

## Monthly balance sheet statistics

## General guidelines

### I Sectors of the economy<sup>1</sup>

---

Banks (MFIs)<sup>2</sup>

Enterprises and households  
(including non-profit institutions)  
General government

} Non-banks (non-MFIs)<sup>2</sup>

#### Domestic/in Germany

“Domestic/in Germany” denotes the economic area of the Federal Republic of Germany.

#### 1 Domestic banks (MFIs)

*(Inländische Banken (MFIs))*

For the purposes of the monthly balance sheet statistics, domestic banks comprise enterprises which have their registered office in the Federal Republic of Germany and which conduct banking business as defined in section 1 (1) of the German Banking Act (*Kreditwesengesetz*) and which come under the definition of “monetary financial institutions” (MFIs). MFIs are all institutions which receive deposits and/or close substitutes for deposits (for example, by issuing securities) from the public and, for their own account, grant credit and/or invest in securities. They also include legally independent and dependent building and loan associations, *KfW Entwicklungsbank* (Germany’s development bank), money market funds and the domestic branches of foreign banks, as well as – unless listed separately – the Deutsche Bundesbank. A list of MFIs is compiled by the European Central Bank (ECB) and is available on the internet under “Statistics \_ Monetary and financial statistics \_ List of financial institutions \_ MFI date access”)

For credit institutions not regarded as MFIs, see paragraph 20

---

<sup>1</sup> For detailed notes, see German version p 12 (Customer classification). For the sectoral classification of counterparties in other EU member states, see the ECB’s *Money and Banking Statistics Sector Manual* which can be downloaded from the ECB website (<http://www.ecb.int/pub/pdf/other/mfimarketstatisticssectormanual200703en.pdf>).

<sup>2</sup> In the guidelines on banks’ statistical reports, the terms “banks”/“non-banks” and “MFIs”/“non-MFIs” are used synonymously.

## **2 Domestic enterprises and households (including non-profit institutions)**

*(Inländische Unternehmen und Privatpersonen (einschließlich Organisationen ohne Erwerbszweck))*

### **20 Enterprises**

*(Unternehmen)*

These comprise private enterprises (including partnerships) and public enterprises, including the Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Office for Special Duties associated with Unification (*Bundesanstalt für vereinigungsbedingte Sonderaufgaben, BVS*), the Federal Agency for Agriculture and Food (*Bundesanstalt für Landwirtschaft und Ernährung*), the Petroleum Stockpiling Association (*Erdölbevorratungsverband*), legally independent and dependent central, state and local government establishments such as enterprises owned by local governments, housing associations, venture capital investment companies, business associations, Chambers of Industry and Commerce and industrial foundations; they include leasing enterprises, private and public insurance corporations (including private pension funds and supplementary pension funds for government employees), but exclude social security funds, as well as “other financial intermediaries”, such as credit institutions which are not regarded as MFIs, financial services institutions within the meaning of section 1 (1a) of the Banking Act, financial enterprises within the meaning of section 1 (3) of the Banking Act, securities trading firms and securities trading banks within the meaning of section 1 (3d) of the Banking Act, “central counterparties” within the meaning of section 1 (31) of the Banking Act, financial vehicle corporations (FVC), housing enterprises with savings facilities, public limited investment companies, investment companies and their investment funds, excluding money market funds, and enterprises engaged in pawn broking. Central, state and local government institutions and establishments, social security funds or non-profit institutions operating and borrowing in their own name are to be treated as enterprises and allocated to the sectors in which they operate.

For transactions with insurance corporations and other financial intermediaries in the domestic enterprises sector which must be shown separately in the supplements to the monthly balance sheet statistics, the following definitions apply:

- “insurance corporations” comprise the companies listed in the customer classification<sup>1</sup> under code numbers 650 and 64C (see pages 78 to 80),
- “other financial intermediaries” comprise the enterprises listed in the customer classification<sup>1</sup> under code numbers 64D, 64F, 64E, 64G, 64H, 64J and 660 (German Version pages 70 to 80).

Domestic enterprises also include domestic branches of foreign enterprises and domestic representative offices of foreign credit institutions.

For money market funds, see paragraph 1.

For enterprises legally constituted as sole proprietorships, see paragraph 21.

For social security funds (excluding supplementary pension funds for government employees), see paragraph 31.

---

<sup>1</sup> See: Deutsche Bundesbank, Banking statistics, customer classification, Special Statistical Publication 2, January 2014 [only available in German].

## **21 Households**

*(Privatpersonen)*

This sector comprises

- (a) self-employed persons, i.e. sole proprietors, persons conducting (small) businesses, members of the professions, farmers, and persons whose income is derived chiefly from their assets,
- (b) employees (including unemployed persons), i.e. wage and salary earners, civil servants, pensioners and retired persons,
- (c) other persons (housewives, infants, schoolchildren, students, persons undergoing training, persons not indicating their occupation) who cannot, even on the basis of other records, be included in the aforementioned two groups.

Households also include groups of natural persons (such as joint heirs). If a breakdown in accordance with sub-sectors (a) to (c) is used, such groups of persons are to be classified according to the person first entitled to dispose. Apartment owners' associations pursuant to the Act on Cooperative Apartments and Proprietary Leases (*Wohnungseigentumsgesetz, WEG*) are to be counted as employees.

## **22 Non-profit institutions**

*(Organisationen ohne Erwerbszweck)*

These include churches and charitable associations, foundations (other than industrial foundations), societies not regarded as business organisations, trade unions and political parties.

For their institutions and establishments (e.g. hospitals, schools) operating and borrowing in their own name, see paragraph 20.

For business organisations, see paragraph 20.

For associations of persons which serve a common purpose and do not have the status of a registered society or unincorporated society (e.g. savings clubs, free sports groups), see paragraph 21.

## **3 Domestic governments**

*(Inländische öffentliche Haushalte)*

### **30 Central, state and local government**

*(Gebietskörperschaften)*

- (a) Central government (*Bund*) and its special funds (e.g. Federal Railways Fund (*Bundeseisenbahnvermögen*), Indemnification Fund (*Entschädigungsfonds*), Redemption Fund for Inherited Liabilities (*Erblastentilgungsfonds*), ERP Special Fund (*ERP-Sondervermögen*), Equalisation of Burdens Fund (*Lastenausgleichsfonds*)) as well as other off-budget entities assigned to central government, such as the Federal Pension Service for Post and Telecommunications (*Bundes-Pensions-Service für Post- und Telekommunikation (BPS-PT) e.V.*) and the German

Finance Agency (*Bundesrepublik Deutschland – Finanzagentur GmbH*). The Currency Conversion Equalisation Fund (*Ausgleichsfonds Währungsumstellung*) is shown separately in the monthly balance sheet statistics, see item HV11/130 “Equalisation claims...”);

(b) State government (*Länder*) (including the “city states”, i.e. Berlin, Bremen and Hamburg) and their special funds as well as other state government off-budget entities; the regional and local tax offices are included here too;

(b) Local government (*Gemeinden*) (including amalgamated municipal authorities (*Verbandsgemeinden*)) and local government associations (*Gemeindeverbände*);

(d) Municipal special purpose associations (*Kommunale Zweckverbände*) (with sovereign and/or economic functions).

For central, state or local government institutions and establishments (e.g. hospitals, schools) operating and borrowing in their own name, see paragraph 20.

For Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Office for Special Duties associated with Unification, and legally dependent central, state and local government establishments, see paragraph 20.

For special funds and off-budget entities, see also Deutsche Bundesbank, Banking statistics, customer classification, Special Statistical Publication 2, January 2013, pages 20 and 23 [only available in German].

### **31 Social security funds** (*Sozialversicherung*)

Statutory pension insurance scheme, health insurance system, long-term care insurance scheme and accident insurance scheme, miners’ pension insurance fund and health insurance scheme, agricultural old-age pension funds, work promotion system. The Federal Employment Agency’s health insurance fund and pension fund are also included here.

For the institutions and establishments of the social security funds (e.g. sanatoria and hospitals) operating and borrowing in their own name, see paragraph 20.

For supplementary pension funds for government employees, see paragraph 20.

### **Non-resident/foreign/abroad**

Non-residents are natural or legal persons whose normal domicile, head office or registered office is located abroad. The other euro-area member states are therefore also classified as foreign/abroad.

### **1 Foreign banks** (*Ausländische Banken*)

Foreign banks are institutions whose registered office or seat of management is located abroad and which are regarded as banks in the country concerned. These also include branches of domestic banks

abroad (including foreign branches of the reporting bank).

The following are also classified as foreign banks: foreign monetary authorities/central banks, including euro-area central banks and the ECB (*Section "List of major international organisations", German version, p 612f*), as well as supranational banks such as the Bank for International Settlements (BIS). Throughout the European Union, only MFIs are to be classed as "banks".

For domestic branches of foreign banks, see section "Domestic/in Germany", paragraph 1.

For domestic representative offices of foreign banks, see section "Domestic/in Germany", paragraph 20.

## **2 Foreign enterprises and households (including non-profit institutions but excluding international organisations)**

*(Ausländische Unternehmen und Privatpersonen (einschließlich Organisationen ohne Erwerbszweck, ohne internationale Organisationen))*

Foreign enterprises also include international development banks (with the exception of the European Investment Bank<sup>1</sup>) as well as foreign offices of domestic enterprises. Foreign households also include members of foreign armed forces stationed in Germany (including civilian support personnel) and their families. Foreign worker living in Germany, however, are as a rule to be regarded as residents.

For domestic branches of foreign enterprises, see section "Domestic/in Germany", paragraph 20.

## **3 Foreign governments**

*(Ausländische öffentliche Haushalte)*

Foreign governments, including their diplomatic and consular missions in Germany, as well as the agencies of foreign armed forces stationed in Germany and other foreign central, state and local government.

In addition, this category also includes all international organisations (*Section "List of major international organisations", German version, p 612f*) excluding supranational banks and international development banks.

Otherwise, what was said above in the section headed "Domestic/in Germany", paragraphs 1 to 3, applies mutatis mutandis to the distinctions between "Foreign banks", "Foreign enterprises and households" and "Foreign government".

For the European Central Bank (ECB), see paragraph 1.

---

<sup>1</sup> Special Statistical Publication 2, January 2013, pages 20 and 23 [only available in German].

## II Maturity classification

The classification of assets and liabilities by maturity is based on the originally agreed maturity or period of notice and not on the residual maturity on the reporting date. The agreed maturity starts on the date of the first drawing and not on the date of the lending commitment.

Securitised assets and liabilities are to be classified on the basis of the maximum period to maturity as provided for under the terms of issue. (However, this applies only if it does not contravene creditors' rights to give notice; see below.) The maturity is to be calculated on the basis of the starting date of the contractual maturity. This maturity classification also applies to purchases of loans and securities in the secondary market.<sup>1</sup> Premature redemptions of own debt securities as part of price or market management operations do not affect the maturity classification.

The period from the date of giving notice to the maturity date is to be regarded as the period of notice. If a period during which notice may not be given is agreed upon in addition to the period of notice, this must be taken into account in the classification; on the expiry of the period resulting from the addition of the period during which notice may not be given and the period of notice, only the latter period is relevant for the purpose of maturity classification.

If assets or liabilities are redeemable in instalments, i.e. approximately equal instalments and intervals, they are to be classified not according to the maturity of the individual instalments but according to the period between the date on which such assets or liabilities arose and the date on which the last instalment falls due; in the case of irregular redemption, the maturity classification is based on the average maturity of all instalments. Assets and liabilities which arise as a result of the payment of regular instalments (instalment-based in payment agreements) are to be classified according to the average maturity of all instalments.

Assets and liabilities arising from overdraft facilities (such as roll-over agreements or credit lines) are not classified according to the time limit of the overdraft facilities but according to the separately agreed maturities or periods of notice of the individual amounts in question.

In the case of assets arising from overdraft facilities which require any debit balances to be redeemed on a monthly basis at fixed rates agreed in advance or as a percentage of the loan amount granted (variable rate), the original maturity should be calculated approximately. In the case of a fixed repayment, the maturity is calculated in months by dividing the credit line by the rate. In the case of a percentage rate, the credit line is divided by the initial rate. This principle applies irrespective of how the assets have been requested (e.g. by telephone or using "debit cards with a credit function").

If no agreement is made regarding the redemption, these "revolving loans" are to be recorded in the maturity band of up to and including one year.

For "revolving loans", see "General reporting rules and other explanatory notes"

---

<sup>1</sup> For example, in the event of the acquisition of a long-term borrowers' note loan or a Pfandbrief whose residual maturity at the time of the acquisition is very short, the purchaser is nevertheless to classify these assets as long-term.

Assets arising from credit card operations should always be assigned to the maturity band of up to and including one year.

Only assets and liabilities which are available at any time are to be shown as “repayable on demand”; these also include “overnight money” (call money) and money at one day’s notice (including money invested over non-business days and maturing or becoming callable on the next business day).

Unsecuritised loans and advances are to be classified according to their original maturity until they are redeemed or written off. Thus, instalments which are due but have not yet been paid by the borrower are not to be transferred from the long or medium-term maturity category to the short-term maturity category. Contractual debt rescheduling agreements, however, are to be taken into account, i.e. the loans or advances in question are to be deleted in whole or in part from the report or to be reposted to other items (securities, maturities).

Once the agreed maturity or period of notice has expired, liabilities which continue to exist are to be classified, unless otherwise agreed, as overnight liabilities. In the case of savings deposits, they must be recorded as savings deposits with an agreed period of notice of three months.

As a rule, in the event of an extension, the maturity classification is based on the period between the date of the extension agreement and the new due date agreed upon. However, if a non-renewable extension is agreed prior to the due date, the maturity category does not need to be changed.

In the case of own securities and liabilities, an agreement on premature redemption may take the form of a redemption option on the part of the creditor or the borrower. However, only the creditor’s redemption right is relevant to the maturity classification of liabilities, if only for reasons of general prudence; borrowers’ redemption options are immaterial in this context. Therefore, the maturity classification is based exclusively on the period during which the creditor may demand repayment of the liabilities. In cases of doubt, the longer maturity period should be chosen for loans and advances and the shorter one for liabilities.

Otherwise, the maturity calculation must be based on the contractual agreements entered into with the respective counterparties and/or on the relevant General Terms and Conditions and, in cases of doubt, on the regulations of the German Civil Code (sections 187 f). No account is taken of extraordinary redemption rights. The application of section 193 of the Civil Code (provisions governing Sundays/public holidays and Saturdays) shall not affect the maturity classification.

Proof of maturity agreements must be furnished in the form of written documents.



### III General reporting rules and other explanatory notes

---

The reporting rules of the Accounting Regulation for Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute*) and of the German Commercial Code (*Handelsgesetzbuch*) governing single-entity financial statements apply unless special regulations have been made subsequently.

#### **Trading portfolio** (*Handelsbestand*)

The financial instruments in the trading portfolio are to be assigned to the items of the main forms and annexes of the monthly balance sheet statistics in accordance with their legal characteristics. In addition, the components of respective items to be assigned to the trading portfolio as well as the aggregate total of the financial instruments in the trading portfolio, contained in the totals of the assets and liabilities, are to be shown as memo data.

#### **Ledger level principle** (*Buchungsstandsprinzip*)

When the banking statistics reports record levels at the end of the month (or the end of the quarter or year), this generally refers to the level as shown in the accounts (“in the ledgers”).

However, the following items are exceptions to this: HV21 item 300 “Fund for general banking risks”, HV21 item 310 “Capital” (including its “of which” items) and HV 22 item 339 “Taxed general value adjustments (undisclosed contingency reserves pursuant to section 340f (1) of the Commercial Code and Article 31 (2) sentence 2 of the Act Introducing the Commercial Code (*Einführungsgesetz zum Handelsgesetzbuch*)” (see guidelines on the individual items on the main template (HV1 and HV2), II Liabilities (HV 21 and HV 22)).

#### **End of month** (*Monatsende*)

The end of the month is understood as the last day of the month (section 192 of the German Civil Code (*Bürgerliches Gesetzbuch*)). If the last day of the month falls at a weekend, on a national public holiday or a general bank holiday (for example, New Year’s Eve), the ledger level on the last working day of the month should be reported. The same applies to end-of-quarter or end-of-year data.

### **Securities, money market paper**

*(Wertpapiere, Geldmarktpapiere)*

The following are to be classified as securities: shares, interim stock certificates, mutual fund shares, warrants, interest and dividend coupons, negotiable bearer and order participation certificates (*Genussscheine*), negotiable bearer debt securities (even if they have been registered or their negotiability is restricted, and regardless of whether or not certificates have been issued for them or whether they take the form of book-entry securities); also negotiable order debt securities forming part of a total issue, other fixed income bearer paper provided it is negotiable, and other variable yield securities provided they are listed on a stock exchange. This category also includes foreign paper which, while registered, is traded like bearer paper.

Securities which qualify for listing on a stock exchange are deemed to be negotiable; in the case of debt securities, it is sufficient if all securities in one issue are subject to uniform terms with respect to coupon, start of maturity and maturity.

Securities that are listed on a German stock exchange for trading on the regular market, as well as securities that are listed or traded on foreign stock exchanges are regarded as being listed on a stock exchange. For the purposes of these guidelines, OTC stock, i.e. securities not listed on an organised stock exchange and traded over-the-counter, is not regarded as listed.

All debt instruments (other than bills of exchange) are deemed to be money market paper irrespective of their designation, provided that they have an original maturity of up to and including one year.

### **Debt securities with a nominal guarantee of less than 100%**

*(Schuldverschreibungen mit Nominalbetragsgarantie von unter 100%)*

These are bearer debt securities pursuant to section 793 of the German Civil Code whose value depends on the price performance of other underlying reference assets such as shares, indices, goods or baskets of goods (for example, "certificates", but also Credit Linked Notes (CLN)), also known as "hybrid securities", if repayment of the invested capital is not guaranteed but, rather, market price risks existing alongside general issuer risk can lead to the total loss of the invested capital.

### **Sale and repurchase transactions, securities and precious metal lending transactions**

*(Pensionsgeschäfte, Wertpapier- und Edelmetall-Leihgeschäfte)*

Sale and repurchase transactions are contracts which involve the transfer of assets by a bank or a bank's customer (the "transferor") to another bank or one of its customers (the "transferee") against payment of a sum of money, subject to an agreement that the assets must or may subsequently be returned to the transferor against payment of the sum of money received or another sum fixed in advance.

If the transferee undertakes to return the assets on a date specified or to be specified by the transferor, the transaction in question is deemed to be a genuine sale and repurchase transaction (*echtes Pensionsgeschäft*).

If, however, the transferee is merely entitled to return the assets on a date which he specifies or is to specify, the transaction in question shall be deemed to be a sale with an option to repurchase (*unechtes Pensionsgeschäft*).

In the case of genuine sale and repurchase transactions, the assets transferred are still to be shown on the transferor's balance sheet. The transferor is to show the amount received for the transfer as an amount owed to the transferee under item 210 "Liabilities to banks (MFIs)" or item 222 "Other liabilities to non-banks (non-MFIs)" on the main template (HV21). The transferee may not show the assets transferred on his balance sheet; he is to record the purchase price paid by him as a claim on the transferor under item 061 "Loans and advances to banks (MFIs)" or item 071 "Loans and advances to non-banks (non-MFIs)" on the main template (HV11).

In the case of a sale with an option to repurchase, the assets are to be shown not by the transferor or on his balance sheet but by the transferee on his. The transferor is to enter the amount agreed to be paid in the event of the asset being returned under item 370 "Commitments deriving from sales with an option to repurchase" on the main template (HV21).

For the purposes of these guidelines, forward transactions in foreign exchange and precious metals, exchange-traded forward transactions and similar transactions, and transactions involving the issue of debt securities with a commitment to repurchase all or part of the issue before maturity are not deemed to be sale and repurchase transactions. In the latter case, the issuer is to record the debt securities sold under item 230 "Securitised liabilities" on the main template (HV21) and the buyer records them under item 080 "Debt instruments" on the main template (HV11).

In the case of securities lending transactions, the borrower – analogously to the transferee in the case of genuine sale and repurchase transactions – is obliged to return the securities at any time. Owing to their very similar economic effects, for banking statistics purposes, securities lending transactions are therefore treated in the same way as genuine sale and repurchase transactions, i.e. the securities lent are still to be shown on the lender's balance sheet. This applies irrespective of whether lending is effected against payment of money or whether it is merely agreed that a fixed sum is to be paid in return for the utilisation of the securities transferred. Consequently, securities lending transactions where lending is not effected against payment of money are recorded in neither the lender's nor the borrower's balance sheets.

If the transferee and/or the borrower sells the securities purchased in a genuine sale and repurchase transaction or a securities lending transaction to a third party, the transferee and/or borrower is/are to show this transaction in their balance sheets as a short sale in order to prevent these securities from being recorded twice when the MFI reports are aggregated, i.e. the sold securities are to be deducted both from the corresponding asset item in sheet 1 of the main template (e.g. HV11/082 "Bonds and notes") and from the related item on annex E1 or E2 (e.g. annex E1 line 124, columns 04 and 05)

although they had not been posted to this item before; any resulting negative amounts must be indicated by a minus sign.

Like securities lending transactions, precious metal lending transactions are to be recorded as genuine sale and repurchase transactions.

### **Offsetting operations**

*(Kompensationen)*

For the offsetting of liabilities to a customer against loans and advances granted by the reporting institution to said customer, the provisions of section 10 of the Accounting Regulation for Credit Institutions may be applied *mutatis mutandis* in the monthly balance sheet statistics. However, these provisions are to be interpreted restrictively. Thus, offsetting is not permitted if, for instance,

- the loans and advances and liabilities did not originate in the same country (i.e. no cross-border offsetting operations are allowed);
- the customer is an association under civil law or an association of which corporations or partnerships are members (irrespective of its form under civil law);
- sub-accounts are held for the customer owing to third parties (such as partners of an association or legally independent subsidiaries/holdings);
- agreements on the cash management of a group stipulate that several accounts combine to form one current account or that the transfers are only carried out on a specified date and subsequently reversed and the enterprises in the group continue to show bank loans and advances or liabilities under the respective items.

Housing construction companies' credit balances on accounts for the receipt of purchase prices may only be offset against loans and advances to the same companies if the latter are repaid in the same amount. This also applies as appropriate to credit balances on accounts for securities proceeds and to credit balances created for accounting reasons in connection with the monitoring of instalment credits.

### **Syndicated transactions**

*(Gemeinschaftsgeschäfte)*

Where a loan has been granted by a syndicate consisting of a number of banks (syndicated loan), each bank participating in the syndicate or sub-participating is to show only that part of the loan which it has itself provided. This also applies to undisclosed sub-participations (*Innenkonsortien*). However, only openly granted syndicated loans are to be shown as "syndicated loans raised" (main template (HV22) item 211 and annexes A1 column 10 and B1 column 08); these are loans granted by syndicates, with either direct or indirect external representation of the syndicate members, in which it is known to the borrower from the text of the agreement or from customer discussions that the loan granted to it has

been furnished as a syndicated loan. If the amount guaranteed by a bank exceeds the amount which it has made available, the difference is to be shown under item 342 "Sureties and guarantee agreements" on the main template (HV21). If a bank has guaranteed only a portion of the syndicated loan loss, the lending institution is to record the full amount of the loan, and the guaranteeing institution the amount guaranteed, under item 342. Securities or participating interests acquired by a syndicate are to be included under the relevant items with only that part which the bank has itself funded.

### **Joint accounts of residents and non-residents**

*(Gemeinschaftskonten Gebietsansässige und Gebietsfremder)*

Joint accounts of residents and non-residents are to be regarded as non-residents' accounts if half the balances or more are attributable to non-residents.

### **Transmitted loans, fiduciary loans, administered loans**

*(Weiterleitungskredite, Treuhandkredite, Verwaltungskredite)*

Loans granted by the reporting institution in its own name and for its own account but fully funded by a third party, where the reporting institution's liability exceeds that of a trustee, are deemed to be transmitted loans. Claims and liabilities arising from such loans are to be shown in full, even if the transmitting institution has assumed only partial liability. In the case of transmitted funds received, the party to which the reporting institution directly owes the funds is deemed to be the creditor. In the case of transmitted loans, the party to which the reporting institution directly transmits the funds is deemed to be the obligor, even if this party in turn lends the funds to an ultimate borrower.

Loans granted by the reporting institution in its own name but on behalf of third parties, where the reporting institution's liability is confined to the due administration of the lending operations and the transfer of the interest and redemption payments to the third party, are deemed to be fiduciary loans. In the case of fiduciary funds received, the party to which the reporting institution directly owes the funds is deemed to be the creditor in respect of the bank acting as the trustee. In the case of fiduciary loans, the party to which the reporting institution directly lends the funds is deemed to be the obligor. Banks (institutions granting the fiduciary loans) which provide funds to the ultimate borrower not directly but indirectly via other banks acting as trustees are to show the respective funds as claims to the ultimate borrower concerned, rather than claims to the bank acting as the trustee. Similarly, if the ultimate borrowers are banks, they are not to record the funds as loans granted by the institution acting as the trustee but as liabilities vis-à-vis the bank granting the loans for its own account (institution granting the fiduciary loans).

Loans administered in the name and on behalf of third parties are deemed to be administered loans.

### **Intended purpose (loans by type of loan)**

*(Verwendungszweck (Kredite nach Kreditarten))*

If loans are required to be broken down by intended purpose or by type of loan, the following definitions apply

- Consumer credit is credit for personal use in the consumption of goods or services.
- Housing loans are loans granted for the purpose of investing in housing, including building and home improvements.
- Other credit is credit which is not covered by the aforementioned categories (e.g. loans for business purposes, debt consolidation and education).

In general, overdrafts, revolving loans and credit card credit also have to be allocated according to their intended purpose. If there should be any doubt when allocating these types of loan, the following rules can be applied:

- overdrafts, revolving loans and credit card credit granted to employees and other persons are to be shown as consumer credit.
- overdrafts, revolving loans and credit card credit granted to self-employed persons are to be treated according to the customer classification rules, II Domestic enterprises and households (including non-profit institutions), 2 Households, a) self-employed persons (including sole proprietors). Overall, this means that these types of loan are likely to be allocated for the most part to the commercial sphere of self-employed persons and thus to other credit.
- overdrafts, revolving loans and credit card credit granted to non-profit institutions are to be shown as other credit.

### **Debit cards**

*(Debitkarten)*

These are cards, for example customer bank cards, but also retailer or bonus system cards, which provide a payment function. The payments are debited directly and with negligible delay to the cardholder's current account, which may also offer an overdraft facility, or to a card account held by the cardholder.

For reports in accordance with these guidelines, cards which bear the symbol of a debit card system are deemed to be debit cards. Some of these cards are also offered with a "credit function". In this case, it is agreed in advance that repayment is to take place in fixed instalments or in variable instalments as a percentage of the credit amount granted.

For maturity allocation, see II Maturity classification, the paragraph "In the case of assets arising from overdraft facilities ..."

For cards which bear symbols of both debit and credit card systems, see III General reporting rules and other explanatory notes, Credit cards.

## **Credit cards**

*(Kreditkarten)*

Cards which are settled via credit card systems. If a card bears symbols of both debit and credit card systems, it is deemed to be a credit card within the meaning of these guidelines.

## **Credit card credit**

*(Kreditkartenkredite)*

Credit card receivables are booked on special card accounts. Credit card credit is divided into “convenience” and “extended” credit card credit.

In the typical case, “convenience credit card credit” is created through the deferral of payment of credit card receivables which accrue during a settlement period. Usually no interest is charged during this period. As soon as the credit card holder is invoiced and does not pay the invoiced amount by the due date but, rather, the amount remains on the credit card account, the convenience credit card credit becomes “extended credit card credit”. The corresponding lending rate is then levied for this amount, and often minimum instalments per month have to be paid to at least partially repay extended credit. There are numerous deviations from this typical kind of credit card agreement. For the purposes of the banking statistics surveys, all transactions executed with a card which is recognised by the merchant as a credit card are to be reported as credit card transactions. For example, there are types of credit card agreement in which credit card claims are not deferred and debit interest is charged immediately. However, a prior deferral period is not required for the “extended credit card credit” definition to be applied. The counterparty for these types of credit is the economic agent who is liable for later repaying outstanding amounts in line with the contractual agreement; in the case of privately used cards, this is the cardholder, but this is not the case for business credit cards.

For runtime allocations see II. Maturity breakdown

## **Overdrafts**

*(Überziehungskredite)*

These are granted on current accounts and, in the case of households, also on wage and pension accounts. The total amount owed by the borrower should be reported irrespective of whether it falls inside or outside the limit agreed in advance by the lender and the borrower regarding the size and/or the maximum maturity of the loan.

For runtime allocations see II. Maturity breakdown

## **Revolving loans**

*(Revolvierende Kredite)*

These have **all** the following features

1. the borrower may use or withdraw the funds up to a pre-approved credit limit without giving prior notice to the lender;
2. the amount of available credit can increase and decrease as funds are borrowed and repaid;
3. the loan may be used repeatedly
4. there is no obligation of regular repayment of funds.

In the German banking sector, the above criteria generally apply to overdrafts. Thus, the terms “revolving loan” and “overdraft” are to be used synonymously.

For runtime allocations see II. Maturity breakdown

### **Financial leasing**

*(Finanzierungsleasing)*

The leasing company procures the durable goods in its own name and for its own account and then transfers it as the lessor to the lessee to use. The lessee is contractually bound such that, as a general rule, (provided no circumstances arise that give him the right of extraordinary termination of the leasing contract) he finances and amortises the good during the lifetime of the leasing contract and, even if it is only a payment on account on the return of the leased good: the lessee, not the lessor, bears the investment risk. The maturity of the contract roughly corresponds to the usual lifetime of the good. During this period, the lessee essentially receives all of the benefits to be derived from the use of the good and incurs all the risks associated with ownership. In economic terms, a financial leasing agreement replaces financing via an (instalment) loan.

### **Factoring**

Pursuant to section 1 (1a) number 9 of the Banking Act, factoring is defined as the on-going purchase of receivables on the basis of standard agreements, with or without recourse.

In factoring without recourse (“true factoring”), the buyer (factoring enterprise, institution, company), on concluding the purchase agreement with the vendor (factoring customer), assumes the risk that the debtor of the receivable sold will be unable to pay it (*del credere* agency). The receivables purchased are to be shown in the banking statistics reports as receivables from the sector of the “original debtor” (end customer).

In the case of factoring with recourse (“quasi-factoring”), the purchaser reserves the right, in the event of the “original debtor” being unable to pay, to redebit the purchased receivable to the vendor. In this case, the purchased receivables are to be shown in the banking statistics reports as receivables from the sector of the vendor.

For “Loan sales and purchases”, see notes to Annex O1.



## **Securitisation**

(*Verbriefung*)

A transaction which

- is a “traditional securitisation” within the meaning of section 226 (2) in conjunction with section 226 (1) of the Solvency Regulation (*Solvabilitätsverordnung*) where the default risk positions transferred to the securitised portfolio by the reporting bank are legally transferred to a financial vehicle corporation,

or

- a securitisation within the meaning of Bundesbank Notice No 8002/2009<sup>1</sup> (statistics on financial vehicle corporations), which includes the sale of the loans to be securitised to a financial vehicle corporation (FVC). Securitisation means a transaction or scheme whereby an asset or pool of assets is transferred to an entity that is separate from the originator and is created for or serves the purpose of the securitisation and/or the credit risk of an asset or pool of assets, or part thereof, is transferred to the investors in the securities, securitisation fund units, other debt instruments and/or financial derivatives issued by an entity that is separate from the originator and is created for or serves the purpose of the securitisation, and

a) in the case of transfer of credit risk, the transfer is achieved by

- either the economic transfer of the assets being securitised to an entity separate from the originator created for or servicing the purpose of the securitisation. This is accomplished by the transfer of ownership of the securitised assets from the originator or through sub-participation;

or

- the use of credit derivatives, guarantees or any similar mechanism;

and

b) where such securities, securitisation fund units, debt instruments and/or financial derivatives are issued, they do not represent the originator’s payment obligations.

## **Off-balance-true-sale**

“Traditional” securitisation (“true sale”) which leads to the credit portfolio being charged off the balance sheet of the selling bank (MFI) (originator).

---

<sup>1</sup>[http://www.bundesbank.de/Redaktion/DE/Downloads/Bundesbank/Aufgaben\\_und\\_Organisation/Mitteilungen/Meldebestimmungen/2009\\_02\\_04\\_8002.pdf?\\_\\_blob=publicationFile](http://www.bundesbank.de/Redaktion/DE/Downloads/Bundesbank/Aufgaben_und_Organisation/Mitteilungen/Meldebestimmungen/2009_02_04_8002.pdf?__blob=publicationFile) [only available in German]; see also the document “Notes and examples on reporting securitisation transactions and other loan sales/purchases in BISTA”, which is available on the Bundesbank’s website, “Reporting system” > “Monthly balance sheet statistics” > “Recast of the ECB Regulations”).

### **On-balance-true-sale**

“Traditional” securitisation (“true sale”) which does not lead to the credit portfolio being charged off the balance sheet of the selling bank (MFI) (originator).<sup>1</sup> For information on reporting, see the guidelines on the annexes to the monthly balance sheet statistics, Annexes C1 to C4 “Liabilities to non-banks (non-MFIs)” – Maturity.

### **Servicer / servicing**

An MFI which manages the loans underlying a securitisation on a day-to-day basis in terms of the collection of principal and interest from the obligors, which is then forwarded to investors in the securitisation scheme.

### **Loan sale or disposal**

*(Kreditverkauf beziehungsweise Kreditveräußerung)*

The economic transfer of a loan or pool of loans from the reporting agent to a non-MFI transferee, achieved either by transfer of ownership or by sub-participation.

### **Loan purchase or acquisition**

*(Kreditkauf beziehungsweise Krediterwerb)*

The economic transfer of a loan or pool of loans from a non-MFI transferor to the reporting agent, achieved either by transfer of ownership or by sub-participation.

### **Funds on suspense accounts or similar collective accounts**

*(Beträge auf Konto pro Diverse oder ähnlichen Sammelkonten)*

All the individual items amounting to €500.000 or more on collective accounts which are only carried for operational reasons and where the funds are usually not deposited for more than two business days are to be assigned to the respective separate accounts. For reasons of operational simplicity, amounts below €500.000 may be kept on the collective accounts and their (possibly netted out) total value may be recorded as other assets (HV11/176) or other liabilities (HV21/326).

---

<sup>1</sup> According to the opinion of the Institute of Public Auditors in Germany (*Institut der Wirtschaftsprüfer*) on the accounting rule “IDW RS HFA 8” or a comparable rule.

### **Transactions with affiliates abroad<sup>1</sup>**

*(Geschäfte mit eigenen Häusern im Ausland)*

For banking statistics purposes, domestic branches of foreign banks and foreign branches of German banks are generally treated as legally independent enterprises. However, since branches do not have an independent legal status, certain operations such as fiduciary transactions, sale and repurchase transactions and lending transactions between them and their affiliates abroad, i.e. between two units of the same bank, are impossible in the legal sense of the term. Consequently, the relevant reporting rules cannot be applied. Depending on the economic nature of the actual activities or asset changes, such operations which are modelled on the aforementioned transactions must be shown in the MFIs' balance sheets, for instance, in the case of genuine securities repurchase agreements or securities sales with an option to repurchase, as an acquisition or sale of securities.

### **Accrued interest (*Pro rata* interest)**

*(Anteilige Zinsen)*

Accrued interest and similar amounts relating to the financial year in question which do not fall due until after the balance sheet date but on the balance sheet date are similar in nature to assets and liabilities arising from banking transactions are – notwithstanding section 11 of the Accounting Regulation for Credit Institutions – not to be shown together with the relevant main assets or liabilities but under item HV11/176 “Others” or under item HV21/326 “Others”. For securitised liabilities this also applies to the recording of interest due.

The period breakdown required for the annual balance sheets may not be applied in the same manner here as this would falsify the reports in the balance sheet statistics. If, for example, *pro rata* interest were included in the securities holdings in December and reported as “held in portfolio” in the monthly balance sheet statistics for that month, but the statistics for January were again calculated on the basis of the levels indicated in the banks' books (excluding accrued interest), the calculations for end-December and end-January would indicate additions and decreases in the stock of securities that would be interpreted as purchases and sales but would not actually be rooted in real transactions.

For interest on zero coupon bonds, see the guidelines on items HV11/082 “Bonds and notes” and HV21/321 “Accrued interest on zero coupon bonds”.

### **Conversion into euro of assets and liabilities denominated in foreign currencies**

*(Umrechnung von auf Fremdwährungen lautenden Aktiv- und Passivpositionen in Euro)*

Foreign currency items are to be converted into the currency used for the respective report at the reference rate determined by the ECB on the reporting date and published by the Deutsche Bundesbank (“ESCB reference rate”). Differences resulting from the conversion are to be recorded as assets or

---

<sup>1</sup> The following are deemed to be affiliates abroad:

(a) in the case of domestic branches of foreign banks, the head office and the other branches abroad;  
(b) in the case of domestic banks, legally dependent branches abroad.

liabilities under items HV11/176 "Others" or HV21/326 "Others". The conversion of currencies for which no ESCB reference rate is published is to be affected by applying the central rates derived from the determinable buying and selling rates quoted on the respective reporting date. Assets which are not treated as an integral part of the foreign exchange position may be converted at the exchange rate applied when such assets were first entered in the books. In the reports for the branches abroad, foreign currency amounts are to be converted directly into the currency used for the respective report, i.e. without first converting them into the currency of the host country.

On each working day the ESCB reference rates are published by the electronic information service of the Deutsche Bundesbank (WINDI) and displayed on the screens of the connected wire services.

### **Notes on major changes to individual items**

*(Erläuterungen größerer Veränderungen einzelner Positionen)*

Major changes to individual items in current business which have occurred during the reporting period and which are on a scale which is historically inconsistent with transactions that are typical of this item, or significant changes to individual items resulting from valuation adjustments or modified accounting practices, are to be explained to the relevant business unit ([www.bundesbank.de](http://www.bundesbank.de): "Services > ExtraNet Services/Contact > Banking statistics") (no forms required).

For changes resulting from valuation adjustments, see notes on the relevant annexes (page 100).

### **Procedures for monitoring banks' compliance with the statistical reporting requirements; sanctions; transmission of confidential statistical data; retention periods for banking statistics reports**

*(Verfahren zur Überwachung der Einhaltung der bankstatistischen Meldepflichten; Sanktionen; Übermittlung von vertraulichen statistischen Daten; Aufbewahrungsfristen für bankstatistisches Schriftgut)*

The minimum standards to be fulfilled by all euro-area MFIs with respect to the statistical reporting requirements are listed in Annex IV of Regulation (EC) 25/2009 of the European Central Bank of 19 December 2008 concerning the consolidated balance sheet of the monetary financial institutions sector (Recast) (ECB/2008/32; OJ EU L 15, p 14) and in Annex III of Regulation (EC) No 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (amended by Regulation (EC) No 290/2009 of the European Central Bank of 31 March 2009, ECB/2009/7; OJ EU L 94 p 75). There are minimum standards for

- transmission (timeliness and correctness of form);
- accuracy (correctness, completeness, continuity);
- conceptual compliance (compliance with definitions);
- revisions (compliance with revisions procedures).

To monitor compliance with these minimum standards, the ECB has established a procedure which guarantees that common criteria are applied with respect to compliance with reporting deadlines and accuracy of statistical reporting throughout the euro area. According to this procedure, all euro-area central banks must, under certain circumstances, inform the ECB if an institution within their jurisdiction has not complied with the statistical reporting requirements. The Notice of the European Central Bank of 19 August 2010 on the imposition of sanctions for infringements of balance sheet statistical reporting requirements (ECB/2010/10)<sup>1</sup> set out the principles that are followed during a sanctions procedure pursuant to the provisions of Council Regulation (EC) No 2532/98 of 23 November 1998 concerning the powers of the European Central Bank to impose sanctions (OJ EU L 318, 27.11.1998, p 4).

In connection with a sanctions procedure, confidential statistical data must be transmitted to the ECB in accordance with Article 8 (1) number 4 of Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank (OJ EC L 318, p 8).<sup>2</sup> Furthermore, the ECB may in justified cases, in accordance with Article 8 (1) number 4a) of the abovementioned Regulation, request confidential statistical data for analytical purposes to fulfil the tasks of the Euro system in the area of monetary policy.

Pursuant to Article 3 (2) read in conjunction with Article 4 (1) of the above-mentioned Council Regulation, in case of an “infringement procedure”, the ECB or the Deutsche Bundesbank, as the case may be, has the right to require the submission of documents and to examine the books and records of the undertaking for a maximum period of five years after the infringement occurred or after the infringement was terminated. Hence, in their own best interests MFIs are expected to retain the relevant documents for five years in order to be able to comply with any requests for information – unless the five-year retention period pursuant to section 25a (1) sentence 6 number 2 of the Banking Act or the six-year or ten-year period pursuant to section 257 (4) of the Commercial Code applies.

---

<sup>1</sup> Amended by Council Regulation (EC) No 951/2009 (OJ EU L 269 of 14 October 2009, p 1)

<sup>2</sup> OJ L 226 of 28 August 2010, p 48.

## **Guidelines on the individual items on the main templates ((HV1) and (HV2))<sup>1</sup>**

### **I Assets (HV11 and HV12)**

#### **Item 010 Cash in hand**

*(Kassenbestand)*

Legal tender, including foreign banknotes and coins, postage stamps and court fee stamps are to be shown under this item. Legal tender denominated in Deutsche Mark or the legacy currencies of the other euro-area member states accepted in exchange for euro are also to be reported here. Commemorative coins bought at a price higher than the face value, gold coins (even if they are legal tender) and gold bullion are to be shown under item 176 "Others".

#### **Item 011 Domestic legal tender**

*(Inländische gesetzliche Zahlungsmittel)*

Only euro banknotes and coins and legal tender denominated in Deutsche Mark or the legacy currencies of the other euro-area member states accepted in exchange for euro as reported under "cash in hand" are to be shown under this item.

#### **Item 020 Balances with central banks**

*(Guthaben bei Zentralnotenbanken)*

This item may include only those balances that are readily available at all times, including foreign currency overnight balances with the central banks of the countries in which the reporting bank is established. Other balances, such as overnight balances held as part of the Bundesbank deposit facility, as well as claims on the Deutsche Bundesbank arising from sale and repurchase transactions and time deposits are to be shown under item 061 "Loans and advances to banks (MFIs)".

Loans from central banks, e.g. overnight loans taken up through the Bundesbank marginal lending facility, or other loans and advances repayable on demand are not to be deducted from the balances but shown under item HV21/210 "Liabilities to banks (MFIs)". Any credit balances recorded in the Bundesbank giro account are to be shown under item HV21/326 "Others".

"Countries in which the reporting bank is established" are all countries – including the country in which the head office of the reporting institution is established – in which the institution conducts banking business, offers services or is represented for other reasons, irrespective of the form (office, branch, representative office) in which it operates in the country concerned.

<sup>1</sup> For building and loan associations, see also "Supplementary guidelines on the reports submitted by building and loan associations for the monthly balance sheet statistics" (p 120f).

**Item 040 Treasury bills, Treasury discount paper and similar debt instruments issued by public bodies and eligible for refinancing**

*(Schatzwechsel, unverzinsliche Schatzanweisungen und ähnliche Schuldtitel öffentlicher Stellen, refinanzierbar)*

Treasury bills, Treasury discount paper and similar debt instruments which have been issued by public bodies and discounted, are eligible for refinancing with the central banks of the countries in which the reporting bank is established, and whose original maturity does not exceed one year are to be shown under this item. Depending on their maturity, debt instruments issued by public bodies which fail to fulfil the aforementioned conditions are to be shown under item 081 "Money market paper" or under item 082 "Bonds and notes" if they are negotiable, and under item 071 "Loans and advances to non-banks (non-MFIs)" if they are not.

For the purposes of the above, public bodies are government bodies, including their special funds and other off-budget entities which are part of the public sector.

For the definition of "countries in which the reporting bank is established", see item 020 "Balances with central banks".

**Item 041 Treasury bills, Treasury discount paper and similar debt instruments issued by public bodies and eligible for refinancing with the Deutsche Bundesbank**

*(Schatzwechsel, unverzinsliche Schatzanweisungen und ähnliche Schuldtitel öffentlicher Stellen, refinanzierbar bei der Deutschen Bundesbank)*

Treasury bills, Treasury discount paper and similar debt instruments which have been issued by public bodies and are eligible for refinancing with the Deutsche Bundesbank are to be shown under this item.

Debt instruments issued by central and state government and their special funds or off-budget entities are always "eligible for refinancing" with the Deutsche Bundesbank.

Debt instruments which are eligible for refinancing both with the Deutsche Bundesbank and with other central banks are to be shown under this item only.

**Item 042 Treasury bills, Treasury discount paper and similar debt instruments issued by public bodies and eligible for refinancing with the central banks of other countries in which the reporting bank is established**

*(Schatzwechsel, unverzinsliche Schatzanweisungen und ähnliche Schuldtitel öffentlicher Stellen, refinanzierbar bei Zentralnotenbanken in anderen Niederlassungsländern)*

Debt instruments which have been issued by public bodies and are eligible for refinancing not with the Deutsche Bundesbank but with central banks in other countries in which the reporting bank is established are to be shown under this item.

For the definition of "countries in which the reporting bank is established", see item 020 "Balances with central banks".

**Item 048 Legal tender denominated in Deutsche Mark**

*(Auf D-Mark lautende Zahlungsmittel)*

Banknotes and coins denominated in Deutsche Mark and reported under item 010 "Cash in hand" and item 011 "Domestic legal tender" (if accepted in exchange for euro) are to be recorded under this item. Banks with foreign branches only need to provide this data in the report covering the domestic part of the institution.

**Item 050 Bills eligible for refinancing**

*(Wechsel, refinanzierbar)*

Bills held in the bank's portfolio that are eligible for refinancing with central banks, other than bills for collection, are to be shown under this item.

Bills not discounted and credited to customers, promissory notes and bills drawn by the bank and deposited with the reporting institution (collateral bills) are not to be recorded as bills. Loans backed by these bills are to be shown, depending on the obligor, under item 061 "Loans and advances to banks (MFIs)" or item 071 "Loans and advances to non-banks (non-MFIs)". This also applies to instalment sales bills not discounted.

Redrafted bills may not be included in the portfolio but must be shown, depending on the obligor, under item 061 or 071. Own acceptances held in portfolio do not have to be shown.

For own acceptances and promissory notes held in portfolio, see memo item HV22/239 with the same designation.

**Item 052 Bills eligible for refinancing with central banks in other countries in which the reporting bank is established**

*(Wechsel, refinanzierbar bei Zentralnotenbanken in anderen Niederlassungsländern)*

Bills that are eligible for refinancing not with the Deutsche Bundesbank but rather with central banks in other countries in which the reporting bank is established are to be shown under this item.

For the definition of "countries in which the reporting bank is established", see item 020 "Balances with central banks".

**Item 060 Loans and advances to banks (MFIs)**

*(Forderungen an Banken (MFIs))*

All types of loans and advances to domestic or foreign banks arising from banking transactions, including bills accepted from banks, other than those to be recorded under item 050 "Bills eligible for refinancing" or negotiable debt securities within the meaning of item 080 "Debt instruments", are to be shown under this item.



**Item 061 Loans and advances to banks (MFIs)**

*(Buchforderungen an Banken (MFIs))*

Loans and advances to banks also include

- claims arising from genuine repurchase transactions;
- registered debt securities, non-negotiable bearer debt securities, order debt securities not forming part of a total issue, non-negotiable order debt securities forming part of a total issue, registered money market paper, non-negotiable bearer money market paper and non-negotiable “certificates”;
- registered participation certificates, non-negotiable bearer participation certificates and other repayable securitised participation rights;
- claims on the Deutsche Bundesbank arising from overnight deposits, time deposits and securities repurchase agreements, as well as balances and foreign currency balances with the central banks of the countries in which the reporting bank is established that are not readily available at all times;
- debit balances arising in clearing accounts carried for banks (accounts which are used solely for settling the mutual exchange of cheques, bills of exchange and credit transfers and for the on-going settlement of similar payment transactions between banks and which are balanced at short notice) and from securities business;
- claims bought through factoring or forfeiting
- amounts saved under savings contracts concluded with building and loan associations (“home ownership savings plans”).

Claims arising from borrower’s note transactions (*Schuldscheingeschäfte* or *Teilschuldscheingeschäfte*) are to be shown, depending on the obligor, either under this item or under item 071 “Loans and advances to non-banks (non-MFIs)”.

Institutions with a building and loan division must also record their claims on the legally dependent building and loan division under this item; legally dependent building and loan associations are to show their claims on their head office.

Institutions with branches abroad and the domestic branches of foreign banks are also to show their claims on affiliates abroad here (see footnote 1 on page 25) (with the exception of working capital supplied to foreign branches of domestic banks; see item 176 “Others”). In the report for the institution as a whole, the transactions between the domestic head office and the foreign branches are to be consolidated.

Transmitted loans are to be recorded here if they are transmitted by the reporting institution not to the ultimate borrower (non-bank) directly but to an intermediary bank which lends the funds on in its own name.

Redemption claims arising from securities and precious metal loans are not to be shown under this item.

For "sale and repurchase transactions, securities and precious metal lending transactions", "offsetting operations", "transmitted loans" and "syndicated transactions", see "General guidelines".

For delivery claims on precious metal accounts, see item 176 "Others".

For "certificates", see the note on item HV21/231 "Debt securities issued".

For the report on foreign branches, see p 105.

For the definition of "countries in which the reporting bank is established", see item 020 "Balances with central banks".

For "paper registered abroad", see "General guidelines, III General reporting rules and other explanatory notes".

### **Item 062 Bills received from banks (other than those included under item 050)**

*(Wechsel, die von Banken eingereicht wurden (soweit nicht in Position 050 erfasst))*

Of the bills discounted without recourse, those which have been accepted from banks but are not eligible for refinancing with central banks (item 050) are to be recorded under this item.

The guidelines on item 050 "Bills eligible for refinancing" apply as appropriate to bills not discounted and credited to borrowers, redrafted bills and own acceptances held in portfolio.

### **Item 070 Loans and advances to non-banks (non-MFIs)**

*(Forderungen an Nichtbanken (Nicht-MFIs))*

All types of assets (including bills received from non-banks) which constitute loans and advances to domestic and foreign non-banks, other than bills within the meaning of item 050 "Bills eligible for refinancing" or negotiable debt securities within the meaning of item 080 "Debt instruments", are to be recorded here.

### **Item 071 Loans and advances to non-banks (non-MFIs)**

*(Buchforderungen an Nichtbanken (Nicht-MFIs))*

Loans and advances to non-banks include registered debt securities, non-negotiable bearer debt securities and "certificates", order debt securities not forming part of a total issue, non-negotiable order debt securities forming part of a total issue, registered money market paper and non-negotiable bearer money market paper, registered participation certificates, non-negotiable bearer participation certificates and other repayable securitised participation rights. They also include claims arising from genuine repurchase transactions, claims bought (also through factoring or forfeiting), trade receivables from own trading in goods, claims arising from lending of gold and other precious metals, claims arising from returned cheques and redrafted bills, loans backed by bills not discounted and credited (see the guidelines on item 171 "Cheques, ..." and item 050 "Bills eligible for refinancing"). Claims arising from borrower's note transactions (*Schuldscheingeschäfte* or *Teilschuldscheingeschäfte*) are to be shown, depending on the obligor, under this item or under item 061 "Loans and advances to banks (MFIs)".

Claims arising from financial leasing business should also be recorded here.

Only the total amount of loans outstanding is to be recorded – not the total amount of lending commitments.

Transmitted loans (see “General guidelines”) which are passed on by the reporting institution not to the ultimate borrower (non-bank) directly but to an intermediary bank which lends the funds on in its own name, are to be recorded not under this item but under item 061 “Loans and advances to banks (MFIs)”.

Redemption claims arising from securities and precious metal loans are not to be shown under this item.

For “sale and repurchase transactions, securities and precious metal lending transactions”, “offsetting operations”, and “syndicated transactions” and “financial leasing”, see “General guidelines”.

For delivery claims on precious metal accounts, see item 176 “Others”.

For “certificates”, see the note on item HV21/231 “Debt securities issued”.

**Item 072 Bills received from non-banks (other than those included under item 050)**

*(Wechsel, die von Nichtbanken eingereicht wurden (soweit nicht in Position 050 erfasst))*

Of the bills discounted without recourse, those that have been accepted from non-banks, other than bills eligible for refinancing with central banks (item 050), are to be shown here.

The guidelines on item 050 “Bills eligible for refinancing” apply as appropriate to bills not discounted and credited, redrafted bills and own acceptances held in portfolio.

**Item 079 ECB debt securities**

*(Schuldverschreibungen der EZB)*

**Item 080 Debt instruments and other fixed interest securities**

*(Schuldverschreibungen und andere festverzinsliche Wertpapiere)*

For securities, see “General guidelines”.

**Item 081 Money market paper (other than that included under item 040)**

*(Geldmarktpapiere (soweit nicht in Position 040 erfasst))*

Negotiable Treasury bills, Treasury notes and other money market paper (commercial paper, Euronotes, certificates of deposit, “bons de caisse” and similar securitised rights), other than those issued by public bodies and falling under item 040 “Treasury bills, ...”, also are to be recorded under this item. ECB debt securities are also to be included (and shown separately under item 079). Stripped

debt securities, i.e. both stripped bonds (principal strips) and coupon strips, are deemed to be money market paper only if the original maturity of the underlying bond concerned does not exceed one year. Money market paper issued by affiliates abroad (see footnote 1 on page 25) and reported by same as liabilities are to be shown under this item in the report covering the domestic part of the bank and copied to line 134 on annex E1 (Securities).

For the definition of “money market paper”, see “General guidelines”.

### **Item 082 Bonds and notes**

*(Anleihen und Schuldverschreibungen)*

The following rights, if they are negotiable, are to be recorded under bonds and debt securities: fixed interest bearer debt securities, order debt securities forming part of a total issue, old-style Treasury notes (*Kassenobligationen*) and Debt Register claims. Interest coupons received before maturity or tradable separately are likewise to be included under this item. The portfolio also encompasses securities pledged to the Deutsche Bundesbank as collateral for open market and overnight loans. Bonds and debt securities which have no stated final maturity (“perpetual bonds”) are also to be recorded here.

Bonds and debt securities include debt securities issued by central government (including the two-year Federal Treasury notes (*Bundesschatzanweisungen (Schätze)*), state government (including their coupon-bearing Treasury notes (*Schatzanweisungen*) and those issued as zero coupon bonds), their special funds and off-budget entities, local government, corporate bonds and bank debt securities; for the latter, see the guidelines on annex E1 (Securities) on page 82f, under the heading “Issues by domestic banks (MFIs)”.

Debt securities issued by the Currency Conversion Equalisation Fund and Debt Register claims relating to equalisation claims are to be shown not here but under item 130 “Equalisation claims ...”.

Zero coupon bonds, bonds and debt securities bearing interest rates that vary in accordance with specific parameters, such as an interbank rate or Euromarket rate, and asset-backed securities are also deemed to be fixed interest securities.

Debt securities issued by affiliates abroad (see footnote 1 on page 25) and reported by same as liabilities are to be shown under this item in the report covering the domestic part of the bank and copied to line 134 on annex E1 (Securities).

Negotiable “certificates” (such as structured bonds, participation certificates, index-linked bonds and the like; see explanatory notes on item HV21/231 “Debt securities issued”) must also be shown under this item if they are debt securities pursuant to section 793 of the German Civil Code.

or registered debt securities, savings bonds, etc. (other than non-negotiable bearer paper), see item 061 “Loans and advances to banks (MFIs)” or item 071 “Loans and advances to non-banks (non-MFIs)”.

For accrued interest, see “General guidelines”.

### **Item 083 Own debt securities**

*(Eigene Schuldverschreibungen)*

Repurchased subordinated and non-subordinated negotiable own debt securities (including bearer money market paper) are to be reported here; holdings of non-negotiable own debt securities are to be deducted from the liabilities items HV21 231 "Debt securities issued", HV21 232 "Money market paper issued" or HV21 280 (in the case of subordinated liabilities) at the value at which they are carried on the liability side.

Holdings of debt securities issued by the institution's subsidiaries abroad (see footnote 1 on page 25) and carried on their books as a liability must, in the report for the bank's domestic operations, be reported not here, but under item 081 "Money market paper" or 082 "Bonds and notes" and carried over into line 134 of Annex E1 Securities.

### **Item 084 Floating rate notes**

*(Variabel verzinsliche Anleihen)*

The floating rate notes included under item 082 "Bonds and notes" are to be recorded here; they also include "floaters with a fixed rate component" and similar debt securities whose interest rate has not been fixed in advance for their entire period up to maturity. Floating rate notes denominated in foreign currency are, in addition, to be recorded under item 086 "Foreign currency bonds". Debt securities with a fixed interest rate over their entire term or interest payments determined by a pre-set interest rate table (*pro rata* bonds, step-rate bonds) are deemed to be fixed income instruments and are not to be included either under this item or in Annex F1 line 101.

### **Item 085 Zero coupon bonds**

*(Null-Kupon-Anleihen)*

Securities recorded under item 082 "Bonds and notes" and on which interest is not paid during the maturity period but only on redemption (i.e. discount and accrued interest bonds) are to be shown here. Zero coupon bonds denominated in foreign currency are, in addition, to be recorded under item 086 "Foreign currency bonds". The book value (purchase price plus accrued interest) is to be stated.

This item is reserved for standard paper, i.e. bonds that have been designed from the outset as zero coupon bonds. Therefore, stripped bonds – both principal strips and coupon strips – are not to be included here, irrespective of their economic nature as zero coupon bonds.

### **Item 086 Foreign currency bonds**

*(Fremdwährungsanleihen)*

Bonds not denominated in euro, ECU, Deutsche Mark or the legacy currencies of the other euro-area member states are regarded as foreign currency bonds. Foreign currency floating rate notes (item 084)

and foreign currency zero coupon bonds (item 085) are also to be shown here.

**Item 090 Shares and other variable yield securities**

*(Aktien und andere nicht festverzinsliche Wertpapiere)*

Shares, other than those which are to be recorded under item 100 "Participating interests and amounts paid up on cooperative society shares" or item 110 "Shares in affiliated enterprises", are to be shown here, as well as temporary stock certificates, subscription rights, mutual fund shares (including property fund certificates issued by open-end real estate funds), warrants, dividend coupons, negotiable bearer or order participation certificates and other variable yield securities provided that they are listed on a stock exchange. Dividend coupons received before maturities are also to be included here.

Repurchased options on own securities are to be deducted from liability item HV21/234 "Other securitised liabilities".

For own shares, see item 160 "Own shares".

**Item 100 Participating interests and amounts paid up on cooperative society shares**

*(Beteiligungen und Geschäftsguthaben bei Genossenschaften)*

Ownership interests not evidenced by securities (shares in private limited companies, participating interests held as a personally liable partner in general partnerships, limited partnerships, limited companies with one or more general partners (*Kommanditgesellschaften auf Aktien*, KGaA), shares held by limited partners, participating interests of silent partners, and claims from capital lending pursuant to section 10 (2a) sentence 1 numbers 8 and 10 as well as section 64m of the Banking Act) are also to be included under this item.

Shares in incorporated enterprises whose nominal values in the aggregate exceed one-fifth of the nominal capital of the enterprise are, in cases of doubt, deemed to be participating interests.

For participating interests in affiliated enterprises, see item 110 "Shares in affiliated enterprises".

**Item 101 Nominal value of participating interests in domestic banks (MFIs) (including amounts paid up on cooperative society shares) and of shares in affiliated domestic banks (MFIs)**

*(Nennbetrag der Beteiligungen an inländischen Banken (MFIs) (einschließlich Geschäftsguthaben bei Kreditgenossenschaften) und der Anteile an verbundenen inländischen Banken (MFIs))*

The total nominal value of the participating interests or shares in affiliated domestic banks recorded under items 100 and 110 at the balance sheet value is to be shown here. In the case of no-par stock, the accounting par value (issued capital divided by the volume of shares issued) is to be used.

**Item 110 Shares in affiliated enterprises**

*(Anteile an verbundenen Unternehmen)*

Shares in affiliated enterprises, including ownership interests not evidenced by securities, are to be shown here, even if they constitute participating interests.

**Item 120 Fiduciary assets**

*(Treuhandvermögen)*

Assets which the reporting institution administers in its own name but on behalf of third parties are to be recorded here. The amounts shown under items 120 and HV21/240 must tally, both in the report for the entire institution and in the reports for the domestic part of the institution and for its foreign branches.

**Item 121 Fiduciary loans**

*(Treuhandkredite)*

For the recording of fiduciary loans, see "General guidelines".

For loans administered in the name and on behalf of third parties, see item 420 "Administered loans".

**Item 122 Securities managed on a fiduciary basis**

*(Treuhänderisch gehaltene Wertpapiere)*

Shares and other variable yield securities, as well as negotiable debt instruments, held in the bank's own name but on behalf of third parties, are to be recorded here. Non-negotiable debt instruments are to be included under item 123 "Other fiduciary assets". For the purpose of these guidelines, securities kept in safe custody for customers as part of safe custody business are not deemed to be securities managed on a fiduciary basis.

**Item 123 Other fiduciary assets**

*(Sonstiges Treuhandvermögen)*

Examples of the assets to be included under this item are participating interests and land and buildings managed on a fiduciary basis.

**Item 130 Equalisation claims on general government (including debt securities resulting from the conversion of equalisation claims)**

*(Ausgleichsforderungen gegen die öffentliche Hand (einschließlich Schuldverschreibungen aus dem Umtausch von Ausgleichsforderungen))*

Equalisation claims on the Currency Conversion Equalisation Fund are to be recorded under this

item. Debt securities issued by the Currency Conversion Equalisation Fund, which were created as a result of the conversion of equalisation claims on the Fund, are also to be included here, irrespective of whether the reporting institution obtained the debt securities as a result of converting its own equalisation claims or bought them from another institution or a foreign trade enterprise.

**Item 131 Debt securities resulting from the conversion of equalisation claims**  
*(Schuldverschreibungen aus dem Umtausch von Ausgleichsforderungen)*

Debt securities resulting from the conversion of equalisation claims included under item 130 are to be shown separately here.

**Item 140 Tangible assets**  
*(Sachanlagen)*

These include land and buildings and furniture and equipment, provided that they constitute fixed assets. Intangible assets and current assets (e.g. real estate acquired as a safeguard against loan losses and held by the reporting institution for a period of not more than five years) are not to be shown here but under item 176 "Others".

**Item 150 Subscribed capital unpaid**  
*(Ausstehende Einlagen auf das gezeichnete Kapital)*

**Item 160 Own shares**  
*(Eigene Aktien oder Anteile)*

Own American Depositary Receipts (ADRs) are also to be reported here.

**Item 161 Nominal value of own shares**  
*(Nennbetrag der eigenen Aktien oder Anteile)*

In the case of no-par stock, the accounting par value (issue capital divided by the number of shares issued) is to be used.

**Item 170 Other assets**  
*(Sonstige Aktiva)*

Only those assets which cannot or cannot yet be assigned to another item are to be included here. For details, see items 171 to 176.



**Item 171 Cheques, matured debt securities, interest and dividend coupons, and items received for collection**

*(Schecks, fällige Schuldverschreibungen, Zins- und Dividendenscheine sowie zum Einzug erhaltene Papiere)*

Cheques, matured debt securities, interest and dividend coupons, bills and other items received for collection (e.g. traveller's cheques, receipts, direct debits, etc.) are to be shown under this item if they have to be presented for payment within 30 days of receipt and have already been credited to the customer. This also applies if they have been credited subject to collection.

Items due from nostro portfolios are not to be included here but, until collection or payment, are to be included in the item under which they were shown previously.

Cheques and bills which are not to be credited to the customer until the equivalent amount has been received are not to be shown under assets. Similarly, cheques drawn on the institution itself that have not yet been debited to the drawer are not to be included under this item. Returned cheques and protested bills for collection which had been credited to the customer are not to be included in the portfolio; depending on the obligor, they are to be recorded under item 061 "Loans and advances to banks (MFIs)" or item 071 "Loans and advances to non-banks (non MFIs)".

Debt securities, interest and dividend coupons are considered to be due and are to be recorded here if they would have been paid on presentation by a paying agent on the reporting date or if they are payable on the business day immediately following the reporting date. Items drawn or called but not yet redeemable and interest and dividend coupons received but not yet due are to be included under item 082 "Bonds and notes" or item 090 "Shares and other variable yield securities".

Interest coupons relating to own debt securities are not to be included.

**Item 172 Assets leased**

*(Leasinggegenstände)*

Assets in respect of which the reporting institution has concluded leasing agreements as the lessor are to be included under this item, unless this is financial leasing, which is to be recorded under item 071. Assets in respect of which the institution intends to conclude leasing agreements are not to be shown here but under item 176 "Others".

**Item 173 Prepaid expenses in respect of savings bonds and similar discount paper**

*(Rechnungsabgrenzungsposten für Sparbriefe und ähnliche Abzinsungspapiere)*

Any balancing items deriving from discounted savings bonds and similar discount paper issued are to be recorded here if they are shown at their nominal value under liabilities. The amounts ascertained for the most recent annual accounts plus the balancing items formed since then for newly issued paper may be used. Such paper at the issue amount plus accrued interest may also be used.

#### **Item 174 Credit balance on items in the process of settlement**

*(Aktivsaldo der schwebenden Verrechnungen)*

The balance on items in the process of settlement has to be shown under this item if the asset items among the items in the process of settlement exceed the liability items.

The items in the process of settlement are understood to be the counterparts of those cashless payments within the domestic part of a bank which, according to the position in the books on the reporting date, could either be debited or credited to the accounts of the customers or correspondent banks concerned. This applies, in particular, to items in transit between the branches of a bank (in the case of credit transfers already debited to the account of the customer at a branch of the reporting institution but not yet credited to the account of the recipient at another branch: liability items; in the case of cheques and direct debits already credited to the account of the presenter but not yet debited to the account of the drawee or payer: asset items). The counterparts of credit transfers and of cheques and direct debits received from third parties – normally correspondent banks – and entered in their account with the reporting institution but not yet credited or debited to the account of the payee or drawee or payer at the same institution or at the same branch are also to be included here.

For balances on clearing accounts held at other banks: if debit balances, see item 061 "Loans and advances to banks (MFIs)"; if credit balances, see item HV21/210 "Liabilities to banks (MFIs)".

#### **Item 175 Credit balance on income and expenditure accounts**

*(Aktivsaldo der Aufwands- und Ertragskonten)*

The balance of all income and expenditure is to be recorded here if expenditure exceeds income. The balance of the current year is to be aggregated with the balance of the preceding financial year, if any. Profits brought forward and profits distributed in advance are to be included in this balance.

#### **Item 176 Others**

*(Übrige Aktiva)*

These comprise

1. Intangible assets, such as purchased goodwill and, as a general rule, computer software;
2. Accrued interest on asset items, as calculated and recorded in connection with the preparation of the annual accounts, other than interest on zero coupon bonds (to be recorded separately under items 178 and 183);
3. Commemorative coins bought at a price higher than their face value, gold coins (even if they are legal tender), gold bullion and delivery claims on precious metal accounts;
4. Participation rights which are not evidenced by securities and which are not repayable;

5. Options not evidenced by securities and resulting from option dealings (paid option prices) as well as cover and adjustment payments for open futures market positions (security deposits, initial margins and variation margins paid) (to be recorded separately under item 177);
  6. Working capital supplied to foreign branches (applies only to institutions with legally dependent branches abroad);
  7. Stock-in-trade of credit cooperatives trading in goods;
  8. Land and buildings acquired as a safeguard against loan losses if they have been held by the reporting institution for a period not exceeding five years;
  9. Costs of the conversion to euro (balancing aid pursuant to section 44 of the Act Introducing the Commercial Code);
  10. Derivative financial instruments in the trading portfolio (to be recorded separately under item 186)
  11. Currency conversion differential (to be recorded separately under item 187)
  12. Prepaid expenses (unless shown under item 173) (to be recorded separately under item 184)
  13. Advance tax payments (to be recorded separately under item 185)
  14. Internally generated intangible fixed assets
  15. Internally generated industrial and similar rights and assets
  16. Purchased concessions, industrial and similar rights and assets, and licences in such rights and assets
  17. Goodwill
  18. Prepayments
  19. Pension cover surplus
- and any other assets that cannot be assigned to another item.

**Item 177 Options not evidenced by securities and resulting from option dealings (paid option prices) as well as cover and adjustment payments for open futures market positions (security deposits, initial margins and variation margins paid)**

*(Nicht in Wertpapieren verbriefte Optionsrechte aus Optionsgeschäften (gezahlte Optionspreise) sowie Sicherheitsleistungen und Ausgleichszahlungen für noch nicht abgewickelte Terminmarktpositionen (Einschüsse, gezahlte „initial margins“ und „variation margins“))*

Premiums and margins paid for derivative financial instruments which are not allocated to the trading portfolio are to be shown under this item.

**Item 178 Accrued interest on loans**

*(Aufgelaufene Zinsen auf Kredite)*

Calculated and booked accrued interest on loans is to be shown under this item.

**Item 179 Claims underlying “traditional securitisations” with removal from the balance sheet and where the reporting institution is the originator and servicer**

*(Forderungen, die „traditionellen Verbriefungen“ mit Bilanzabgang zu Grunde liegen und bei denen das meldende Institut der Forderungsverkäufer („Originator“) und „Servicer“ ist)*

The total book value of claims underlying asset-backed securities (including the sub-segment of asset-backed commercial paper (ABCP)), which the reporting institution both sells and manages as the servicer, is to be shown under this item. Only transactions that relate to a true sale are to be included. Synthetic transactions, where only the credit risk is passed on to other market participants, are not to be included.

For “traditional securitisations with removal from the balance sheet”, “servicer”, “off-balance true sale”, see “General guidelines”.

**Item 181 Claims underlying “traditional securitisations” where the reporting institution is, however, not the originator, but solely performs the servicing**

*(Forderungen, die „traditionellen Verbriefungen“ zu Grunde liegen, bei denen das meldende Institut aber nicht der Forderungsverkäufer („Originator“) ist, sondern lediglich das „Servicing“ wahrnimmt)*

The total book value of claims underlying asset-backed securities (including the sub-segment of asset-backed commercial paper (ABCP)), which the reporting institution manages as the servicer, is to be shown under this item.

For “traditional securitisations”, “servicing” or “servicer”, see “General guidelines”.

**Item 182 Claims underlying “traditional securitisations” without removal from the balance sheet and where the reporting institution is the originator.**

*(Forderungen, die „traditionellen Verbriefungen“ ohne Bilanzabgang zu Grunde liegen und bei denen das meldende Institut der Forderungsverkäufer („Originator“) ist)*

For “traditional securitisations without removal from the balance sheet”, “on-balance true sale”, see “General guidelines”.

**Item 183 Accrued interest on securities**

*(Aufgelaufene Zinsen auf Wertpapiere)*

Calculated and booked accrued interest on securities is to be shown under this item.

**Item 184 Prepaid expenses (unless recorded under HV11 173)**

*(Rechnungsabgrenzungsposten)*

**Item 185 Advance tax payments**

*(Steuervorauszahlungen)*

“Deferred tax assets” within the meaning of section 274 of the Commercial Code (in the version as amended by the Act Modernising Accounting Law (*Bilanzrechtsmodernisierungsgesetz*)) are also to be reported here. Payments to the tax office which are booked as expenditure with effect on the profit and loss account must continue to be recorded under the items credit/debit balance on income and expenditure accounts (HV11/175 and HV21/325) and should not be included under this item.

**Item 186 Derivative financial instruments in the trading portfolio**

*(Derivative Finanzinstrumente des Handelsbestands)*

Derivative financial instruments acquired for trading purposes that have a positive value within the meaning of section 340e (3) of the Commercial Code and section 35 (1) number 1a of the Accounting Regulation for Credit Institutions as well as option premiums paid for options in the trading portfolio are to be reported here, unless they are to be reported under other items (such as warrants under item 090).

**Item 187 Currency conversion differential**

*(Währungsausgleichsposten)*

Differences arising from converting assets denominated in foreign currencies into euro on the reporting date.

For foreign currency conversion on the reporting date, see General guidelines, III General reporting rules and other explanatory notes, Conversion into euro of assets and liabilities denominated in foreign currencies.

**Item 191 Debits to accounts of non-banks (excluding cash transactions) during the reporting month**

*(Belastungen auf Konten von Nichtbanken (ohne Barverkehr) im Berichtsmonat)*

The total amount of debits arising from giro credit transfers, direct debits and cheques cleared for non-bank customers is to be reported under this item. All other cashless transactions which are not part of actual payment transactions, such as debits for purchases of securities, foreign banknotes and coins and foreign currency balances, transfers between accounts held by the same customer and interest, fees and commissions charged, are not to be included.

**Items 192 to 195 Bills protested and cheques unpaid (noting) during the reporting month**

*(Im Berichtsmonat zu Protest gegebene Wechsel und nicht eingelöste Schecks (Vorlegungsvermerk))*

Only those bills which have been protested by the reporting institution itself are to be recorded here. This also applies to bills for collection. Unpaid cheques are to be included by the institution at which the cheque was protested for non-payment or which itself, as the drawee bank, notes the cheque in accordance with section 40 (2) of the Cheque Act (*Scheckgesetz*). This also applies to cheques the non-payment of which is noted by a clearing office in accordance with section 40 (3) of the Cheque Act.

**Item 196 Trading portfolio**

*(Handelsbestand)*

This memo data corresponds to asset item 6a. "Trading portfolio" of Form 1 of the Accounting Regulation for Credit Institutions.

See "General guidelines", "III General reporting rules and other explanatory notes".

**II Liabilities (HV21 and HV22)**

**Item 210 Liabilities to banks (MFIs)<sup>1</sup>**

*(Verbindlichkeiten gegenüber Banken (MFIs))*

All liabilities to domestic or foreign banks and central banks arising from banking transactions, other than securitised liabilities (item 230) or subordinated liabilities (item 280), are to be included in this item.

The following are also to be shown here:

<sup>1</sup> For building and loan associations, see also "Supplementary guidelines on the reports submitted by building and loan associations for the monthly balance sheet statistics" (p 102f).

- liabilities arising from savings bonds (other than bearer paper) and similar registered savings bonds, other registered debt securities, income bonds issued by savings banks, premium savings bonds issued by credit cooperatives and similar registered income bonds, order debt securities not forming part of a total issue, and registered money market paper;
- credit balances on clearing accounts carried for banks (accounts which are used solely for settling the mutual exchange of cheques, bills of exchange and credit transfers and the on-going settlement of similar payment transactions between banks and which are balanced at short notice) or resulting from securities transactions;
- liabilities deriving from genuine sale and repurchase transactions;
- liabilities to the Deutsche Bundesbank arising from open market loans and overnight loans taken up in the context of the marginal lending facility;
- liabilities to the ECB, such as liabilities related to the management of the ECB's capital and foreign reserves;
- syndicated loans raised (to be recorded separately under item 211)

Banks with a building and loan division are also to record here the liabilities to the legally dependent building and loan division; legally dependent building and loan associations are to record the liabilities to their head office.

Institutions with branches abroad and domestic branches of foreign banks are also to include the amounts they owe to affiliates abroad (see footnote 1 on page 25) other than working capital received. In the report for the entire institution, the transactions between the domestic head office and the foreign branches must be consolidated.

If on the reporting date the reporting institution has not yet passed on information on funds provided by other banks for administered loans, they are to be recorded here. The same applies to payments of interest and principal received which have not been transferred to the bank in question by the reporting date.

Transmitted loans are to be shown here, rather than under item 222 "Other liabilities to non-banks (non-MFIs)", if the reporting institution has received the funds (e.g. under public lending programmes) from an intermediary third bank.

Commitments to redeliver outstanding securities and precious metal loans are not to be shown.

In the event of a change of creditors, the party to which the amounts are owed on the reporting date is deemed to be the creditor.

For "sale and repurchase transactions, securities and precious metal lending transactions", "offsetting operations" and "transmitted loans", see "General guidelines".

For liabilities deriving from "fiduciary payments", see item 222 "Other liabilities to non-banks (non-MFIs)".

For delivery obligations arising from precious metal accounts, see item 326 "Others".  
For the report on foreign branches, see p 105.

**Item 211 Syndicated loans raised**  
(*Aufgenommene Konsortialkredite*)

Syndicated loans that the reporting institution has raised from other banks are to be recorded here.

**Item 219 Registered debt securities**  
(*Namensschuldverschreibungen*)

Non-standardised, large-denomination registered debt securities sold to banks and included under item 210 are to be shown separately under this item. Registered debt securities transferred to depositors by the reporting bank as collateral for wholesale deposits are not to be included.

Liabilities arising from savings bonds, registered savings bonds and other standardised, small-denomination registered debt securities are not to be included here but recorded separately in column 07 of Annex A2.

**Item 220 Liabilities to non-banks (non-MFIs)<sup>1</sup>**  
(*Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs)*)

All liabilities to domestic and foreign non-banks, other than securitised liabilities (item 230) or subordinated liabilities (item 280), are to be shown under this item.

**Item 221 Savings deposits<sup>1</sup>**  
(*Spareinlagen*)

Only those funds without a specified maturity which satisfy the requirements of section 21 (4) of the Accounting Regulation for Credit Institutions are to be shown as savings deposits. Section 39 (6) of the Accounting Regulation for Credit Institutions is to be applied. This also includes retirement provisions pursuant to the Retirement Pension Act (*Altersvermögensgesetz*) and credited government allowances for these provisions.

Amounts saved under premium saving schemes credited to a collective account and not earmarked for drawing may be shown as savings deposits if it has been agreed that the amounts saved will later be credited to a savings account.

---

<sup>1</sup> For building and loan associations, including deposits placed by non-banks with building and loan associations, see also "Supplementary guidelines..." (p 102f).



### **Item 222 Other liabilities to non-banks (non-MFIs)**

*(Andere Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs))*

These also include liabilities arising from genuine sale and repurchase transactions, order debt securities not forming part of a total issue, registered money market paper, savings bonds (other than bearer bonds) and similar registered savings bonds, other registered debt securities, savings bank income bonds, premium savings bonds issued by credit cooperatives and similar registered income bonds, blocked balances and settlement balances of firms working together in instalment sales financing business (other than those to be shown under item 210 "Liabilities to banks (MFIs)"), and "purchase coupons in circulation". Credit card accounts (convenience and extended credit card types as well as prepaid credit cards) which show a credit balance through payment or overpayment by the customer should also be included here.

Liabilities incurred by a bank through another bank transferring to it funds in favour of a specifically designated customer with instructions to pay out the funds to that customer only after he has met certain conditions ("fiduciary payments") are to be included under this item even if the availability restriction still applies. An exception is to be made only if, in accordance with the contract concluded with the bank remitting the fiduciary payment, the receiving bank – and not the customer – is the obligor.

Transmitted funds are to be shown under this item if the reporting institution has received the funds (e.g. under public lending programmes) directly from the non-bank in question; if it has received them from an intermediary third bank, they are to be recorded under item 210 "Liabilities to banks (MFIs)".

If the reporting institution has failed to transmit by the reporting date the funds supplied to it by non-banks for the purpose of administered loans, these funds are to be included here. The same applies to payments of interest and principal received which have not been transferred to the recipients by the reporting date.

In the event of a change of creditors, the party to which the amounts are owed on the reporting date is deemed to be the creditor.

Commitments to redeliver outstanding securities and precious metal loans are not to be shown.

For "sale and repurchase transactions, securities and precious metal lending transactions", "offsetting operations", "transmitted loans", "fiduciary loans" and "administered loans", see "General guidelines".

For delivery obligations arising from precious metal accounts, see item 326 "Others".

### **Item 229 Registered debt securities**

*(Namensschuldverschreibungen)*

Non-standardised, large-denomination registered debt securities sold to non-banks and included under item 222 are to be shown separately under this item. Registered debt securities transferred to depositors by the reporting institution as collateral for wholesale deposits are not to be included. Liabilities arising from savings bonds, registered savings bonds and other standardised, small-

denomination registered debt securities are not to be included here but stated separately in columns 01 to 03 of Annex C2.

### **Item 230 Securitised liabilities**

*(Verbriefte Verbindlichkeiten)*

Both debt securities and debts for which non-registered transferable certificates have been issued are to be included under this item, irrespective of whether they are negotiable or not. Subordinated securitised liabilities are not to be shown here but under item 280 "Subordinated liabilities". Repurchased non-negotiable own debt securities are to be deducted at the value at which they are carried on the liability side. In the case of repurchased zero coupon bonds, item 321 "Accrued interest on zero coupon bonds" also needs to be used as appropriate.

For securities, see "General guidelines".

For the report on foreign branches, see p 105.

### **Item 231 Debt securities issued**

*(Begebene Schuldverschreibungen)*

Bearer debt securities and order debt securities forming part of a total issue are to be shown under this item, irrespective of whether they are negotiable or not. This includes issues based on new-issue certificates (*Jungscheine*).

Zero coupon bonds are to be included under this item at their value on issue, i.e. disregarding interest and mark-ups or mark-downs (for the interest accruing annually and the difference between a later selling price and the value on issue, see item 321 "Accrued interest on zero coupon bonds").

If banks issue own paper in the form of strippable bonds, these are to be shown under this item even after they have been stripped.

In the case of institutions which have an independent trustee, liabilities arising from the sale of bearer debt securities for which no certificates signed by the trustee or documents in lieu of the certificates to be supplied later (temporary stock certificates, giro transferable general certificates) have been delivered to the purchaser to date are to be included under this item. Debt securities returned to the trustee are no longer to be shown.

In addition, debt securities which give the issuer the option to choose between repayment of an amount specified in advance and, for instance, repayment of an index-linked amount or repayment of a settlement amount calculated from the price of a certain share or a share basket or transfer of certain shares including or excluding additional compensatory payments (structured bonds, share certificates, index-linked bonds and the like) are to be shown under this item.

Debt securities sold prior to the issue date specified in the terms of issue are to be included in this item only if they have been sold within a period not exceeding that customary among banks (about four to

six weeks); otherwise, their proceeds are to be included under item 210 "Liabilities to banks (MFIs)" or item 222 "Other liabilities to non-banks (non-MFIs)" until the beginning of the contractual maturity of the debt securities.

Liabilities arising from own debt securities which have been drawn or called or have matured but have not yet been redeemed are to be shown here and recorded in Annex F in accordance with the original maturity.

For registered debt securities, savings bonds, registered savings bonds, see (depending on the creditor) item 210 "Liabilities to banks (MFIs)" or item 222 "Other liabilities to non-banks (non-MFIs)"; for the conversion of foreign currency bonds, see "General guidelines".

**Item 232 Money market paper issued**  
(*Begebene Geldmarktpapiere*)

Only money market paper issued in the form of bearer paper or order paper forming part of a total issue is to be included under this item, irrespective of whether it is negotiable or not. Such paper includes commercial paper, Euronotes, certificates of deposit, "bons de caisse", and similar interests evidenced by securities with an original maturity of up to and including one year.

For a definition of "money market paper", see "General guidelines".

**Item 233 Own acceptances and promissory notes outstanding**  
(*Eigene Akzepte und Solawechsel im Umlauf*)

Own acceptances and promissory notes outstanding and not yet paid (including those deriving from transactions in goods) are to be recorded under this item. Only acceptances which the reporting institution has issued for its own refinancing and in respect of which it is the first party liable (the "drawee") are to be shown as own acceptances. The supply of own acceptances to borrowers under acceptance credits is likewise deemed to be an own refinancing operation. Own acceptances and promissory notes held in portfolio and own acceptances and own promissory notes pledged as collateral are not deemed to be outstanding (see item 239).

Institutions with branches abroad and domestic branches of foreign banks are also to record here their liabilities arising from own acceptances to affiliates abroad (see footnote 1 on page 25).

For the report on foreign branches, see p 105.

**Item 234 Other securitised liabilities**  
(*Sonstige verbriefte Verbindlichkeiten*)

Warrants evidenced by securities and issued by the reporting institution are also to be shown under this item.

**Item 239 *Memo item: Own acceptances and promissory notes held in portfolio***  
(*nachrichtlich: Eigener Bestand an eigenen Akzepten und Solawechseln*)

Pledged and own acceptances and promissory notes (including those deriving from transactions in goods) held in the bank's portfolio and still unpaid are to be shown here.

**Item 240 *Fiduciary liabilities***  
(*Treuhandverbindlichkeiten*)

Liabilities which the reporting institution has incurred in its own name but on behalf of third parties are to be included under this item. The amounts shown under items 240 and HV11/120 must tally, both in the report for the entire institution and in the reports for the domestic part of the institution and for its foreign branches.

**Item 241 *Fiduciary loans***  
(*Treuhandkredite*)

For the presentation of fiduciary loans, see "General guidelines".

For funds received for transmission, where the reporting institution's liability exceeds that of a trustee, see "General guidelines" and (depending on the creditor) item 210 "Liabilities to banks (MFIs)" or item 222 "Other liabilities to non-banks (non-MFIs)".

For liabilities arising from "fiduciary payments", see item 222 "Other liabilities to non-banks (non-MFIs)".

**Item 242 *Securities issued on a fiduciary basis***  
(*Treuhänderisch begebene Wertpapiere*)

Debt securities issued in the bank's own name but on behalf of third parties are to be included here if the reporting institution's liability to the creditors is confined to the due administration of the proceeds and the transfer of the interest and redemption payments received.

**Item 243 *Other fiduciary liabilities***  
(*Sonstige Treuhandverbindlichkeiten*)

**Item 250 *Value adjustments***  
(*Wertberichtigungen*)

Notwithstanding the disclosure requirements under commercial law, untaxed general value adjustments and individual country risk value adjustments are to be shown under this item. Other value adjustments are to be deducted from the asset items concerned.

For value adjustments deriving from recourse claims, see item 260 "Provisions for liabilities and charges".

For taxed general value adjustments (undisclosed contingency reserves pursuant to section 340f (1) of the Commercial

Code and section 31 (2), second sentence, of the Act Introducing the Commercial Code), see item 326 "Others".

### **Item 260 Provisions for liabilities and charges**

*(Rückstellungen)*

Value adjustments deriving from recourse claims arising from items 341 to 343 are also to be shown under this item. The same applies to value adjustments deriving from assets which have been sold with an option to repurchase and in respect of which repurchase commitments have been shown under item 370. Notwithstanding section 24 of the Accounting Regulation for Credit Institutions, contingent liabilities arising from the endorsement of rediscounted bills (item 341) are not to be shown net of value adjustments.

Bonus payments due on the expiry of current saving contracts are also to be shown under this item even if premature withdrawal of amounts saved is not permitted under the terms of the contract.

### **Item 280 Subordinated liabilities**

*(Nachrangige Verbindlichkeiten)*

All liabilities – whether securitised or not – are to be shown under this item which, in the event of winding-up or bankruptcy, may be repaid only after the claims of all other creditors have been met. Repurchased non-negotiable own subordinated paper is to be deducted at the value at which it is carried on the liability side.

Liabilities deriving from drawn, called or matured but not yet paid subordinated own debt securities are still to be shown here.

### **Item 281 Subordinated negotiable debt securities**

*(Nachrangig begebene börsenfähige Schuldverschreibungen)*

### **Item 282 Subordinated non-negotiable debt securities**

*(Nachrangig begebene nicht börsenfähige Schuldverschreibungen)*

### **Item 290 Capital represented by participation rights**

*(Genussrechtskapital)*

Capital represented by participation rights or comparable capital in the nature of equity is to be shown here as soon as it has been received by the reporting institution and irrespective of whether the participation rights are evidenced by securities or in some other form or take the shape of rights not evidenced by certificates.

Capital not in the nature of equity is not to be shown here but, depending on its terms, under item 230 "Securitised liabilities" or under liabilities to banks/non-banks (items 210/220) or, in the case of participation rights not evidenced by securities and not repayable, under item 326 "Others".

Liabilities deriving from drawn, called or matured but not yet paid own capitals evidenced by certificates are still to be shown here.

Repurchased own participation rights are to be deducted.

**Item 300 Fund for general banking risks**  
(*Fonds für allgemeine Bankrisiken*)

The "Fund for general banking risks" created pursuant to section 340g of the Commercial Code is to be shown under this item in line with the most recent approved accounts.

**Item 310 Capital**  
(*Eigenkapital*)

As a matter of principle, capital is to be shown on the basis of the most recent approved annual accounts, including the net profit recorded therein provided that its transfer to the capital account has been approved. Any capital increase or decrease effected during the financial year (with the exception of advance transfers to reserves from recorded surpluses not recognised as liable capital) is to be reflected immediately in the capital figures.

Any shortfall not covered by capital is also to be shown here, preceded by a minus sign.

**Item 311 Subscribed capital**  
(*Gezeichnetes Kapital*)

All amounts which (irrespective of their precise designations) are deemed, in accordance with the legal form of the bank concerned, to be capital subscribed by the shareholders (including silent partners) or other proprietors are to be shown here; capital contributed by silent partners, endowment capital and the amounts paid up on members' shares (including those of members who are retiring from a cooperative society by the balance sheet date) are also to be included in this item. Domestic branches of foreign banks are to show the working capital made available to them by their foreign head office and the operating surplus left to them for the purpose of strengthening their own resources.

In the case of sole proprietorships and partnerships, private accounts, variable equity accounts and similar accounts held by the proprietors or partners are to be shown under this item only if they exhibit the characteristics of capital; this applies even if the accounts concerned show a negative balance. In the case of cooperative societies, the amounts actually paid up on members' shares are to be shown. For subscribed capital unpaid, see item HV11/150 with the same designation.

For the treatment of deposits by silent partners, see the notes on item HV21/290.

**Item 312 Reserves**  
(*Rücklagen*)

Capital and revenue reserves together with the reserve fund (*Sicherheitsrücklagen*) of savings banks and the revenue reserves of credit cooperatives are to be shown under this item.

For advance transfers to reserves from recorded surpluses, see item 326.

**Item 313 Published loss**  
(*Ausgewiesener Verlust*)

The net loss (including loss brought forward) ascertained in the most recent annual accounts is to be shown under this item. As long as the balance sheet for the last financial year has not yet been approved, the loss for the financial year ascertained in the annual accounts drawn up pursuant to section 26 (1), sentence 1, of the Banking Act is to be shown in this item.

**Item 320 Other liabilities**  
(*Sonstige Passiva*)

Only those liabilities which cannot or cannot yet be assigned to another item are to be shown under this item. For details, see items 321 to 326.

**Item 321 Accrued interest on zero coupon bonds**  
(*Aufgelaufene Zinsen auf Null-Kupon Anleihen*)

The interest accruing annually on zero coupon bonds (discount and accrued interest paper) and the difference between a subsequent selling price of zero coupon bonds and their price on issue are to be shown under this item.

**Item 322 Liability item resulting from the refinancing of lease receivables**  
(*Passivposition aus der Refinanzierung von Leasingforderungen*)

Banks which engage in leasing operations are to show separately here the items of accrual and deferral introduced for the sake of assigning the receipts from the sale of future lease receivables, in accordance with the accrual concept, in the accounting period concerned.

**Item 323 Liabilities arising from transactions in goods and from trade credits obtained**  
(*Verpflichtungen aus Warengeschäften und aufgenommenen Warenkrediten*)

**Item 324 Debit balance on items in the process of settlement**  
(*Passivsaldo der schwebenden Verrechnungen*)

The balance on items in the process of settlement (for the definition, see item HV11/174) is to be shown under this item if the liability items among the items in the process of settlement exceed the asset items.

For balances in clearing accounts held at other banks: if debit balances, see item HV11/061 "Loans and advances to banks (MFIs)"; if credit balances, see item 210 "Liabilities to banks (MFIs)".

**Item 325 Debit balance on income and expenditure accounts**  
(*Passivsaldo der Aufwands- und Ertragskonten*)

The balance of all income and expenditure entries is to be shown under this item if income exceeds expenditure. The balance of the current year is to be aggregated with the balance of the preceding financial year, if any. Profits brought forward and profits distributed in advance are to be included in this balance.

**Item 326 Others**  
(*Übrige Passiva*)

These comprise

1. Taxed general value adjustments (undisclosed contingency reserves pursuant to section 340f (1) of the Commercial Code and section 31 (2), sentence 2, of the Act Introducing the Commercial Code) (to be shown separately under item 339);
2. Accrued interest on liability items, as calculated and recorded in connection with the preparation of the annual accounts, as well as other deferred income (to be shown separately under item 338);
3. Accrued interest on liabilities (to be shown separately under item 336);
4. Accrued interest on securities (to be shown separately under item 337);
5. Accrued interest on savings bonds and similar paper (other than zero coupon bonds, see item 321);
6. Liabilities arising from coupons due but not yet paid;
7. Amounts deriving from traveller's cheques issued;
8. Option prices received to the extent that the option can still be exercised, as well as initial margins and variation margins received in respect of outstanding financial futures contracts (to be shown separately under item 335);



9. Accounting position credit balances, if any, on the Bundesbank giro account;
10. In the reports submitted by building and loan associations: accrued amounts in the “Fund required by building and loan association rules” (*Fonds zur baupartechnischen Absicherung*);
11. The amounts loaded on to prepaid cards shown as a liability item in the purse clearing accounts of the card issuing banks (to be disclosed separately under item 329);
12. Loaded network money amounts (to be shown separately under item 502);
13. Liabilities not deriving from the MFIs’ core business, i.e. from banking business, unless they are posted to a personal account carried by the reporting bank, e.g. liabilities arising from deliveries and services, not yet transferred wage taxes and social security contributions, not yet paid dividends and other profit shares;
14. Net amounts to be paid in connection with the future settlement of securities transactions, i.e. liabilities arising from unfinished securities spot transactions which are not booked on the value date but posted to internal accounts before the settlement date;
15. Liabilities arising from irrevocably confirmed letters of credit where payment is deferred past the date of presentation of the documents (“deferred payment credits”);
16. Special items for conversion to euro (pursuant to section 43 of the Act Introducing the Commercial Code);
17. Derivative financial instruments in the trading portfolio (to be shown separately under item 505);
18. Currency conversion differential (to be shown separately under item 506);
19. Advance transfers to reserves from recorded surpluses;
20. Delivery obligations arising from precious metal accounts;
21. Deferred tax liabilities within the meaning of section 274 of the Commercial Code and any other liabilities that cannot be assigned to another item.

**Item 327 Subordinated registered debt securities**

*(Nachrangig begebene Namensschuldverschreibungen)*

Standardised, small-denomination registered subordinated debt securities (e.g. savings bonds (*Vermögensbriefe*) issued by the cooperative bank sector and the savings bank bonds carrying such terms) included under item 280 are to be shown separately under this item. The amounts reported here are to be shown in Annex A2, column 7, or Annex C2, columns 01 to 03, in accordance with their sectoral classification and maturity

**Item 329 Amounts loaded on to prepaid cards**

*(Geldkarten-Aufladungsgegenwerte)*

The balance of the amounts loaded on to prepaid cards shown as a liability item on the purse clearing accounts of the card issuing banks and of the turnover transacted with these cards included under item 326 "Others" is to be shown separately under this item.

**Item 330 Total liabilities**

*(Summe der Passiva)*

**Item 335 Option prices received (options not evidenced by securities) where the option can still be exercised, as well as initial margins and variation margins received in respect of outstanding financial futures contracts**

*(Erhaltene Optionspreise (Optionsrechte ohne Wertpapiercharakter), soweit die Option noch ausgeübt werden kann, ferner erhaltene „initial margins“ und „variation margins“ aus noch nicht abgewickelten Finanzterminkontrakten)*

Premiums and margins received from derivative financial instruments that are not allocated to the trading portfolio should be shown under this item.

**Item 336 Accrued interest on liabilities**

*(Aufgelaufene Zinsen auf Verbindlichkeiten)*

Calculated and booked accrued interest on liabilities is to be shown under this item

**Item 337 Accrued interest on securities**

*(Aufgelaufene Zinsen auf Wertpapiere)*

Calculated and booked accrued interest on securities is to be shown under this item

**Item 338 Deferred income**

*(Rechnungsabgrenzungsposten)*

**Item 339 Taxed general value adjustments (undisclosed contingency reserves pursuant to section 340f (1) of the Commercial Code and Article 31 (2) sentence 2 of the Act Introducing the Commercial Code**

*(Versteuerte Pauschalwertberichtigungen (stille Vorsorgereserven gemäß § 340f Abs. 1 HGB und Art 31 Abs. 2 Satz 2 EGHGB))*

Only contingency reserves pursuant to section 340f of the Commercial Code are to be shown here in line with the most recent approved annual accounts (see notes on HV21 item 300 "Fund for general banking risks"). Until the accounts have been approved, these contingency reserves should only be shown under HV 21 item 326 "Others".

**Item 340 Contingent liabilities**

*(Eventualverbindlichkeiten)*

**Item 341 Contingent liabilities arising from the endorsement of rediscounted bills (including bills drawn by the bank)**

*(Eventualverbindlichkeiten aus weitergegebenen abgerechneten Wechseln (einschließlich eigener Ziehungen))*

Only endorsement liabilities and other contingent liabilities under bill-of-exchange law arising from the endorsement of rediscounted bills (including bills drawn by the bank) are to be included under this item. Liabilities on own acceptances outstanding, contingent liabilities on Treasury bills and on bills pledged to the Deutsche Bundesbank are not to be included.

Notwithstanding section 24 of the Accounting Regulation for Credit Institutions, contingent liabilities arising from the endorsement of rediscounted bills are not to be shown net of value adjustments.

The date as from which it ceases to be necessary to show liabilities arising from the endorsement of rediscounted bills shall be the due date (if this is a Saturday, Sunday or public holiday, the following business day).

For own acceptances and promissory notes outstanding, see item 233 with the same designation.

**Item 342 Sureties and guarantee agreements**

*(Verbindlichkeiten aus Bürgschaften und Gewährleistungsverträgen)*

Performance bonds for forward contracts, option rights and financial swaps, "Ausbietungsgarantien" and other guarantee obligations, banking book obligations arising from credit derivatives such as credit default swaps and total return swaps, binding comfort letters and irrevocable letters of credit, including incidental costs, are also to be shown under this item, as are issues and confirmations of letters of credit. These liabilities are to be shown in full (e.g. in the case of basic commitments or maximum amount arrangements) or at the amount of the principal debt outstanding (e.g. if loan liabilities redeemable in instalments have been guaranteed) if no earmarked covering balances are available for them or unless they have to be included in full or in part under item 260 "Provisions for liabilities and charges" because recourse is certain or very likely.

For letter-of-credit obligations after presentation of the appropriate documents, see (depending on the creditor) item 210 "Liabilities to banks (MFIs)" or item 222 "Other liabilities to non-banks (non-MFIs)".

**Item 343 Assets pledged as collateral on behalf of third parties**

*(Haftung aus der Bestellung von Sicherheiten für fremde Verbindlichkeiten)*

The amounts are to be shown at the book value of the assets pledged as collateral. The assignment of claims or movables as security for a loan, security deposits for third-party liabilities, movables and rights pledged and mortgages put up as collateral for third-party liabilities are to be shown under this item. If, in addition, a liability exists under a surety or guarantee agreement, only the latter is to be shown, specifically under item 342 "Sureties and guarantee agreements".

**Item 350 Bills sent for collection from the bill portfolio before maturity**

*(Aus dem Wechselbestand vor Verfall zum Einzug versandte Wechsel)*

This item is to include bills purchased, removed from the bill portfolio before maturity and sent for collection.

For bills for collection, see item HV11/171 "Cheques, matured debt securities, interest and dividend coupons and items received for collection".

**Item 360 Volume of business**

*(Geschäftsvolumen)*

The volume of business is obtained by adding the following items to the balance sheet total (item 330): item 341 "Contingent liabilities arising from the endorsement of rediscounted bills (including bills drawn by the bank)" and item 350 "Bills sent for collection from the bill portfolio before maturity".

**Item 370 Commitments deriving from sales with an option to repurchase (items 371 to 373)**

*(Rücknahmeverpflichtungen aus unechten Pensionsgeschäften (Positionen 371-373))*

For the reporting of sale and repurchase transactions, see "General guidelines".

For the classifications "domestic banks (MFIs)", "domestic non-banks (non-MFIs)" and "non-residents", see "General guidelines".

**Item 380 Placing and underwriting commitments**

*(Platzierungs- und Übernahmeverpflichtungen)*

Commitments arising from guaranteeing the placing or underwriting of financial instruments vis-à-vis borrowers who, during an agreed period of time, issue financial instruments in the money market on a revolving basis are to be shown under this item. Only guarantees whereby a bank undertakes to underwrite financial instruments ("back-up lines") or to grant a corresponding loan ("stand-by facilities") if the financial instruments cannot be placed in the market are to be shown here. This usually applies to commitments arising from certain facilities such as the Revolving Underwriting Facilities (RUFs) and Note Issuance Facilities (NIFs).

Commitments are to be shown net of the amounts actually drawn. If a guarantee is provided jointly by several banks, each bank involved has to show only its share in the loan. Underwriting commitments in the context of normal syndicated loan business are not to be included.

For placing and underwriting commitments for shares, real estate fund certificates and other capital market paper, see item 390 "Irrevocable lending commitments".

### **Item 390 Irrevocable lending commitments**

*(Unwiderrufliche Kreditzusagen)*

All irrevocable commitments which could give rise to a credit risk are to be shown under this item irrespective of their maturities or any collateral or guarantee; this especially includes formal commitments to grant loans and advances, to purchase securities and to provide guarantees and acceptances; commitments to make forward deposits; and placing and underwriting commitments for shares, real estate fund certificates and other capital market paper. Contracts concluded with a building and loan association are not deemed to be irrevocable lending commitments. The commitments are to be shown net of the amounts actually drawn.

Temporary lending commitments are to be classified as irrevocable commitments if they do not envisage a formal option for unconditional termination without notice.

Lending commitments carrying the qualification "until further notice" do not have to be reported.

### **Item 400 Funds raised against collateral (items 401 and 402)**

*(Verbindlichkeiten gegen Sicherheitsleistung (Positionen 401 und 402))*

The amounts recorded under items 210 and 222 representing borrowing against collateral are to be shown under this item; they include, for example, open market loans taken up with the Deutsche Bundesbank and funds raised under genuine sale and repurchase transactions (to be shown at the amount received for the transfer).

Liabilities of mortgage banks and public credit institutions secured by cover funds and earmarked borrowing against collateral in connection with transmitted loans are not to be included here.

### **Item 410 Interest and currency swaps (items 411 to 413)**

*(Zins- und Währungsswaps (Positionen 411 bis 413))*

The principal amounts of financial swaps where interest payments and/or currency amounts have been exchanged are to be shown under this item. Interest swaps comprise transactions involving the exchange of floating rate for fixed rate interest payments or of interest payments calculated from different floating rate indices. Currency swaps include all transactions where the currency of the principal and the associated interest is exchanged without the formula for calculating the interest being changed. Cross-currency interest rate swaps are understood to be a combination of the two aforementioned types of swap transactions. Forward swaps are also to be entered here. Swap

transactions conducted in the foreign exchange market for hedging purposes are not to be recorded here.

Fiduciary transactions and transactions where credit risk has been excluded (by non-recourse agreements, for instance) are also to be shown under this item.

Institutions with branches abroad and the domestic branches of foreign banks are also to include interest and currency swap transactions conducted with affiliates abroad (see footnote 1 on page 25). Interest and currency swap transactions of the branches abroad with the domestic parts of the institution are not to be included in the report for the institution as a whole.

For the report on foreign branches, see p 105.

#### **Item 420 Administered loans**

*(Verwaltungskredite)*

For the definition of “administered loans”, see “General guidelines”.

For loans managed in the bank’s own name but on behalf of third parties, see items HV11/121 and HV21/241 “Fiduciary loans”.

#### **Item 431 Retirement provisions pursuant to the Retirement Pension Act**

*(Altersvorsorgevermögen nach dem AVmG (Altersvermögensgesetz))*

Both retirement provisions (contributions made by the savers themselves) and credited government allowances are to be shown under this item.

#### **Item 432 Subordinated debt securities with maturities of up to and including two years**

*(Nachrangig begebene Schuldverschreibungen mit Laufzeit bis zwei Jahre einschließlich)*

Subordinated debt securities with maturities of up to and including two years under item 280 are to be recorded here. Repurchased subordinated non-negotiable debt securities are to be deducted at the value at which they are carried on the liability side.

#### **Item 441 Unsecuritised subordinated liabilities vis-à-vis non-banks with agreed maturities or periods of notice of up to and including two years**

*(Unverbriefte nachrangige Verbindlichkeiten gegenüber Nichtbanken mit vereinbarter Laufzeit oder Kündigungsfrist bis zwei Jahre einschließlich)*

Unsecuritised liabilities vis-à-vis non-banks with agreed maturities or periods of notice of up to and including two years under item 280 are to be recorded here.

**Item 442 Of which: Unsecuritised subordinated liabilities vis-à-vis domestic non-banks and non-banks in other euro-area member states with agreed maturities or periods of notice of up to and including two years**

*(darunter: Unverbriefte nachrangige Verbindlichkeiten gegenüber Nichtbanken im Inland und in anderen Ländern der EWU mit vereinbarter Laufzeit oder Kündigungsfrist bis zwei Jahre einschließlich)*

The subordinated liabilities vis-à-vis domestic non-banks and non-banks in other euro-area member states with agreed maturities or periods of notice of up to and including two years under item 441 are to be recorded here.

**Item 450 Number of bank cards in circulation**

*(Zahl der im Umlauf befindlichen Bankkunden-Karten)*

All bank cards with a payment function in circulation are to be recorded here.

The cards to be recorded also include temporarily blocked cards and cards on which the payment function, though technically available, is not used. Double counting of cards for a cardholder owing to a regular replacement of cards (e.g. because of a routine replacement or technical defects) is to be avoided.

Cards not to be recorded include, inter alia, credit cards (including convenience credit card types, prepaid credit cards and cards which are (can be) settled through a credit card system) and cards which serve only to provide proof of identity, such as "HBCI" cards.

For definitions of debit and credit cards, see "General guidelines".

**Item 472 Number of employees (full-time equivalents)**

*(Anzahl der Beschäftigten (nach Vollzeitbeschäftigten))*

Average number of employees (in full-time equivalents) at the reporting institution in the reference year (i.e. the calendar year preceding the respective reporting date).

**Item 473 Number of employees (headcount)**

*(Anzahl der Beschäftigten (nach Köpfen))*

Average number of employees at the reporting institution in the reference year (i.e. the calendar year preceding the respective reporting date)

**Item 480 Trading portfolio**  
(*Handelsbestand*)

This memo data corresponds to liability 3a "trading portfolio" of Form 1 of the Accounting Regulation for Credit Institutions.<sup>1</sup>

**Item 502 Loaded network money amounts**  
(*Netzgeld-Aufladungsgegenwerte*)

The loaded network money amounts included under item 326 "Others" and similar forms of electronic money are to be listed separately here, unless they are recorded under item 329. These are prepaid electronic payment units which the user stores on a computer and uses once or several times for anonymous payments.

**Item 505 Derivative financial instruments in the trading portfolio**  
(*Derivative Finanzinstrumente des Handelsbestands*)

Derivative financial instruments acquired for trading purposes that have a negative value within the meaning of section 340e (3) of the Commercial Code and section 35 (1) number 1a of the Accounting Regulation for Credit Institutions are to be reported here, unless they are to be reported under other items (such as warrants evidenced by securities under item 234).

**Item 506 Currency conversion differential**  
(*Währungsausgleichsposten*)

Differences arising from converting liabilities denominated in foreign currencies into euro on the reporting date.<sup>1</sup>

**Items 524 to 526 Trading portfolio**  
(*Handelsbestand*)

The trading portfolio components included in liability items 210, 220 and 230 are to be recorded separately here.<sup>1</sup>

**Items 700 to 703 Trading portfolio**  
(*Handelsbestand*)



The trading portfolio components included in asset items 060, 070, 080 and 090 are to be recorded separately here.<sup>1</sup>

<sup>1</sup> See "General guidelines", "III General reporting rules and other explanatory notes".

## Guidelines on the supplements to the monthly balance sheet statistics

### I Annex A1 <sup>1</sup>

#### **Loans and advances to banks (MFIs)**

*(Forderungen an Banken (MFIs))*

#### **Obligors**

*(Schuldner)*

For “banks (MFIs)”, “domestic/in Germany”, “foreign/abroad”, see the “General guidelines”.

In the case of transmitted loans (see “General guidelines”), the party which directly owes the funds to the reporting institution is deemed to be the obligor, even if that party lends the funds on to an ultimate borrower.

“Municipal loans” (*Kommunaldarlehen*) are not to be ascribed automatically en bloc to “Local government and local government associations” but are to be attributed to the respective borrower. For example, “municipal loans” to public sector banks are to be shown on line 110.

For the report on foreign branches, see p 105.

#### **Competent Landesbank/ regional institution of credit cooperatives/ affiliated savings banks /credit cooperatives (line 113)**

*(Zuständige Landesbank/ Genossenschaftliche Zentralbank/ Angeschlossene Sparkassen/ Kreditgenossenschaften (Zeile 113))*

The relations which exist within a cash pooling structure within the meaning of the German Liquidity Regulation (*Liquiditätsverordnung*) (section 4 (2) number 3 read in conjunction with the notes on section 4 (2) number 3 principle II) are to be shown. I.e., the terms “competent” and “affiliated” are to be interpreted in the following manner:

- savings banks and credit cooperatives:  
their loans and advances to the competent Landesbank or regional institution of credit cooperatives
- Landesbank and regional institutions of credit cooperatives:  
their loans and advances to affiliated savings banks or credit cooperatives.

Loans and advances of Landesbanken and regional institutions of credit cooperatives to their central institutions are to be recorded not here but on line 111.

---

<sup>1</sup>For building and loan associations, reporting template “A1-BAUSP”; see also “Supplementary guidelines” (p 102f).

**Maturity**  
(*Fristigkeit*)

See "General guidelines"

**Loans and advances (columns 01 to 05)**  
(*Buchforderungen (Spalte 01 bis 05)*)

The loans and advances to banks shown under item 061 on the main template (HV11) are to be classified here by obligor and maturity. They include claims on the Deutsche Bundesbank arising from overnight deposits, time deposits, securities repurchase agreements and foreign exchange swap transactions, which are to be shown on line 114 in columns 01 or 02. Claims arising from reverse repo transactions, i.e. the granting of a loan in return for securities as collateral, are to be recorded in line 115.

Overnight balances with the Deutsche Bundesbank included under item 020 of the main template (HV11) are to be shown on line 114 in column 09.

Loans and advances to building and loan associations arising from own savings contracts concluded with them ("savings contracts in stock") are to be shown on line 111 in column 03.

**Bills discounted (columns 06 and 07)**  
(*Wechselkredite (Spalten 06 und 07)*)

Bills discounted for banks (MFIs) are to be recorded in column 06. Bills discounted are to be classified by borrower based on the customers for whom the bills have been discounted (liability ledger on bills). This does not apply to lending against bills purchased without recourse (in this case the drawee is deemed to be the borrower; in the case of promissory notes purchased without recourse, the drawer is considered the borrower).

Holdings of bills whose drawees (in the case of promissory notes, drawers) are banks are to be shown in column 07. The sectoral classification of the bills held must be based on the drawees.

**Fiduciary loans (column 08)**  
(*Treuhandkredite (Spalte 08)*)

The amounts relating to banks shown under item 121 on the main template (HV11) are to be classified here by obligor (borrower).

**Balances with central banks (column 09)**  
(*Guthaben bei Zentralnotenbanken (Spalte 09)*)

The balances readily available at all times shown under item 020 on the main template (HV11),

including foreign currency overnight balances, are to be classified here according to whether they are held with the Deutsche Bundesbank (line 114) or with foreign central banks (line 120).

Claims on the Deutsche Bundesbank arising from overnight deposits, time deposits and securities repurchase agreements are to be shown on line 114 in column 01 or 02.

### **Claims arising from syndicated loans (column 10)**

*(Forderungen aus Konsortialkrediten (Spalte 10))*

Syndicated loans granted to other banks (MFIs) are to be recorded here. These are loans granted by syndicates, with either direct or indirect external representation of the syndicate members, in which it is known to the borrower from the text of the agreement or from customer discussions that the loan granted to it has been furnished as a syndicated loan (openly granted syndicated loans with indirect external representation of the syndicate members). Loans in which the borrower has no knowledge of this state of affairs (undisclosed syndicated loans with indirect external representation of the syndicate members) are not to be recorded here.

For syndicated loans, see "Syndicated transactions", "General guidelines".

## **II Annex A2**

### **Liabilities to banks (MFIs)<sup>1</sup>**

*(Verbindlichkeiten gegenüber Banken (MFIs))*

#### **Creditors**

*(Gläubiger)*

For "banks (MFIs)", "domestic/in Germany", "foreign/abroad", see the "General guidelines".

In the event of a change of creditors, the party to which the amounts are owed on the reporting date is deemed to be the creditor.

In the case of transmitted funds (see "General guidelines"), the party to which the reporting institution directly owes the funds, and not the party from which the funds originate, is deemed to be the creditor. For example, funds stemming from state government budgets which have been transmitted to the borrower via a Landesbank/regional institution of credit cooperatives and a savings bank/credit cooperative are to be shown by the Landesbank/regional institution of credit cooperatives on line 220 of Annex C1, and by the savings bank/credit cooperative on line 113 of Annex A2. Correspondingly, funds paid out under ERP programmes are to be shown on line 111 of Annex A2 if the reporting institution has received them from KfW (*Kreditanstalt für Wiederaufbau*) or another bank.

For the report on foreign branches, see p 105.

---

<sup>1</sup> For building and loan associations, reporting template "A2-BAUSP"; see also "Supplementary guidelines" (p102f).

**Competent Landesbank/regional institution of credit cooperatives/ affiliated savings banks/  
credit cooperatives (line 113)**

*(Zuständige Landesbank/ Genossenschaftliche Zentralbank/ Angeschlossene Sparkassen/  
Kreditgenossenschaften (Zeile 113))*

The relations which exist within a cash pooling structure within the meaning of the German Liquidity Regulation (*Liquiditätsverordnung*) (section 4 (2) number 3 read in conjunction with the notes on section 4 (2) number 3 principle II) are to be shown. I.e., the terms “competent” and “affiliated” are to be interpreted in the following manner:

- savings banks and credit cooperatives:  
liabilities to the competent Landesbank or regional institution of credit cooperatives
- Landesbank and regional institutions of credit cooperatives:  
liabilities to affiliated savings banks or credit cooperatives.

Liabilities by the Landesbank and regional institutions of credit cooperatives to their central institutions are not to be shown here but on line 111.

**Maturity**  
*(Fristigkeit)*

See “General guidelines” and, below, “Memo data”

**Liabilities (columns 01 to 08)**  
*(Verbindlichkeiten (Spalten 01 bis 08))*

The “Liabilities to banks (MFIs)” recorded under item 210 on the main template (HV21), including liabilities arising from registered debt securities, registered money market paper and savings bonds sold to banks, are to be classified here by creditor and maturity.

Overnight borrowing from the Deutsche Bundesbank is to be shown on line 114 in column 01 as overnight liabilities. Liabilities to the Deutsche Bundesbank arising from open market loans and foreign exchange swap transactions are also to be recorded on line 114.

Liabilities to the ECB, such as liabilities related to the management of the ECB’s capital and foreign reserve assets, are to be shown on line 121.

**Of which: liabilities arising from repurchase agreements (repos) (columns 01 to 05)**  
*(Verbindlichkeiten aus Repurchase Agreements (Repos) (Spalten 01 bis 05))*

The liabilities to banks arising from genuine sale and repurchase transactions and securities and precious metal lending transactions against monetary collateral are to be shown here separately in the

- amounts received for the transfers.

**Savings bonds, registered savings bonds (column 07)**  
(*Sparbriefe, Namens-Sparschuldverschreibungen (Spalte 07)*)

The amounts shown in columns 05 and 12 and owed to banks arising from

- savings bank bonds, Volksbank savings bonds, Raiffeisen savings bonds and savings certificates issued by the cooperative bank sector;
- growth certificates issued by the cooperative bank sector (as time deposits), savings bank income bonds, premium savings bonds issued by credit cooperatives and similar registered income bonds
- other standardised, small-denomination registered debt securities (regardless of whether or not the words “savings” or “bond” are used in their designation)

are to be shown here separately and broken down by creditor.

Matured savings bonds are not to be included here; from the date of maturity onwards they are to be recorded under “Liabilities payable on demand” in column 01.

Non-standardised registered debt securities sold to credit institutions and shown in column 05 (other than the registered debt securities transferred to depositors as collateral for wholesale deposits) are not to be recorded here but under item 219 on the main template (HV22).

**Rediscounted bills, including own drawings, not credited to borrowers (column 08)**  
(*Den Kreditnehmern nicht abgerechnete weitergegebene Wechsel einschließlich eigener Ziehungen (Spalte 08)*)

Bills showed under item 210 on the main template (HV21) which have been deposited with the reporting institution as collateral for loans and which it has rediscounted for the sake of its own refinancing are to be shown here.

**Liabilities on bills (columns 09 and 10)**  
(*Wechselverbindlichkeiten (Spalten 09 und 10)*)

Contingent liabilities under bill of exchange law resulting from the endorsement of rediscounted bills and liabilities arising from own acceptances and promissory notes outstanding are to be classified here by creditor. Own acceptances delivered to or, after discounting, endorsed to other non-banks are also to be shown as liabilities to banks on bills.

**Fiduciary loans (column 11)**  
(*Treuhandkredite (Spalte 11)*)

The amounts shown under item 241 on the main template (HV21) and relating to banks are to be classified here by creditor.

Funds for fiduciary loans which have not been transmitted by the reporting date are to be entered in column 01.

**Subordinated liabilities (column 12)**  
(*Nachrangige Verbindlichkeiten (Spalte 12)*)

The subordinated liabilities included under item 280 on the main template (HV21), to the extent that they relate to banks and have not been issued as subordinated debt securities (items HV22/281 and 282), are to be classified here by creditor. The liabilities to be shown in this item also include the subordinated registered securities shown in column 07.

**Memo data on liabilities to banks domiciled outside the euro area (lines 200, 300 and 400)**  
(*Nachrichtliche Angaben zu Verbindlichkeiten gegenüber Banken mit Sitz außerhalb der EWU (Zeilen 200, 300 und 400)*)

Pure deposits redeemable at notice are to be recorded in line 200.

Liabilities with both an agreed maturity and a period of notice, where notice has not yet been given, are to be recorded on line 300. Liabilities – also instalments – are to be shown in the maturity category that corresponds to the agreed maturity.

Liabilities with both an agreed maturity and a period of notice, where notice has been given, are to be recorded on line 400. Liabilities – also instalments – are to be shown in the maturity category that corresponds to the notice period.

### **III Annex A3**

**Liabilities to banks (MFIs) – transferable liabilities**  
(*Verbindlichkeiten gegenüber Banken (MFIs) – Übertragbare Verbindlichkeiten*)

**Creditors**  
(*Gläubiger*)

The credit balances on current accounts held by other banks (MFIs) at the reporting bank (MFI), included in column 01 of Annex A2, which are directly transferable on demand to make payments to

other economic agents by customary means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without noticeable delay, restriction or penalty are to be shown here. Liabilities subject to restricted availability do not constitute transferable liabilities. An example of a restricted availability is the requirement that a credit balance may only be transferred to a certain reference account.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

For "Banks (MFIs)", "domestic", "foreign", see "General guidelines".

## IV Annex B1<sup>1</sup>

### **Loans and advances to non-banks (non-MFIs)**

*(Forderungen an Nichtbanken (Nicht-MFIs))*

#### **Obligor**

*(Schuldner)*

For "enterprises and households", "general government", "domestic/in Germany", "foreign/ abroad" and sub-groups, see the "General guidelines". For "Central counterparties", see customer classification<sup>2</sup>, other financial intermediation nec (64G)<sup>1</sup>.

In the case of transmitted loans (see "General guidelines"), the party which directly owes the funds to the reporting institution is deemed to be the obligor, even if that party in turn lends the funds on to an ultimate borrower.

In cases in which a third party has provided a guarantee (e.g. a public authority in the case of what are known as "1b mortgages"), it is always the party which has drawn the loan, and not the guaranteeing party, which is deemed to be the obligor (borrower).

"Municipal loans" are not to be ascribed automatically en bloc to "Local government and local government associations", but are to be attributed to the respective borrower. For example, "municipal loans" to state governments are to be shown on line 220 of Annex B1, "municipal loans" to public banks on line 110 of Annex A1.

---

<sup>1</sup> For building and loan associations, reporting templates "B1-BAUSP" and "B2-BAUSP"; see also "Supplementary guidelines" (p 102f).

<sup>2</sup> See: Deutsche Bundesbank, Banking statistics, customer classification, Special Statistical Publication 2, January 2014 p.73. [only available in German].



## **Maturity**

*(Fristigkeit)*

Loans to extend repayment of mortgage loans with a maturity of up to and including five years are to be shown, together with long-term mortgage loans, as long-term loans and advances (column 03).

See "General guidelines".

## **Loans and advances**

*(Buchforderungen)*

This item comprises the unsecuritised loans and advances to non-banks shown under item 071 on the main template (HV11), classified by obligor and maturity. It also includes claims from reverse repo transactions, i.e. the granting of loans in return for securities as collateral.

Loans and advances to the successor organisations of the Treuhand agency are to be shown under "Non-financial corporations" (line 114).

## **Bill-based loans (columns 05 and 06)**

*(Wechselkredite (Spalten 05 und 06))*

Bills discounted for non-banks are to be recorded in column 05. Bills discounted are to be classified by borrower based on the customers for whom the bills have been discounted (liability ledger on bills). This does not apply to lending against bills purchased without recourse (in this case the drawee is deemed to be the borrower; in the case of promissory notes purchased without recourse, the drawer is deemed to be the borrower). Bills bought in the money market are to be shown of Annex A1 as bills discounted to domestic banks.

Holdings of bills whose drawees (in the case of promissory notes, drawers) are non-banks are to be shown in column 06. The sectoral classification of the bills held is to be based on the drawees.

## **Fiduciary loans (column 07)**

*(Treuhandkredite (Spalte 07))*

The amounts shown under item 121 on the main template (HV11), to the extent that they relate to non-banks, are to be classified here by obligor (borrower).

## **Claims arising from syndicated loans (column 08)**

*(Forderungen aus Konsortialkrediten (Spalte 08))*

Syndicated loans granted to non-banks (non-MFIs) are to be recorded here. These are loans granted by syndicates, with either direct or indirect external representation of the syndicate members, in which it is known to the borrower from the text of the agreement or from customer discussions that the loan

granted to it has been furnished as a syndicated loan (openly granted syndicated loans with indirect external representation of the syndicate members). Loans in which the borrower has no knowledge of this state of affairs (undisclosed syndicated loans with indirect external representation of the syndicate members) are not to be recorded here.

For syndicated loans, see "Syndicated transactions", "General guidelines".

## V Annex B3

### **Loans and advances to non-banks (non-MFIs) in other euro-area member states**

*(Forderungen an Nichtbanken (Nicht-MFIs) in anderen Mitgliedsländern der EWU)*

Loans and advances to non-banks (non-MFIs) in other euro-area member states are to be recorded separately and classified by sector, for households according to purpose and by maturity, in this annex, which has essentially the same structure as Annex B1. The reported data must be consistent with the corresponding figures in the external position report.

Loans and advances to international organisations of any kind (*Section "List of major international organisations", German version, p 612f*) may not be included in this annex, irrespective of their country of domicile.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

## VI Annex B4

### **Loans and advances to domestic households according to type of loan**

*(Forderungen an inländische Privatpersonen nach Kreditarten)*

Loans and advances to domestic households are to be recorded according to their purpose.

Loans that are to be redeemed according to a redemption plan agreed with the borrower from the outset with, as a general rule, equal instalments at regular intervals (instalment credits) are to be recorded as an "of which" sub-item under consumer credit.

Institutions with foreign branches are required to submit this annex for the domestic part of their institution only. It is not to be submitted by building and loan associations.

The numerical matches between the housing loans of this annex and the relevant tables of the borrower statistics result from the reconciliation formulae for verifying report compliance contained in this annex; the same applies to the reconciliation of instalment credits.

For "households", "domestic", subgroups as well as consumer credit, housing loans, other credit, see "General guidelines".

## VII Annex B5

### **Quarterly supplementary report on loans and advances to non-banks (non-MFIs)**

*(Vierteljährliche Ergänzungsmeldung über Forderungen an Nichtbanken (Nicht-MFIs))*

#### **Obligors**

*(Schuldner)*

Loans and advances that are secured by real estate collateral pursuant to item 071 are to be recorded here according to type of loan. The following are understood to be secured by real estate collateral.

Loans which – where the Credit Risk Standardised Approach (CRSA) or the Internal Ratings-Based Approach using supervisory loss-given-default rates (F-IRBA) is applied – are secured by mortgages on residential real estate property which is or will be occupied or let by the owner or are secured by mortgages on commercial real estate property, are deemed to be collateralised by real estate provided all the following requirements are met:

1. Real estate collateral in at least the same value as the loan amount has been posted pledged or assigned. For the purposes of the banking statistics, such real estate collateral is recognised up to at most the market value of the property pursuant to section 16 (2) sentence 4 of the Pfandbrief Act. As an alternative to the market value, the mortgage lending value pursuant to section 16 (2) sentences 1 to 3 of the Pfandbrief Act or a sustainably achievable value calculated in a different way that meets these requirements may be used.
2. The value of the real estate property does not materially depend on the borrower's credit assessment. In determining the materiality of such a dependency, cases in which purely macroeconomic factors impair both the value of the real estate and the obligor's ability to repay can be excluded.
3. The risk attached to the obligor in the case of residential and commercial real estate does not materially depend on the change in the value of the underlying real estate or of the project, but on the obligor's ability to repay their debts from other sources, such that repayment, too, does not materially depend on payment flows generated by the real estate serving as collateral. For residential real estate to which the CRSA is applied, banks must, as part of their lending policy, set maximum values for the relationship between the amount of the loan and income and stipulate suitable proof of income when granting the loan.
4. For residential real estate located in Germany, the requirements in point 3 sentence 1 shall be deemed to have been met if the Federal Financial Supervisory Authority (BaFin) has published proof that there is a well-developed and long-established residential real estate market in Germany in which the loss rates do not exceed the following maximum thresholds:<sup>1</sup>

---

<sup>1</sup> See Article 125 (3) letters a and b (CRSA) and Article 199 (3) subparagraph 1 letters a and b (IRBA) of Regulation (EU) No 575/2013.

- a) The losses from loan transactions which are collateralised at a rate of up to 80% of the market value or 80% of the collateral value do not exceed 0.3% of outstanding loans collateralised by residential real estate in any given year.
- b) The total losses from loan transactions collateralised by residential real estate do not exceed 0.5% of outstanding loans collateralised by residential real estate in any given year.

The same applies to residential real estate located in another member state if the relevant authorities have published corresponding proof for their area of sovereignty.

If one of these requirements is not met in a particular year, this simplified procedure cannot be used until both conditions are met in a subsequent year.

5. For commercial real estate located in Germany, the requirements in point 3 sentence 1 shall be deemed to have been met if BaFin has published proof that there is a well-developed and long-established commercial real estate market in Germany in which the loss rates do not exceed the following maximum thresholds:<sup>1</sup>

- a) The losses from loan transactions which are collateralised at a rate of up to 50% of the market value or 60% of the collateral value do not exceed 0.3% of outstanding loans collateralised by commercial real estate in any given year.
- b) The total losses from loan transactions collateralised by commercial real estate do not exceed 0.5% of outstanding loans collateralised by commercial real estate in any given year.

The same applies to commercial real estate located in another member state if the relevant authorities have published corresponding proof for their area of sovereignty.

If one of these requirements is not met in a particular year, this simplified procedure cannot be used until both conditions are met in a subsequent year.

For institutions that calculate their capital requirements according to the IRBA using own estimates of loss given default (A-IRBA), the loans are deemed to be secured by real estate collateral if real estate collateral in at least the same value as the loan amount has been posted, pledged or assigned. For the purposes of the BISTA, the time the loan contract based on such collateralisation is concluded is decisive, even if the collateralisation effect is not yet legally effective at this time. In the case of overdrafts, revolving loans and extended credit card credit, the maximum agreed loan principal shall be deemed the loan amount. For the purposes of the banking statistics, such real estate collateral is only recognised up to a maximum of the amount at which the property is valued (within the institution). This usually corresponds to the property's market value.

Once a decision has been taken to classify a loan (which has been allocated to a purpose category) as "secured by real estate collateral", this must be maintained over time ("original collateralisation

---

<sup>1</sup> See Article 126 (3) letters a and b (CRSA) and Article 199 (4) subparagraph 1 letters a and b (IRBA) of Regulation (EU) No 575/2013.

principle”).

Legally dependent domestic branches of foreign banks operating in Germany (ZaB) and other institutions required to report their balance sheet statistics, to which the above regulations of Directive 2006/48/EC and/or the Solvency Regulation do not apply, which choose not to use credit risk mitigation techniques or which are exempt from applying these regulations for other reasons, should report loans as “secured by real estate” if real estate collateral in at least the same value as the loan amount has been posted, pledged or assigned when the loan is granted.

Institutions with foreign branches are required to submit this supplementary report for the domestic part of their institution only.

For “enterprises and households”, “domestic”, “foreign”, subgroups as well as consumer credit, housing loans, other credit, see “General guidelines”.

## VIII Annex B6

### **Quarterly supplementary report on loans and advances according to original maturity, remaining maturity and interest rate adjustment**

*(Vierteljährliche Ergänzungsmeldung über Forderungen nach Ursprungslaufzeit, Restlaufzeit und Zinsanpassung)*

#### **Obligors**

*(Schuldner)*

Euro-denominated loans and advances pursuant to item 071 are to be recorded here classified according to remaining maturity and interest rate adjustment dates.

The methods permitted for prudential reporting systems can be used to calculate remaining maturities. These stipulate that remaining maturities for each end-of-quarter cut-off date must be based on the actual number of calendar days. If this causes problems in individual cases, we are willing to accept the “30-day month method” to calculate remaining maturity. This method was outlined in Circular 18/1999<sup>1</sup> on Principle II, point 10, option 1 issued by the former Federal Banking Supervisory Office (*Bundesaufsichtsamt für das Kreditwesen*).

An interest rate adjustment is to be understood as a change to the loan’s interest rate that is laid down in the loan agreement. Loans and advances subject to interest rate adjustment include, *inter alia*, loans and advances with interest rates that are adjusted at regular intervals in line with an index (e.g. Euribor), loans with interest rates subject to continual revision (variable interest rates) and loans where interest can be adjusted at the bank’s (MFI’s) discretion.

Reporting is required in the following cases:

---

<sup>1</sup> [http://www.bafin.de/SharedDocs/Veroeffentlichungen/DE/Rundschreiben/rs\\_9918\\_ba.html](http://www.bafin.de/SharedDocs/Veroeffentlichungen/DE/Rundschreiben/rs_9918_ba.html)

- Loans and advances with an original maturity of more than one year, but a remaining maturity of only up to and including one year are to be reported in column 01 of the reporting template.
- Loans and advances where the original and remaining maturity is more than one year are to be reported (column 02) only if an interest rate adjustment can be made within the next 12 months.
- Loans and advances with an original maturity of more than two years, but a remaining maturity of only up to and including two years are to be reported in column 03 of the reporting template.
- Loans and advances where the original and remaining maturity is more than two years are to be reported (column 04) only if an interest rate adjustment can be made within the next 24 months. The bands chosen in terms of the original maturities mean there is some overlap between columns 01/02 and 03/04, while other data do not feature at all.

Institutions with foreign branches are required to submit this supplementary report for the domestic part of their institution only.

For "enterprises and households", "domestic", "other euro-area member states" and original maturities, see "General guidelines".

## **IX Annex B7**

### **Loans and advances to non-banks (non-MFIs) – revolving loans, overdrafts and credit card credit**

*(Forderungen an Nichtbanken (Nicht-MFIs) – Revolvierende Kredite, Überziehungskredite und Kreditkartenkredite)*

#### **Obligors**

*(Schuldner)*

Euro-denominated loans and advances, granted as revolving loans and overdrafts or as credit card credit, pursuant to item 071 are to be recorded here, classified by sector. Credit card credit is divided into convenience and extended credit card credit.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only. This report is not to be submitted by building and loan associations.

For revolving loans and overdrafts, credit card credit, see "General guidelines".

For "enterprises and households", "domestic" and "other euro-area member states", see "General guidelines".

## **Annexes C1 to C5**

### **Liabilities to non-banks (non-MFIs)**

*(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs))*

## **Creditors**

(*Gläubiger*)

In the event of a change of creditors, the party to which the amounts are owed on the reporting date is deemed to be the creditor.

In the case of transmitted loans (see “General guidelines”), the party to which the reporting institution directly owes the funds, and not the party from which the funds originate, is deemed to be the creditor. For example, funds stemming from state government budgets which have been transmitted to the borrower via a Landesbank/regional institution of credit cooperatives and a savings bank/credit cooperative are to be shown by the Landesbank/regional institution of credit cooperatives on line 220 of Annex C1 and by the savings bank/credit cooperative on line 113 of Annex A2. Correspondingly, funds paid out under ERP programmes are to be shown on line 111 of Annex A2 if the reporting institution has received them from KfW (*Kreditanstalt für Wiederaufbau*) or another bank.

For “enterprises and households”, “general government”, “domestic”, “foreign” and subgroups, see “General guidelines”.

For “Central counterparties”, see Deutsche Bundesbank, Banking statistics, customer classification, Special Statistical Publication 2, July 2013, p 72, Other financial intermediation nec (64G), footnote 1 [only available in German].

## **Maturity**

(*Fristigkeit*)

See “General guidelines” and, below, “memo data”.

In the case of an “on-balance true sale” securitisation transaction, loans or other assets that were sold using “traditional securitisation” continue to feature on the credit seller’s balance sheet. The offsetting accounting entries must be listed under items C1/C3, lines 113 or 421, column 04 (including the relevant “of which” sub-items); such transactions may, for the purposes of the banking statistics, not be listed under HV21 326 “Others”.

For “Accrued interest (*pro rata* interest)”, see “General guidelines”.

Credit balances on credit card accounts (convenience and extended credit card types as well as prepaid credit cards) which arise through payment or overpayment by the customer are to be shown as due on demand.

## **Memo data on liabilities to non-banks (non-MFIs)**

(*nachrichtlich: Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs)*)

Pure deposits redeemable at notice are to be recorded in line 600 of Annexes C1 and C2 or line 400 of Annexes C3 and C4.

Liabilities with both an agreed maturity and a period of notice, where notice has not yet been given, are to be recorded in line 700 of Annexes C1 and C2 or line 500 of Annexes C3 and C4. Liabilities – also instalments – are to be shown in the maturity category that corresponds to the agreed maturity.

Liabilities with both an agreed maturity and a period of notice, where the option to give notice has been exercised, are to be recorded in line 800 of Annexes C1 and C2 or line 600 of Annexes C3 and C4. Liabilities – also instalments – are to be shown in the maturity category that corresponds to the notice period.

## **X Annex C1**

### **Liabilities other than savings deposits**

*(Verbindlichkeiten ohne Spareinlagen)*

The amounts shown under item 222 “Other liabilities to non-banks (non-MFIs)” on the main template (HV21), which also includes liabilities arising from registered debt securities, registered money market paper and savings bonds sold to non-banks are to be classified here by creditor and maturity.

Liabilities to the successor organisations of the Treuhand agency are to be shown under “Non-financial corporations” (line 114).

### **Liabilities arising from repurchase agreements (repos) (column 06)**

*(Verbindlichkeiten aus Repurchase Agreements (Repos) (Spalte 06))*

The liabilities to non-banks arising from genuine sale and repurchase transactions and securities lending transactions covered by money shown in column 05 are to be shown here separately in the amounts received for the transfers.

## **XI Annex C2**

### **Savings bonds, registered savings bonds (columns 01 to 03)**

*(Sparbriefe, Namens-Sparschuldverschreibungen (Spalten 01 bis 03))*

The liabilities to non-banks shown in column 05 of Annex C1 and column 05 of Annex C2 (see also the note on item HV22/237 “Subordinated registered debt securities”) and arising from

- savings bank bonds, Volksbank savings bonds, Raiffeisen savings bonds, savings certificates issued by the cooperative bank sector;
- growth certificates issued by the cooperative bank sector (as time deposits), savings bank income bonds, premium savings bonds issued by credit cooperatives and similar registered income bonds;
- other standardised, small-denomination registered debt securities (regardless of whether or not the words “savings” or “bond” are used in their designation)

are to be shown separately here and classified by creditor and maturity.



Savings bank certificates and growth certificates of the cooperative bank sector which take the form of a growth passbook, to the extent that they constitute savings deposits within the meaning of section 21 (4) of the Accounting Regulation for Credit Institutions, are not to be included here but in Annex D. Matured savings bonds are not to be included here; from the date of maturity onwards they are to be recorded under “Liabilities payable on demand” in column 01 of Annex C1.

Non-standardised, large-denomination registered debt securities sold to non-banks and shown in column 05 of Annex C1 (other than registered debt securities transferred to depositors as collateral for wholesale deposits) are not to be recorded here but under item 229 on the main template (HV22).

#### **Fiduciary loans (column 04)**

*(Treuhandkredite (Spalte 04))*

The amounts shown under item 241 on the main template (HV21) and relating to non-banks are to be classified here by creditor.

Funds for fiduciary loans that have not been transmitted by the reporting date are to be recorded in column 01 of Annex C1 under “Liabilities payable on demand”.

#### **Subordinated liabilities (column 05)**

*(Nachrangige Verbindlichkeiten (Spalte 05))*

Subordinated liabilities shown under item 280 on the main template (HV21), to the extent that they relate to non-banks and have not been issued as subordinated debt securities (items HV22/281 and 282), are to be classified here by creditor. The liabilities to be shown in this item also include subordinated registered securities.

### **XII Annex C3**

#### **Liabilities to non-banks (non-MFIs) in other euro-area member states; “Liabilities other than savings deposits”**

*(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs) in anderen Mitgliedsländern der Europäischen Währungsunion; „Verbindlichkeiten ohne Spareinlagen“)*

Liabilities to creditors in other euro-area member states are to be shown separately and classified by sector and maturity in this annex, which has essentially the same structure as Annex C1. The reported data must be consistent with the corresponding figures in the external position report.

Liabilities to international organisations of any kind (*Section “List of major international organisations”, German version, p 612f*) may not be included in this annex, irrespective of their country of domicile.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

### **XIII Annex C4**

#### **Liabilities to non-banks (non-MFIs) in other euro-area member states; “Supplementary data on liabilities other than savings deposits; fiduciary loans; subordinated liabilities”**

*(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs) in anderen Mitgliedsländern der Europäischen Währungsunion; „Zusatzangaben zu Verbindlichkeiten ohne Spareinlagen; Treuhandkredite; Nachrangige Verbindlichkeiten“)*

Liabilities to creditors in other euro-area member states are to be shown separately and classified by sector and maturity in this annex, which has essentially the same structure as Annex C2. The reported data must be consistent with the corresponding figures in the external position report.

Liabilities to international organisations of any kind (*Section “List of major international organisations”, German version, p 612f*) may not be included in this annex, irrespective of their country of domicile.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

### **XIV Annex C5**

#### **Transferable liabilities**

*(Übertragbare Verbindlichkeiten)*

Overnight liabilities included in column 01 of Annex C1 which are directly transferable on demand to make payments to other economic agents by customary means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without noticeable delay, restriction or penalty are to be shown here. Liabilities subject to restricted availability do not constitute transferable liabilities. An example of restricted availability is the requirement that credit balances may only be transferred to a certain reference account or only used for cash withdrawal.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

## **Annexes D1 and D2<sup>1</sup>**

### **Savings deposits**

*(Spareinlagen)*

## **XV Annex D1**

### **Total savings deposits**

*(Spareinlagenbestand)*

### **Creditors**

*(Gläubiger)*

For “enterprises and households”, “general government”, “domestic/in Germany”, “foreign/ abroad” and sub-groups, see “General guidelines”.

### **Savings deposits**

*(Spareinlagen)*

The amounts included under item 221 of the main template (HV21) are to be classified here by creditor and maturity.

### **Savings deposits remunerated at rates exceeding the minimum/basic interest rates (line 600)**

*(Spareinlagen mit einer über die Mindest-/Grundverzinsung hinausgehenden Verzinsung (Zeile 600))*

All savings deposits of domestic non-banks which cannot be classified as traditional passbook savings, but for which an interest rate exceeding the minimum/basic rates or a graduated interest rate and/or a bonus payment, a premium, or additional interest is paid, are to be shown here. Savings deposits are also to be recorded as “Savings deposits with higher interest rates” in cases where the higher total interest is paid only if the saving schemes are successfully completed or the saving targets have been achieved. The reference rate of interest used is the rate paid for traditional savings contracts with a similar maturity. Savings deposits falling under the Personal Asset Acquisition Act (*Vermögensbildungsgesetz*) and the Retirement Pension Act (*Altersvermögensgesetz*) are not to be included here.

---

<sup>1</sup> For building and loan associations, reporting templates “D1-BAUSP” or “D2-BAUSP”; see also the “Supplementary guidelines” (p 102f).

## **XVI Annex D2**

### **Savings business**

*(Sparverkehr)*

The tax withheld on interest income and the solidarity tax surcharge, to the extent that they have not been deducted from interest credited, are to be shown in column 03 (“Debits”).

Early withdrawal penalties charged for withdrawing savings deposits prior to maturity may be shown in column 04 “Interest in the month under review” or – preceded by a minus sign, if appropriate – in column 03 “Debits”.

The “deposits” in column 02 and the “debits” in column 03 should reflect the actual savings deposits and withdrawals. Transfers within the savings deposits are not regarded as turnover. The same applies to transfers between savings deposits via a current account.

## **Annexes E1 to E4**

### **Securities**

*(Wertpapiere)*

Portfolios of own securities are not to be shown in Annex E1 or E2 but rather, if they are repurchased negotiable own bearer debt securities, including subordinated paper, they are to be shown in Annex E4.

## **XVII Annex E1**

### **Treasury bills and other debt securities**

*(Schatzwechsel und Schuldverschreibungen)*

#### **Obligor or issuer**

*(Schuldner beziehungsweise Emittent)*

Securities issued by residents also include paper which is not denominated in Deutsche Mark or euro; securities issued by non-residents also include paper denominated in Deutsche Mark or euro.

For the breakdown into “domestic banks (MFIs)”, “domestic non-banks (non-MFIs)” and “non-residents”, see “General guidelines”.

#### **Maturity**

*(Fristigkeit)*

Securities which have no stated final maturity (“perpetual bonds”) are to be recorded in column

04 ("More than 2 years").

**Treasury bills and Treasury discount paper (column 01)**

*(Schatzwechsel und unverzinsliche Schatzanweisungen (Spalte 01))*

The Treasury bills, Treasury discount paper and similar debt instruments issued by public bodies shown under items 040 and 081 (partial amount) on the main template (HV11) are to be classified here by obligor or issuer.

**Other negotiable money market paper (column 02)**

*(Sonstige börsenfähige Geldmarktpapiere (Spalte 02))*

Negotiable money market paper (such as commercial paper, certificates of deposit, Euronotes and bonds and debt securities with an originally agreed maturity of up to and including one year) shown under item 081 on the main template (HV11) is to be classified here by obligor or issuer. ECB debt securities recorded under item 079 on the main template (HV12) are to be shown on line 134.

**Bonds and notes (columns 03 to 05)**

*(Anleihen und Schuldverschreibungen (Spalten 03 bis 05))*

Securities included under item 082 on the main template (HV11) are to be classified here by obligor or issuer and by maturity. The maturity classification is based on the period between the beginning of the contractual maturity stipulated in the terms of issue and the final maturity of the debt securities (i.e. on the maximum maturity provided for under the terms of issue, rather than on the average maturity or the residual maturity on the reporting date). For the definition of the start of the maturity, see the "General guidelines". Interest coupons tradable separately are to be treated as debt securities.

As securities with an original maturity of one year or less are deemed to be money market paper (column 02), only paper with a maturity of more than one year up to and including two years is to be shown in column 03.

**Memo item: gross holdings (column 07)**

*(nachrichtlich: Bruttobestand (Spalte 07))*

The holdings of the relevant securities are to be shown here before deducting short sales.

**Issues by domestic banks (MFIs) (line 110)**

*(Emissionen von inländischen Banken (MFIs) (Zeile 110))*

The negotiable bonds and notes issued by domestic banks, such as bank debt securities, money

market paper, mortgage Pfandbriefe, public Pfandbriefe, ship Pfandbriefe, savings bonds and medium-term notes, are to be shown here.

**Issues by enterprises (lines 121 to 123)**

*(Emissionen von Unternehmen (Zeilen 121 bis 123))*

Money market paper (e.g. commercial paper), medium-term notes and corporate bonds (including convertible bonds) issued by enterprises are to be shown here.

**Issues by central government special funds (line 125)**

*(Emissionen der Sondervermögen des Bundes (Zeile 125))*

Debt securities issued by the Currency Conversion Equalisation Fund are not to be shown here but under item 130 "Equalisation claims on public authorities (including debt securities resulting from the conversion of equalisation claims)" on the main template (HV11).

**XVIII Annex E2**

**Shares and participating interests**

*(Aktien und Beteiligungen)*

**Shares and other variable yield securities**

*(Aktien und andere nicht festverzinsliche Wertpapiere)*

Securities shown under item 090 on the main template (HV11) are to be classified here by issuer and type.

**Issuers**

*(Emittent)*

For classification as "domestic banks (MFIs)", "domestic enterprises (non-MFIs)" and "non-residents", see "General guidelines".

**Listed shares and participation certificates (column 01)**

*(Börsennotierte Anteile und Genuss-Scheine (Spalte 01))*

Listed shares comprise shares listed on a German stock exchange for trading on the regular market, and shares listed or traded on foreign stock exchanges. Participation certificates in the form of bearer or order paper listed on a stock exchange are also to be included.

Shares issued by public limited investment companies are not to be shown here but, instead, under “Mutual fund shares”.

**Mutual fund shares (columns 02 and 03)**

*(Investmentfondsanteile (Spalten 02 und 03))*

Special fund shares and shares issued by public limited investment companies are to be shown in column 02. (The possibility of look-through prescribed for certain prudential purposes are not applicable.)

Only shares which are covered by the special provisions of Article 3 “Special provisions”, 3 “money market funds etc.”, the guideline issued by the Federal Financial Supervisory Authority for determining fund categories pursuant to section 4 (2) of the German Investment Act (*Investmentgesetz*), are to be reported in column 03; money market-related security-based funds are not deemed to be money market funds. This also applies, as appropriate, to foreign money market funds.

Real estate fund shares are not to be shown here but as follows:

- certificates of open-end real estate funds in column 04 “Other securities” on line 120 or 130;
- certificates of closed-end real estate funds in the form of limited partnerships under item 100 “Participating interests and amounts paid up on cooperative society shares” on the main template (HV11) and in column 07 “Participating interests and shares in affiliated undertakings” on line 120 or 130 of Annex E2;
- certificates of closed-end real estate funds in the form of fractional co-ownerships under item 140 “Tangible assets” on the main template (HV11); they are not to be recorded on supplementary form E2.

**Other securities (column 04)**

*(Sonstige Wertpapiere (Spalte 04))*

Shares and other variable yield securities other than those included in columns 01 to 03 are to be classified here by issuer or obligor.

Bearer and order participation certificates (provided that they are negotiable but not listed on a stock exchange), warrants, subscription rights, dividend coupons received before maturity and certificates of open-end real estate funds (issued by investment companies pursuant to section 1 of the Investment Act) are to be shown here.

Options not evidenced by securities are not to be included here but under item 176 “Others” on the main template (HV11).

**Participating interests and shares in affiliated undertakings (columns 07 and 08)**

*(Beteiligungen und Anteile an verbundenen Unternehmen (Spalten 07 und 08))*

Participating interests (including amounts paid up on cooperative society shares) and shares in affiliated enterprises shown under items 100 and 110 on the main template (HV11) are to be classified by economic sector in column 07. The participating interests and shares in affiliated enterprises evidenced by shares included in column 07 are to be shown separately in column 08.

**Memo item: gross holdings (column 10)**

*(nachrichtlich: Bruttobestand (Spalte 10))*

The holdings of the relevant securities are to be shown here before deducting short sales.

**XIX Annex E3**

**Treasury bills and debt securities issued by other euro-area member states**

*(Schatzwechsel und Schuldverschreibungen von anderen Mitgliedsländern der Europäischen Währungsunion (EWU))*

Treasury bills and debt securities to obligors/issuers in other euro-area member states are to be shown separately and classified by sector and maturity in this annex, which has essentially the same structure as Annex E1. The reported data must be consistent with the corresponding figures in the external position report.

Treasury bills and debt securities of international organisations of any kind (*Section "List of major international organisations", German version, p 612f*) may not be included in this annex, irrespective of their country of domicile. The European Investment Bank (EIB) is regarded as a euro-area MFI subject to minimum reserve requirements. Therefore, its issues must correspondingly be included in Annex E3.

Treasury bills and debt securities of social security funds based in other euro-area member states are to be recorded under "local government", classified by sector.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

**XX Annex E4**

**Supplementary data on institutions which issue bearer debt securities**

*(Zusatzangaben für Institute, die Inhaberschuldverschreibungen emittieren)*

Repurchased subordinated and non-subordinated negotiable own debt securities, that are to be



reported under item 083, are to be recorded here and classified by maturity.

For “negotiability”, “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”.

## **Annexes F1 and F2**

### **Supplementary data on institutions which issue bearer debt securities**

*(Zusatzangaben für Institute, die Inhaberschuldverschreibungen emittieren)*

#### **Subordination agreement**

*(Nachrangabrede)*

Subordinated negotiable debt securities (see item HV22/281) are to be recorded separately in Annex F1.

Subordinated non-negotiable debt securities (see item HV22/282) are to be recorded separately in Annex F2.

## **XXI Annex F1**

### **Negotiable bearer debt securities outstanding / subordinated paper**

*(Börsenfähige Inhaberschuldverschreibungen im Umlauf / nachrangige Papiere)*

For “negotiability”, see “General guidelines”: “Securities, money market paper”.

### **Negotiable bearer debt securities and bearer money market paper**

*(Börsenfähige Inhaberschuldverschreibungen und Inhabergeldmarktpapiere)*

The maturity classification is based on the period between the beginning of the contractual maturity stipulated in the terms of issue and the final maturity of the debt securities (i.e. on the maximum maturity provided for under the terms of issue, rather than on the average maturity or the residual maturity on the reporting date). For the definition of the start of the maturity, see the “General guidelines”.

### **Negotiable bearer debt securities (not subordinated); paper issued for the institutions’ own account (lines 100 to 106)**

*(Börsenfähige Inhaberschuldverschreibungen (nicht nachrangig); auf eigene Rechnung begebene Papiere (Zeilen 100 bis 104))*

The reporting institution is to show here the negotiable bearer debt securities and bearer money market paper outstanding on the reporting date (including bearer debt securities sold but still to be delivered)

reported under items 231 and 232 on the main template (HV21), classified by maturity as provided for under the terms of issue. Order debt securities forming part of a total issue are also to be included here.

Even after stripping, strippable own issues are still to be classified on line 100 by the maturity of the underlying debt security. They are not being shown on line 102.

### **Floating rate notes (line 101)**

*(Variabel verzinsliche Anleihen (Zeile 101))*

Debt securities shown on line 100 bearing interest rates that vary at certain intervals in accordance with specific factors (for example, a money market rate) are to be shown separately here.

### **Zero coupon bonds (line 102)**

*(Null-Kupon-Anleihen (Zeile 102))*

All debt securities shown on line 100 (with the exception of money market paper reported on line 104) on which interest is not paid regularly but on redemption, i.e. discount and accrued interest instruments, are to be shown separately here. As on the main template, zero coupon bonds are to be shown here at their value on issue, i.e. disregarding interest or mark-ups or mark-downs on subsequent sale.

For accrued interest and mark-ups or mark-downs, if any, see item 321 on the main template (HV21).

### **Foreign currency bonds (line 103)**

*(Fremdwährungsanleihen (Zeile 103))*

Bearer debt securities shown on line 100 which are denominated in foreign currency are to be shown separately here. Floating rate notes, zero coupon bonds and certificates of deposit denominated in foreign currency are to be recorded not only here, but also on lines 101, 102 or 104.

For foreign currency bonds, see item 086 on the main template (HV12).

### **Certificates of deposit (line 104)**

Certificates of deposit and similar paper included on line 100 are to be shown separately here. Similar paper may include, for instance, Euro notes, commercial paper and other certificates of deposit which are tradable in the international secondary market.

### **Of which: debt securities with a nominal guarantee of less than 100% (line 105)**

*(darunter: Schuldverschreibungen mit Nominalbetragsgarantie von unter 100% (Zeile 105))*

Debt securities with a nominal guarantee of less than 100% recorded on line 100 are to be shown separately here.

For “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”.

**Of which: denominated in euro (line 106)**

*(auf EURO lautend (Zeile 106))*

Euro-denominated debt securities with a nominal guarantee of less than 100% recorded on line 105 are to be shown separately here.

For “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”.

**Subordinated negotiable bearer debt securities (pursuant to HV22 281) (lines 200 to 203)**

*(Nachrangige börsenfähige Inhaberschuldverschreibungen (gemäß HV22 281) (Zeilen 200 bis 203))*

The subordinated negotiable bearer debt securities recorded in HV22 281 are to be recorded here, classified by maturity.

**Of which: debt securities with a nominal guarantee of less than 100% (line 201)**

*(Schuldverschreibungen mit Nominalbetragsgarantie von unter 100% (Zeile 201))*

Debt securities with a nominal guarantee of less than 100% recorded on line 200 are to be shown separately here.

For “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”.

**Of which: denominated in euro (line 202)**

*(darunter: auf EURO lautend (Zeile 202))*

Euro-denominated debt securities with a nominal guarantee of less than 100% recorded on line 201 are to be shown separately here.

For “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”.

**Of which: denominated in euro (line 203)**

*(darunter: auf EURO lautend (Zeile 203))*

Euro-denominated subordinated negotiable bearer debt securities recorded on line 200 are to be recorded here.

For “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”.

## **XXII Annex F2**

**Liabilities arising from non-negotiable bearer debt securities / subordinated paper**

*(Verbindlichkeiten aus nicht börsenfähigen Inhaberschuldverschreibungen/ nachrangige Papiere)*

**Non-subordinated non-negotiable bearer debt securities (columns 01 to 04)**

*(Nicht nachrangige nicht börsenfähige Inhaberschuldverschreibungen (Spalten 01 bis 04))*

The reporting institution is to show in this table the non-negotiable debt securities and the non-negotiable money market paper included under items 231 and 232 on the main template (HV21) separately here, classified by the economic sector of the creditors; sectoral classification is to be based on the original buyer. Issued bearer debt securities which should not or may not be listed on a stock exchange but are nevertheless negotiable within the meaning of these guidelines are not to be included in Table F2 but in Table F1.

For "negotiability", see "General guidelines": "Securities, money market paper".

**Subordinated non-negotiable bearer debt securities and bearer money market paper (column 05)**

*(Nachrangige nicht börsenfähige Inhaberschuldverschreibungen und Inhabergeldmarktpapiere (Spalte 05))*

The reporting institution is to show the non-negotiable subordinated debt securities and non-negotiable subordinated money market paper included under item 282 on the main template (HV22) separately here, classified by the economic sector of the creditors; sectoral classification is to be based on the original buyer. Issued bearer debt securities which should not or may not be listed on a stock exchange but are nevertheless negotiable within the meaning of these guidelines are not to be included in Table F2 but rather in Table F1.

For "negotiability", see "General guidelines": "Securities, money market paper".

**Annexes O1, O2, P1, S1**

**XXIII Annex O1**

**Loan sales and purchases to/from counterparties without MFI status (other counterparties) which do not relate to securitisation transactions -aggregate balance-**

*(Forderungsverkäufe und -käufe an/von Geschäftspartner(n) ohne MFI-Status (sonstige Geschäftspartner), die keine Verbriefungstransaktionen betreffen -Aggregierter Saldo-)*

The aggregate balance of all loans or loan portfolios sold to or purchased from other counterparties during the reporting period which do not underlie a "traditional" securitisation transaction (true sale) carried out by a financial vehicle corporation are to be reported here. "Counterparties without MFI status" refers to non-MFIs within the euro area and banks and non-banks outside the euro area. Loan sales are to be included in the calculation of the balance with a positive sign and loan purchases with a negative sign. Claims denominated in foreign currency are converted into euro at the reference rate on the reporting date.

If the reporting bank (MFI) acquires claims against non-MFIs originating in true factoring transactions from counterparties in the financial sector without MFI status (usually factoring enterprises), this is to be reported in Annex O1. If, on the other hand, claims originating in true factoring transactions are acquired from counterparties in the non-financial sector or claims are acquired from quasi-factoring transactions, this is not to be included in Annex O1.

These reporting requirements apply mutatis mutandis to finance leasing transactions (section 1 (1) a sentence 2 number 10 of the Banking Act) and to forfaiting transactions.

For "Factoring", see "General guidelines", III General reporting rules and other explanatory notes".

Loan portfolios of relevance to Annex O1 which within a reporting period are bought from "counterparties without MFI status which do not relate to a securitisation transaction" and sold to corresponding counterparties for the same amount (pass-through loan portfolios) and are no longer carried on the reporting bank's books on the reporting date need not be reported in Annex O1.

This does not apply if the loan portfolio purchase to be reported in Annex O1 occurs for the purposes of direct securitisation (Annex O2). Reporting is required for both the purchase of the portfolio in Annex O1 and the sale of the securitised portfolio in Annex O2. However, such loan portfolios can be classified according to the main focus (sector, maturity, country of domicile), provided that the purchase and sale take place within a reporting period. This is intended, for example, to cover purchases from "customer loans" that are sold on to an ABCP programme (usually a conduit).

### **Obligors**

(*Schuldner*)

For "enterprises and households", "banks", "general government", "domestic", "foreign" and subgroups, see "General guidelines".

### **Maturity**

(*Fristigkeit*)

See "General guidelines".

### **Loans and advances (columns 01 to 04)**

(*Buchforderungen (Spalten 01 bis 04)*)

The sale and purchase of loans and advances (pursuant to the definitions in main template items HV11 071 and 061) are to be shown here, classified by obligor, purpose and maturity, unless the sold and purchased loans and advances relate to a securitisation transaction.

The net changes in the respective reporting month are to be shown, i.e. the difference between sold and purchased loans.

### **Bill-based loans (column 05)**

*(Wechselkredite (Spalte 05))*

The sale and purchase of bill-based loans (pursuant to the definitions in main template items HV11 072 and 062) are to be shown here, classified by obligor, unless the sold and purchased bill-based loans relate to a securitisation transaction.

Discounted bills which are issued to a non-bank customer in the original credit relationship within the framework of the liability ledger on bills are not to be included here. These transactions are deemed to constitute the granting of credit and not the purchase of receivables. However, if an MFI sells on a bill in its own portfolio to a counterparty without MFI status, this transaction must always be reported as the sale of a receivable to a non-MFI with a plus sign in BISTA Annex O1, as this is based on credit granted by the financial sector (here an MFI).

The net changes in the respective reporting month are to be shown, i.e. the difference between sold and purchased bill-based loans.

### **Impact on the balance sheet (line 905)**

*(Auswirkungen auf die Bilanz (Zeile 905))*

Code numbers for:	Code number
The balance of all transactions that have an impact on the balance sheet (additions to or removals from the balance sheet).	1
The balance of all transactions that have no impact on the balance sheet <sup>1</sup> (no additions to or removals from the balance sheet).	2

If both types of transaction have occurred during a reporting period, separate reports are to be submitted for each code number.

Institutions with foreign branches are required to submit this report for the domestic part of their institution only.

For "loan purchase", "loan sale", "securitisation", "traditional securitisation", loans classified by intended purpose, see "General guidelines".

---

<sup>1</sup> According to the opinion of the Institute of Public Auditors in Germany (*Institut der Wirtschaftsprüfer*) on accounting rule "IDW RS HFA 8" or a comparable rule.

## **XXIV Annex O2**

### **“Traditional” securitisations during the reporting period**

(„Traditionelle“ Verbriefungen im Berichtszeitraum)

Loan sales (“traditional” securitisations) made during the reporting period which relate to a certain securitisation transaction are to be shown here. Loan portfolio repurchases which relate to this securitisation transaction are to be netted with the sales. Loan sales are to be included in the calculation of the balance with a positive sign and loan purchases with a negative sign. Claims denominated in foreign currency are converted into euro at the reference rate on the reporting date. A separate report is to be submitted for each individual securitisation transaction.

Even if the reporting bank (MFI) was not originally the seller of the receivables, purchases of loan portfolios, or parts thereof, which relate to a securitisation transaction are to be shown here.

For the treatment of pass-through loan portfolios, see the comments on Annex O1.

For foreign currency conversion on the reporting date, see General guidelines, III General reporting rules and other explanatory notes, Conversion into euro of assets and liabilities denominated in foreign currencies.

### **Obligors**

(*Schuldner*)

For “enterprises and households”, “banks”, “general government”, “domestic”, “foreign” and subgroups, see “General guidelines”.

### **Maturity**

(*Fristigkeit*)

See “General guidelines”.

### **Loans and advances (columns 01 to 04)**

(*Buchforderungen (Spalten 01 bis 04)*)

The sale and purchase of loans and advances (pursuant to the definitions in main template items HV11 071 and 061) are to be shown here, classified by obligor, purpose and maturity, provided the sold or purchased loans and advances serve as a reference portfolio for a securitisation transaction.

The net changes in the respective reporting month are to be shown, i.e. the difference between sold and purchased loans.

**Bill-based loans (column 05)**

*(Wechselkredite (Spalte 05))*

The sale and purchase of holdings of bills (pursuant to the definitions in main template items HV11 072 and 062) are to be shown here, classified by obligor, provided the sold or purchased bill-based loans serve as a reference portfolio for a securitisation transaction.

The net changes in the respective reporting month are to be shown, i.e. the difference between sold and purchased bill-based loans.

**Securitisation transaction data (lines 901 to 909)**

*(Angaben zur Verbriefungstransaktion (Zeilen 901 bis 909))*

**Internal code number (line 901)**

*(Bankinterne Kenn-Nummer (Zeile 901))*

The reporting bank (MFI)'s internal identification code for the corresponding securitisation transaction is to be given here.

**Name/firm (line 902)**

*(Name/Firma (Zeile 902))*

The securitisation's identifier/designation or external coding under which the securitisation transaction "is known on the market" is to be given here [corresponds to column 02 of E VERSO/ Q VERSO (special information on securitisation positions) in the context of reports pursuant to Annex 3 of the Solvency Regulation (*Solvabilitätsverordnung*)].

**Address (line 903)**

*(Straße, Nr. bzw. Postfach (Zeile 903))*

In lines 903, 908 and 909 the address of the securitisation transaction is to be given

**Country of domicile (ISO code) (line 904)**

*(Sitzland (ISO-Code) (Zeile 904))*

The ISO code of the country of domicile is to be given here. The relevant ISO codes which are required to electronically transfer the reports are provided. (*Section "List of major international organisations", German version, p 612f*)



### Impact on the balance sheet / servicing data (line 905)

(Auswirkungen auf die Bilanz / Angaben zum Servicing (Zeile 905))

How a “traditional” securitisation transaction entered into during a reporting period impacts on the balance sheet and whether a “servicing” function was assumed is to be recorded here. The code numbers can be found in the following table:

Code numbers 1 to 4 on line 905: Entered into during the reporting period:	Additional “servicing” by the reporting institution?	
	Yes	no
“Traditional” securitisation transaction with removal from the balance sheet (less repurchases), where the reporting bank is the originator.	1	2
“Traditional” securitisation transaction without removal from the balance sheet <sup>1</sup> (less repurchases), where the reporting bank is the originator.	3	4

If code numbers 1, 2, 3 or 4 were assigned on line 905, the (partial) volume affected by the “traditional” securitisation, which was not included in the balance sheet statistics holdings (loans and advances or bills (items HV11 070 or A1 123 05/07)) on the previous reporting date, is to be recorded as a memo item on line 907.

Code number 5 on line 905	
Purchase of a loan portfolio from a securitisation transaction; the reporting bank was not the originator.	5

### Type of securitisation (line 906)

(Fallgruppe der Verbriefungsdefinition (Zeile 906))

Section “III General reporting rules and other explanatory notes” of the “General guidelines” on the monthly balance sheet statistics contains a definition of “securitisation”. This definition comprises the different types “I) traditional securitisation within the meaning of the Solvency Regulation” and “II) Securitisation within the meaning of the ‘statistics on financial vehicle corporations’ pursuant to Bundesbank Notice No 8002/2009”.

<sup>1</sup> According to the opinion of the Institute of Public Auditors in Germany (*Institut der Wirtschaftsprüfer*) on accounting rule “IDW RS HFA 8” or a comparable rule.

Code numbers for:	Code number
“Traditional” securitisation within the meaning of type “II.” (i.e. securitisation within the meaning of the “statistics on financial vehicle corporations”).	1
All other “traditional securitisations” within the meaning of the banking statistics guidelines.	2

For “loan purchase”, “loan sale”, “securitisation”, “traditional securitisation”, loans classified by intended purpose, see “General guidelines”.

**Securitised volume that was not included in the BISTA holdings on the previous reporting date (line 907)**

*(Verbrieftes Volumen, das nicht im BISTA-Bestand des Vortermins enthalten war (Zeile 907))*

See description for line 905.

**Postcode/ City (line 908/ line 909)**

*(Postleitzahl/ Ort (Zeile 908/ Zeile 909))*

See description for line 903.

**XXV Annex P1**

**“Traditional” securitisations (holdings)**

*(„Traditionelle“ Verbriefungen (Bestände))*

The holdings from a “traditional” securitisation transaction without removal from the balance sheet<sup>1</sup>, from own sales of loans (as the originator) are to be shown here.

A separate report is to be submitted for each individual securitisation transaction.

**Obligors**

*(Schuldner)*

For “enterprises and households”, “banks”, “general government”, “domestic”, “foreign” and subgroups, see “General guidelines”.

---

<sup>1</sup> According to the opinion of the Institute of Public Auditors in Germany (*Institut der Wirtschaftsprüfer*) on the accounting rule “IDW RS HFA 8” or a comparable rule.

## **Maturity**

(*Fristigkeit*)

See “General guidelines”.

## **Loans and advances (columns 01 to 04)**

(*Buchforderungen (Spalten 01 bis 04)*)

The holdings of affected loans and advances (pursuant to the definitions in main template items HV11 071 and 061) are to be shown here, classified by obligor, purpose and maturity.

## **Bill-based loans (column 05)**

(*Wechselkredite (Spalte 05)*)

The holdings of affected bill-based loans (pursuant to the definitions in main template items HV11 072 and 062) are to be shown here, classified by obligor.

## **Securitisation transaction data (lines 901 to 906, 908 and 909)**

(*Angaben zur Verbriefungstransaktion (Zeilen 901 bis 906, 908 und 909)*)

For data on 901 to 904 and 906, 908 and 909, see Section “XXIV Annex O2”.

## **Servicing (line 905)**

Whether or not the reporting institution is still responsible for the servicing is to be recorded here. The code numbers provided in the following table are to be used:

Code numbers for:	“Servicing” by the reporting institution	
	Yes	No
“Traditional” securitisation transaction without removal from the balance sheet; the reporting bank is the originator.	1	2

For “loan purchase”, “loan sale”, “securitisation”, “traditional securitisation”, loans classified by intended purpose, see “General guidelines”.

## **XXVI Annex S1**

### **“Traditional” securitisations (holdings)**

*(„Traditionelle“ Verbriefungen (Bestände))*

The holdings of loans and advances and bill-based loans that serve as the reference portfolio for a “traditional” securitisation and where the reporting bank performed the servicing are to be shown here. This covers, first, “traditional” securitisation transactions with removal from the balance sheet, where the reporting bank is the originator and is responsible for the servicing and, second, “traditional” securitisation transactions where the reporting bank only performs the servicing function without itself being the originator.

A separate report is to be submitted for each individual securitisation transaction.

### **Obligors**

*(Schuldner)*

For “enterprises and households”, “banks”, “general government”, “domestic”, “foreign” and subgroups, see “General guidelines”.

### **Maturity**

*(Fristigkeit)*

See “General guidelines”.

### **Loans and advances (columns 01 to 04)**

*(Buchforderungen (Spalten 01 bis 04))*

The holdings of affected loans and advances (pursuant to the definitions in main template items HV11 071 and 061) are to be shown here, classified by obligor, purpose and maturity.

### **Bill-based loans (column 05)**

*(Wechselkredite (Spalte 05))*

The holdings of affected bill-based loans (pursuant to the definitions in main template items HV11 072 and 062) are to be shown here, classified by obligor.

### **Securitisation transaction data (lines 901 to 906, 908 and 909)**

*(Angaben zur Verbriefungstransaktion (Zeilen 901 bis 906, 908 und 909))*

For data on 901 to 904 and 906, 908 and 909, see Section “XXIV Annex O2”.

### Servicing (line 905)

Code numbers for:	Code number
The reporting bank is both the originator and servicer of a traditional securitisation transaction with removal from the balance sheet.	1
The reporting bank performs the servicing function but is not the originator of the underlying traditional securitisation.	2

For "loan purchase", "loan sale", "securitisation", "traditional securitisation", loans classified by intended purpose, see "General guidelines".

## XVII Annex H

### Supplement to the main template and the annexes

*(Ergänzungsblatt zum Hauptvordruck und zu den Anlagen)*

This annex covers items which cannot be integrated into the structure of the other report forms (or only with great difficulty). At present, almost all the items on this form are required for minimum reserve purposes.

On lines 111 to 133 the liabilities to banks recorded under item 210 on the main template (HV21) are to be classified by liabilities to MFIs which are subject to reserve requirements and MFIs which are not, as well as by type, maturity and geographical location of the seat of the counterparties. For the purposes of this annex, the European Investment Bank is regarded as a euro-area MFI subject to minimum reserve requirements.<sup>1</sup>

On lines 141 to 162 the liabilities to non-banks recorded under item 220 on the main template (HV21) are to be classified by type, maturity and geographical location of the seat of the counterparties.

Of the securitised liabilities with a maturity of up to and including two years recorded under item 230 on the main template (HV21), those which are held by the bank itself or which are verifiably held by other banks subject to reserve requirements are to be shown separately on lines 171 and 172.

When calculating the required reserves in the right-hand section of this form, the amounts in fields 270 03 and 280 03 are not to be specified in €1,000 but in the full euro value (rounded, ignoring cents).

Institutions with foreign branches are to submit Annex H for the domestic part of their institution only.

---

<sup>1</sup> See Bundesbank Circular No 16/2009  
[http://www.bundesbank.de/download/presse/rundschreiben/2009/20090608\\_rs\\_16.pdf](http://www.bundesbank.de/download/presse/rundschreiben/2009/20090608_rs_16.pdf) [only available in German].

## **XXVIII Changes resulting from valuation adjustments in the reporting month /quarter**

All changes in loan and securities portfolios resulting from valuation adjustments in the reporting month are to be shown in the following supplements (outflows are to be indicated by a minus sign):

- A1B = Supplementary report to Annex A1
- B1B = Supplementary report to Annex B1
- B3B = Supplementary report to Annex B3
- B4B = Supplementary report to Annex B4
- B5B = Supplementary report to Annex B5
- B6B = Supplementary report to Annex B6
- B7B = Supplementary report to Annex B7
- E1B = Supplementary report to Annex E1
- E2B = Supplementary report to Annex E2
- E3B = Supplementary report to Annex E3

Building and loan associations are to complete special versions of templates A1B, B1B and B2B; they are not required to complete templates B4 and B7, including templates B4B and B7B.

The following valuation adjustments are to be reported:

- revisions of individual value adjustments and write-downs/write-ups of non-performing loans carried out during the reporting period;
- valuation changes to financial instruments in the trading portfolio within the meaning of section 340e (3) sentence 1 of the Commercial Code,
- revaluations of securities resulting from changes in market value.

Value adjustments on account of exchange rate fluctuations are not to be reported.

Valuation adjustments are to be reported only in the month(s) in which they were actually carried out. If no revisions of valuation adjustments were carried out in the reporting period, the form “Changes in loans and advances arising from valuation adjustments in the reporting month” (*Veränderung der Forderungen durch Bewertungskorrekturen im Berichtsmonat*) does not need to be submitted. “Nil reports” are not required.

Banks with foreign branches are to provide these reports for the domestic part of the institution only.

Note: The introduction of new supplementary report forms for valuation adjustments does not imply that banks must now, contrary to their usual valuation methods, carry out revaluations on a regular basis.

## **Supplementary guidelines on the reports submitted by building and loan associations for the monthly balance sheet statistics**

*(Ergänzende Richtlinien für die Meldungen der Bausparkassen zur monatlichen Bilanzstatistik)*

The above guidelines on banks' reports for the monthly balance sheet statistics apply as appropriate to the reports of building and loan associations, especially with regard to the definition of the terms used in the balance sheet statistics, the classification of the assets and liabilities by economic sector and maturity and information on valuation adjustments. The following explanatory notes take due account of the special features of the building and loan business and are intended to help building and loan associations to fill in the forms.

### **Main template (HV1) (HV2)**

*(Hauptvordruck (HV1 und HV2))*

#### **Assets (HV11)**

*(Aktiva (HV11))*

Loans under savings and loan contracts (*Bauspardarlehen*), interim and bridging loans and other loans are to be included, depending on the obligor, under item 061 "Loans and advances to banks (MFIs)" or under item 071 "Loans and advances to non-banks (non-MFIs)". In addition to other housing loans and loans and advances to affiliated enterprises, other loans include, in particular:

- loans and advances to savers deriving from contract fees;
- loans and advances and the like to employees, members of executive and advisory boards and representatives.

#### **Liabilities (HV21)**

*(Passiva (HV21))*

Deposits under savings and loan contracts (*Bauspardarlehen*) placed by banks are to be included under item 210 "Liabilities to banks (MFIs)", whereas such deposits placed by non-banks are to be shown under item 221 "Savings deposits". Housing bonuses credited to special accounts are to be treated as deposits under savings contracts.

Contract fees are to be included not in "Liabilities ..." but as income in the balance on income and expenditure accounts (item HV11/175 or HV21/325). Savers' rights to the repayment of contract fees in the event of the loan being eschewed and bonuses credited, the disbursement of which savers can waive until the allocation of contracts, are to be shown under item HV21/ 260 "Provisions for liabilities and charges".

Liabilities to representatives deriving from commissions due and accounts payable to suppliers are to be shown under item 326 "Others". "Others" also includes the accrued amounts in the "Fund required

by building and loan association rules" (*Fonds zur baupartechischen Absicherung*). Their size is to be indicated separately in an informal note.

Lending commitments related to savings contracts concluded with building and loan associations are to be included under item 390 "Irrevocable lending commitments" if, after examining the loan application, the building and loan association has informed the saver that he will receive the loan under the saving contract.

Legally dependent building and loan associations are to show their assets and liabilities vis-à-vis their head offices under the relevant items as if they were assets or liabilities vis-à-vis independent banks.

## **Annexes A1 and A2 ("A1-BAUSP") and ("A2-BAUSP")**

The assets and liabilities of legally dependent building and loan association vis-à-vis their head offices are to be shown separately under item 113 on annexes A1 and A2.

### **Annex A1 – Loans and advances to banks (MFIs)**

*(Forderungen an Banken (MFIs))*

Disposable funds lodged with banks are to be shown classified by maturity, as are loans under savings and loan contracts, interim and bridging loans and other loans to banks.

### **Annex A2 – Amounts owed to banks (MFIs)**

*(Verbindlichkeiten gegenüber Banken (MFIs))*

In addition to the liabilities to banks in current accounts, wholesale deposits and deposits under savings contracts placed by banks, both classified by maturity, are to be shown here.

## **Annexes B1 and B2 ("B1-BAUSP") and ("B2-BAUSP")**

### **Loans and advances to non-banks (non-MFIs)**

*(Forderungen an Nichtbanken (Nicht-MFIs))*

### **Annex B1 – Short and medium-term loans and advances**

*(Kurz- und mittelfristige Forderungen)*

Short and medium-term interim and bridging loans and other loans granted to non-banks are to be classified by group of borrowers and maturity.

The maturity classification of interim and bridging loans is to be based on past experience, i.e. as a



rule they will probably be classified as medium-term unless only short-term interim and bridging loans are granted.

## **Annex B2 – Long-term loans and advances**

*(Langfristige Forderungen)*

Loans under savings contracts, long-term interim and bridging loans and other long-term loans granted to non-banks, inter alia, are to be classified here by group of borrowers.

## **Annexes D (“D1-BAUSP”) and (“D2-BAUSP”)**

### **Savings deposits**

*(Spareinlagen)*

### **Annex D1 – Total savings deposits**

*(Spareinlagenbestand)*

Deposits under savings and loan contracts and other savings deposits placed by non-banks and included under item 221 on the main template (HV21) are to be classified here by creditor; specifically, deposits under savings contracts are to be shown separately in column 01 and other savings deposits in columns 02 to 03, depending on the period of notice.

### **Annex D2 – Savings business**

*(Sparverkehr)*

Turnover in savings business relates only to savings deposits other than deposits under savings contracts. The item “Accrued interest in the reporting month” in column 04 includes only the interest actually credited on these savings deposits in the month concerned. The tax withheld on interest income and the solidarity tax surcharge, provided that they have not been deducted from interest credited, is to be shown in column 03 “Debits”.

## **Annex J (“J-BAUSP”)**

### **Trends in building and loan business**

*(Entwicklung des Bauspargeschäfts)*

Details of trends in deposits under savings contracts and building loans, as well as in allocations and disbursement commitments are to be shown in this annex.

Under item 130 “Interest credited on deposits under savings contracts” only the interest actually

credited on deposits under savings contracts in the reporting month – i.e. the gross amount before deduction of the tax withheld on interest income and the solidarity tax surcharge – is to be shown. The tax withheld on interest income and the solidarity tax surcharges are to be deducted from “Amounts paid into savings accounts ...” (item 120).

Increases or decreases resulting from currency conversion in the case of foreign contracts are also to be included under item 160 “Balance of other increases and decreases”.

## **Annex K (“K-BAUSP”)**

### **New contracts concluded with building and loan associations**

*(Neuabschlüsse der Bausparkassen)*

Details of the number and contractual sum (total amount covered by the contracts) of the contracts newly concluded in the reporting month are to be recorded on this supplementary form, classified by group of savers. Only contracts newly entered into, in respect of which the contract fee has been fully paid, are regarded as new contracts (“new contracts concluded”); increases in the contractual sums are deemed to be new contracts. The classification of new contracts by group of savers is based on the same system as the classification by obligor or creditor in the other annexes.

For the assignment of savers to the individual groups of savers, see the “General guidelines”.

## **Notes on the reports for the monthly balance sheet statistics on the foreign branches of domestic banks (MFIs)**

*(Hinweise zu den Meldungen zur monatlichen Bilanzstatistik über die Auslandsfilialen Inländischer Banken (MFIs))*

A separate report is to be filed for each individual host country (including euro-area member states); the figures for the branches located in the same host country are to be consolidated in a single report. In the forms (HV1) for the individual host countries, the total number of branches and the branches' locations in the respective host country should be stated separately.

In the reports, the same definition of "domestic/in Germany" and "foreign/abroad" must be applied as that used in the report for the domestic part of the institution; hence the host country of the foreign branch concerned is also deemed to be "foreign/abroad". Otherwise, in preparing the reports, the guidelines on the monthly balance sheet statistics and the individual comments thereon are to be applied, taking into account the following special provisions:

In the reports on the foreign branches in a host country the business relations vis-à-vis the domestic head office, the domestic branches and the branches in other host countries are to be treated as assets and liabilities vis-à-vis other banks. These relations are to be shown gross, i.e. the accounting relationships of the foreign branches in a host country with the head office and with the branches in Germany are to be shown united in annexes A1/A2 as assets and liabilities vis-à-vis domestic banks (line 111), and the accounting relationships with branches in other host countries as assets and liabilities vis-à-vis foreign banks (line 120).

All transactions between the foreign branches in a host country and the domestic head office or branches are thus reflected both in the reports of the foreign branches and in the reports for the domestic part of the institution as assets and liabilities vis-à-vis domestic/foreign banks; items in the process of settlement are to be included as such under item HV11/174 "Credit balance on items in the process of settlement" or HV21/324 "Debit balance on items in the process of settlement" only in the report for the institution as a whole.

The changes through value corrections in the reporting month are not collected.

### **Main template**

*(Hauptvordruck)*

#### **Item 061 Loans and advances to banks (MFIs)**

*(Buchforderungen an Banken (MFIs))*

Loans and advances to the domestic head office and the domestic and foreign other branches are to be shown under this item.

**Item 210 Liabilities to banks (MFIs)**

*(Verbindlichkeiten gegenüber Banken (MFIs))*

The liabilities to the domestic head office – other than the working capital received – and to the domestic and foreign other branches are also to be shown under this item.

**Item 230 Securitised liabilities (items 231 to 234)**

*(Verbriefte Verbindlichkeiten (Positionen 231 bis 234))*

All securities which have been marketed directly by the foreign branches are to be recorded under this item.

**Item 233 Own acceptances and promissory notes outstanding**

*(Eigene Akzepte und Solawechsel im Umlauf)*

Liabilities to the domestic head office and domestic and foreign other branches arising from own acceptances are also to be shown under this item.

**Item 410 Interest and currency swaps (items 411 to 413)**

*(Zins- und Währungsswaps (Positionen 411 bis 413))*

Interest and currency swaps of the branches abroad with the domestic parts of the institution are not to be indicated.

## **Notes on the reports for the monthly balance sheet statistics on the foreign subsidiaries of domestic banks (MFIs)**

**(Forms 10220A (THV1 and THV2) and 10221A (Annex TA/TB))**

*(Hinweise zu den Meldungen zur monatlichen Bilanzstatistik über die Auslandstöchter inländischer Banken (MFIs) (Meldeschema/Vordruck THV1 und THV2 sowie TA und TB))*

The statistics cover selected assets, liabilities, contingent liabilities and other memo items and provide a breakdown of assets and liabilities by sector and maturity. Changes arising from valuation adjustments in the reporting month are not recorded.

A separate report is to be prepared for each individual subsidiary (including its branches). The amounts are to be given in 1,000 units of the currency in which the subsidiary's accounts are kept. On request, the reporting institution may also show the foreign currency amounts converted into euro at the ESCB reference rate on the reporting date.

In the reports, the same definition of "domestic/in Germany" and "foreign/abroad" is to be applied as that used in the report for the parent institution; hence the host country of the subsidiary concerned is also deemed to be "foreign/abroad". Otherwise, in preparing the reports, with regard to the definition of the individual items, the maturity classification and all general reporting issues, the guidelines on the reports of banks (MFIs) for the monthly balance sheet statistics are to be applied as appropriate, taking account of the following special provisions:

### **Items THV1/030 and 040 "Loans and advances to banks..." and "loans and advances to non-banks..."**

*(„Forderungen an Banken..." und „Forderungen an Nichtbanken...")*

The bill-based loans included here comprise the bill portfolio, the contingent liabilities arising from the endorsement of rediscounted bills and bills sent for collection from the bill portfolio before maturity. So that total assets and liabilities match (items 130 and 310), the last two components are also to be shown under liabilities, specifically under item THV/200 "Liabilities to banks" or under item THV/300 "Others".

### **Item THV2/290 Capital**

*(Eigenkapital)*

The fund for general banking risks and similar disclosed funds for general risk provisioning are also to be included under this item.

### **Items THV2/380 Share of the reporting bank in the capital of the foreign subsidiary for which the report is submitted**

*(Anteil der berichtenden Bank am Kapital des ausländischen Tochterinstituts, über das berichtet wird)*

**And 390 Other domestic or foreign banks with a share in the capital of the foreign subsidiary**

(Weitere inländische oder ausländische Banken, die am Kapital des ausländischen Tochterinstituts beteiligt sind)

This information is only required in the first report and in the report for the month of December.

**List of reports from banks (MFIs) for the monthly balance sheet statistics.**

Reporting template	Report name	Report / Annex code number
HV11	Monthly balance sheet statistics Assets	HV11 Sheet 1
HV12	Monthly balance sheet statistics Supplementary data on assets	HV12 Sheet 2
HV21	Monthly balance sheet statistics Liabilities	HV21 Sheet 3
HV22	Monthly balance sheet statistics Supplementary data on liabilities	HV22 Sheet 4
A1	Loans and advances to banks (MFIs)	A1
A2	Liabilities to banks (MFIs)	A2
A3	Liabilities to banks (MFIs) transferable liabilities	A3
B1	Loans and advances to non-banks (non-MFIs)	B1
B3	Loans and advances to non-banks (non-MFIs) in other euro-area member states	B3
B4	Loans and advances to domestic households (non-MFIs)	B4
B5	Quarterly supplementary report on loans and advances secured by real estate collateral classified by intended purpose	B5
B6	Quarterly supplementary report on loans and advances classified by original maturity, remaining maturity and interest rate adjustment	B6
B7	Loans and advances to non-banks (non-MFIs) classified by revolving loans, overdrafts and credit card credit	B7
C1	Liabilities to non-banks (non-MFIs)	C1
C2	Liabilities to non-banks (non-MFIs)	C2
C3	Liabilities to non-banks (non-MFIs) in other euro-area member states	C3
C4	Liabilities to non-banks (non-MFIs) in other euro-area member states	C4

C5	Liabilities to non-banks (non-MFIs) transferable liabilities	C5
D1	Savings deposits Total savings deposits	D1
D2	Savings deposits Savings business	D2
E1	Securities Treasury bills and other debt securities	E1
E2	Securities Shares and participating interests	E2
E3	Treasury bills and debt securities of other euro-area member states	E3
E4	Supplementary data on institutions which issue bearer debt securities; repurchased negotiable own bearer debt securities (including subordinated paper)	E4
F1	Supplementary data on institutions which issue bearer debt securities Negotiable bearer debt securities outstanding/ subordinated paper	F1
F2	Supplementary data on institutions which issue bearer debt securities Liabilities arising from non-negotiable bearer debt securities /subordinated paper	F2
H Sheet 1	Supplement to main template and annexes Supplementary data on liabilities and own debt securities	H Sheet 1
H Sheet 2	Supplement to main template and annexes Supplementary data on minimum reserve purposes Calculation of the required reserves for the maintenance period starting on the 24th of the following month	H Sheet 2
O1	Loan sales and purchases to/from counterparties without MFI status (which do not relate to securitisation transactions) during the reporting period – aggregate balance –	O1 Sheet 1/2
O2	“Traditional” securitisations during the reporting period	O2 Sheets 1/2



P1	“Traditional” securitisations (holdings), without removal from the balance sheet, from own sales of loans (as the originator)	P1 Sheets 1/2
S1	“Traditional” securitisations (holdings); holdings of loans managed in a securitisation ("servicing") (both from own sales of loans (as the originator) and by merely performing the servicing function)	S1 Sheets 1/2
A1B	Loans and advances to banks (MFIs) Changes arising from valuation adjustments in the reporting month	A1B
B1B	Loans and advances to non-banks (non-MFIs) Changes arising from valuation adjustments in the reporting month	B1B
B3B	Loans and advances to non-banks (non-MFIs) in other euro-area member states Changes arising from valuation adjustments in the reporting month	B3B
B4B	Loans and advances to domestic households (non-MFIs) Changes arising from valuation adjustments in the reporting month	B4B
B5B	Quarterly supplementary report on loans and advances secured by real estate collateral classified by intended purpose Changes arising from valuation adjustments in the reporting quarter	B5B
B6B	Quarterly supplementary report on loans and advances classified by original maturity, remaining maturity and interest rate adjustment Changes arising from valuation adjustments in the reporting quarter	B6B
B7B	Loans and advances to non-banks (non-MFIs) classified by revolving loans, overdrafts and credit card credit Changes arising from valuation adjustments in the reporting month	B7B
E1B	Securities Changes arising from valuation adjustments in the reporting month	E1B

E2B	Securities Changes arising from valuation adjustments in the reporting month	E2B
E3B	Supplementary report on treasury bills and debt securities issued by other euro-area member states Changes arising from valuation adjustments in the reporting month	E3B
A1-BAUSP	Loans and advances to banks (MFIs)	A1 Building and loan associations
A2-BAUSP	Liabilities to banks (MFIs)	A2 Building and loan associations
B1-BAUSP	Loans and advances to non-banks (non-MFIs)	B1 Building and loan associations
B2-BAUSP	Loans and advances to non-banks (non-MFIs)	B2 Building and loan associations
D1-BAUSP	Savings deposits Total savings deposits	D1 Building and loan associations
D2-BAUSP	Savings deposits Savings business (excluding deposits with building and loan associations)	D2 Building and loan associations
J-BAUSP	Trends in building and loan business	J
K-BAUSP	New contracts concluded with building and loan associations	K
A1B-BAUSP	Loans and advances to banks (MFIs) Changes arising from valuation adjustments in the reporting month	A1B Building and loan associations
B1B-BAUSP	Loans and advances to non-banks (non-MFIs) Changes arising from valuation adjustments in the reporting month	B1B Building and loan associations
B2B-BAUSP	Loans and advances to non-banks (non-MFIs) Changes arising from valuation adjustments in the reporting month	B2B Building and loan associations

THV1	Monthly balance sheet statistics on foreign subsidiaries	THV1 Foreign subsidiaries
THV2	Monthly balance sheet statistics on foreign subsidiaries	THV2 Foreign subsidiaries
TA	Loans and advances and liabilities classified by obligors and creditors Loans and advances and liabilities to banks	TA Foreign subsidiaries
TB	Loans and advances and liabilities classified by obligors and creditors Loans and advances and liabilities to non-banks	TB Foreign subsidiaries

For the forms to the monthly balance sheet statistics see:

[http://www.bundesbank.de/Redaktion/EN/Standardartikel/Service/Reporting\\_systems/forms\\_to\\_the\\_monthly\\_balance\\_sheet\\_statistics.html](http://www.bundesbank.de/Redaktion/EN/Standardartikel/Service/Reporting_systems/forms_to_the_monthly_balance_sheet_statistics.html)

The forms are available in PDF and WORD format.