

Monthly balance sheet statistics

Guidelines on the monthly balance sheet statistics

Data collection scope

The monthly balance sheet statistics (BISTA) represent the most comprehensive statistical survey of the banking industry in Germany and are at the core of the banking statistics reporting system. Data are collected on the assets and liabilities of domestic banks (MFIs) based on their books at the end of the month. MFIs report their balance sheet and additional annexes providing analytically important breakdowns of balance sheet items by debtor and creditor type, term and sector. Pursuant to Section 4 of the German Financial and Internal Capital Adequacy Information Regulation (*Verordnung zur Einreichung von Finanz- und Risikotragfähigkeitsinformationen, FinaRisikoV*), data reported to BISTA also serve as prudential financial information (statement of assets and liabilities). In addition to the BISTA sub-aggregates for the “domestic part” and for the “legally dependent foreign branches”, banks with foreign branches additionally submit an “overall institution report” covering both the domestic part and the foreign branches, in which the relations between the domestic part and the foreign branches are consolidated into one report. Banks operating branches in multiple federal states are required, in addition to the BISTA domestic report, to submit quarterly regional reports (one for each federal state) if their branch business with non-banks in other federal states exceeds certain thresholds. Furthermore, domestic banks are also asked to report on their foreign subsidiaries for the monthly balance sheet statistics. Compared with the BISTA domestic/foreign branch reports mentioned above, these reports on foreign subsidiaries require the balance sheets and additional annexes to be reported in far less detail.

Guidelines on the individual items on the main templates ((HV1) and (HV2))¹

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 HV11/176 "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 HV11/061 "Loans and advances to banks (MFIs)".

Loans from central banks, eg 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.

¹ 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 123 f).

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 HV11/081 "Money market paper" or under item HV11/082 "Bonds and notes" if they are negotiable, and under item HV11/071 "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 HV11/020 "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.

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For the definition of “countries in which the reporting bank is established”, see item HV11/020 “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 HV11/010 “Cash in hand” and item HV12/011 “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 HV11/061 “Loans and advances to banks (MFIs)” or item HV11/071 “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 HV11/061 or HV11/071. 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 HV11/020 “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 HV11/050 “Bills eligible for refinancing” or negotiable debt securities within the meaning of item HV11/080 “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 HV11/071 “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 “General guidelines”, footnote 1 on page 32) (with the exception of working capital supplied to foreign branches of domestic banks, see item HV11/176 “Others” (and “of which” sub-item HV12/188)). 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”.

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For delivery claims on precious metal accounts, see item HV11/176 "Others".

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

For the report on foreign branches, see p 127 f.

For the definition of "countries in which the reporting bank is established", see item HV11/020 "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 HV11/050) are to be recorded under this item.

The guidelines on item HV11/050 "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 HV11/050 "Bills eligible for refinancing" or negotiable debt securities within the meaning of item HV11/080 "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 returned cheques and redrafted bills, loans backed by bills not discounted and credited (see the guidelines on item HV11/171 "Cheques, ..." and item HV11/050 "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 HV11/061 "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.

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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 HV11/061 “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”, “III General reporting rules and other explanatory notes”.

For delivery claims on precious metal accounts, see item HV11/176 “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 HV11/050), are to be shown here.

The guidelines on item HV11/050 “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”, “III General reporting rules and other explanatory notes”.

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 HV11/040 “Treasury bills, ...”, also are to be recorded under this item. ECB debt securities are also to be included (and shown separately under item HV12/079). Stripped debt securities, ie 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 “General guidelines”, footnote 1 on page 32) 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”, “III General reporting rules and other explanatory notes”.

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 100, 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 HV11/130 “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 “General guidelines”, footnote 1 on page 32) 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 (*Bürgerliches Gesetzbuch*).

Registered debt securities, savings bonds and similar assets (as far as non-negotiable bearer paper), see item HV11/061 “Loans and advances to banks (MFIs)” or item HV11/071 “Loans and advances to non-banks (non-MFIs)”.

For accrued interest, see “General guidelines”, “III General reporting rules and other explanatory notes”.

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

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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 “General guidelines”, footnote 1 on page 32) 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 HV11/081 “Money market paper” or HV11/082 “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 HV11/082 “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 HV12/086 “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 HV11/082 “Bonds and notes” and on which interest is not paid during the maturity period but only on redemption (ie 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 HV12/086 “Foreign currency bonds”. The book value (purchase price plus accrued interest) is to be stated.

This item is reserved for standard paper, ie 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 HV12/084) and foreign currency zero coupon bonds (item HV12/085) are also to be shown here.

Item 090 Shares and other variable yield securities

(Aktien und andere nicht festverzinsliche Wertpapiere)

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Shares, other than those which are to be recorded under item HV11/100 "Participating interests and amounts paid up on cooperative society shares" or item HV11/110 "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-ended 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 HV11/160 "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 which are qualified as balance sheet equity) 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 HV11/110 "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 HV11/100 and HV11/110 at the balance sheet value is to be shown here (to be validated using E2.110/07). In the case of no-par stock, the accounting par value (to be calculated as 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 HV11/120 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", "III General reporting rules and other explanatory notes".
For loans administered in the name and on behalf of third parties, see item HV22/420 "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 and other fixed income securities are to be included under item HV11/123 "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 HV11/130 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 (eg 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 HV11/176 "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 (to be calculated as 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 HV11/171 to HV11/176.

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 (eg 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.

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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 HV11/061 "Loans and advances to banks (MFIs)" or item HV11/071 "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 HV11/082 "Bonds and notes" or item HV11/090 "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 HV11/071 "Loans and advances to non-banks (non-MFIs)". Assets in respect of which the institution intends to conclude leasing agreements are not to be shown here but under item HV11/176 "Others".

Item 173 Prepayments and accrued income items in respect of savings bonds and similar discount papers

(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 HV11/061 “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 HV12/178, HV12/183 and HV12/198 or for negative interest for loans and securities in HV12/189 und HV12/190),
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 HV12/177),
6. working capital supplied to foreign branches (applies only to institutions with legally dependent branches abroad) (to be reported separately in item HV12/188),
7. stock on hand 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,

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9. costs of the conversion to euro (balancing aid pursuant to Section 44 of the German Act Introducing the Commercial Code (*Einführungsgesetz zum Handelsgesetzbuch*),
 10. derivative financial instruments in the trading portfolio (to be recorded separately under item HV12/186),
 11. currency conversion differential (to be recorded separately under item HV12/187),
 12. prepaid expenses (unless shown under item HV12/173) (to be recorded separately under item HV12/184),
 13. advance tax payments (to be recorded separately under item HV12/185),
 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“))

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

Item 178 Interest accrued on loans
(Aufgelaufene Zinsen auf Kredite)

Calculated and booked accrued interest on loans is to be shown under this item; any negative interest is to be reported not here but in item HV12/189.

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 derecognition”, “servicer”, “off-balance true sale”, see “General guidelines”, “III General reporting rules and other explanatory notes”.

Item 180 Total assets

(Summe der Aktiva)

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”, “III General reporting rules and other explanatory notes”.

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 derecognition”, “on-balance true sale”, see “General guidelines”, III General reporting rules and other explanatory notes”.

Item 183 Interest on securities

(Aufgelaufene Zinsen auf Wertpapiere)

Calculated and booked accrued interest on securities stated on the assets side is to be shown under this item; any negative interest is not to be reported here but in item HV12/190.

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

(Rechnungsabgrenzungsposten, soweit nicht unter HV11/173 ausgewiesen)

Item 185 Tax refund claims

(Steuererstattungsansprüche)

As well as deferred tax assets pursuant to Section 274 of the German Commercial Code (*Handelsgesetzbuch*), this item should also be used to record other tax assets arising from prepayments (in anticipation of the tax assessment date) made to the tax authorities. Payments to the tax office that are recognised as an expense in profit or loss should continue to be reported in the balance of the expense and income accounts (HV11/175 and HV21/325 respectively) and not in this item.

Item 186 Derivative financial instruments in the trading portfolio

(Derivative Finanzinstrumente des Handelsbestands)

Derivative financial instruments in the trading portfolio that have a positive value within the meaning of Section 340e (3) of the German Commercial Code (*Handelsgesetzbuch*) and Section 35 (1) No 1a of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) 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 HV11/090).

The information on the treatment of accrued interest (*pro rata* interest) applies in equal measure to financial instruments in the trading portfolio. Hence, for the purposes of the BISTA, these are measured at fair value pursuant to Section 340e (3) of the German Commercial Code (*Handelsgesetzbuch*) by way of derogation from Section 11 of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) without taking into account the accrued interest on the basis of the “clean price”. As a result, the derivative financial instruments in the trading portfolio are to be reported without accrued interest. Accrued interest is to be reported separately in item HV12/198. In the event that the accounting systems do not provide for accrued interest to be recorded separately, the amount reported under this item is to be the value of the derivative including accrued interest. To prevent accrued interest from being recorded twice, accrued interest is then no longer to be reported separately under item HV12/198.

See “General guidelines”, “III General reporting rules and other explanatory notes”: “accrued interest”; see item HV12/198.

Item 187 Currency adjustment item

(Währungsausgleichsposten)

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

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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 188 Working capital at foreign branches
(Betriebskapital in ausländischen Zweigstellen)

(Applies only to institutions with legally dependent branches abroad)

See "General guidelines", "III General reporting rules and other explanatory notes"; see explanations on item HV11/176.

Item 189 Negative interest accrued on loans
(Aufgelaufene negative Zinsen auf Kredite)

The calculated and recorded accrued negative interest for loans is to be reported under this item. Reported amounts are to be shown as positive amounts.

For accrued interest on loans, see item HV12/178.

Item 190 Negative interest accrued on securities
(Aufgelaufene negative Zinsen auf Wertpapier)

The calculated and recorded accrued negative interest for securities reported on the assets side is to be reported under this item. Reported amounts are to be shown as positive amounts.

For accrued interest on securities, see item HV12/183.

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 No 2 of the German Cheque Act (*Scheckgesetz*). This also applies to cheques the non-payment of which is noted by a clearing office in accordance with Section 40 No 3 of the German Cheque Act (*Scheckgesetz*).

Item 196 Trading portfolio
(Handelsbestand)

This memo data corresponds to asset item 6a. "Trading portfolio" of Form 1 of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*).

See "General guidelines", "III General reporting rules and other explanatory notes"; see items HV22/700 to HV22/704.

Item 197 Derivative financial instruments which are excluded from the trading portfolio
(Derivative Finanzinstrumente, die nicht zum Handelsbestand gehören)

Derivatives that are not in the trading portfolio are to be recognised using a documented valuation (comparable to the market or fair value) available to the reporting institution – where possible, net of accrued interest. All positive amounts are to be reported under item HV12/197, and all negative amounts under items HV22/511. The amounts are not offset. The amounts reported under item HV12/197 are to be shown as positive amounts.

Item 198 Interest accrued on derivative financial instruments in the trading portfolio
(Aufgelaufene Zinsen auf derivative Finanzinstrumente des Handelsbestands)

See explanations on item HV12/186.

Item 213 Holdings of „servicing“ loans (without securitisation) which the reporting institute (MFI) sold as an originator with removal from the balance sheet and which are not a “traditional securitisation”

(Bestand an verwalteten („Servicing“) Krediten (ohne Verbriefungen), die die meldepflichtige Bank (MFI) mit Bilanzabgang verkauft hat und bei denen es sich nicht um eine „traditionelle Verbriefung“ handelt)

Receivables in the portfolio that subsumed in Annex Q1 under code No 1 of line 905 are to be reported under this item. All possible code numbers of line 906 are included here.

See “Guidelines on the annexes to the monthly balance sheet statistics”, “XXVII Annex O1”, “XXX Annex Q1”.

Item 214 Holdings of „servicing“ loans (without securitisation) which the reporting institute (MFI) sold as an originator without removal from the balance sheet and which are not a “traditional securitisation”

(Bestand an verwalteten („Servicing“) Krediten (ohne Verbriefungen), die die meldepflichtige Bank (MFI) ohne Bilanzabgang verkauft hat und bei denen es sich nicht um eine „traditionelle Verbriefung“ handelt)

Receivables in the portfolio that are subsumed in Annex Q1 under code No 2 of line 905 are to be reported under this item. All possible code numbers of line 906 are included here.

See “Guidelines on the annexes to the monthly balance sheet statistics”, “XXVII Annex O1”, “XXX Annex Q1”.

Item 215 Holdings of „servicing“ loans (without securitisation) where the reporting institute (MFI) has only performed the „servicing“ without being the originator

(Bestand an verwalteten („Servicing“) Krediten (ohne Verbriefungen), bei denen die meldepflichtige Bank (MFI) die Dienstleistungsfunktion des Servicing wahrnimmt, ohne der Forderungsverkäufer zu sein)

Receivables in the portfolio that subsumed in Annex Q1 under code No 3 of line 905 are to be reported under this item. All possible code numbers of line 906 are included here.

See “Guidelines on the annexes to the monthly balance sheet statistics”, “XXVII Annex O1”, “XXX Annex Q1”; for administered loans see “General guidelines”, “III General reporting rules and other explanatory notes”, Section “Transmitted loans, fiduciary loans, administered loans”.

Items 700 to 704 Trading portfolio *(Handelsbestand)*

The shares of the trading portfolio included in assets side items HV11/040, HV11/060, HV11/070, HV11/080 and HV11/090 are to be reported separately here.

See “General guidelines”, “III General reporting rules and other explanatory notes”; see item HV12/196.

Items 760 and 770 Ledger level before deduction of individual value adjustments *(Buchungsstand vor Abzug der gebildeten Einzelwertberichtigungen (EWB))*

The ledger levels in assets side items HV11/060 and HV11/070 before deduction of specific value adjustments are to be reported separately here.

II Liabilities (HV21 and HV22)

Item 210 Liabilities to banks (MFIs)¹ *(Verbindlichkeiten gegenüber Banken (MFIs))*

All liabilities to domestic or foreign banks and central banks arising from banking transactions, other than securitised liabilities (item HV21/230) or subordinated liabilities (item HV21/280), are to be included in this item. The following are also to be shown here:

- 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 HV22/211)

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.

¹ For building and loan associations: including deposits under savings and loan contracts placed by banks; see also “Supplementary guidelines...” (p 123 f).

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Institutions with branches abroad and domestic branches of foreign banks are also to include the amounts they owe to affiliates abroad (see “General guidelines”, footnote 1 on page 32) 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 HV21/222 “Other liabilities to non-banks (non-MFIs)”, if the reporting institution has received the funds (eg 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 HV21/222 “Other liabilities to non-banks (non-MFIs)”.

For delivery obligations arising from precious metal accounts, see item HV21/326 “Others”.

For the report on foreign branches, see p 127 f.

Item 211 Syndicated loans raised (HV21/210)
(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 HV21/210 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)¹

(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs))

All liabilities to domestic and foreign non-banks, other than securitised liabilities (item HV21/230) or subordinated liabilities (item HV21/280), are to be shown under this item. This also includes syndicated loans taken out (to be reported separately under item HV22/223).

Item 221 Savings deposits³

(Spareinlagen)

Only those funds without a specified maturity which satisfy the requirements of Section 21 (4) of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) are to be shown as savings deposits. Section 39 (6) of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) is to be applied. This also includes retirement provisions pursuant to the German 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.

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 HV21/210 "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.

¹ For building and loan associations: including deposits under savings and loan contracts placed by banks; see also "Supplementary guidelines..." (p 123 f).

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Transmitted funds are to be shown under this item if the reporting institution has received the funds (eg 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 HV21/210 "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", "III General reporting rules and other explanatory notes".

For delivery obligations arising from precious metal accounts, see item HV21/326 "Others".

Item 223 Syndicated loans (HV21/220)

(Aufgenommene Konsortialkredite (HV21/220))

The syndicated loans taken out by the reporting institution with other non-banks (non-MFIs) (item HV21/220) are to be reported here.

Item 224 Syndicated loans (HV21/280)

(Aufgenommene Konsortialkredite (HV21/280))

The syndicated loans taken out by the reporting institution and included in item HV21/280 are to be reported here.

Item 225 Syndicated loans (HV21/330)

(Aufgenommene Konsortialkredite (HV21/330))

The syndicated loans taken out by the reporting institution and included in item HV21/330 are to be reported here.

See also "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", items HV22/211, HV22/223, HV22/224.

Item 229 Registered debt securities

(Namensschuldverschreibungen)

Non-standardised, large-denomination registered debt securities sold to non-banks and included under item HV21/222 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 HV21/280 "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 HV21/321 "Accrued interest on zero coupon bonds" also needs to be used as appropriate.

For securities, see "General guidelines", "III General reporting rules and other explanatory notes".

For the report on foreign branches, see p 127 f.

Item 231 Debt securities in issue

(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, ie 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 HV21/321 "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.

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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 HV21/210 "Liabilities to banks (MFIs)" or item HV21/222 "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 HV21/210 "Liabilities to banks (MFIs)" or item HV21/222 "Other liabilities to non-banks (non-MFIs)"; for the conversion of foreign currency bonds, see "General guidelines", "III General reporting rules and other explanatory notes".

Item 232 Money market paper in issue
(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 securitised rights with an original maturity of up to and including one year.

For a definition of "money market paper", see "General guidelines", "III General reporting rules and other explanatory notes".

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 HV22/239).

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 "General guidelines", footnote 1 on page 32).

For the report on foreign branches, see p 127 f.

Item 234 Other securitised liabilities

(Sonstige verbrieftete Verbindlichkeiten)

This item should also be used to record the warrants evidenced by securities that were issued by the reporting institution and which are not bearer debt securities pursuant to Section 793 of the German Civil Code (*Bürgerliches Gesetzbuch*); for example, these include warrants that were originally issued together with a bond with warrants but are now traded separately from that instrument.

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 HV21/240 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 HV21/210 "Liabilities to banks (MFIs)" or item HV21/222 "Other liabilities to non-banks (non-MFIs)".

For liabilities arising from fiduciary payments, see item HV21/222 "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 HV21/260 "Provisions for liabilities and charges".

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

Code (*Handelsgesetzbuch*) and Section 31 (2), second sentence, of the German Act Introducing the Commercial Code (*Einführungsgesetz zum Handelsgesetzbuch*)), see item HV21/326 "Others".

Item 260 Provisions for liabilities and charges
(Rückstellungen)

Value adjustments deriving from recourse claims arising from items HV21/341 to HV21/343 are also to be shown under this item. The same applies to value adjustments deriving from non-capitalised assets which have been sold with an option to repurchase and in respect of which repurchase commitments have been shown under item HV21/370. Notwithstanding Section 24 of the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*), contingent liabilities arising from the endorsement of rediscounted bills (item HV21/341) 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)

See "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", of which item HV22/284.

Item 284 Subordinated non-negotiable debt securities; of which: denominated in euro

(Nachrangig begebene nicht börsenfähige Schuldverschreibungen; darunter: auf Euro lautend)

See "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", item HV22/327.

Item 285 Subordinated registered debt securities; of which: denominated in euro

(Nachrangig begebene Namensschuldverschreibungen; darunter: auf Euro lautend)

See "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", item HV22/327.

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 HV21/230 or under items HV21/210 or HV21/220 or, in the case of participation rights not evidenced by securities and not repayable, under item HV21/326.

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 German Commercial Code (*Handelsgesetzbuch*) is to be shown under this item in line with the most recent approved annual accounts. Like the method used for advanced allocations to recognised capital, additions to this item are to be added to item HV21/326 "Others" until the annual accounts have been approved, rather than here.

**Item 301 Amounts pursuant to Section 340e (4) of the German Commercial Code
(Handelsgesetzbuch)**

(Beträge gemäß § 340e Abs. 4 HGB)

The amounts earmarked in the fund for general banking risks pursuant to Section 340g of the German Commercial Code (*Handelsgesetzbuch*) and reported in the most recent approved annual accounts are to be stated here; these amounts are attributable to the special item pursuant to Section 340e (4) of the German Commercial Code (*Handelsgesetzbuch*).

Item 302 Other earmarked amounts

(Sonstige zweckgebundene Beträge)

Other amounts earmarked in the fund for general banking risks pursuant to Section 340g of the German Commercial Code (*Handelsgesetzbuch*) and reported in the most recent approved annual accounts are to be stated here. Amounts are to be regarded as having been earmarked if they may only be released for a specific, pre-defined intended purpose.

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 HV21/326 "Others".

Item 313 less 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 German Banking Act (*Kreditwesengesetz*) is to be shown in this item. Reported amounts are to be shown as positive amounts.

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 HV21/321 to HV21/326.

Item 321 Interest accrued 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 HV21/210 "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 German Commercial Code (*Handelsgesetzbuch*) and Section 31 (2), sentence 2, of the the German Act Introducing the Commercial Code (*Einführungsgesetz zum Handelsgesetzbuch*)),
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 HV22/338),
3. accrued interest on liabilities (to be shown separately under item HV22/336 or for negative interest for liabilities in item HV22/507),
4. accrued interest on securities (to be shown separately under item HV22/337 or for negative interest for securities in item HV22/508),
5. accrued interest on savings bonds and similar paper (other than zero coupon bonds, see item HV21/321),
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,
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*),

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- 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 HV22/329 and, possibly, item HV22/501),
 - 12.loaded network money amounts (to be shown separately under item HV22/502),
 - 13.liabilities not deriving from the MFIs' core business, ie from banking business, unless they are posted to a personal account carried by the reporting bank, eg 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, ie 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 German Act Introducing the Commercial Code (*Einführungsgesetz zum Handelsgesetzbuch*)),
 - 17.derivative financial instruments in the trading portfolio (to be shown separately under item HV22/505);
 - 18.currency conversion differential (to be shown separately under item HV22/506),
 - 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 German Commercial Code (*Handelsgesetzbuch*)
- and any other liabilities that (still) cannot be assigned to another item.

Item 327 Subordinated registered debt securities
(Nachrangig begebene Namensschuldverschreibungen)

Standardised, small-denomination registered subordinated debt securities (eg savings bonds (*Vermögensbriefe*) issued by the cooperative bank sector and the savings bank bonds carrying such terms) included under item HV21/280 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.

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See "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", subitem HV22/285.

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 HV21/326 "Others" is to be shown separately under this item.

See "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", subitem HV22/501.

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)

Option premiums received which are not allocated to the trading portfolio and margins for derivative financial instruments not yet settled are to be shown under this item.

Item 336 Interest accrued on liabilities

(Aufgelaufene Zinsen auf Verbindlichkeiten)

Calculated and booked accrued interest on liabilities is to be shown under this item; any negative interest is to be reported not here but under item HV22/507.

Item 337 Interest accrued on securities

(Aufgelaufene Zinsen auf Wertpapiere)

Calculated and booked accrued interest on securities stated on the liabilities side is to be shown under this item; any negative interest is to be reported not here but under item HV22/508.

Item 338 Deferred income

(Rechnungsabgrenzungsposten)

Item 339 Taxed general value adjustments (undisclosed contingency reserves pursuant to Section 340f (1) of the German Commercial Code (*Handelsgesetzbuch*) and Article 31 (2) sentence 2 of the German Act Introducing the Commercial Code (*Einführungsgesetz zum Handelsgesetzbuch*))
(*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 German Commercial Code (*Handelsgesetzbuch*) are to be shown here in line with the most recent approved annual accounts (see notes on item HV21/300 “Fund for general banking risks”). Accordingly, new undisclosed contingency reserves are only to be reported under item HV21/326 “Others” until the annual accounts are approved, and not here. On the other hand, undisclosed contingency reserves that have already been recognised under this item and converted to disclosed contingency reserves pursuant to Section 340g of the German Commercial Code (*Handelsgesetzbuch*) (item HV21/300) must continue to be reported under this item (HV22/339) until the respective annual balance sheet has been approved. In line with the principle of prudence, releases of undisclosed contingency reserves during the year are therefore to be deducted from this item as soon as possible or when preparing the annual accounts at the latest.

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 German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*), 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 HV21/233 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 (eg in the case of basic commitments or maximum amount arrangements) or at the amount of the principal debt outstanding (eg 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 HV21/260 “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 HV21/210. “Liabilities to banks (MFIs)” or item HV21/222 “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 HV21/342 “Sureties and guarantee agreements”.

Item 345 Interest accrued on derivative financial instruments in the trading portfolio

(Aufgelaufene Zinsen auf derivative Finanzinstrumente des Handelsbestands)

The calculated and recorded accrued interest on derivative financial instruments in the trading portfolio is to be reported under this item.

See explanations in the “Guidelines on the individual items on the main template (HV1 and HV2)”, “II Liabilities (HV21 and HV22)”, item HV22/505.

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 HV21/330): item HV21/341 “Contingent liabilities arising from the endorsement of rediscounted bills (including bills drawn by the bank)” and item HV21/350 “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 HV21/371-373))

For the reporting of sale and repurchase transactions, see “General guidelines”, “III General reporting rules and other explanatory notes”.

For the classifications “domestic banks (MFIs)”, “domestic non-banks (non-MFIs)” and “non-residents”, see “General guidelines”, “I Economic sectors”.

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 HV21/390 “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 at a specific time (“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.

See “Guidelines on the annexes to the monthly balance sheet statistics”, “XXVI Annex L1”.

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

(Verbindlichkeiten gegen Sicherheitsleistung (Positionen HV22/401 und HV22/402))

The amounts recorded under items HV21/210 and HV21/222 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 HV22/411 bis HV22/413))

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 “General guidelines”, footnote 1 on page 32). 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 127 f.

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Item 420 Administered loans
(Verwaltungskredite)

Administered loans, see “General guidelines”, “III General reporting rules and other explanatory notes”; see “Guidelines on the individual items on the main template (HV1 and HV2)”, “I Assets (HV11 and HV12)”, item HV12/215; see “Guidelines on the annexes to the monthly balance sheet statistics”, “XXX Annex Q1”.

For loans administered in the bank’s own name but on behalf of third parties, see “Guidelines on the individual items on the main template (HV1 and HV2)”, “I Assets (HV11 and HV12)” and “II Liabilities (HV21 and HV22)”, items HV11/121 and HV21/241.

Item 431 Retirement provisions pursuant to the German Retirement Pension Act
(Altersvermögensgesetz)
(Altersvorsorgevermögen nach dem AVmG)

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 HV21/280 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 Subordinated non-securitised 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 HV21/280 are to be recorded here.

Item 442 of which: Non-securitised subordinated liabilities vis-à-vis domestic non-banks and non-banks in other euro-area Member States with 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 and not securitised 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 HV22/441 are to be recorded here.

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 (ie 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 (ie 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 Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*).

See "General guidelines", "III General reporting rules and other explanatory notes", see items HV22/480, HV22/505, HV22/524 to HV22/526.

Item 501 Amounts loaded on to prepaid cards; of which: denominated in euro

(Geldkarten-Aufladungsgegenwerte; darunter: auf Euro lautend)

See "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities", item HV22/329.

Item 502 Loaded network money amounts

(Netzgeld-Aufladungsgegenwerte)

The loaded network money amounts included under item HV21/326 "Others" and similar forms of electronic money are to be listed separately here, unless they are recorded under item HV22/329. 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 in the trading portfolio that have a negative value within the meaning of Section 340e (3) of the German Commercial Code (*Handelsgesetzbuch*) and Section 35 (1) No 1a of the Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) 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 evidenced by securities under item HV21/234).

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The information on the treatment of accrued interest (*pro rata* interest) applies in equal measure to financial instruments in the trading portfolio. Hence, for the purposes of the BISTA, these are measured at fair value pursuant to Section 340e (3) of the German Commercial Code (*Handelsgesetzbuch*) by way of derogation from Section 11 of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) without taking into account the accrued interest on the basis of the “clean price”. As a result, the derivative financial instruments in the trading portfolio are to be reported without accrued interest. Accrued interest is to be reported separately in item HV22/345. In the event that the accounting systems do not provide for accrued interest to be recorded separately, the amount reported under this item is to be the value of the derivative including accrued interest. To prevent accrued interest from being recorded twice, accrued interest is then no longer to be reported separately under item HV22/345.

See “General guidelines”, “III General reporting rules and other explanatory notes”: “accrued interest”; see item HV22/345; see item HV22/480.

Item 506 Currency adjustment item
(Währungsausgleichsposten)

Differences arising from converting liabilities 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 507 Negative interest accrued on liabilities
(Aufgelaufene negative Zinsen auf Verbindlichkeiten)

The calculated and recorded accrued negative interest for liabilities is to be reported under this item. Reported amounts are to be shown as positive amounts.

For incurred interest on liabilities see “Guidelines on the individual items on the main template (HV1 and HV2)”, “II Liabilities”, item HV22/336.

Item 508 Negative interest accrued on securities
(Aufgelaufene negative Zinsen auf Wertpapier)

The calculated and recorded accrued negative interest for securities reported on the liabilities side is to be reported under this item. Reported amounts are to be shown as positive amounts.

For incurred interest on securities see “Guidelines on the individual items on the main template (HV1 and HV2)”, “II Liabilities”, item HV22/337.

Item 511 Derivative financial instruments which are excluded from the trading portfolio
(Derivative Finanzinstrumente, die nicht zum Handelsbestand gehören)

Derivatives that are not in the trading portfolio are to be recognised using a documented valuation (comparable to the market or fair value) available to the reporting institution – where possible, net of accrued interest. All positive amounts are to be reported under item HV12/197, and all negative

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amounts under items HV22/511. The amounts are not offset. The amounts reported under item HV22/511 are to be shown as positive amounts.

Items 524 to 526 Trading portfolio
(Handelsbestand)

The trading portfolio components included in liability items HV21/210, HV21/220 and HV21/230 are to be recorded separately here.

See “General guidelines”, “III General reporting rules and other explanatory notes”; see items HV22/480 and HV22/505.

Items 624 to 625 Trading portfolio valued at settlement day
(Handelsbestand bewertet zum Erfüllungsbetrag)

Credit institutions are required to measure financial instruments in the trading portfolio at “fair value” (Section 340e of the German Commercial Code (*Handelsgesetzbuch*) in conjunction with Section 35 of the German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*) in conjunction with the explanatory memorandum to the German Accounting Law Modernisation Act (*Bilanzrechtsmodernisierungsgesetz*)). The financial instruments affected are also to be reported here at their repayment amounts (pursuant to Section 253 (1) sentence 2 of the German Commercial Code (*Handelsgesetzbuch*)).

Guidelines on the supplements to the monthly balance sheet statistics

Annexes A1 to A3

I Annex A1¹

Loans and advances to banks (MFIs)

(*Forderungen an Banken (MFIs)*)

Obligors

(*Schuldner*)

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

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 127 f.

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) No 3 read in conjunction with the notes on Section 4 (2) No 3 principle II (*Grundsatz II*)) are to be shown. In other words, 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 to other Landesbanken are to be recorded not here but on line 111.

¹ For building and loan associations, reporting template "A1-BAUSP"; see also "Supplementary guidelines" (p 123 f).

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Foreign central banks

(Ausländische Zentralbanken)

Business relationships with central banks are to be reported here; their main functions include:

- issuing means of payment,
- maintaining the internal and external value of the national currency and
- holding all or part of the country's international currency reserves.

In the case of the Member States of European Monetary Union (EMU), this refers to the respective national central banks (including the ECB).

Central monetary agencies of essentially public origin (eg agencies managing foreign exchange or issuing currency) which keep a complete set of accounts and enjoy autonomy of decision in relation to central government are also to be included. No separate institutional unit exists if these activities are performed either within central government or within the central bank.

Foreign central banks also include central monetary authorities, such as the Bank for International Settlements (BIS) and the International Monetary Fund (IMF).

See explanatory notes on Annex A2, "Foreign central banks", see also Section "List of monetary authorities/central banks", German version, p 770 f.

Maturity

(Fristigkeit)

See "General guidelines", "II Maturity classification".

Loans and advances (columns 01 to 05)

(Buchforderungen (Spalte 01 bis 05))

The loans and advances to banks shown under item HV11/061 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, which are to be shown on line 114. Claims arising from reverse repo transactions are to be recorded in line 115.

For "reverse repo transactions", see "General guidelines", "III. General reporting rules and other explanatory notes", "Sale and repurchase transactions, securities and precious metal lending transactions, reverse repo agreements".

Overnight balances with the Deutsche Bundesbank included under item HV11/020 are to be shown on line 114 in column 09 (building and loan associations in column 10).

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.

Bill-based loans (columns 06 and 07)

(Wechselkredite (Spalten 06 und 07))

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Bill-based loans to banks (MFIs) are to be recorded in column 06. Bill-based loans are to be classified according to 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 HV11/121 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 HV11/020, 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.

Claims arising from syndicated loans (column 10)
(Forderungen aus Konsortialkrediten (Spalte 10))

Syndicated loans openly 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 "General guidelines", "III General reporting rules and other explanatory notes", "Syndicated transactions".

II Annex A2¹

Liabilities to banks (MFIs)
(Verbindlichkeiten gegenüber Banken (MFIs))

Creditors

¹ For building and loan associations, reporting template "A2-BAUSP"; see also "Supplementary guidelines" (p 123 f).

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(Gläubiger)

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

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 127 f.

**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) No 3 read in conjunction with the notes on Section 4 (2) No 3 principle II (*Grundsatz II*)) are to be shown. In other words, 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 to other Landesbanken are not to be shown here but on line 111.

Foreign central banks

(Ausländische Zentralbanken)

See explanatory notes on "I Annex A1", "Foreign central banks".

See also Section "List of monetary authorities/central banks", German version, p 770 f.

Maturity

(Fristigkeit)

See "General guidelines", "II Maturity classification" and, below, "Memo data"

Liabilities (columns 01 to 08)

(Verbindlichkeiten (Spalten 01 bis 08))

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The “Liabilities to banks (MFIs)” recorded under item HV21/210, 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)

(darunter: 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 classified according to 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 HV22/219.

Rediscounted bills, including own drawings, not credited to borrowers (column 08)

(Den Kreditnehmern nicht abgerechnete weitergegebene Wechsel einschließlich eigener Ziehungen (Spalte 08))

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Bills showed under item HV21/210 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 HV21/241 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)

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

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.

Annexes B1 to B7

IV Annex B1¹

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 “General guidelines”, “I Economic sectors”.

For “central counterparties”, see Deutsche Bundesbank, Banking statistics customer classification, Special Statistical Publication 2, July 2017, p 74, “b) Other financial intermediation nec (64G)”, footnote 2.

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 (eg 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,

¹ For building and loan associations, reporting templates “B1-BAUSP” and “B2-BAUSP”; see also “Supplementary guidelines” (p 123 f).

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“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.

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”, “II Maturity classification”.

Loans and advances
(Buchforderungen)

This item comprises the unsecuritised loans and advances to non-banks shown under item HV11/071, classified according to obligor and maturity. It also includes claims from reverse repo transactions.

For “reverse repo transactions”, see “General guidelines”, “III. General reporting rules and other explanatory notes”, “Sale and repurchase transactions, securities and precious metal lending transactions, reverse repo agreements”.

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 according to 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 HV11/121, 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))

Openly granted 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 “General guidelines”, “III General reporting rules and other explanatory notes”, “Syndicated transactions”.

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 according to sector and 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 770 f*)¹ may not be included in this annex, irrespective of their country of domicile. Exceptions to this rule are the European Stability Mechanism (ESM) and the European Financial Stability Facility (EFSF). They are allocated to the sector “general government, central government domiciled in the euro area”. Consequently, loans and advances to the ESM and the EFSF must be included in this annex.

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 households and non-profit institutions domestic domiciled and domiciled in other euro-area Member States by type of loan

(Forderungen an Privatpersonen und Organisationen ohne Erwerbszweck mit Sitz im Inland und in anderen Mitgliedsländern der Europäischen Währungsunion (EWU) nach Kreditarten)

General disclosure requirement

Loans and advances are to be recorded primarily according to their purpose (consumer loans, housing loans, other loans).

¹ With the exception of the European Financial Stability Facility (EFSF).

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Depending on the assigned intended purpose, loans to employees and other individuals are also to be reported as “of which” and “including” subitems of instalment loans, non-instalment loans, debit balances (on payroll, salary, pension and retirement accounts) and mortgage loans. In addition to the intended purpose of loans, for loans granted to domestic self-employed persons and domestic non-profit institutions, an “including” disclosure as a mortgage loan may also be required.

Disclosure requirements for mortgage loans that are not housing loans

Loans to domestic employees and other individuals that are classified as mortgage loans in the borrowers statistics although the loans are not mortgage loans secured by residential real estate (within the meaning of housing loans collateralised by real estate; V3.200/07 minus V3.200/08 of the borrowers statistics), are to be allocated to instalment or non-instalment loans based on the “repayment terms” criterion for the intended purpose of Annex B4 (as a subset of the intended purposes consumer or “Other loans”); furthermore, these loans, where disclosed as “Other loans”, are to be reported under subitem “Mortgage loans”.

Loans to domestic self-employed persons that are classified as mortgage loans in the borrowers statistics although the loans are not mortgage loans secured by residential real estate (within the meaning of housing loans collateralised by real estate; V4.105/07 minus V4.105/08 of the borrowers statistics), are to be allocated to the “Other loans” for the intended purpose of Annex B4 and also reported under subitem “Mortgage loans” (B4.347/03).

Loans to domestic non-profit institutions that are classified as mortgage loans in the borrowers statistics although the loans are not mortgage loans secured by residential real estate (within the meaning of housing loans collateralised by real estate; V3.300/07 minus V3.300/08 of the borrowers statistics), are to be allocated to “Other loans” (ie not housing loans) for the intended purpose of Annex B4 and also reported under subitem(s) “Mortgage loans”.

Other disclosure requirements

The numerical matches between the housing loans under Annex B4 and the relevant tables of the borrower statistics result from the reconciliation formulae for verifying report compliance; the same applies to the reconciliation of instalment credits, non-instalment loans (including debit balances on payroll, salary, pension and retirement accounts) and mortgage loans.

For “households”, “non-profit institutions”, “domestic”, subgroups as well as consumer credit, housing loans, other credit, mortgage loans, instalment loans, non-instalment loans, debit balances (on payroll, salary, pension and retirement accounts), see “General guidelines”, “I Economic sectors” and “III General reporting rules and other explanatory notes”.

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

VII Annex B5

Monthly supplementary report on loans and advances to non-banks (non-MFIs)

(Monatliche Ergänzungsmeldung über Forderungen an Nichtbanken (Nicht-MFIs))

Loans and advances collateralised by real estate to other enterprises and households according to collateral and intended purpose

(Grundpfandrechtl. besicherte Buchforderungen an sonstige Unternehmen und Privatpersonen nach Besicherung und Verwendungszweck)

Obligors

(Schuldner)

Loans and advances that are secured by real estate collateral pursuant to item HV11/071 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 German Pfandbrief Act (*Pfandbriefgesetz*). As an alternative to the market value, the mortgage lending value pursuant to Section 16 (2) sentences 1 to 3 of the German Pfandbrief Act (*Pfandbriefgesetz*) 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

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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:¹

- 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 again 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:²

- 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 again 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

¹ See Article 125 (3) letters a and b (CRSA) and Article 199 (3) subparagraph 1 letters a and b (IRBA) CRR.

² See Article 126 (3) letters a and b (CRSA) and Article 199 (4) subparagraph 1 letters a and b (IRBA) CRR.

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 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 CRR 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", "I Economic sectors" and "III General reporting rules and other explanatory notes".

VIII Annex B6

Monthly supplementary report on loans and advances according to original maturity, remaining maturity and interest rate adjustment

(Monatliche Ergänzungsmeldung über Forderungen nach Ursprungslaufzeit, Restlaufzeit und Zinsanpassung)

Loans and advances (pursuant to HV11/071) according to original maturity, remaining maturity and interest rate adjustment (columns 01 to 04)

(Buchforderungen (gemäß HV11/071) nach Ursprungslaufzeit, Restlaufzeit und Zinsanpassung (Spalten 01 bis 04))

Euro-denominated loans and advances pursuant to item HV11/071 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 cut-off date must be based on the actual number of calendar days. If this causes problems in individual cases, we also accept the "30-day month method" when calculating the respective remaining maturities. This method was outlined in Circular 18/19991 on Principle II (*Grundsatz 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

(eg 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:

- 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 selected definition of the original maturities means that there is some overlap in the information included in columns 01/02 and 03/04, while other information is not requested at all.

Loans and advances (pursuant to HV11/071) according to original maturity of more than two years (column 5)

(Buchforderungen (gemäß Position HV11/071) mit Ursprungslaufzeit von über 2 Jahren (Spalte 05))

Loans and advances with an original maturity of more than two years are to be recorded here. The criteria remaining maturity and interest rate adjustment are not to be taken into account.

Institutions with foreign branches are required to submit the supplementary report B6 for the domestic part of their institution only.

For "enterprises and households", "domestic", "other euro-area Member States" and original maturities, see "General guidelines", "I Economic sectors" and "III General reporting rules and other explanatory notes".

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)

Euro-denominated loans and advances, granted as revolving loans and overdrafts or as credit card credit, pursuant to item HV11/071 are to be recorded here, classified according to 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", "III General reporting rules and other explanatory notes".

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For "enterprises and households", "domestic" and "other euro-area Member States", see "General guidelines", "I Economic sectors".

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 2017, p 74, "b) Other financial intermediation nec (64G)", footnote 2.

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 713 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", "III General reporting rules and other explanatory notes".

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

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

(nachrichtliche Angaben zu den Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs))

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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 to non-banks (non-MFIs) other than savings deposits

(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs) ohne Spareinlagen)

The amounts shown under item HV21/222 “Other liabilities to non-banks (non-MFIs)”, 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 and precious metal lending transactions against monetary collateral shown in column 05 are to be shown here separately in the amounts received for the transfers.

XI Annex C2

Liabilities to non-banks (non-MFIs) – Supplementary data on liabilities other than savings deposits; fiduciary loans; subordinated liabilities

(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs) – Zusatzangaben zu Verbindlichkeiten ohne Spareinlagen; Treuhandkredite; Nachrangige Verbindlichkeiten)

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

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- 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 according to 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 German Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute und Finanzdienstleistungsinstitute*), are not to be included here but in Annex D1 and D2.

Savings bonds are from the date of maturity onwards are to be recorded under “Overnight money” in column 01 of Annex C1.

Non-standardised, large-denomination registered debt securities sold to non-banks (non-MFIs) 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 HV22/229.

Fiduciary loans (column 04)
(*Treuhandkredite (Spalte 04)*)

The amounts shown under item HV21/241 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 “Overnight money”.

Subordinated liabilities (column 05)
(*Nachrangige Verbindlichkeiten (Spalte 05)*)

Subordinated liabilities shown under item HV21/280, to the extent that they relate to non-banks and have not been issued as subordinated debt securities (items HV22/281 and HV22/282), 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 according to 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 770 f*)¹ may not be included in this annex, irrespective of their country of domicile. Exceptions to this rule are the European Stability Mechanism (ESM) and the European Financial Stability Facility (EFSF). They are allocated to the sector “general government, central government domiciled in the euro area”. Consequently, loans and advances to the ESM and the EFSF must be included in this annex.

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 according to 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 770 f*)¹ may not be included in this annex, irrespective of their country of domicile. Exceptions to this rule are the European Stability Mechanism (ESM) and the European Financial Stability Facility (EFSF). They are allocated to the sector “general government, central government domiciled in the euro area”. Consequently, loans and advances to the ESM and the EFSF must be included in this annex.

¹ With the exception of the European Financial Stability Facility (EFSF).

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

XIV Annex C5

Liabilities to non-banks (non-MFIs) – Transferable liabilities

(Verbindlichkeiten gegenüber Nichtbanken (Nicht-MFIs) – 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 D2¹

Savings deposits

(Spareinlagen)

XV Annex D1

Total savings deposits

(Spareinlagenbestand)

Creditors

(Gläubiger)

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

Savings deposits

(Spareinlagen)

The amounts included under item HV21/221 are to be classified here by creditor, maturity and currency.

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

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

¹ For building and loan associations, reporting templates “D1-BAUSP” or “D2-BAUSP”; see also the “Supplementary guidelines” (p 123 f).

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 German Personal Asset Acquisition Act (*Vermögensbildungsgesetz*) and the German Retirement Pension Act (*Altersvermögensgesetz*) are not to be included here.

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 accrued in the reporting month” 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 E5

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 and E5.

XVII Annex E1

Treasury bills and other debt securities

(Schatzwechsel und Schuldverschreibungen)

Obligor or issuer

(Schuldner beziehungsweise Emittent)

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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", "I Economic sectors".

Maturity
(Fristigkeit)

Securities which have no stated final maturity ("perpetual bonds") are to be recorded in column 04 ("of 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 HV11/040 and HV11/081 (partial amount) 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 HV11/081 is to be classified here by obligor or issuer. ECB debt securities recorded under item HV11/079 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 (ie 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 domestic enterprises (lines 121 to 123)

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

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

Issues by domestic central government special funds (line 125)

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

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

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 HV11/090 are to be classified here by issuer and type.

Issuers

(Emittent)

For classification as "domestic banks (MFIs)", "domestic enterprises (non-MFIs)", "domestic general government" and "non-residents", see "General guidelines", "I Economic sectors".

Listed shares and participation certificates (column 01)

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

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Listed shares comprise dividend-bearing securities listed on a German stock exchange for trading on the regular market, and dividend-bearing securities 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, as well as exchange-traded funds (ETFs), are not to be shown here but, instead, under “Mutual fund shares”.

Mutual fund shares (columns 02 and 03)
(Investmentfondsanteile (Spalten 02 und 03))

The shares of open-ended investment funds that invest in financial instruments are to be shown in column 02. This also includes special fund shares (the possibility of look-through prescribed for certain prudential purposes are not applicable), shares issued by public limited investment companies as well as ETFs.

Only shares which are covered by the special provisions of Article 3 Special provisions, 3 “Short-term money market fund” of the Guideline on specifying fund categories in accordance with Section 4 (2) of the German Investment Code (*Kapitalanlagegesetzbuch*), which is published by the BaFin, 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.

The following are not to be taken into account:

- certificates of open-ended investment funds that do not invest in financial instruments (certificates of open-ended real estate funds are particularly referred to here) issued by capital management companies and externally managed investment companies within the meaning of the German Investment Code (*Kapitalanlagegesetzbuch*). These are to be reported in column 04 “Other securities”, lines 613, 413 or 135,
- certificates of closed-end investment funds issued by capital management companies and externally managed investment companies within the meaning of the German Investment Code (*Kapitalanlagegesetzbuch*) in the form of limited partnerships. These are recorded under item HV11/100 “Participating interests and amounts paid up on cooperative association shares” and in column 07 “Participating interests and shares in affiliated companies”, lines 613, 413 or 135,
- certificates of closed-end investment funds issued by capital management companies and externally managed investment companies within the meaning of the German Investment Code (*Kapitalanlagegesetzbuch*) in the form of a community of part-owners (*Bruchteilsgemeinschaft*). These are to be reported under item HV11/140 “Tangible assets”; as a result, they are not to be included in Annex 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-ended investment funds that do not invest in financial instruments (certificates of open-ended real estate funds are particularly referred to here) issued by capital management companies and externally managed investment companies within the meaning of the German Investment Code (*Kapitalanlagegesetzbuch*) are to be shown here.

Options not evidenced by securities are not to be included here but under item HV11/176 "Others".

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 HV11/100 and HV11/110 are to be classified according to economic sector in column 07 (the possibility of look-through prescribed for certain prudential purposes are not applicable). The participating interests and shares in affiliated enterprises evidenced by shares included in column 07 are to be shown separately in column 08.

For certificates of closed-end investment funds issued by capital management companies and externally managed investment companies within the meaning of the German Investment Code (*Kapitalanlagegesetzbuch*) in the form of limited partnerships, see also "XVIII Annex E2" Mutual fund shares.

Regarding changes in item E2.110/07, please also note HV12/101.

Memo item: gross holdings (column 10)

(nachrichtlich: Bruttobestand (Spalte 10))

The holdings of the relevant securities (from columns 05 and 08) are to be shown here before deducting short sales.

Unlisted shares and participation certificates (column 11) included in column 04 "Other securities"

(In Spalte 04 „sonstige Wertpapiere“ enthaltene nicht börsennotierte Anteile und Genuss-Scheine (Spalte 11))

Dividend-bearing securities that are admitted to trading on the regulated market of a German stock exchange, as well as dividend-bearing securities admitted to or traded on foreign stock exchanges count as unlisted shares and participation certificates. Participation certificates in the form of bearer or order papers that are admitted to an exchange are also to be included.

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Mutual fund shares that are not shown in column 02 (certificates of open-ended real estate funds are particularly referred to here) are to be reported under “Mutual fund shares that are not shown in column 02” (column 12) and not here.

For listed see “General guidelines”, “III General reporting rules and other explanatory notes”; “Securities, money market papers”.

Mutual fund shares included in column 04 “Other securities” that are not shown in column 02 (column 12)

(In Spalte 04 „sonstige Wertpapiere“ enthaltene Investmentfondsanteile, die nicht in Spalte 02 gezeigt werden (Spalte 12))

Mutual fund shares that are not shown in column 02 (certificates of open-ended real estate funds are particularly referred to here) are to be reported additionally in this column (but not in column 11).

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 according to 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 770 f*)¹ may not be included in this annex, irrespective of their country of domicile. Exceptions to this rule are the European Stability Mechanism (ESM) and the European Financial Stability Facility (EFSF). They are allocated to the sector “general government, central government domiciled in the euro area”. Consequently, treasury bills and other debt securities issued by the ESM and the EFSF must be included in this annex. Furthermore, 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, line 110.

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

¹ With the exception of the European Financial Stability Facility (EFSF).

XX Annex E4

Supplementary data on institutions which issue bearer debt securities – Repurchased negotiable own bearer debt securities / subordinated papers (see Annex F1) – Ledger-level principle

(Zusatzangaben für Institute, die Inhaberschuldverschreibungen emittieren – Zurückgekaufte börsenfähige Inhaberschuldverschreibungen (IHS) eigener Emissionen / nachrangige Papiere (vgl. Anlage F1) – Ausweis zum Stand der Bücher)

Repurchased subordinated and non-subordinated negotiable own debt securities, that are to be reported under item HV11/083, are to be recorded here and classified according to maturity. These are reported pursuant to the valuation provisions for assets pursuant to Section 253 (1) and Section 340e (3) of the German Commercial Code (*Handelsgesetzbuch*) (ledger-level principle).

Annex E5 must also be reported where Annex E4 is reported.

For “negotiability”, “debt securities with a nominal guarantee of less than 100%”, see “General guidelines”, “III General reporting rules and other explanatory notes”.

XXI Annex E5

Supplementary data on institutions which issue bearer debt securities – Repurchased negotiable own bearer debt securities / subordinated papers (see Annex F1) – Value at which they are carried on the liability side

(Zusatzangaben für Institute, die Inhaberschuldverschreibungen emittieren – Zurückgekaufte börsenfähige Inhaberschuldverschreibungen (IHS) eigener Emissionen / nachrangige Papiere (vgl. Anlage F1) – Ausweis zum passivierten Wert)

Repurchased subordinated and non-subordinated negotiable own debt securities are to be recorded here and classified according to maturity. These are reported at the value at which they are carried on the liability side, ie using the valuation approach for liabilities pursuant to Section 253 (1) (repayment amount) or Section 340e (3) of the German Commercial Code (*Handelsgesetzbuch*)¹.

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

For “negotiability”, “Debt securities with a nominal guarantee of less than 100%”, see “General guidelines”, “III General reporting rules and other explanatory notes”; see explanatory notes on Annex H, line 171.

¹ In conjunction with the opinion of the Institute of Public Auditors in Germany (Institut der Wirtschaftsprüfer) on the accounting rule “IDW RS BFA 2” dated 3 March 2010, note 34.

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”: “III General reporting rules and other explanatory notes”, “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 (ie 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 “General guidelines”, “II Maturity classification”.

Negotiable bearer debt securities (not subordinated); paper issued for the institutions’ own account (lines 100 to 104)

(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 HV21/231 and HV21/232, classified according to 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, ie 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, ie disregarding interest or mark-ups or mark-downs on subsequent sale.

For accrued interest and mark-ups or mark-downs, if any, see "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities (HV21 and HV22)", item HV21/321.

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 "Guidelines on the individual items on the main template (HV1 and HV2)", "I Assets (HV 11 and HV12)", item HV12/086.

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

Of which: denominated in euro (line 106)

(auf EURO lautend (Zeile 106))

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

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 according to 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", "III General reporting rules and other explanatory notes".

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

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

XXIII Annex F2

Liabilities arising from non-negotiable bearer debt securities / subordinated paper
(Verbindlichkeiten aus nicht börsenfähigen Inhaberschuldverschreibungen (IHS) / nachrangige Papiere)

Issued bearer debt securities which are not to be, or may not be listed on a stock exchange but are nonetheless negotiable within the meaning of these guidelines are not to be included in Annex F2 but in Annex F1.

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 HV21/231 and HV21/232 separately here, classified according to the economic sector of the creditors; sectoral classification is to be based on the original buyer.

For "negotiability", see "General guidelines", "III General reporting rules and other explanatory notes", "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 HV22/282 separately here, classified according to the economic sector of the creditors; sectoral classification is to be based on the original buyer.

For "negotiability", see "General guidelines", "III General reporting rules and other explanatory notes", "Securities, money market paper".

Annexes I1 and I2

Claims related to derivative financial instruments of the trading portfolio

(Forderungen aus derivativen Finanzinstrumenten des Handelsbestands)

For economic sectors, ie enterprises and households, general government, domestic, foreign as well as subgroups, see "General guidelines", "I Economic sectors".

XXIV Annex I1

Claims related to derivative financial instruments of the trading portfolio (pursuant to HV12/186)

(Forderungen aus derivativen Finanzinstrumenten des Handelsbestands (gemäß HV12/186))

The reporting institution is required to classify the trading portfolio derivatives included in item HV12/186 according to the economic sectors of the counterparties.

See "Guidelines on the individual items on the main template", "I Assets (HV11 and HV12)", item HV12/186.

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

XXV Annex I2

Liabilities related to derivative financial instruments of the trading portfolio (pursuant to HV22/505)

(Verbindlichkeiten aus derivativen Finanzinstrumenten des Handelsbestands (gemäß HV22/505))

The reporting institution is required to classify the trading portfolio derivatives included in item HV22/505 according to the economic sectors of the counterparties.

See "Guidelines on the individual items on the main template", "II Liabilities (HV21 and HV22)", item HV22/505.

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

Annex L1

XXVI Annex L1

Irrevocable lending commitments (pursuant to HV21/390)

(Unwiderrufliche Kreditzusagen (gemäß HV21/390))

The reporting institution is required to classify the irrevocable lending commitments included in item HV21/390 according to the economic sectors of the counterparties.

For "irrevocable lending commitments" see "Guidelines on the individual items on the main template", "II Liabilities (HV21 and HV22)", item HV21/390.

For "enterprises and households", "general government", "domestic", "foreign" as well as "subgroups", see "General guidelines", "I Economic sectors".

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

Annexes O1, O2, P1, Q1, S1

XXVII Annex O1

Loan sales and purchases which do not relate to securitisation transactions during the reporting period -aggregate balance-

(Forderungsverkäufe und -käufe (die keine Verbriefungstransaktionen betreffen) im Berichtszeitraum -Aggregierter Saldo-

The aggregate balance of all loans or loan portfolios sold to or purchased by counterparties in the financial sector 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. 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

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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(1a) sentence 2 No 10 of the German Banking Act (*Kreditwesengesetz*)) 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 and sold 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). In this case 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).

For "reference rate 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", "I Economic sectors".

Maturity

(*Fristigkeit*)

See "General guidelines" "II Maturity classification".

Loans and advances (columns 01 to 04)

(*Buchforderungen (Spalten 01 bis 04)*)

The sale and purchase of loans and advances (pursuant to the definitions set out on the main template in items HV11/071 and HV11/061) are to be shown here, classified according to 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, ie the difference between sold and purchased loans.

Bill-based loans (column 05)

(*Wechselkredite (Spalte 05)*)

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The sale and purchase of bill-based loans (pursuant to the definitions set out on the main template in items HV11/072 and HV11/062) are to be shown here, classified according to 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, this transaction must always be reported as the sale of a receivable 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, ie the difference between sold and purchased bill-based loans.

Impact on the balance sheet (line 905)¹
(Auswirkungen auf die Bilanz (Zeile 905))

Code numbers for:	Code number
The balance of all transactions with impact on the balance sheet (additions to or derecognition from the balance sheet) (<u>without servicing</u> by the reporting MFI).	1
The balance of all transactions without impact on the balance sheet (no additions to or derecognition from the balance sheet) (<u>without servicing</u> by the reporting MFI).	2
The balance of all transactions with impact on the balance sheet (additions to or derecognition from the balance sheet) (<u>with servicing</u> by the reporting MFI).	3
The balance of all transactions without impact on the balance sheet (no additions to or derecognition from the balance sheet) (<u>with servicing</u> by the reporting MFI).	4

In addition, Annex Q1 has to be reported if the reporting institution continues to be responsible for servicing the loans (code numbers 3 and 4 of line 905).

Transactions where the bank (MFI) is only responsible for servicing without also being the seller or buyer of the receivable are to be reported under Annex Q1 (code number 3 of line 905) and not Annex O1.

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

¹ 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.

Type of counterparty (line 906)¹

(Art des/r Geschäftspartner(s) (Zeile 906))

Code number for:	Code number
Bank(s) (MFI(s)) domiciled in Germany	1
Bank(s) (MFI(s)) domiciled in other euro-area Member States (without own foreign branches)	2
Own foreign branch(es) classed as MFI(s) and domiciled in other euro-area Member States	3
Own foreign branch(es) domiciled outside euro-area	4
Other counterparty(-ies)	5

In the event of multiple O1-relevant transactions in a single reporting period, a separate aggregated O1 report is to be submitted for each combination of code numbers 905 and 906. The same applies to any Annex Q1 that needs to be submitted.

The domestic branch of a foreign bank which conducts one or more O1-relevant transactions with its headquarters (parent institution) resident in the euro-area selects code number 2 of line 906; if the headquarters (parent institution) are located outside the euro-area, code number 5 of line 906 is to be selected.

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 according to intended purpose, see "General guidelines" "III General reporting rules and other explanatory notes".

¹ 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.

XXVIII 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. Banks which, as originators, have contributed loans to the securitised portfolio of a “multi-seller transaction” always record purchases from the portfolio as repurchases. 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.

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 XXVII Annex O1.

For foreign currency conversion on the reporting date, see “General guidelines”, “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” “I Economic sectors”.

Maturity

(Fristigkeit)

See “General guidelines”, “II Maturity classification”.

Loans and advances (columns 01 to 04)

(Buchforderungen (Spalten 01 bis 04))

The sale and purchase of loans and advances (pursuant to the definitions set out on the main template in items HV11/071 and HV11/061) are to be shown here, classified according to 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, ie the difference between sold and purchased loans.

For intended purpose see “General guidelines”, “III General reporting rules and other explanatory notes”.

Bill-based loans (column 05)

(Wechselkredite (Spalte 05))

The sale and purchase of holdings of bills (pursuant to the definitions set out on the main template in items HV11/072 and HV11/062) are to be shown here, classified according to 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, ie 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, which may not be changed over time, is to be given here – corresponds to column 010 of reporting form C 14.00 (Detailed information on securitisations) pursuant to Annex I of Commission Implementing Regulation (EU) No 680/2014.

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 020 of reporting form C 14.00 (Detailed information on securitisations) pursuant to Annex I of Commission Implementing Regulation (EU) No 680/2014.

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 countries", German version, p 765 f.*)

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 for:	Code number	
	Additional “servicing” by the reporting bank?	
	Yes	no
Entered into during the reporting period: “Traditional” securitisation transaction <u>with</u> derecognition (less repurchases), where the reporting bank is the seller of the receivables (originator).	1	2
Entered into during the reporting period: “Traditional” securitisation transaction <u>without</u> derecognition ¹ (less repurchases), where the reporting bank is the seller of the receivables (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 HV11/060 or HV11 070)) on the previous reporting date, is to be recorded as a memo item on line 907.

Code number 5 for:	Code number
Purchase of a loan portfolio from a securitisation transaction (reported as a negative amount); the reporting bank was not the seller of the receivables.	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 CRR” and “II) Securitisation within

¹ 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.

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the meaning of the ‘statistics on financial vehicle corporations’ pursuant to Bundesbank Notice No 8003/2014”.

Code numbers for:	Code number
“Traditional” securitisation within the meaning of type “II.” (ie 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 according to intended purpose, see “General guidelines”, “III General reporting rules and other explanatory notes”.

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 (line 908)

(Postleitzahl (Zeile 908))

See description for line 903.

City (line 909)

(Ort (Zeile 909))

See description for line 903.

XXIX Annex P1

“Traditional” securitisations (holdings)

(„Traditionelle“ Verbriefungen (Bestände))

The holdings from a “traditional” securitisation transaction **without** derecognition¹, from own sales of receivables (as the originator) are to be shown here.

A separate report (Annex P1) is to be submitted for each individual securitisation transaction.

Debitors

(Schuldner)

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

¹ 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.

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Maturity

(Fristigkeit)

See “General guidelines”, “II Maturity classification”.

Loans and advances (columns 01 to 04)

(Buchforderungen (Spalten 01 bis 04))

The holdings of affected loans and advances (pursuant to the definitions set out on the main template in items HV11/071 and HV11/061) are to be shown here, classified according to obligor, purpose and maturity.

For intended purpose see “General guidelines”, “III General reporting rules and other explanatory notes”.

Bill-based loans (column 05)

(Wechselkredite (Spalte 05))

The holdings of affected bill-based loans (pursuant to the definitions set out on the main template in items HV11/072 and HV11/062) are to be shown here, classified according to 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, 906, 908 and 909, see Section “XXVIII 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:	Code number	
	“Servicing” by the reporting bank	
	Yes	No
“Traditional” securitisation transaction without derecognition; the reporting bank is the seller of the receivables (originator).	1	2

For “loan purchase”, “loan sale”, “securitisation”, “traditional securitisation”, loans classified according to intended purpose, see “General guidelines” “III General reporting rules and other explanatory notes”.

XXX Annex Q1

Holdings of 'servicing' loans (without securitisation)

(Bestand an verwalteten („Servicing“) Krediten (ohne Verbriefungen))

Stocks of administered loans and advances and bills of exchange are to be shown here which are either result from credit transfers (excluding securitisation) by the reporting institution or for which the reporting institution only provides servicing for third parties without being the creditor.

See "XXVII Annex O1" administered loans: "General guidelines"; "III General reporting rules and other explanatory notes"; "Guidelines on the individual items on the main template (HV1 and HV2)", "II Liabilities", item HV22/420.

In the event that multiple Q1-relevant transactions exist as at a given reporting date, a separate aggregated Q1 report (Annex Q1) is to be submitted for each combination of code numbers 905 and 906.

Obligors

(Schuldner)

For "enterprises and households", "banks", "general government", "domestic", "foreign" as well as "subgroups" see "General guidelines", "I Economic sectors".

Maturity

(Fristigkeit)

See General guidelines", "II Maturity classification".

Loans and advances (columns 01 to 04)

(Buchforderungen (Spalten 01 bis 04))

The stock of applicable loans and advances (pursuant to the definitions set out on the main template in items HV11/071 and HV11/061) is to be classified according to obligor, intended purpose and maturity.

For intended purpose see "General guidelines", "III General reporting rules and other explanatory notes".

Bill-based loans (column 05)

(Wechselkredite (Spalte 05))

The stock of applicable bill-based loans (pursuant to the definitions set out on the main template in items HV11/072 and HV11/062) are to be classified according to obligor.

Impact on the balance sheet (line 905)

(Auswirkungen auf die Bilanz (Zeile 905))

Code numbers for:	Code number
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The reporting bank (MFI) is the seller of the receivable; receivable sold/bought <u>with</u> derecognition	1
The reporting bank (MFI) is the seller of the receivable; receivable sold/bought <u>without</u> derecognition	2
The reporting bank (MFI) performs the <u>servicing</u> function but is <u>not</u> the <u>seller of the receivable</u>	3

Where code number 3 of line 905 is applicable, receivable items are only to be reported if these were sold by one enterprise to another with or without derecognition and where the reporting MFI has assumed the servicing function but is not the seller or buyer of the receivable. Administered loans that were not transferred are not to be reported here.

See "General guidelines", "III General reporting rules and other explanatory notes"; administered loans, loans according to intended purpose, loan purchase, loan sale; see "XXVII Annex O1".

Type of counterparty(ies) (line 906)

See "XXVII Annex O1".

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

XXXI 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 derecognition, where the reporting bank is the seller of the receivables (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 seller of the receivables (originator).

A separate report (Annex S1) is to be submitted for each individual securitisation transaction.

Obligors

(Schuldner)

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For "enterprises and households", "banks", "general government", "domestic", "foreign" and subgroups, see "General guidelines", "I Economic sectors".

Maturity

(Fristigkeit)

See "General guidelines", "II Maturity classification".

Loans and advances (columns 01 to 04)

(*Buchforderungen (Spalten 01 bis 04)*)

The holdings of affected loans and advances (pursuant to the definitions set out on the main template in items HV11 071 and 061) are to be shown here, classified according to obligor, purpose and maturity.

For intended purpose see "General guidelines", "III General reporting rules and other explanatory notes".

Bill-based loans (column 05)

(*Wechselkredite (Spalte 05)*)

The holdings of affected bill-based loans (pursuant to the definitions set out on the main template in items HV11 072 and 062) are to be shown here, classified according to 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, 906, 908 and 909, see Section "XXVIII Annex O2".

Servicing (line 905)

Code numbers for:	Code number
The reporting bank is both the seller of the receivables (originator) and servicer of a traditional securitisation transaction with derecognition.	1
The reporting bank performs the servicing function but is not the seller of the receivables (originator) of the underlying traditional securitisation.	2

For "loan purchase", "loan sale", "securitisation", "traditional securitisation", loans classified according to intended purpose, see "General guidelines", "III General reporting rules and other explanatory notes".

XXXII Annex H

Supplement to the main template and the annexes

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:

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On lines 111 to 133 the liabilities to banks recorded under item HV21/210 are to be classified according to 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.¹

On lines 141 to 162 the liabilities to non-banks recorded under item HV21/220 are to be classified according to 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 HV21/230, 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.

For explanations see Guidelines on the annexes to the monthly balance sheet statistics, XXI Annex E5.

When calculating the required reserves in the right-hand Section of this form, the amounts in fields HV.270/03 and H./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.

XXXIII 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

Of the above templates building and loan associations are to complete special versions of templates A1B, B1B and B2B; they are not required to complete template B7B.

The following valuation adjustments are to be reported:

¹ See Bundesbank Circular No 16/2009 (<https://www.bundesbank.de/resource/blob/612986/5e98d33c6277d263fa0a6c91abc4837a/mL/2009-06-08-rs-16-data.pdf>) [only available in German].

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- 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 German Commercial Code (*Handelsgesetzbuch*),
- revaluations of securities resulting from changes in market value.

Value adjustments on account of exchange rate fluctuations are **not** to be reported.

See also "General guidelines", "III General reporting rules and other explanatory notes", "Conversion into euro of assets and liabilities denominated in foreign currencies".

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: Supplementary report forms for valuation adjustments don't 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

The above guidelines on banks' (MFIs) 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))

I. 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 HV11/061 "Loans and advances to banks (MFIs)" or under item HV11/071 "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.

II. Liabilities (HV21)

(Passiva (HV21))

Deposits under savings and loan contracts (*Bauspareinlagen*) placed by banks (MFIs) are to be included under item HV21/210 "Liabilities to banks (MFIs)", whereas such deposits placed by non-banks are to be shown under item HV22/221 "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 HV21/326 "Others". "Others" also includes the accrued amounts in the "Fund required by building and loan association rules" (*Fonds zur bauspartechnischen 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 HV21/390 "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.

See Guidelines on the annexes to the monthly balance sheet statistics, XXVI Annex L1.

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 on line 113 on Annexes A1 and A2.

III Annex A1 ("A1-BAUSP") – Loans and advances to banks (MFIs)

(Forderungen an Banken (MFIs))

Disposable funds lodged with banks (MFIs) are to be shown classified according to maturity, as are loans under savings and loan contracts, interim and bridging loans and other loans to banks (MFIs).

IV Annex A2 ("A2-BAUSP") – Amounts owed to banks (MFIs)

(Verbindlichkeiten gegenüber Banken (MFIs))

In addition to the liabilities to banks (MFIs) in current accounts, wholesale deposits and deposits under savings contracts placed by banks (MFIs), both classified according to 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))

V Annex B1 ("B1-BAUSP") – 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 according to group of borrowers and maturity.

The maturity classification of interim and bridging loans is to be based on past experience, ie as a rule they will probably be classified as medium-term unless only short-term interim and bridging loans are granted.

VI. Annex B2 (“B2-BAUSP”) – 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*)

VII. Annex D1 (“D1-BAUSP”) – Total savings deposits (*Spareinlagenbestand*)

Deposits under savings and loan contracts and other savings deposits placed by non-banks and included under item HV21/221 are to be classified here by creditor, maturity and currency; 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.

See also Guidelines on the annexes to the monthly balance sheet statistics, XV Annex D1.

Annex D2 (“D2-BAUSP”) – 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”.

See also Guidelines on the annexes to the monthly balance sheet statistics, XV Annex D2.

IX. 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 J.130 “Interest credited on deposits under savings contracts” only the interest actually credited on deposits under savings contracts in the reporting month – gross, ie the 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 J.120).

Increases or decreases resulting from currency conversion in the case of foreign contracts are also to be included under item J.160 "Balance of other increases and decreases".

See also "General Guidelines" of the monthly balance sheet statistics, "III General reporting rules and other explanatory notes", "Conversion into euro of assets and liabilities denominated in foreign currencies".

X. 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 according to 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 "General guidelines", "I Economic sectors".

Notes on the reports for the monthly balance sheet statistics on the foreign branches of domestic banks (MFIs) (AUSFIs)

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 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 of banks (MFIs) 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, ie 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

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.

For working capital see also “Guidelines on the individual items on the main template (HV1 and HV2)”, “I Assets (HV11 and HV12)”, item HV12/188.

Item 230 Securitised liabilities (items HV21/231 to HV21/234)

(Verbriefte Verbindlichkeiten (Positionen HV21/231 bis HV21/234))

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 HV22/411 bis HV22/413))

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) (Reporting templates THV1, THV2, TA, TB) (AUSLT)

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 THV1/040 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 THV1/130 and THV2/310), the last two components are also to be shown under liabilities, specifically under item THV2/200 "Liabilities to banks" or under item THV2/300 "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 THV2/390 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 Sheet 1	Loans and advances to banks (MFIs)	A1 Sheet 1
A1 Sheet 2	Loans and advances to banks (MFIs)	A1 Sheet 2
A2 Sheet 1	Liabilities to banks (MFIs)	A2 Sheet 1
A2 Sheet 2	Liabilities to banks (MFIs)	A2 Sheet 2
A3	Liabilities to banks (MFIs) Transferable liabilities	A3
B1 Sheet 1	Loans and advances to non-banks (non-MFIs)	B1 Sheet 1
B1 Sheet 2	Loans and advances to non-banks (non-MFIs)	B1 Sheet 2
B3	Loans and advances to non-banks (non-MFIs) in other euro-area Member States	B3
B4 Sheet 1	Loans and advances to households and non-profit institutions domestic domiciled and domiciled in other euro-area Member States by type of loan	B4 Sheet 1
B4 Sheet 2	Loans and advances to households and non-profit institutions domestic domiciled and domiciled in other euro-area Member States by type of loan	B4 Sheet 2
B5	Monthly supplementary report on loans and advances secured by real estate collateral classified according to collateral and intended purpose	B5
B6	Monthly supplementary report on loans and advances classified according to original maturity, remaining maturity and interest rate adjustment	B6

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B7	Loans and advances to non-banks (non-MFIs) classified according to revolving loans, overdrafts and credit card credit	B7
C1 Sheet 1	Liabilities to non-banks (non-MFIs) Liabilities excluding savings deposits	C1 Sheet 1
C1 Sheet 2	Liabilities to non-banks (non-MFIs) Liabilities excluding savings deposits	C1 Sheet 2
C2 Sheet 1	Liabilities to non-banks (non-MFIs) Supplementary data on liabilities excluding savings deposits; fiduciary loans; subordinated liabilities	C2 Sheet 1
C2 Sheet 2	Liabilities to non-banks (non-MFIs) Supplementary data on liabilities excluding savings deposits; fiduciary loans; subordinated liabilities	C2 Sheet 2
C3 Sheet 1	Liabilities to non-banks (non-MFIs) in other euro-area Member States Liabilities excluding savings deposits	C3 Sheet 1
C3 Sheet 2	Liabilities to non-banks (non-MFIs) in other euro-area Member States Liabilities excluding savings deposits	C3 Sheet 2
C4 Sheet 1	Liabilities to non-banks (non-MFIs) in other euro-area Member States Supplementary data on liabilities excluding savings deposits; fiduciary loans; subordinated liabilities	C4 Sheet 1
C4 Sheet 2	Liabilities to non-banks (non-MFIs) in other euro-area Member States Supplementary data on liabilities excluding savings deposits; fiduciary loans; subordinated liabilities	C4 Sheet 2
C5	Liabilities to non-banks (non-MFIs) transferable liabilities	C5
D1 Sheet 1	Savings deposits Total savings deposits	D1 Sheet 1
D1 Sheet 2	Savings deposits Total savings deposits	D1 Sheet 2
D2	Savings deposits Savings business	D2
E1 Sheet 1	Securities Treasury bills and other debt securities	E1 Sheet 1
E1 Sheet 2	Securities Treasury bills and other debt securities	E1 Sheet 2

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E2 Sheet 1	Securities Shares and participating interests	E2 Sheet 1
E2 Sheet 2	Securities Shares and participating interests	E2 Sheet 2
E3	Treasury bills and debt securities of other euro-area Member States Treasury bills and debt securities	E3
E4	Supplementary data on institutions which issue bearer debt securities; repurchased negotiable own bearer debt securities/ subordinated paper – Ledger-level principle –	E4
E5	Supplementary data on institutions which issue bearer debt securities; repurchased negotiable own bearer debt securities/subordinated paper – Value at which they are carried on the liability side –	E5
F1	Supplementary data on institutions which issue bearer debt securities Negotiable bearer debt securities outstanding/subordinated paper	F1
F2 Sheet 1	Supplementary data on institutions which issue bearer debt securities Liabilities arising from non-negotiable bearer debt securities (IHS)/subordinated paper	F2 Sheet 1
F2 Sheet 2	Supplementary data on institutions which issue bearer debt securities Liabilities arising from non-negotiable bearer debt securities (IHS)/subordinated paper	F2 Sheet 2
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	H Sheet 2
I1	Claims related to derivative financial instruments of the trading portfolio (pursuant to HV12/186)	I1

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I2	Liabilities related to derivative financial instruments of the trading portfolio (pursuant to HV22/505)	I2
L1 Sheet 1	Irrevocable lending commitments (pursuant to HV21/390)	L1 Sheet 1
L1 Sheet 2	Irrevocable lending commitments (pursuant to HV21/390)	L1 Sheet 2
O1 Sheet 1	Loan sales and purchases (which do not relate to securitisation transactions) during the reporting period Monthly reporting obligation	O1 Sheet 1
O1 Sheet 2	Loan sales and purchases (which do not relate to securitisation transactions) during the reporting period Monthly reporting obligation	O1 Sheet 2
O2 Sheet 1	“Traditional” securitisations during the reporting period Monthly reporting obligation	O2 Sheet 1
O2 Sheet 2	“Traditional” securitisations during the reporting period Monthly reporting obligation	O2 Sheet 2
P1 Sheet 1	“Traditional” securitisations (holdings), without derecognition, from own sales of loans (as the originator)	P1 Sheet 1
P1 Sheet 2	“Traditional” securitisations (holdings), without derecognition, from own sales of loans (as the originator)	P1 Sheet 2
Q1 Sheet 1	Stock of administered (“servicing”) loans (excluding securitisation)	Q1 Sheet 1
Q1 Sheet 2	Stock of administered (“servicing”) loans (excluding securitisation)	Q1 Sheet 2

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S1 Sheet 1	“Traditional” securitisations (holdings); holdings of loans administered in a securitisation (“servicing”) (both from own sales of loans (as the originator) and by merely performing the servicing function)	S1 Sheet 1
S1 Sheet 2	“Traditional” securitisations (holdings); holdings of loans administered in a securitisation (“servicing”) (both from own sales of loans (as the originator) and by merely performing the servicing function)	S1 Sheet 2
A1B Sheet 1	Loans and advances to banks (MFIs); changes arising from valuation adjustments in the reporting month	A1B Sheet 1
A1B Sheet 2	Loans and advances to banks (MFIs); changes arising from valuation adjustments in the reporting month	A1B Sheet 2
B1B Sheet 1	Loans and advances to non-banks (non-MFIs); supplement to Annex B1; changes arising from valuation adjustments in the reporting month	B1B Sheet 1
B1B Sheet 2	Loans and advances to non-banks (non-MFIs); supplement to Annex B1; changes arising from valuation adjustments in the reporting month	B1B Sheet 2
B3B	Loans and advances to non-banks (non-MFIs) in other euro-area Member States; supplement to annex B3; changes arising from valuation adjustments in the reporting month	B3B
B4B Sheet 1	Loans and advances to households and domestic non-profit institutions and non-profit institutions domiciled in other euro-area Member States according to loan type; supplement to Annex B4; changes arising from valuation adjustments in the reporting month	B4B Sheet 1
B4B Sheet 2	Loans and advances to households and domestic non-profit institutions and non-profit institutions domiciled in other euro-area Member States according to loan type; supplement to Annex B4; changes arising from valuation adjustments in the reporting month	B4B Sheet 2

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B5B	Supplementary report on loans and advances to non-banks (non-MFIs) supplement to Annex B5; secured by real estate collateral to other enterprises and households classified according to collateral and intended purpose; changes arising from valuation adjustments in the reporting month	B5B
B6B	Supplementary report on loans and advances classified according to original maturity, remaining maturity and interest rate adjustment; supplement to Annex B6; changes arising from valuation adjustments in the reporting month	B6B
B7B	Loans and advances to non-banks (non-MFIs) classified according to revolving loans, overdrafts and credit card credit; supplement to Annex B7; changes arising from valuation adjustments in the reporting month	B7B
E1B Sheet 1	Securities; treasury bills and other debt securities; supplement to Annex E1; changes arising from valuation adjustments in the reporting month	E1B Sheet 1
E1B Sheet 2	Securities; treasury bills and other debt securities; supplement to Annex E1; changes arising from valuation adjustments in the reporting month	E1B Sheet 2
E2B Sheet 1	Securities; shares and participating interests; supplement to Annex E2; changes arising from valuation adjustments in the reporting month	E2B Sheet 1
E2B Sheet 2	Securities; shares and participating interests; supplement to Annex E2; changes arising from valuation adjustments in the reporting month	E2B Sheet 2
E3B	Treasury bills and debt securities issued by other euro-area Member States; supplement to Annex E3; changes arising from valuation adjustments in the reporting month	E3B
A1-BAUSP Sheet 1	Loans and advances to banks (MFIs)	A1 Building and loan associations Sheet 1
A1-BAUSP Sheet 2	Loans and advances to banks (MFIs)	A1 Building and loan associations Sheet 2

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A2-BAUSP Sheet 1	Liabilities to banks (MFIs)	A2 Building and loan associations Sheet 1
A2-BAUSP Sheet 2	Liabilities to banks (MFIs)	A2 Building and loan associations Sheet 2
B1-BAUSP Sheet 1	Loans and advances to non-banks (non-MFIs)	B1 Building and loan associations Sheet 1
B1-BAUSP Sheet 2	Loans and advances to non-banks (non-MFIs)	B1 Building and loan associations Sheet 2
B2-BAUSP Sheet 1	Loans and advances to non-banks (non-MFIs)	B2 Building and loan associations Sheet 1
B2-BAUSP Sheet 2	Loans and advances to non-banks (non-MFIs)	B2 Building and loan associations Sheet 2
D1-BAUSP Sheet 1	Savings deposits Total savings deposits	D1 Building and loan associations Sheet 1
D1-BAUSP Sheet 2	Savings deposits Total savings deposits	D1 Building and loan associations Sheet 2
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 Sheet 1	Loans and advances to banks (MFIs); supplement to Annex A1 Building and loan associations; changes	A1B

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	arising from valuation adjustments in the reporting month	Building and loan associations Sheet 1
A1B-BAUSP Sheet 2	Loans and advances to banks (MFIs); supplement to Annex A1 Building and loan associations; changes arising from valuation adjustments in the reporting month	A1B Building and loan associations Sheet 2
B1B-BAUSP Sheet 1	Loans and advances to non-banks (non-MFIs); supplement to Annex B1 Building and loan associations; Changes arising from valuation adjustments in the reporting month	B1B Building and loan associations Sheet 1
B1B-BAUSP Sheet 2	Loans and advances to non-banks (non-MFIs); supplement to Annex B1 Building and loan associations; changes arising from valuation adjustments in the reporting month	B1B Building and loan associations Sheet 2
B2B-BAUSP Sheet 1	Loans and advances to non-banks (non-MFIs); supplement to Annex B2 Building and loan associations; changes arising from valuation adjustments in the reporting month	B2B Building and loan associations Sheet 1
B2B-BAUSP Sheet 2	Loans and advances to non-banks (non-MFIs); supplement to Annex B2 Building and loan associations; changes arising from valuation adjustments in the reporting month	B2B Building and loan associations Sheet 2
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 according to obligors and creditors Loans and advances and liabilities to banks	TA Foreign subsidiaries
TB	Loans and advances and liabilities classified according to obligors and creditors Loans and advances and liabilities to non-banks	TB Foreign subsidiaries

For the forms to the monthly balance sheet statistics see:

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[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.