitions to be used for the ESRB table:

**Residential property:** the definition of residential property is set out in Article 4(1)(75) of Regulation (EU) No 575/2013. Accordingly, property available for residential use which is shown as such on the title deed or is awaiting such an indication if a valid occupancy permit has been issued for it is considered to be a residential property. An exception to this may be the case where a natural person builds a dwelling on his/her own land, as this may already be considered as a residential property at the construction stage. The holiday home and the farmhouse can be classified as residential property, provided that it is suitable for habitation. If a property is for mixed-use, it should be regarded as different properties (e.g. according to the floor area devoted to each use), if such a breakdown is feasible; otherwise the property may be classified according to its dominant use.

**Loan connected to residential property:** Loan to a natural person secured by residential property, regardless of the loan purpose, unless the loan is secured by building plot in which case only construction should be considered as loan purpose.

**Commercial Real Estate:** All income-generating properties, whether existing or under development, including tenement flats; or property used by owners for the purpose of business, implementation of the intended purpose or activity, whether existing or under development; which does not qualify as residential property; and including social tenement.

If a property is for mixed-use, i.e. both for commercial and residential use, it should be regarded as different properties (e.g. according to the floor area devoted to each use), if such a breakdown is feasible; otherwise the property may be classified according to its dominant use.

**Loan connected commercial real estate**: a loan granted to a legal entity for the acquisition of income-generating commercial real estate (or a group of properties defined as income-generating real estate), whether existing or under development; or a loan for the acquisition of commercial real estate used by the owners for the purposes of implementing business goals, purpose or activity (or a group of such properties), whether existing or under development, or a loan secured by commercial real estate (or a group of commercial properties) (where the debtor counterparty is reported in the UGYFBV, UGYFBVTN or UGYFKV table).

## Data to be included in the report

Amounts shall be reported in the data supply – unless provided otherwise in this Methodological Guide – in the original currency (specified in the related currency field), i.e. data recorded in foreign currency shall be reported in that currency rather than in forint.

##  Reporting frequency

The table must be completed for each month in such a way that the first two months of the quarter are reported with negative clearance and it contains data only for the third month.

## Scope of data to be reported

Data must be reported at instrument level. This means that for all instruments opened in INSTR, the data included in ESRB, relevant based on the ESRB/ESCB Recommendation must be reported as follows:

1. **RRE data:** in the related fields, only the data of the instrument type 'LAKAS\_HIT' or 'LAKAS\_LIZ' for natural person debtors belonging to the domestic and foreign household sector (where the values of INST\_UGYF.UGYF\_JELLEG\_KOD are 'TERM' or 'TERM\_H’) should be reported, if the instrument is secured by residential property (i.e. the collaterals include residential property – residential property is specified in the FEDE.FED\_TIP\_KOD field – for the specific instrument: the FEDE.FED\_INGATLAN\_KOD field takes the following values: ‘CS\_HAZ’,’I\_HAZ’,’S\_HAZ’,’E\_LAKO’,’LAKAS’,’UDULO’,’BEEPITETLEN’). Data on renegotiated instruments secured by residential property are also included in the scope of instruments to be reported (ESRB/RRE/ratios). It is a relief that if the instrument type is 'ING\_HIT' or 'ING\_LIZ' and/or the loan purpose is a home renovation or extension for a natural person debtor, then no RRE data need to be reported in the ESRB table.
2. **CRE data:** in the related fields, only data on instruments of non-natural person, debtor-quality customers (i.e. self-employed customers reported in the table UGYFL (customers in the household sector), customers in the tables UGYFBV (domestic enterprises with a registration number), UGYFBVTN – (domestic enterprises without a registration number) and UGYFKV (foreign corporate customers)) should be recorded which
	1. are **loans related to the development or acquisition of commercial real estate**, where the instrument type is ‘ING\_HIT’ or ‘ING\_LIZ’, the (INSTR.ING\_FIN\_KOD field is filled in and the code in the INSTR.FIN\_ING\_TIP\_KOD field is ‘KER\_JOVTERM’ (in the case of loan contracts concluded on or after 1 July 2021) or ‘KER’ (for loan contracts concluded before 1 July 2021)) and the collateral type is ‘ING\_KER’ or
	2. **the real estate is necessary for pursuing the activity of the corporate counterparty debtor and the debtor counterparty takes the loan for the acquisition of that real estate**, where the instrument type is ‘ING\_HIT’ or ‘ING\_LIZ’, the INSTR.ING\_FIN\_KOD field is filled in and the code in the INSTR.FIN\_ING\_TIP\_KOD field is ‘KER\_SAJAT’ (in the case of loan contracts concluded on or after 1 July 2021) or ‘KER’ (for loan contracts concluded before 1 July 2021) (own-use commercial real estate under development also belongs to this category) and the collateral type is ‘ING\_IRODA’;
	3. and **regardless of the instrument type, where the range of collaterals connected to the instrument collateral also includes commercial real estate** (i.e. the collaterals include commercial real estate, i.e. the **FEDE.FED\_TIP\_KOD** field shows the code of ‘ING\_KER’ or ‘ING\_IRODA’) (ESRB/CRE/indicators);

As mentioned above, the code value 'KER' is not applicable for contracts concluded after 01.07.2021.

It is a relief that if the debtor customer is self-employed, the reporting of CRR data can be waived, but the MNB considers it good practice to report for self-employed customers. In the remainder of this methodological guide, we will detail the reporting requirements with this relief in mind.

If several collaterals belong to an instrument, the following principles should be borne in mind when preparing the report:

* + - the value/revenue data for an instrument is to be reported for collaterals aggregated in respect of a single instrument;
		- in terms of location, the location of the highest value financed property should be reported (even if the property financed and the property used as collateral are different)
		- in the First time buyer field information should also be provided for the property financed

If the same real estate collateral belongs to several instruments, the value data should be reported for the allocated real estate collateral for each instrument. As regards the location, the data of the property serving as collateral with highest proportion should be reported.

In the case of a contract linked to a loan redemption, it is necessary to examine the purpose of the original loan – for example, if the purpose of the loan is the purchase and/or development of income-producing commercial property, this is also the case for the redeemed transaction.

## Detailed requirements for the completion of the ESRB table

### **Notions and abbreviations used in the ESRB table**

1. **Identification number of observed agent:** The term defined as such in the Methodological Guide specified in Annex 3 to MNB Regulation No 35/2018 (XI. 13.) on the data reporting obligations to the central bank’s information system in respect of certain data of credit transactions.
2. **Instrument (special credit line) identification number:** The term defined as such in the Methodological Guide specified in Annex 3 to MNB Regulation No 35/2018 (XI. 13.) on the data reporting obligations to the central bank’s information system in respect of certain data of credit transactions.

#### **ESRB dataset on housing loans to natural persons (ESRB/RRE/indicators)**

1. **Interest coverage ratio at origination ICR-O (CRE):** value of the ratio specified in Point 18 of Section 2(1)1) of the ESRB Recommendation, calculated in accordance with Annex IV to the ESRB Recommendation at the time of granting the loan. The field is optional, it may/should only be filled in if the Aim of the purchase of residential unit field (ESRB.RRE\_VAS\_CEL\_KOD) contains the ‘BERBEAD’ code, i.e. the property is purchased for rental purposes, otherwise it should be left blank.
2. **– 5. Yearly interest cost and currency at origination (RRE):** as defined in Annex IV to the ESRB Recommendation. The field is optional, it may/should only be filled in if the Aim of the purchase of residential unit field contains the ‘BERBEAD’ code, i.e. the property is purchased for rental purposes, otherwise it should be left blank.
3. **Loan to revenue ratio at origination LTR-O (RRE):** the ratio specified in Point 25 of Section 2(1)1) of the ESRB Recommendation, calculated in accordance with Annex V to the ESRB Recommendation, with the proviso that the denominator of the ratio should show the gross rental revenue at the time of granting the loan. The field is optional, it may/should only be filled in if the Aim of the purchase of residential unit field contains the ‘BERBEAD’ code, i.e. the property is purchased for rental purposes, otherwise it should be left blank.
4. **– 8. Gross rental revenue at origination –revenue and currency:** as defined in Annex IV to the ESRB Recommendation. The field is optional, it may/should only be filled in if the Aim of the purchase of residential unit field contains the ‘BERBEAD’ code, i.e. the property is purchased for rental purposes, otherwise it should be left blank.
	* + - 1. **First time buyer? (RRE):** a loan related to residential real estate taken out by a borrower (debtor, co-debtor) for which the conditions set out in paragraphs (1a) and (1b) of Article 3 of the Debt-Brake Decree in force from 1 January 2024 are met with regard to the maximum exposure value at the time of credit assessment in proportion to the market value of the real estate.
5. **Purpose of the purchase of residential unit:** defining whether the loan relates to a property purchased for rental as defined in Point 3 of Section 2(1)1) of the ESRB Recommendation or to an owner-occupied property as defined in Point 32 of Section 2(1)(1) of the ESRB Recommendation, with the proviso that the reporting agent may also rely on the borrower’s declaration to that effect for the completion of this field. If the debtor counterparty makes not declaration, the field should contain the ’NEM\_NYIL’ code.

The indicators above, related to residential property, are mandatory only if the contract date is on or after 1 July 2021.

#### **ESRB dataset on loans related to commercial real estate of non-natural persons (ESRB/CRE/indicators)**

Credit institutions operating in the form of building societies are not required to report the indicators defined in this point.

1. **Loan to value ratio – current LTV-C (Commercial Real Estate – CRE):** The ratio specified in Section 2(1)(1)(7) of the ESRB Recommendation, calculated in accordance with Annex V to the ESRB Recommendation Mandatory field for all loans secured by commercial property
2. **Loan to cost ratio (LTC):** The ratio specified in Section 2(1)(1)(23) of the ESRB Recommendation, calculated in accordance with Annex V to the ESRB Recommendation This field should only be filled if the INSTR.ING\_FIN\_KOD field contains ‘FEJL’, i.e. the loan is secured by a property under development; otherwise it should be left blank. The indicator should be updated if either the loan amount or the amount of the development cost changes during the tenor of the loan. The value of this field should be calculated with the amount entered in the “Development cost” field.
3. **– 14. Development cost and currency:** sum of net (exc. VAT) costs associated with the construction (until completion) of the commercial property. Development cost include both hard and soft costs. The total project budget should be taken into consideration when completing the field, including the costs related to the acquisition of the land, unless it has been financed by a separate loan. This field should only be filled if the INSTR.ING\_FIN\_KOD field contains ‘FEJL’, i.e. the loan is secured by a property under development; otherwise it should be left blank. The value in this field should be updated when the development costs change.
4. **– 16. Net yearly rental revenues and currency at origination (CRE):** Value of the net annual revenue at the time of granting the loan, as stipulated in Annex V to the ESRB Recommendation. This field should be filled in also when the INSTR.ING\_FIN\_KOD field contains ‘FEJL’, i.e. the loan is secured by a property under development.

The field should contain the annual rental income from the rental of the property to tenants or the annual cash flow generated by the owners of the property by realising the business purpose, intended use or activity, net of taxes and operating costs serving the maintenance of the value of the property and, in the case of cash flow, charged to other costs and benefits directly related to the use of the property. All revenues connected to the property should be reported in this field if revenues are earned under several titles.

The annual rental income at the time of granting the loan means the projected rental income, when it is a property under development and there is no valid lease agreement yet. However, when the bank finances a completed commercial property, this corresponds to the annual rent calculated on the basis of the actual lease contracts in effect. This field should contain net revenues; if this is not available, the field should contain the gross annual revenue (without deducting operating expenses, and including taxes).

Data in the Net yearly rental revenues at origination (CRE) and related currency fields should be reported only for loan contracts concluded on or after 1 July 2021.

For the following fields, the narrowing-related details are contained in the table in paragraph 2.6.3./B:

1. **– 18. Current net yearly rental revenues and currency:** Current value of the net annual revenue stipulated in Annex V to the ESRB Recommendation. The field may be filled in based on the annual report.

**19. – 20. Current Debt Service (DS) and currency at origination:** the value of the annual debt service at the time of the granting of the loan, defined in Annex V to the ESRB Recommendation, i.e. the amount of the annual debt service of the loan(s) secured by commercial real estate. Both the principal and the interest amount must be reported.

1. **– 22. Current Debt Service (DS) and currency:** the current value of the annual debt service defined in Annex V to the ESRB Recommendation, i.e. the amount of the annual debt service of the loan(s) secured by the commercial real estate. Both the principal and the interest amount must be reported.

**23. Interest coverage ratio at origination ICR-O (CRE):** Value of the ratio specified in Point 18 of Section 2(1)1) of the ESRB Recommendation, calculated in accordance with Annex V to the ESRB Recommendation at the time of granting the loan. This field is mandatory only if the INSTR.ING\_FIN\_KOD field contains “FEJL/VASAR”,

Data in this field should be reported only for loan contracts concluded on or after 1 July 2021.

1. **Debt Service Coverage Ratio current (DSCR-C):** Current value of the ratio specified in Point 10 of Section 2(1)1) of the ESRB Recommendation, calculated in accordance with Annex V to the ESRB Recommendation
2. **Interest coverage ratio current (ICR-C):** Current value of the ratio specified in Point 18 of Section 2(1)1) of the ESRB Recommendation, calculated in accordance with Annex V to the ESRB Recommendation
3. **– 27. Yearly interest cost and currency at origination:** value of the annual interest expenditures at the time of granting the loan, as stipulated in Annex V to the ESRB Recommendation Data in this field and in the related currency field should be reported only for loan contracts concluded on or after 1 July 2021.

**28.– 29. Current yearly interest cost and currency:** current value of the annual interest expenditures stipulated in Annex V to the ESRB Recommendation. If a derivative is linked to the respective instrument (e.g. IRS hedge), interest should be reported taking into account the effect of the derivative when calculating the interest cost.

**Fields 17 to 29:**

* in the case of loans related to the development or acquisition of commercial real estate (2.3.B.i)) these fields are mandatory,
* data for property purchased/under development for the purposes of pursuing the corporate counterparty debtor’s activity and for the loan related to acquisition of such property should be reported on a best effort basis (2.3.B.ii)), if available
* and for loans secured by commercial real estate (2.3.B.iii)), it is not necessary to report these attributes in the ESRB table.
1. **Location of the commercial property financed by loan and/or serving as collateral:** specify whether the property is located in a domestic priority area, a domestic non-priority area or abroad. See below the list of areas classified as prime areas by property type. Locations outside the areas defined below are classified as non-prime or foreign for these property types.

For each type of commercial real estate, it is recommended that the locations defined below be included as prime locations in the bank’s data supplies. Locations outside the areas defined below are classified as non-prime.

**Prime location definitions by property type:**

* **Office space (office building):**

In the case of office buildings, the property has prime location, if it is located in the areas of the following postcodes of Budapest: 1011, 1012, 1013, 1014, 1015, 1016, 1024, 1027, 1051, 1052, 1053, 1054, 1055, 1056, 1061, 1062, 1063, 1064, 1065, 1066, 1067, 1068, 1071, 1072, 1073, 1074, 1075, 1076, 1077, 1078, 1081, 1082, 1083, 1084, 1085, 1086, 1088, 1089, 1092, 1093, 1094, 1095, 1096, 1111, 1114, 1115, 1117, 1118, 1119, 1122, 1123, 1126, 1131, 1132, 1133, 1134, 1136, 1137, 1138, 1139.

* **Industrial park (industrial-logistics property, warehouse):**

In the case of industrial-logistics properties, the property has prime location, if it is located in the areas of the following postcodes of Hungary: 1038, 1039, 1044, 1046, 1048, 1112, 1116, 1151, 1152, 1163, 1164, 1165, 1171, 1172, 1173, 1174, 1182, 1185, 1188, 1211, 1212, 1213, 1214, 1215, 1221, 1222, 1223, 1224, 1237, 1239, 2000, 2011, 2013, 2030, 2038, 2040, 2045, 2049, 2051, 2053, 2071, 2073, 2089, 2091, 2092, 2096, 2100, 2111, 2112, 2117, 2119, 2120, 2141, 2142, 2143, 2144, 2146, 2151, 2220, 2225, 2230, 2233, 2234, 2310, 2314, 2330, 2335, 2336, 2351, 2360, 2363, 2364, 2440, 2461.

* **Commercial centre (shopping centre):**

For shopping centres, the property is of prime location if it is **one of the following shopping centres in Budapest**: Allee, Aréna Pláza, Árkád, Etele Pláza, Mammut, MOM Park, West End City Center.

* **Business premises:**

In the case of business premises, the location of the property is prime if it is located in the **district V of Budapest** or in **district VI of Budapest in the area of Andrássy út 1-49 or 2-48.**

* **Hotel:**

In the case of hotels, the property is of prime location if it is located in **districts I, V, VI, VII of Budapest** or in one of the settlements of the **Lake Balaton tourist area** as specified in Government Decree No 429/2020 (IX. 14.) on the definition of tourist areas.

* **Holiday home:**

Interpretation: property owned by a company and used for its own purposes (team building, education, recreation). In the case of holiday homes, the property is of prime location if it is located in one of the settlements of the **Lake Balaton tourist area** as specified in Government Decree No 429/2020 (IX. 14.) on the definition of tourist areas.

* **Construction of gated community, multiple flats:**

The housing project is of prime location if it is located in **Budapest in districts I, II, V, VI, VII, XII** or under the following postal codes of districts III, IX, XI, XIII: 1033, 1036, 1092, 1093, 1111, 1114, 1117, 1118, 1132, 1133, 1136, 1137, 1138.

* **Condominium flat:**

Condominium flats are of prime location if they are located in districts **I, II, V, VI, VII, XII of Budapest** or under the following postal codes of districts III, IX, XI, XIII: 1033, 1036, 1092, 1093, 1111, 1114, 1117, 1118, 1132, 1133, 1136, 1137, 1138.

When defining the type of property (FEDE.FED\_INGATLAN\_KOD) the classification according to the designation of the main purpose of the building as it appears in the land register (in Part I of the title deeds) should be taken into consideration. If the property type is guesthouse it should be allocated to the ‘hotel’ category. The ‘shopping centre’ category should be used purpose is to construct/buy a complete shopping centre (or e.g. a complete hypermarket building with the ancillary shopping area) or it serves as collateral; otherwise the business premises category should be used.

In the case of real estate portfolio financing, the following procedure should be followed when determining the location:

If the highest value property in the portfolio can be identified, the location of that property should be reported. Otherwise the location should be reported in the following order:

according to the location of the highest value collateral,

if this is not possible, the higher category should be reported based on the distribution of prime/non-prime properties by property value,

* + if this is not possible either, the location of the property should be coded according to the location of any of the collateral properties, and the location of the rest of the properties linked to the transaction as collateral will be shown in the collateral table.

##  Detailed requirements for the completion of the ESRB table

Data at the time of granting the loan: the data must be provided for all loan contracts concluded after 1 July 2021, if they satisfy the conditions specified above.

Current data: data should be reported if a drawdown has already been made from the respective instrument irrespective of the date of the loan contract, i.e. these data should be reported for the entire portfolio satisfying the conditions above. As regards current data, where data are available, they should be updated quarterly, but at least annually. When calculating data for the current year (e.g. annual interest expense, annual net income, annual rental income), data calculated for the calendar year should be reported.

Portfolio data should also be reported in the ESRB table in the month of termination.

### **LTV calculation**

The ESRB Recommendation expects the reporting of two types of LTV data. The LTV-O **original** loan-to-value ratio should be reported in the INSTR.HBIR\_LTV\_SZAZLK field for all ESRB relevant transactions.

As regards the **current** LTV data, report transaction-level LTV in the ESRB table’s ESRB.CRE\_LTVC\_SZAZLK field according to the approach specified in point 1.4 of Annex I to the amended ESRB Recommendation. The calculation of the current LTV shall follow the same principles as the LTV at the time of the credit, as specified in this Methodological Guide 1.5.3 e). For the purposes of calculating the LTV ratio use the value of the collateral real estate.

### **DSCR calculation**

The **original value** of the debt service coverage ratio (DSCR-O) shows what percentage of the debtor’s debt service for (all) known exposures secured by the property(ies) and granted by any lender is covered by the net annual income at the time of granting the loan. The value of DSCR-O should be reported in the fields INSTK/INSTR.DSCR\_SZAZLK for instruments of type 'ING\_HIT' or 'ING\_LIZ' concluded on or after 1 July 2021 and for project loans concluded on or after 1 December 2019.

When calculating the **current** value of the indicator (DSCR-C = ESRB.CRE\_DSCRC\_SZAZLK), the aggregate net annual rental income of the property(properties) securing the loan(s) should be compared to the debt service of all known exposures secured by the property(properties), if this information is available, granted by any lender. That is, for each transaction an aggregate DSCR reflecting the annual rental income from all properties serving as collateral and the debt service of all loans should be reported.

If information on rental income is not available for the financed property, the numerator in the DSCR calculation should show the annual revenue of the borrower after deducting the` operating costs and taxes, i.e. the following formula should be used to calculate the indicator:

 **(A-B-(C))**

**DSCR =**

**(D+E)**

**where:**

**A:** Annual income / Annual income from the operation of the real estate (Total incomes)

**B:** Annual operating costs, fees, cost of the additional investments at the owner’s discretion (including new tenant improvements/renovations) and other non-rechargeable costs, taxes, fees (Operational Expenses)

**(C:** Company tax (Tax))

**D + E:** Annual (planned) interest payment and principal payment obligation (debt service)

The DSCR-C indicator must be reported for all instruments listed in 2.3.B.i) and, if available, also for the instruments listed in 2.3.B.ii).

For real estate under development the DSRC-C and ICR-C ratios must be also provided. In view of the fact that in this phase of the project there is no actual revenue from rents yet, the ratios should be reported based on the anticipated rent revenue.

### **Reporting requirements in tabular form**

The two tables below contains the reporting requirements related to the ESRB table.

1. **Range of RRE indicators to be reported:**



1. **Range of CRE data to be reported:**



For some attributes in the table, reporting is allowed for contracts concluded after 01.07.2021, see specifications detailed in paragraph 2.5.1.

# Completion instructions for the Taxonomy – Customer table (TAX\_UGYF)

A new table TAX\_UGYF is added to the HITREG data model. For the first time with a reference date of 31.12.2022, European legislation expects institutions subject to the NFRD[[8]](#footnote-9) (Non-Financial Reporting Directive) to disclose the value of their exposures that can be aligned with Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088 (hereinafter: “Taxonomy Regulation”). To produce this data, credit institutions need to monitor the extent to which their NFRD counterparties are aligned with the Taxonomy Regulation in terms of turnover and CAPEX (Capital Expenditure).

The TAX\_UGYF table is to be filled if the value of the field 'CSRD\_KOD' in the UGYFBV/UGYFKV tables is 'I'.

In the TAX\_UGYF table, the turnover and investment expenditure data of debtors of credits started after 01.12.2023 that meet the above conditions must be reported. Where information is available on whether an enterprise is a “Is the enterprise obliged to publish non-financial statement?”, the substantial information should be reported in each case in the INSTR.CSRD\_KOD field. If this data is 'I', but the customer has only credit contracts concluded before 01.12.2023 and no data are available in the TAX\_UGYF table, only in this case the TAX\_UGYF table should be reported with 0 values.

1. This document is the translation of Methodological notes version 28. [↑](#footnote-ref-2)
2. a) Motor vehicle: a vehicle driven by built-in engine. However, agricultural tractors, slow moving vehicles, mopeds and trams do not qualify as motor vehicles.

b) Trailer: a vehicle designed to be towed by a motor vehicle, agricultural tractor or slow moving vehicle. A trailer with a maximum permissible gross weight of 750 kilograms or less is a lightweight trailer, and a trailer with a maximum permissible gross weight over 750 kilograms is a heavyweight trailer. [↑](#footnote-ref-3)
3. MNB Decree No 39/2016 (X. 11.) on Prudential requirements applicable to non-performing exposures and restructured receivables. [↑](#footnote-ref-4)
4. <https://www.mnb.hu/felugyelet/szabalyozas/felugyeleti-szabalyozo-eszkozok/modszertani-kezikonyvek/icaap-ilaap-bma-felugyeleti-felulvizsgalatok> – Annex 4 [↑](#footnote-ref-5)
5. Recommendation No 11/2018 (II. 27.) of the Magyar Nemzeti Bank on the management of risks of financial organisations related to real properties [↑](#footnote-ref-6)
6. In CCR the factoring transactions must be recorded uniformly as receivables from the factoring counterparty; accordingly there will be a justified difference in respect of the counterparties for factoring transactions without recourse. [↑](#footnote-ref-7)
7. Support for home creation in small settlements under Government Decree No 302/2023 (VII.11.) and HPS PLUS support under Government Decree No 518/2023 (XI.30.) [↑](#footnote-ref-8)
8. [Directive 2014/95/EU of the European Parliament and of the Council of 22 October 2014 amending Directive 2013/34/EU as regards disclosure of non-financial and diversity information by certain large undertakings and groups](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32014L0095) [↑](#footnote-ref-9)