

DECREE
of 16 October 2013
on the submitting of statements by banks and foreign bank branches
to the Czech National Bank

Pursuant to Article 41(3) of Act No. 6/1993 Coll., on the Czech National Bank, as amended by Act No. 227/2013 Coll., the Czech National Bank stipulates the following:

Article 1

Subject matter

This Decree stipulates the content, form, time-limits and manner of compiling and submitting statements by banks and foreign bank branches to the Czech National Bank, specifically statements in relation to the directly applicable regulations of the European Union,¹ as well as other statements which the Czech National Bank needs in order to carry out its tasks.

Article 2

Definitions

For the purposes of this Decree:

- a) “dataset” shall mean an electronic set of data with predefined data structures that are methodologically described, transmitted and processed as a whole by an information system,
- b) “security sign” shall mean data in electronic form which are assigned to a data report and which
 1. are clearly connected to the signer and enable it to be identified by means of a certificate,
 2. were created and assigned to a data report using means for the creation of electronic signs which the signer can keep under its exclusive control, and
 3. are assigned to the data report to which they relate in such a manner that it is possible to identify any subsequent changes in the data.
- c) “securities” shall also mean dematerialised securities.

¹ Article 5 of the Protocol (No. 4) to the Statute of the European System of Central Banks and of the European Central Bank.

Council Regulation (EC) No. 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank, as amended.

Regulation (EU) No. 549/2013 of the European Parliament and of the Council of 21 May 2013, on the European system of national and regional accounts in the European Union.

Regulation (EC) No. 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector (recast) (ECB/2008/32), as amended.

Regulation (EC) No. 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (ECB/2001/18), as amended.

Regulation (EC) No. 184/2005 of the European Parliament and of the Council of 12 January 2005 on Community statistics concerning balance of payments, international trade in services and foreign direct investment, as amended.

Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, and amending Regulation (EU) No. 648/2012.

Statements of a bank and a foreign bank branch

Article 3

(1) A bank and a foreign bank branch shall compile as of the last day of each calendar month and submit

a) by the 15th day following the end of the calendar month to which they relate, these statements:

1. Bil (ČNB) 1-12 “Monthly balance of assets and liabilities of a bank/foreign bank branch”,
2. V (ČNB) 60-12 “Monthly statement of true-sale securitisation and other transfers of loans of a bank/foreign bank branch”,
3. VST (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch of loans to and receivables from clients”,
4. VST (ČNB) 3-12 “Monthly statement of a bank/foreign bank branch of loans and deposits in relation to credit institutions”,
5. VST (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch of deposits and loans from clients”,
6. VST (ČNB) 22-12 “Monthly statement of securities issued by a bank/foreign bank branch” and
7. VST (ČNB) 41-12 “Monthly survey of securities held by a bank/foreign bank branch”;

b) by the 17th day following the end of the calendar month to which it relates, statement VT (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch of write-offs on loans and other receivables”;

c) by the 20th day following the end of the calendar month to which they relate, these statements:

1. VUS (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch of interest rates on deposits and loans received”,
2. VUS (ČNB) 2-12 “Monthly statement of a bank/foreign bank branch on interest rates on loans granted” and
3. VUS (ČNB) 3-12 “Monthly statement of a bank/foreign bank branch of interest rates on non-marketable debt securities”;

(d) by the 22nd day following the end of the calendar month to which they relate, these statements:

1. VUS (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch of interest rates on newly received deposits and loans”,
2. VUS (ČNB) 12-12 “Monthly statement of a bank/foreign bank branch of interest rates on newly granted loans” and
3. VUS (ČNB) 13-12 “Monthly statement of a bank/foreign bank branch of interest rates on non-marketable debt securities in new business”;

e) by the 24th day following the end of the calendar month to which it relates, statement Dev (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch of selected collections and payments”;

f) by the 25th day following the end of the calendar month to which they relate, these statements:

1. Bil (ČNB) 2-12 “Monthly profit and loss statement of a bank/foreign bank branch”,
2. Bil (ČNB) 5-12 “Monthly balance sheet of a bank/foreign bank branch”,
3. Bil (ČNB) 9-12 “Additional information to financial statements of a bank/foreign bank branch”;
4. FIS (ČNB) 10-12 “Balance sheet and off-balance sheet”,
5. FIS (ČNB) 20-12 “Profit and loss statement”,
6. FIS (ČNB) 40-12 “Additional information to the balance sheet” and
7. FIS (ČNB) 50-12 “Additional information to the profit and loss statement”,

g) by the 28th day following the end of the calendar month to which it relates, statement BD (ČNB) 4-12 “Report on the categorisation of the receivables of a bank/foreign bank branch” and

h) by the 29th day following the end of the calendar month to which it relates, statement BD (ČNB) 1-12 “Report on the liquidity of a bank/foreign bank branch by residual maturity”.

(2) The statements referred to in paragraph 1(f) to (h) compiled for December shall be submitted by 10 February of the following year.

Article 4

(1) A bank and a foreign bank branch shall compile as of the last day of each calendar quarter and submit

a) by the 15th day following the end of the calendar quarter to which it relates, statement E (ČNB) 5-04 “Report on the organisational structure and qualifying holdings of a bank/foreign bank branch”;

b) by the 20th day following the end of the calendar quarter to which it relates, statement V (ČNB) 61-04 “Quarterly statement of a bank/foreign bank branch of true-sale securitisation and other transfers of loans”;

c) by the 20th day following the end of the calendar quarter, these statements:

1. P (ČNB) 3-04 “Quarterly statement of a bank/foreign bank branch on expected non-residents’ collections from domestic securities” and
2. P (ČNB) 4-04 “Quarterly statement of a bank/foreign bank branch of future repayments of loans received from non-residents”;

(d) by the 25th day following the end of the calendar quarter to which they relate, these statements:

1. V (ČNB) 13-04 “Quarterly statement of interest expenses and income of a bank/foreign bank branch”,
2. V (ČNB) 39-04 “Additional data of a bank/foreign bank branch on mortgage loans”,
3. BD (ČNB) 18-04 “Report of a bank/foreign bank branch on mortgage bonds and mortgage loans” and
4. E (ČNB) 7-04 “Report of a bank/foreign bank branch on electronic banking and bank accounts”;

e) by the 29th day following the end of the calendar quarter to which they relate, these statements:

1. BD (ČNB) 16-04 “Report on the exposure of a bank/foreign bank branch to individual countries” and
2. BD (ČNB) 25-04 “Report of a bank/foreign bank branch on loan and deposit concentration” and

f) by the 33rd day following the end of the calendar quarter to which it relates, statement BD (ČNB) 23-04 “Report on the interest rate risk of a bank/foreign bank branch”.

(2) The statement referred to in paragraph 1(d) item 1 compiled for the fourth quarter shall be submitted by 20 February of the following year.

(3) The statement referred to in paragraph 1(d) item 2 compiled for the fourth quarter shall be submitted by 31 January of the following year.

(4) The statements referred to in paragraph 1(d) item 3 and (e) and (f) compiled for the fourth quarter shall be submitted by 10 February of the following year.

Article 5

A bank and a foreign bank branch shall compile and submit for each calendar year

a) by 15 February according to the situation as of 31 December of the previous year, statement E (ČNB) 10-01 “Annual statement of a bank/foreign bank branch on the numbers of banknotes and coins processed”,

b) by 31 May according to the situation as of 30 April of the current year, statement E (ČNB) 9-01 “Annual statement of cash activities of a bank/foreign bank branch”,

c) by 31 July according to the situation as of 31 December of the previous year, statement Bil (ČNB) 3-01 “Annual profit distribution statement of a bank/foreign bank branch” and

d) by 30 April according to the situation as of 31 December of the previous year, statement FIS (ČNB) 30-01 “Statement of comprehensive income”.

Article 6

Statements of a bank and a foreign bank branch from a non-Member State

(1) A bank shall compile and submit statements on a solo basis pursuant to the directly applicable regulation of the European Union governing prudential requirements² and its implementing regulations.

(2) A branch of a bank from a non-Member State shall compile and submit statements on a solo basis pursuant to the directly applicable regulation of the European Union governing prudential requirements and its implementing regulations in the same scope, periodicity and time limits as banks pursuant to paragraph 1, with the exception of statements monitoring facts regarding leverage.

Article 7

Bank statements on a consolidated basis

(1) A bank that is obliged to maintain a capital ratio on a consolidated basis pursuant to the legislative act governing the activities of banks or the directly applicable regulation of the European Union governing prudential requirements shall compile and submit statements

² Regulation (EU) No. 575/2013 of the European Parliament and of the Council.

pursuant to the directly applicable regulation of the European Union governing prudential requirements and its implementing regulations.

(2) A bank referred to in paragraph 1 shall also compile as of the last day of each calendar quarter and submit by the 35th day following the end of the calendar quarter to which they relate, these statements:

- a) Bil (ČNB) 4-04 “Quarterly balance sheet on a consolidated basis”,
- b) Bil (ČNB) 6-04 “Quarterly profit and loss statement on a consolidated basis” and
- c) Bil (ČNB) 8-04 “Additional information to the financial statements on a consolidated basis”.

(3) A bank that is a domestic parent bank, a responsible bank in a foreign parent bank group, a responsible bank in a financial holding entity group, a responsible bank in a mixed-activity holding entity group or a responsible bank controlled by a mixed-activity holding entity, unless such bank is subject only to the relevant provisions of the legislative act governing supplementary supervision of financial conglomerates, shall compile for each calendar year and submit by 31 January according to the situation as of 1 January and subsequently without undue delay following any change to, or occurrence of, a reference event, statement E (ČNB) 8-01 “Report on the structure of the consolidated group”.

(4) A bank that is a member of a mixed-activity holding entity group shall compile as of the last day of each calendar quarter and submit by the 35th day following the end of the calendar quarter to which it relates, statement BD (ČNB) 14-04 “Report on intra-group transactions (mixed-activity holding company)”.

(5) The statements referred to in paragraphs 2 and 4 compiled for the fourth quarter shall be submitted by 25 March of the following year.

Joint provisions for statements of banks and foreign bank branches

Article 8

(1) The statements referred to in Article 3(1)(f) to (h) and Article 4(1)(e) item 1 and (f) shall also be submitted on request pursuant to the legislative act governing the activities of banks.

(2) The content of the statements referred to in Articles 3 to 7, with the exception of statements pursuant to the directly applicable regulation of the European Union governing prudential requirements and its implementing regulations and of statement BD (ČNB) 14-04, is given in Annex 1 to this Decree. The content of statement BD (ČNB) 14-04 is given in Annex 2 to this Decree.

Article 9

(1) A bank and a foreign bank branch shall compile and submit V series statements, with the exception of statement V (ČNB) 13-04, and also VST, VT, VUS, Dev and P series statements, statement Bil (ČNB) 1-12 and statement E (ČNB) 9-01, with data relating to the activities of that bank or that foreign bank branch within the territory of the Czech Republic. A bank shall also compile and submit statement VST (ČNB) 11-12 with data relating to the activities of that bank within the territory of the Czech Republic and the activities of its branches abroad. A bank shall also compile and submit statement VST (ČNB) 41-12 separately for the activities of its branches abroad.

(2) The statements referred to in Articles 3 to 7 that are not set out in paragraph 1 shall be compiled and submitted

- a) by a bank with data relating to the activities of that bank within the territory of the Czech Republic and the activities of its branches abroad,
- b) by a foreign bank branch with data relating to the activities of that foreign bank branch within the territory of the Czech Republic.

Article 10

Joint provisions for compiling statements

- (1) When compiling statements, a bank and a foreign bank branch shall observe the legal rules governing accounting and the compilation of financial statements³ or the international accounting standards laid down in European Union law⁴ (hereinafter referred to as “international accounting standards”).
- (2) A bank shall include data for its branches abroad in the reported data pursuant to the legal rules governing accounting or pursuant to international accounting standards.
- (3) The reported data shall be valued using the methods laid down in the legal rules governing accounting and in international accounting standards, or in the legal rules governing prudential requirements.
- (4) To convert data in foreign currencies into data reported in the Czech currency, a bank and a foreign bank branch shall use the exchange rate declared by the Czech National Bank for the statement compilation date unless the legal rule governing accounting or prudential requirements stipulates otherwise. For data in currencies for which the Czech National Bank does not declare foreign exchange market rates, a bank and foreign bank branch shall apply conversion pursuant to the legal rule governing accounting.
- (5) When reporting data on receivables from and obligations to monetary financial institutions that are residents of:
 - a) the Czech Republic, a bank and a foreign bank branch shall use for identification and classification thereof the “List of Monetary Financial Institutions in the Czech Republic” issued and updated by the Czech National Bank, which it publishes in a manner allowing remote access,
 - b) Member States of the European Union, save for the Czech Republic, a bank and a foreign bank branch shall use for identification and classification thereof the “List of Monetary Financial Institutions for Statistical Purposes” issued and updated by the European Central Bank, which it publishes in a manner allowing remote access.

Article 11

Manner and form of submitting statements

- (1) A bank and a foreign bank branch shall send the statements referred to in Articles 3 to 7, except for the statement referred to in Article 7(4), to the Czech National Bank in electronic form as data reports and in the structure and form of datasets accessible via:
 - a) the Czech National Bank’s application for data collection from non-banks (SDNS), which is available in a manner allowing remote access,

³ Act No. 563/1991 Coll., on Accounting, as amended.

Decree No. 501/2002 Coll., implementing certain provisions of Act No. 563/1991 Coll., on Accounting, as amended, for accounting units that are banks and other financial institutions, as amended.

⁴ Article 2 of Regulation (EC) No. 1606/2002 of the European Parliament and the Council of 19 July 2002 on the application of international accounting standards.

- b) the bank's or foreign bank branch's own application allowing electronic exchange of information (EDI/EDIFACT), or
 - c) the bank's or foreign bank branch's own application using the Czech National Bank's web service for data collection (SDNS-WS) to transmit the statement.
- (2) Data reports sent via the applications referred to in paragraph 1(a) and (c) shall be signed by the contact person with a recognised electronic signature.⁵
- (3) A bank and a foreign bank branch shall furnish data reports sent via the application referred to in paragraph 1(b) with a security sign based on a certificate issued by the Czech National Bank.
- (4) Statement BD (ČNB) 14-04 shall be submitted by a bank to the Czech National Bank in electronic form without using the applications referred to in paragraph 1.

Article 12

Corrections and changes to statements

- (1) If a mistake is found or a correction made to statement data after statements have been submitted to the Czech National Bank, the bank or foreign bank branch shall submit a corrected statement to the Czech National Bank without undue delay. If the correction also affects data in other statements or statements for other time periods, the bank or foreign bank branch shall also correct all such related statements.
- (2) If changes are made to data reported in statements Bil (ČNB) 1-12, Bil (ČNB) 9-12, VST (ČNB) 1-12, VST (ČNB) 11-12, VST (ČNB) 22-12, VST (ČNB) 41-12, VUS (ČNB) 1-12, VUS (ČNB) 2-12, VUS (ČNB) 3-12, E (ČNB) 5-04 and E (ČNB) 7-04 and in BD and FIS series statements compiled as of 31 December, on the basis of an audit of the financial statements made by the auditor of the bank or foreign bank branch, the bank or foreign bank branch shall resubmit such statements with corrected data within 15 days after the making of the corresponding changes in its accounts.
- (3) The bank or foreign bank branch shall, due to post-audit changes to data, resubmit the statements referred to in paragraph 2 compiled also for subsequent periods of the current year where those statements are affected by the revision of the data as of 31 December of the previous year. The bank and foreign bank branch shall resubmit the said statements in the form of a standard correction within one month after submitting the statements referred to in paragraph 2.

Article 13

Organisational prerequisites for the submitting of statements

- (1) A bank and a foreign bank branch compiling and submitting statements to the Czech National Bank using an application referred to in Article 11(1)(a) or (c) shall inform the Czech National Bank of
- a) the names of contact persons,
 - b) the workplace address, telephone number and e-mail address of such persons, and
 - c) the number of the qualified certificate, including the name and identification number of the provider of certification services that issued it.

⁵ Article 11(3) of Act No. 227/2000 Coll., on Electronic Signature and on the Amendment of Some Other Acts (the Electronic Signature Act), as amended by Act No. 167/2012 Coll.

(2) A bank and a foreign bank branch shall inform the Czech National Bank without undue delay of any changes in the data referred to in paragraph 1.

(3) Where the statements are compiled and submitted to the Czech National Bank using the application referred to in Article 11(1)(b), the Czech National Bank shall issue upon request a certificate for creating the security sign referred to in Article 11(3).

Article 14

Additional information to submitted statements

(1) A bank shall submit additional information to statement E (ČNB) 8-01, the content of which additional information is given in Annex 3 to this Decree. The bank shall send such information to the Czech National Bank in electronic form within the same time limit as that for submitting this statement.

(2) A bank and a foreign bank branch shall also submit information to statement Bil (ČNB) 1-12 and a bank and a branch of a bank from a non-Member State shall also submit information to statement BD (ČNB) 23-04, the content of which information is given in Annex 4 to this Decree.

Article 15

Specific provisions

(1) A bank and a foreign bank branch shall compile the statements referred to in Article 3(1)(f) items 1 to 3 for the last time as of 31 August 2014.

(2) A bank shall compile the statements referred to in Article 7(2) for the last time as of 30 June 2014.

(3) A bank and a foreign bank branch shall submit to the Czech National Bank the statements referred to in Article 3(1)(f) items 4 to 7 compiled for the first time as of 30 September 2014.

Article 16

Transitional provision

Provision of the Czech National Bank No. 2 of 18 November 2011, as amended by Provision of the Czech National Bank No. 1 of 12 November 2012, shall apply to the obligation to compile and submit statements relating to the period ending on 31 December 2013.

Article 17

Effect

This Decree shall take effect on 1 January 2014.

Governor

Miroslav Singer

**Content of statements submitted by a bank or foreign bank branch
to the Czech National Bank**

1. Bil (ČNB) 1-12 “Monthly balance of assets and liabilities of a bank/foreign bank branch”

Contains data on balance sheet items for monetary purposes. The balance of assets and liabilities is supplemented with specific data needed to calculate the reserve requirement, with data for monitoring of loans and deposits vis-à-vis related institutions that accept deposits, and with a more detailed breakdown of financial derivatives. For the needs of compiling the koruna and foreign exchange positions of the bank or foreign bank branch, selected balance sheet assets and liabilities and some other supplementary data are added to the basic breakdown of assets and liabilities.

2. Bil (ČNB) 2-12 “Monthly profit and loss statement of a bank/foreign bank branch”

Contains an overview of revenues, expenses and book profit/loss from the start of the year to the statement compilation date in a basic breakdown derived from international accounting standards.

3. Bil (ČNB) 3-01 “Annual profit distribution statement of a bank/foreign bank branch”

Contains data on the initial amount, distribution and final amount of undistributed profit from previous periods and profit of the previous year according to the decision of the general meeting or other authorised body of the bank.

4. Bil (ČNB) 4-04 “Quarterly balance sheet on a consolidated basis”

Contains data on the economic situation of the consolidated group put together for the purposes of the prudential requirements, namely assets, liabilities and shareholders' equity in a basic breakdown derived from international accounting standards, provided pledges, guarantees and receivables from derivatives and accepted pledges, guarantees and payables from derivatives and similar items.

5. Bil (ČNB) 5-12 “Monthly balance sheet of a bank/foreign bank branch”

Contains data on the economic situation of the bank or foreign bank branch on a solo basis, namely assets, liabilities and shareholders' equity in a basic breakdown derived from international accounting standards, provided pledges, guarantees and receivables from derivatives and accepted pledges, guarantees and payables from derivatives and similar items.

6. Bil (ČNB) 6-04 “Quarterly profit and loss statement on a consolidated basis”

Contains an overview of revenues, expenses and book profit/loss from the start of the year to the statement compilation date for the consolidated group put together for the purposes of the prudential requirements in a basic breakdown derived from international accounting standards.

7. Bil (ČNB) 8-04 “Additional information to financial statements on a consolidated basis”

Contains data on additional information to the balance sheet and profit and loss statement for the consolidated group put together for the purposes of the prudential requirements. Receivables and payables are broken down in more detail by sector and maturity, debt securities by portfolio, sector and class, equity instruments by portfolio and class, and interests by sector, and into interests with significant and controlling influence. Furthermore, financial assets are monitored by impairment, provisions and reserves and changes therein, derivatives held for trading and hedging derivatives broken down by instrument and class, and repos and similar transactions and interest income and expenses by sector.

8. Bil (ČNB) 9-12 “Additional information to the financial statements of a bank/foreign bank branch”

Contains additional information to the balance sheet and the profit and loss statement. Receivables and payables are broken down in more detail by sector and maturity. Furthermore, financial assets are monitored by impairment, provisions and reserves and changes therein, derivatives held for trading and hedging derivatives broken down by instrument and class, and repos and similar transactions and interest income and expenses by sector.

9. FIS (ČNB) 10-12 Balance sheet and off-balance sheet

Contains data on the economic situation of the bank or foreign bank branch on a solo basis, namely assets, liabilities and shareholders' equity in a basic breakdown derived from international accounting standards, and pledges and guarantees provided and accepted.

10. 5. FIS (ČNB) 20-12 Profit and loss statement

Contains an overview of revenues, expenses and book profit/loss from the start of the year to the statement compilation date in a basic breakdown derived from international accounting standards.

11. FIS (ČNB) 30-01 Statement of comprehensive income

Contains data on comprehensive income and the structure of its formation from the start of the year to the statement compilation date.

12. FIS (ČNB) 40-12 Additional information to the balance sheet

Contains additional information to the balance sheet, particularly the breakdown of assets and liabilities by portfolio, asset or liability type, sector, purpose, valuation, impairment and maturity. Also monitored are provisions and changes therein, derivatives held for trading and hedging derivatives broken down by risk and market, repos and similar transactions and collateral.

13. FIS (ČNB) 50-12 Additional information to the profit and loss statement

Contains additional information to the profit and loss statement, particularly interest income and expenses by product and sector, profits and losses from financial assets by portfolio, product and risk, and the structure of income and expenses on fees and commissions from the start of the year to the statement compilation date.

14. V (ČNB) 13-04 “Quarterly statement on the interest expenses and income of a bank/foreign bank branch”

Contains an overview of cumulative overall interest expenses and income on loans and deposits from the start of the year to the statement compilation date, broken down by economic sector.

15. V (ČNB) 39-04 “Additional information of a bank/foreign bank branch on mortgage loans”

Contains data on the numbers and volumes of mortgage loans by purpose of provision and manner of acquisition of the subject of the mortgage loan broken down into outstanding amounts and new business, on mortgage loans by fixation period and average interest rate broken down into outstanding amounts and new business, and on mortgage loans by category.

16. V (ČNB) 60-12 “Monthly statement on true-sale securitisation and other loan transfers of a bank/foreign bank branch”

Contains data on net flows of securitised loans in the form of true-sale securitisation and on other loan transfers with an impact on balance sheet loans and with no impact on balance sheet loans. Also contains data on stocks of securitised loans in the form of true-sale securitisation that were not derecognised on the balance sheet of the bank or foreign bank branch. The data pertain to selected counterparties to the loan transfer together with a basic breakdown of loan debtors by sector and territory.

17. V (ČNB) 61-04 “Quarterly statement on true-sale securitisation and other loan transfers of a bank/foreign bank branch”

Contains data on net flows of securitised loans in the form of true-sale securitisation and on other loan transfers with an impact on balance sheet loans. Also contains data on stocks of securitised loans in the form of true-sale securitisation administered under securitisation. The data pertain to selected counterparties to the loan transfer together with a basic breakdown of loan debtors by sector and territory and a breakdown of loans by purpose and original maturity of the securitised loan.

18. VST (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch on loans to and receivables from clients”

Contains data on the stocks and structure of loans granted by the bank or foreign bank branch to clients excluding credit institutions, broken down by category, original maturity, selected currency, economic sector of the counterparty, main economic activity of the client, counterparty territory, loan type, loan characteristics (revolving and other), and size and type of collateral.

Additional data are introduced for loans granted to the central counterparty from a reverse repo and loans granted to asset securitisation institutions. Volumes of syndicated loans granted are another piece of additional information.

19. VST (ČNB) 3-12 “Monthly statement of a bank/foreign bank branch on loans and deposits in relation to credit institutions”

Contains data on the stocks and structure of deposits of the bank or foreign bank branch with other credit institutions and deposits of other credit institutions received by the bank

or foreign bank branch and on the structure of loans granted by the bank or foreign bank branch to other credit institutions and loans received by the bank or foreign bank branch from other credit institutions, broken down by selected currency, counterparty territory, type of deposit and loan, and economic sector of the counterparty.

Additional data include information on the volume of syndicated loans granted to credit institutions and the volume of syndicated loans received from credit institutions and on the volume of transferable deposits received from credit institutions.

20. VST (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch on deposits and loans from clients”

Contains data on the stocks and structure of deposits and loans received from clients excluding credit institutions, broken down by original maturity, selected currency, economic sector of the counterparty, main economic activity of the client, counterparty territory and deposit type.

The statement is supplemented by data characterising insured client deposits, transferable client deposits, electronic money and relationships with clearing counterparties and specialised asset securitisation institutions, and also contains data on the volumes of syndicated loans received.

21. VST (ČNB) 22-12 “Monthly statement of securities issued by a bank/foreign bank branch”

Contains data on the stocks of non-marketable and other debt and equity securities issued by the bank or foreign bank branch held by clients and credit institutions, broken down by economic sector of the counterparty, counterparty territory, selected currency and security class.

The supplementary part consists of data on the stocks of other debt securities issued by the bank or foreign bank branch with nominal capital certainty at repayment lower than 100% in a basic currency breakdown.

22. VST (ČNB) 41-12 “Monthly survey of securities held by a bank/foreign bank branch”

Contains a survey of securities and equity held by the bank or foreign bank branch on its own account, a survey of liabilities from short selling of securities and a survey of changes in the fair value of spot transactions in securities. The surveys are reported on a security-by-security basis and the main characteristics of the security and its issuer are included.

23. VST (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch on write-offs on loans and other receivables”

Contains data on write-offs on loan receivables and some other on-balance sheet asset items including losses from assignment of claims made by the bank or foreign bank branch in the monitored period, broken down by original maturity, selected currency and territory and economic sector of the counterparty.

Also included are write-offs on debt securities and equity securities which are not revalued at fair value or by the equity method. Also includes data on the volumes of write-offs on syndicated loans granted.

24. VUS (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch on interest rates on deposits and loans received”

Contains data on the stocks and structure of deposits and loans received from clients, broken down by calculated interest rate, original maturity, selected currency, economic sector of the counterparty and type of deposit.

25. VUS (ČNB) 2-12 “Monthly statement of a bank/foreign bank branch on interest rates on loans granted”

Contains data on the stocks and structure of loans granted to clients, broken down by calculated interest rate, original maturity, selected currency, economic sector of the counterparty, past-due period and receivable restructuring, residual maturity, residual interest rate fixation period, type of loan and nature of loan (revolving or other).

26. VUS (ČNB) 3-12 “Monthly statement of a bank/foreign bank branch on interest rates on non-marketable debt securities”

Contains data on the stocks of non-marketable debt securities issued by the bank or foreign bank branch and held by clients and the stocks of non-marketable debt securities issued by non-banks and held by the bank or foreign bank branch, broken down by calculated interest rate, economic sector of the counterparty, selected currency, security class and original maturity at issue.

27. VUS (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch on interest rates on newly received deposits and loans”

Contains data on the volumes of newly received deposits and loans negotiated between the bank or foreign bank branch and clients during the monitored month, broken down by calculated interest rate, economic sector of the counterparty, selected currency, type of deposit and original maturity.

28. VUS (ČNB) 12-12 “Monthly statement of a bank/foreign bank branch on interest rates on newly granted loans”

Contains data on the volumes of newly granted loans negotiated between the bank or foreign bank branch and clients during the monitored month, broken down by calculated interest rate, economic sector of the counterparty, selected currency, type of loan, initial interest rate fixation period, size of loan, receivable restructuring, original maturity, amount of collateral and new credit transaction category. Also contains additional data on the volumes of loans newly granted to clients, broken down by annual percentage rate of charge.

29. VUS (ČNB) 13-12 “Monthly statement of a bank/foreign bank branch on interest rates on non-marketable debt securities in new business”

Contains data on the volumes of non-marketable debt securities issued by the bank or foreign bank branch and sold to residents of the Czech Republic and the volumes of non-marketable debt securities issued by non-banks in the Czech Republic and purchased by the bank or foreign bank branch in primary issues during the monitored month, broken down by calculated interest rate, economic sector of the counterparty, selected currency, security class and original maturity at issue.

30. Dev (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch on selected collections and payments”

Contains data on the volume of cross-border collections and payments made by the bank or foreign bank branch in the monitored month in convertible foreign currencies and in the Czech koruna for selected operations, broken down into:

- a) purchases and sales of foreign currency by currency,
- b) financial services provided and received when carrying out own transactions or transactions on behalf of a client, and
- c) realised gains/losses from financial derivatives by underlying asset.

31. P (ČNB) 3-04 “Quarterly statement of a bank/foreign bank branch on expected non-residents’ collections from domestic securities”

Contains data on expected collections of non-residents – clients of the bank or foreign bank branch – to whom the bank or foreign bank branch provides custody services, administration, deposition or management of domestic debt securities with a contractual maturity of over 1 year. Data for debt securities are given separately for collections of nominal values at maturity and collections of expected income on securities, broken down by the sector of the security issuer, from the statement compilation date up to their residual maturity. The statement does not include securities given or received in repos, including securities lent and borrowed and sold/purchased securities with a fixed repurchase/resale obligation, and derivative transactions in securities.

32. P (ČNB) 4-04 “Quarterly statement of a bank/foreign bank branch on future repayments of loans received from non-residents”

Contains data on future repayments of financial and specific-purpose long-term loans with a contractual maturity of over 1 year received from non-residents, broken down into loans from credit institutions and loans from clients and into repayments of principal and interest, from the statement compilation date up to their residual maturity.

33. BD (ČNB) 1-12 “Report on the liquidity of a bank/foreign bank branch by residual maturity”

Contains data on the basic structure of assets broken down into standard and watch assets and assets in default, liabilities and shareholders’ equity, selected off-balance sheet items and the net and cumulative balance sheet positions by time band of residual maturity.

34. Bil (ČNB) 4-12 “Report on the categorisation of the receivables of a bank/foreign bank branch”

Contains basic data on the categorisation of receivables pursuant to the regulation governing prudential requirements. Receivables from financial activities are given by debtor default and impairment. Also contains data on the structure of receivables by default period. All information is monitored separately for credit institutions excluding central banks and for entities other than credit institutions, including general government.

35. BD (ČNB) 16-04 “Report on the exposure of a bank/foreign bank branch to individual countries”

Contains total assets, total liabilities and shareholders’ equity and selected on-balance sheet and off-balance sheet assets and liabilities by country of residence of the entity vis-à-vis which the bank or foreign bank branch has receivables or payables.

36. BD (ČNB) 18-04 “Report of a bank/foreign bank branch on mortgage bonds and mortgage loans”

Contains data on coverage of mortgage bonds, realised and planned issues of mortgage bonds, mortgage loans and the value of pledged property.

37. BD (ČNB) 23-04 “Report on the interest rate risk of a bank/foreign bank branch”

Contains data on the basic structure of assets, liabilities and shareholders' equity and off-balance sheet items by time of revaluation and type of interest rate and the results of a standardised shock to the investment portfolio.

38. BD (ČNB) 25-04 “Report of a bank/foreign bank branch on loan and deposit concentration”

Contains data on total receivables before impairment and liabilities for 15 credit institutions and 15 entities other than credit institutions (general government and other clients) with the largest volumes of receivables or payables.

39. E (ČNB) 5-04 “Report on the organisational structure and qualifying holdings of a bank/foreign bank branch”

Contains basic identification and classification information on the bank or foreign bank branch, the entity that established the foreign bank branch, the foreign branches of the bank, the members of the management bodies of the bank or foreign bank branch and the contact persons for specified areas of activity. Also contains information on registered capital, voting rights in the bank, the number of employees and the organisational units of the bank or foreign bank branch, as well as basic identification and classification information on shareholders with a share in the bank's registered capital of 5% or higher, and information on the bank's qualifying holdings and representatives and employees of the bank or foreign bank branch in other legal entities.

40. E (ČNB) 7-04 “Report of a bank/foreign bank branch on electronic banking and bank accounts”

Contains data on electronic banking, the number of, and access to, current and deposit accounts of clients and transactions executed on these accounts. Primarily includes information on the number and types of distribution channels and acceptance devices for payment cards, the number and types of payment cards and the number and volume of transactions pertaining thereto. Also contains data on the numbers and amounts of debit and cash transactions on the bank accounts of clients of the bank or foreign bank branch.

41. E (ČNB) 8-01 “Report on the structure of a regulated consolidated group”

Contains basic information on the consolidated group and its members, particularly basic identification data, registered capital and basic identification and classification information on members of management bodies, qualifying holdings and consolidation methods for the purposes of the prudential requirements.

42. E (ČNB) 9-01 “Annual cash activities statement of a bank/foreign bank branch”

Contains information on the number of banking units where the bank or foreign bank branch performs cash operations with clients in Czech koruna, excluding separately located foreign exchange offices of the bank or foreign bank branch and devices of the bank or foreign bank branch for automated acceptance and dispensing of cash and

excluding banking units of the bank or foreign bank branch abroad. The number of banking units of the bank or foreign bank branch is broken down by municipality and territorial unit for statistics (NUTS 4 – districts) in the Czech Republic.

43. E (ČNB) 10-01 “Annual statement of a bank/foreign bank branch on the numbers of banknotes and coins processed”

Contains information on the number of domestic banknotes and coins processed, excluding domestic banknotes and coins processed at cash counters, broken down by the manner of processing into machine-processed and manually processed domestic banknotes and coins. Also contains information on unprocessed domestic banknotes and coins transferred for processing to a processor of domestic banknotes and coins, another credit institution providing cash services or the Czech National Bank, and also on the number of domestic banknotes and coins returned into circulation by non-anonymous equipment, broken down by the manner of processing of the recirculated domestic banknotes and coins into those processed by non-anonymous equipment, the reporting entity, the Czech National Bank, a processor of domestic banknotes and coins or another credit institution.

Content of statement BD (ČNB) 14-04

BD (ČNB) 14-04 Report on intra-group transactions (mixed-activity holding company) contains an overview of selected transactions concluded in the reporting period, in particular trades, services and other agreements between the reporting entity on the one hand and the mixed-activity holding company or other companies it controls on the other hand (hereafter referred to in this Annex as the “counterparty”), including guarantees provided and accepted and other off-balance-sheet transactions.

1. The data on the individual monitored transactions shall contain at least the total value of the transaction in the Czech currency and in the agreed currency where applicable, identification information on the reporting entity’s counterparty in the transaction, the type of transaction according to the classification of intra-group transactions, and an indication of whether or not the transaction is a significant transaction.
2. An intra-group transaction shall be treated as significant if it exceeds 5% of 8% of the total risk exposure pursuant to Article 92(3) of the directly applicable regulation of the European Union governing the prudential requirements of the reporting entity on a solo basis. If there are less than five significant transactions under a given type, the five transactions with the highest value shall be given provided that they occur in the given type and reporting period. For the purposes of the report, transactions of the same nature concluded with the same counterparty and in the same currency shall be treated as a single transaction.
3. The reporting entity shall give more detailed information about the reported transactions and the counterparties with which it has concluded the reported transactions in an attachment to the report sent together with the report. The reporting entity shall also state whether and how it subdivides intra-group transactions within the individual transaction types.
4. The above-mentioned transaction type shall express the nature of the transaction, service or other arrangement made between the reporting entity and the counterparty to the transaction. To include a reported transaction in the relevant type, banks shall use the following classification stipulated by the Czech National Bank:

Type 1 – transactions resulting in capital links between entities in the mixed-activity holding company group, in particular monetary or non-monetary contributions to the capital, reserve or capital funds, and subordinated claims.

Type 2 – transactions made as a result of capital links between entities in the mixed-activity holding company group, in particular transfers of all or part of profit and transfers from the distribution of other own funds.

Type 3 – transactions in financial instruments, in particular securities transactions, derivatives trades, loans and deposits.

Type 4 – off-balance-sheet transactions, in particular credit commitments, insurance and reinsurance, guarantees and security.

Type 5 – services, in particular services in the fields of risk management, liquidity management, transaction settlement, asset administration, asset management and advice.

Type 6 – breaches of a contractual obligation or statutory duty vis-à-vis the counterparty.

Type 7 – performance vis-à-vis the counterparty which is performance without a legal cause, performance arising from an invalid legal act or performance arising from a legal cause which has disappeared, or performance of an obligation which was to be rightly performed by another entity in the mixed-activity holding company group;

Type 8 – transactions other than those listed under Types 1 to 7.

Additional information submitted for statement E (ČNB) 8-01

In accordance with Article 14(1), the bank shall submit the following additional textual and graphical information to statement E (ČNB) 8-01 submitted for consolidated groups:

1. textual information about the parent undertaking:
 1. the objects of business (activities) entered in the Commercial Register and
 2. a list of the activities it actually carries on;
2. textual information about subsidiaries:
 - a) the objects of business (activities) entered in the business register,
 - b) a list of the activities they actually carry on,
 - c) a list of services the subsidiary provides to the parent undertaking,
 - d) a list of the services the subsidiary provides to other entities in the consolidated group (not applicable to a mixed-activity holding entity group) and
 - e) a list of the services the parent undertaking provides to the subsidiary (not applicable to a mixed-activity holding entity);
3. textual information about affiliates:
 - a) the objects of business (activities) entered in the business register,
 - b) a list of the activities they actually carry on,
 - c) a list of services the affiliate provides to the parent undertaking,
 - d) a list of the services the affiliate provides to other entities in the consolidated group (not applicable to a mixed-activity holding company group) and
 - e) a list of the services the parent undertaking provides to the affiliate (not applicable to a mixed-activity holding entity);
4. an ownership diagram of the consolidated group showing the entities included in the consolidated group put together for the purposes of the prudential requirements and
5. a management diagram of the consolidated group showing the entities included in the consolidated group put together for the purposes of the prudential requirements.

Content of information submitted by a bank to the Czech National Bank

1. In respect of statement Bil (ČNB) 1-12, a bank and a foreign bank branch that has liabilities to international organisations shall compile a commentary as of the last day of each calendar quarter and send it to the Czech National Bank in electronic form by the 40th day following the end of the calendar quarter to which it relates, in which commentary it shall state the stock of liabilities to the individual international organisations.
2. In respect of statement BD (ČNB) 23-04, a bank and a foreign bank branch from a non-Member State shall write a commentary, which it shall send in electronic form within the same time limit as that for submitting the statement. In the commentary, the bank and the foreign bank branch from a non-Member State shall define the basic parameters and assumptions of the system for calculating the impacts of the interest rate shock and the percentage share of the result of the standardised capital shock by currency.