

(Unofficial translation)

16 May 2014  
Riga

Regulation No. 133

## **Regulation for Compiling Interest Rate Reports of Monetary Financial Institutions**

Issued pursuant to  
Paragraph 2 of Article 39  
of the Law on Latvijas Banka

### **I. General issues**

1. The Regulation identifies the monetary institutions obliged to compile and submit Interest Rate Reports to Latvijas Banka (hereinafter, Reports), provides the procedure thereof as well as the reporting timeframe.

2. Terms used in the Regulation:

2.1 Annual percentage rate of charge – an annualised interest rate that equalises the present values of prospective or actual commitments (loans, fee for considering loan applications, loan administration costs, commission fees, etc.) that result from the terms and conditions of the monetary financial institution-customer agreement.

2.2 Annualised agreed rate – an agreed interest rate specified in the agreement between a monetary financial institution and a customer that is calculated on a 365-day basis and quoted as percent per annum. The interest rate shall not include commission fees, administration costs and other expense on loan and deposit servicing.

2.3 Initial rate fixation period – a predetermined period of time, as laid down in the agreement, from the moment of granting a loan to the date of resetting the interest rate. The initial rate fixation period can be shorter than or equal to the original maturity.

2.4 Narrowly defined effective rate – an annualised interest rate that equalises the present values of prospective or actual commitments (deposits or loans, payments or repayments, interest payments) other than commission fees or other charges and that result from the terms and conditions of the monetary financial institution-customer agreement.

2.5 Revolving loan – a loan having the following features:

2.5.1 the customer may use or withdraw funds from the account up to the pre-approved credit limit without giving prior notice to the monetary financial institution;

2.5.2 the amount of the available credit may increase or decrease as funds are borrowed or repaid;

2.5.3 credit may be used recurrently;

2.5.4 there is no obligation to repay the borrowed funds on a regular basis.

2.6 Overdraft – a debit balance on a settlement/current account.

2.7 Lending for house purchase – a loan granted to households for purchase of a house, a flat or a plot of land, for building or refurbishment, including those mortgage loans and loans for renovation of a house (a flat) that add value to the economic features of the house (flat).

2.8 Payment card two-tier credit – a loan that has been granted to a household or non-financial corporation as a deferred-debit card or a credit card with a two-tier repayment schedule consisting of convenience credit and extended credit.

2.9 Convenience credit card credit – a credit granted by a monetary financial institution to a household or non-financial corporation as a card holder at an interest rate of 0% in the period starting from the date of effecting the payment transaction with the card

during one billing cycle and up to the date at which the debit balance from this billing cycle becomes due.

2.10 Extended credit card credit – a credit subsequent to the convenience credit card credit, i.e. a debit balance on the card account which has not been settled when it was first possible and for which an interest rate or tiered interest rate, usually higher than 0%, is charged and for which the customer has to pay minimum monthly instalments to repay the extended credit at least partially.

2.11 Deposits redeemable at notice – funds that are deposited with a monetary financial institution without an agreed maturity and may be withdrawn on demand either subject to notifying the monetary financial institution within an agreed period of notice or subject to payment of a substantial penalty (e.g. savings deposits).

2.12 Overnight deposits – deposits that are convertible into currency and/or are transferable on demand by cheque, banker's order, debit entry or similar means, without significant delay, restriction or penalty. Such deposits also include:

2.12.1 balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant penalty or restriction, but which are not transferable;

2.12.2 balances (interest-bearing or not) representing prepaid amounts in the context of 'hardware-based' or 'software-based' e-money (e.g. prepaid cards);

2.12.3 loans to be repaid by close of business on the day following that on which the loan was granted.

2.13 Consumer credit – a loan to households for purchasing consumer goods, such as household appliances and cars, and paying for services, such as medical care and travels, that are not related to gaining profit.

2.14 Other loans – loans granted for a purpose other than consumption or house purchase, e.g. loans for business activities, education.

2.15 Renegotiated loans – loans whose contracts have been renegotiated following the active involvement of the household or non-financial corporation in adjusting the terms and conditions of an existing contract, including the interest rate.

2.16 Renegotiated deposits – deposits whose contracts have been renegotiated following the active involvement of the household or non-financial corporation in adjusting the terms and conditions of an existing contract, including the interest rate.

2.17 Repo transaction – an agreement on selling securities at a specified price on condition that the same or similar securities are repurchased for the specified price at maturity of the transaction.

2.18 Original maturity – a period of time from the first day of a transaction up to the agreed end date of the transaction. The original maturity shall be attributed to loans.

2.19 Agreed maturity – a period of time from the starting date of the transaction to its agreed end date. The agreed maturity shall be attributed to deposits.

2.20 Residual maturity – a period of time from the last day of the reporting period up to the agreed end date of the transaction.

2.21. Non-performing loan – a loan whose interest or principal (or a part thereof) payments are past due over 90 days or is, fully or partially, impaired pursuant to the definition of default set out in Article 178 of Regulation (EU) No 575/2013 of the European Parliament and of the Council.

2.22 Household:

2.22.1 a natural person or group of natural persons as a consumer and a producer of goods and a provider of non-financial services exclusively for its own final use;

2.22.2 a sole proprietor who is engaged in his/her professional practice or works on his/her farm (fishery) for the purpose of gaining income or benefits, without employing

any other person and without registering with the Commercial Register of the Enterprise Register of the Republic of Latvia;

2.22.3 a non-profit institution serving households – a separate legal entity that provides goods and services to natural persons or groups of natural persons and that derives resources mainly from voluntary contributions in cash or kind. Such institutions are, for instance, trade unions, professional or educational associations, consumer associations, political parties, churches, religious communities, as well as culture, recreation and sports clubs, charity, support and aid organisations.

2.23 Monetary financial institution (hereinafter, MFI) – a central bank, credit institution, credit union, money market fund and other financial institution whose business is to receive deposits or close substitutes for deposits from customers other than MFIs and, on their own account, to grant credits and invest in securities, as well as an electronic money institution whose core business is to issue electronic money.

2.24 Non-financial corporation – an institutional unit whose principal activity is producing goods and providing non-financial services, inter alia, an individual merchant registered with the Commercial Register of the Enterprise Register of the Republic of Latvia.

3. The use of other terms correspond to their explanation provided in the Regulation of Latvijas Banka for compiling and submitting the "Monthly Financial Position Report" of monetary financial institutions.

4. The information provided by the reports is necessary for compiling the interest rate statistics in compliance with the requirements of the European Union, including the European Central Bank, legislation with a view to ensuring the implementation of the monetary policy of the European Central Bank and the macroeconomic forecasting, and to informing other institutions and the general public on interest rate developments in the Republic of Latvia.

5. Latvijas Banka may disclose the information provided in the reports to the institutions referred to in Paragraph 2 of Article 40 of the Law on Latvijas Banka subject to the provisions stipulated in the above Law.

6. The Regulation shall be applicable to the following MFIs:

6.1 credit institutions registered in the Republic of Latvia and those branches of credit institutions registered in other countries that are registered in the Republic of Latvia (hereinafter, the credit institution);

6.2 credit unions registered in the Republic of Latvia (hereinafter, the credit union) whose total amount of outstanding loans exceeds 250 000 euro.

## **II. Procedure for compiling and submitting interest rate reports and the submission deadlines**

7. An MFI shall compile and submit the following reports to Latvijas Banka:

7.1 "Interest Rate Report on New Business" (Appendix 1);

7.2 "Report on Changes in Interest Rates on New Business" (Appendix 2);

7.3 Interest Rate Report on Outstanding Amounts" (Appendix 3).

8. After the end of the reporting month, an MFI shall compile and submit reports to Latvijas Banka within the following deadlines:

8.1 credit institutions – within six business days after the end of the reporting month;

8.2 credit unions – the "Interest Rate Report on New Business" and "Report on Changes in Interest Rates on New Business" for March, June, September and December and "Interest Rate Report on Outstanding Amounts" as at 31 March, 30 June, 30 September and 31 December – within four business days after the end of the reporting period.

9. The reports shall be submitted electronically pursuant to the Regulation of Latvijas Banka regulating the electronic exchange of information with Latvijas Banka.

10. The reports shall comply with the breakdown of indicators by the residence principle. With regard to non-residents, the reports shall be based on the breakdown into the euro area countries and other foreign countries.

11. Transactions in euro, USD and other foreign currencies shall be reported separately.

12. When compiling reports, the MFI shall calculate the annualised agreed rate and the narrowly defined effective rate for each individual loan or deposit, based on the terms and conditions of the agreement. The narrowly defined effective rate can be calculated for any deposit or loan. The MFI may also calculate the annualised agreed rate when:

12.1 interest capitalisation is at regular intervals and coincides with the repayment schedule of the principal;

12.2 repayments of the principal and interest capitalisation is at regular intervals and interest payments are more frequent than repayments of the principal.

13. The MFI shall apply the narrowly defined effective rate only when:

13.1 repayments of the principal are at regular intervals, whereas interest rate payments are at irregular intervals or are less frequent than repayments of the principal;

13.2 interest payments are made once a quarter, while repayments of the principal are at irregular intervals.

14. The annualised agreed rate shall be derived by the means of the following formula:

$$\text{AAR} = \left(1 + \frac{r}{n}\right)^n - 1,$$

where:

AAR – annualised agreed rate;

r – the interest rate per annum that is laid down in the agreement concluded between a monetary financial institution and customer (in the event of a floating interest rate, the interest rate calculated at the moment of granting a loan or receiving a deposit shall be applied);

n – the number of interest capitalisation periods per annum (e.g. 1, 2, 4, 12).

15. The narrowly defined effective rate shall be derived by means of the following formula:

$$S = \sum_{n=1}^N \left( CF_n \times (1 + i)^{-\frac{D_n}{365}} \right),$$

where:

S – the amount of a loan (deposit) initially paid out (placed);

i – the narrowly defined effective rate;

CF<sub>n</sub> – future cash flow n;

N – the number of cash flows related to the financial instrument;

D<sub>n</sub> – the number of days from the date when the loan is paid out (deposit is placed) to the date of future cash flow n.

16. The amount of loans granted and deposits received shall be reported in whole euro. The amounts of loans granted and deposits received in foreign currencies, as well as their outstanding amounts shall be translated into euro using the accounting rate for the respective foreign currency at the end of the last day of the reporting month.

17. Interest rates shall be reported as percentages with an accuracy of four decimal places.

18. When attributing any loan or deposit to a specific maturity band, it should be borne in mind that for reporting needs a year shall be the period from a specific date of the preceding year to the same date (inclusive) of the reporting year.

19. Each maturity band shall also include loans and deposits attributable to the longest maturity of each maturity band.

### **III. Procedure for compiling the "Interest Rate Report on New Business" and "Report on Changes in Interest Rates on New Business"**

20. The "Interest Rate Report on New Business" shall cover new transactions executed by the reporting MFI in the reporting period.

21. New business between a household or a non-financial corporation and the MFI in the reporting period shall be:

21.1 a newly-signed contract for the provision of financial services, setting the original interest rate on a loan or deposit;

21.2 a renegotiated loan or deposit.

22. Automatic (i.e. with no active involvement by the customer) extensions of effective deposit, loan and repurchase agreements that do not comprise any new arrangements as to the terms and conditions of the existing agreement, including interest rate, shall not be deemed new business. Replacement of a fixed interest rate with a floating interest rate or vice versa during the life of the agreement (at the moment  $t_1$ ), when the parties have agreed so at the start of the agreement (at the moment  $t_0$ ), shall not be deemed new business.

23. New business covering loans, overdrafts, revolving loans, payment card two-tier credit, deposits received and repo transactions shall be reported in the "Interest Rate Report on New Business". Transactions with a settlement date in the next reporting period shall be deemed new business as well.

24. All amounts, except for those referred to in Paragraphs 24 and 25 of the present Regulation, shall be reported in the "Interest Rate Report on New Business" as at the moment of concluding the transaction.

25. Overdrafts, revolving loans and payment card two-tier credit shall be reported in the "Interest Rate Report on New Business" as end-of-day balance on the last day of the reporting month (end-of-day balance).

26. When the loan has been granted as a credit line, the outstanding amounts withdrawn and not repaid at the end of the reporting period shall be reported in the "Interest Rate Report on New Business". The amount available as part of the credit line, but not withdrawn or already repaid, shall be reported neither as new business nor outstanding amount.

27. Where a household or a non-financial corporation withdraws the loan in tranches at the moments  $t_1$ ,  $t_2$ ,  $t_3$ , etc. instead of withdrawing the lump sum at the start of the agreement (at the moment  $t_0$ ), it shall be reported in the "Interest Rate Report on New Business" as an agreement between the household or non-financial corporation and the MFI at the moment  $t_0$ , including the interest rate and the entire contract amount.

28. For the purpose of the "Interest Rate Report on New Business", the outstanding amounts of convenience credit card credit shall be ignored when calculating the weighted average interest rate on payment card two-tier credit.

29. Loans granted to sole proprietors for business operations shall be reported separately in the sub-item "including loans to sole proprietors" of the item "Other loans to households". Where the loans have been granted to sole proprietors for private consumption, these loans shall be reported within the item "Loans to households for house purchase" or "Consumer credit to households".

30. Each loan granted to resident non-financial corporations and non-financial corporations of other euro area countries shall be reported in one of the following groups:

30.1 loans up to 250 000 euro;

30.2 loans from 250 001 euro to 1 000 000 euro;

30.3 loans over 1 000 000 euro.

31. Where a loan referred to in Paragraph 29 of the present Regulation has been granted in currencies other than euro, the amount of the loan shall be translated pursuant to the requirements laid out in Paragraph 15 of the present Regulation.

32. Loans to non-financial corporations with a floating interest rate, initial rate fixation period of up to 1 year and original maturity over 1 year shall be reported separately in the "Interest Rate Report on New Business".

33. With regard to the items "Loans to households for house purchase" and "Consumer credit to households" in the case of households and loans to non-financial corporations in all amount groups, loans with a collateral or guaranty that is equal to or higher than the total loan amount shall be reported separately under the sub-item "including loans with collateral or guaranty".

34. Deposits shall be reported taking into account that for deposits the agreed maturity shall be decisive.

35. In the "Interest Rate Report on New Business", new loans, except revolving loans, overdrafts and payment card two-tier credit shall be classified based on the initial rate fixation period. An interest rate shall be deemed constant where it has been quoted exactly, e.g. 10%, or it is a compound interest rate based on an index value at a specified date and time. Loans where there is no initial rate fixation period shall be reported as loans with a floating interest rate and initial rate fixation period either of up to 1 year (for households) or up to 3 months (for non-financial corporations).

36. Renegotiated loans shall be reported in compliance with the provisions laid down in paragraphs 21, 30, 32 and 33 herein and broken down separately into loans to households and non-financial corporations, taking into account the breakdown by type of instrument.

37. The weighted average interest rate for the purpose of the "Interest Rate Report on New Business" shall be calculated by the means of the following formula:

$$R = \left( \frac{V_1 \times A_1 + V_2 \times A_2 + \dots + V_n \times A_n}{\sum_{k=1}^n V} \right),$$

where:

R – the weighted average interest rate;

$V_n$  – the amount of each new loan;

$A_n$  – the annualised agreed rate of each new loan, narrowly defined effective rate or annual percentage rate of charge.

38. For loans granted to households for house purchase and consumer credit, the annual percentage rate of charge shall be calculated by means of the following formula:

$$\sum_{K=1}^m \frac{S_K}{(1+i)^{t_k}} = \sum_{K'=1}^{m'} \frac{S'_{K'}}{(1+i)^{t_{K'}}},$$

where:

K – the ordinal number of a loan drawdown;

– the ordinal number of a loan repayment;

$S_K$  – the amount of loan drawdown No. K;

$S'_{K'}$  – the amount of loan repayment No. K' (the principal, interest, commission fees and other payments);

m – the ordinal number of the last loan drawdown;

$m'$  – the ordinal number of the last loan repayment;

$t_k$  – the interval, expressed in years and fractions of a year (as a decimal), between loan drawdown No. 1 and each subsequent loan drawdown No. 2 to No. m;

$t_{k'}$  – the interval, expressed in years and fractions of a year (as a decimal), between loan drawdown No. 1 and each loan repayment No. 1 to No.  $m'$ ;

i – annual percentage rate of charge.

39. Where a change in an individual item of the "Interest Rate Report on New Business" equals to or is higher than two percentage points compared to the respective indicator of the previous Report, the MFI shall fill in the "Report on Changes in Interest Rates on New Business" and specify the interest rates of the respective item, the amount of their changes and causes thereof.

#### **IV. Procedure for compiling the "Interest Rate Report on Outstanding Amounts"**

40. The "Interest Rate Report on Outstanding amounts" shall cover the outstanding amounts of the MFI loans, deposits and repo transactions on the last day of the reporting month (end-of-day balances).

41. In the "Interest Rate Report on Outstanding Amounts" loans (including overdrafts, revolving loans and payment card two-tier credit) shall be reported separately by maturity and broken down by original maturity and residual maturity, as well as according to the interest rate reset period. Overnight deposits, deposits with an agreed maturity, deposits redeemable at notice and repo transactions shall also be reported separately.

42. Where the type of transaction with households and non-financial corporations is an overdraft or revolving loan, it shall be reported under the maturity band of up to 1 year. Payment card two-tier credit shall be reported under the maturity band that corresponds

to the maturity specified in the agreement. The outstanding amounts of convenience credit card credit shall be ignored when calculating the weighted average interest rate on payment card two-tier credit.

43. In the "Interest Rate Report on Outstanding Amounts" loans and deposits shall be reported in the breakdown by original and agreed maturity respectively.

44. For the purpose of calculating the weighted average interest rate, non-performing loans shall be ignored. The outstanding amounts of the non-performing loans shall be reported in the respective item "Amounts" in the "Interest Rate Report on Outstanding Amounts".

45. The weighted average interest rate for the purpose of the "Interest Rate Report on Outstanding Amounts" shall be calculated by the means of the following formula:

$$R = \left( \frac{V_1 \times A_1 + V_2 \times A_2 + \dots + V_n \times A_n}{\sum_{k=1}^n V} \right),$$

where:

R – the weighted average interest rate;

$V_n$  – the outstanding amount of each loan, deposit or repo transaction at the end of the reporting period;

$A_n$  – the annualised agreed rate or narrowly defined effective rate of each loan, deposit or repo transaction.

## **V. Final provisions**

46. The Council of Latvijas Banka's Regulation No. 100 "Regulation for Compiling Interest Rate Reports of Monetary Financial Institutions" of 16 May 2013 (*Latvijas Vēstnesis*, 2013, No. 102) shall be deemed invalid.

47. Reports for November 2014 shall be submitted to Latvijas Banka by 8 December 2014. The Council of Latvijas Banka's Regulation No. 100 "Regulation for Compiling Interest Rate Reports of Monetary Financial Institutions" of 16 May 2013 shall be applied for this purpose.

48. The present Regulation shall take effect on 1 December 2014.

Governor of Latvijas Banka

I. Rimšēvičs



VSPARK 27002076 (continued)

KJ-1

A	B	01	02	03	04	05	06	07	08
<b>Consumer credit to households</b>									
With floating interest rate and up to 1 year initial rate fixation	143111								
With initial rate fixation									
1–5 years	143112								
5–10 years	143113								
over 10 years	143114								
<b>Other loans to households</b>									
With floating interest rate and up to 1 year initial rate fixation	144111		x		x		x		x
With initial rate fixation									
1–5 years	144112		x		x		x		x
5–10 years	144113		x		x		x		x
over 10 years	144114		x		x		x		x
<b>o/w loans to sole proprietors</b>									
With floating interest rate and up to 1 year initial rate fixation	147111		x		x		x		x
With initial rate fixation									
1–5 years	147112		x		x		x		x
5–10 years	147113		x		x		x		x
over 10 years	147114		x		x		x		x
Subtotal*	119999								

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

KJ-1

Item	Item code	In other foreign currencies			
		Amount (in euro)		Weighted average interest rate (%)	
			loans with collateral or guarantee		loans with collateral or guarantee
A	B	09	10	11	12
<b>Residents</b>					
<b>Loans to households for house purchase</b>					
With floating interest rate and up to 1 year initial rate fixation	142111				
With initial rate fixation					
1–5 years	142112				
5–10 years	142113				
over 10 years	142114				
<b>Consumer credit to households</b>					
With floating interest rate and up to 1 year initial rate fixation	143111				
With initial rate fixation					
1–5 years	143112				
5–10 years	143113				
over 10 years	143114				

**VSPARK 27002076 (continued)**  
**KJ-1**

A	B	09	10	11	12
<b>Other loans to households</b>					
With floating interest rate and up to 1 year initial rate fixation	144111		x		x
With initial rate fixation					
1–5 years	144112		x		x
5–10 years	144113		x		x
over 10 years	144114		x		x
<b>o/w loans to sole proprietors</b>					
With floating interest rate and up to 1 year initial rate fixation	147111		x		x
With initial rate fixation					
1–5 years	147112		x		x
5–10 years	147113		x		x
over 10 years	147114		x		x
Subtotal*	119999				

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

KJ-1

Item	Item code	In euro				In US dollars			
		Amount (in euro)		Weighted average interest rate (%)	Amount (in euro)		Weighted average interest rate (%)		
			loans with collateral or guarantee			loans with collateral or guarantee			
A	B	01	02	03	04	05	06	07	08
<b>Residents</b>									
<b>Loans to non-financial corporations in the amount of ≤250 000 euro**</b>									
With floating interest rate and up to 3 months initial rate fixation	141616								
With initial rate fixation		-							
3 months – 1 year	141617								
1–3 years	141618								
3–5 years	141619								
5–10 years	141613								
over 10 years	141614								
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141615								

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective foreign currency at the end of the last day of the reporting month.

**VSPARK 27002076 (continued)**  
**KJ-1**

A	B	01	02	03	04	05	06	07	08
<b>Loans to non-financial corporations in the amount of 250 001–1 000 000 euro**</b>									
With floating interest rate and up to 3 months initial rate fixation	141716								
With initial rate fixation									
3 months – 1 year	141717								
1–3 years	141718								
3–5 years	141719								
5–10 years	141713								
over 10 years	141714								
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141715								
<b>Loans to non-financial corporations in the amount of &gt;1 000 000 euro**</b>									
With floating interest rate and up to 3 months initial rate fixation	141516	-	-	-	-				
With initial rate fixation									
3 months – 1 year	141517	-	-	-	-				
1–3 years	141518								
3–5 years	141519								
5–10 years	141513								
over 10 years	141514								
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141515								
Subtotal*	129999								

\* The arithmetical sum of the figures in a column.

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective currency at the end of the last day of the reporting month.

VSPARK 27002076 (continued)

KJ-1

Item	Item code	In other foreign currencies			
		Amount (in euro)	loans with collateral or guarantee	Weighted average interest rate (%)	
					loans with collateral or guarantee
A	B	09	10	11	12
<b>Residents</b>					
<b>Loans to non-financial corporations in the amount of ≤250 000 euro**</b>					
With floating interest rate and up to 3 months initial rate fixation	141616				
With initial rate fixation					
3 months – 1 year	141617				
1–3 years	141618				
3–5 years	141619				
5–10 years	141613				
over 10 years	141614				
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141615				

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective foreign currency at the end of the last day of the reporting month.

VSPARK 27002076 (continued)

KJ-1

A	B	09	10	11	12
<b>Loans to non-financial corporations in the amount of 250 001–1 000 000 euro**</b>					
With floating interest rate and up to 3 months initial rate fixation	141716				
With initial rate fixation					
3 months – 1 year	141717				
1–3 years	141718				
3–5 years	141719				
5–10 years	141713				
over 10 years	141714				
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141715				
<b>Loans to non-financial corporations in the amount of &gt;1 000 000 euro**</b>					
With floating interest rate and up to 3 months initial rate fixation	141516				
With initial rate fixation					
3 months – 1 year	141517				
1–3 years	141518				
3–5 years	141519				
5–10 years	141513				
over 10 years	141514				
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141515				
Subtotal*	129999				

\* The arithmetical sum of the figures in a column.

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective currency at the end of the last day of the reporting month.

VSPARK 27002076 (continued)

KJ-2

Item	Item code	In euro				In US dollars			
		Amount (in euro)		Weighted average interest rate (%)		Amount (in euro)		Weighted average interest rate (%)	
			loans with collateral or guarantee		loans with collateral or guarantee		loans with collateral or guarantee		loans with collateral or guarantee
A	B	01	02	03	04	05	06	07	08
<b>Other euro area countries</b>									
<b>Loans to households for house purchase</b>									
With floating interest rate and up to 1 year initial rate fixation	142111								
With initial rate fixation		-	-	-	-				
1–5 years	142112								
5–10 years	142113								
over 10 years	142114								
<b>Consumer credit to households</b>		-	-	-	-				
With floating interest rate and up to 1 year initial rate fixation	143111								
With initial rate fixation		-	-	-	-				
1–5 years	143112								
5–10 years	143113								
over 10 years	143114								
<b>Other loans to households</b>									
With floating interest rate and up to 1 year initial rate fixation	144111		x		x				

**VSPARK 27002076 (continued)**  
**KJ-2**

A	B	01	02	03	04	05	06	07	08
With initial rate fixation 1–5 years	144112		x		x				
5–10 years	144113		x		x				
over 10 years	144114		x		x				
<b>o/w loans to sole proprietors</b>		-							
With floating interest rate and up to 1 year initial rate fixation	147111		x		x				
With initial rate fixation		-		-					
1–5 years	147112		x		x				
5–10 years	147113		x		x				
over 10 years	147114		x		x				
Subtotal*	139999								

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

KJ-2

Item	Item code	In other foreign currencies			
		Amount (in euro)		Weighted average interest rate (%)	
		09	loans with collateral or guarantee 10	11	loans with collateral or guarantee 12
A	B	09	10	11	12
<b>Other euro area countries</b>					
<b>Loans to households for house purchase</b>					
With floating interest rate and up to 1 year initial rate fixation	142111				
With initial rate fixation					
1–5 years	142112				
5–10 years	142113				
over 10 years	142114				
<b>Consumer credit to households</b>					
With floating interest rate and up to 1 year initial rate fixation	143111				
With initial rate fixation					
1–5 years	143112				
5–10 years	143113				
over 10 years	143114				

**VSPARK 27002076 (continued)**  
**KJ-2**

A	B	09	10	11	12
<b>Other loans to households</b>					
With floating interest rate and up to 1 year initial rate fixation	144111		x		x
With initial rate fixation					
1–5 years	144112		x		x
5–10 years	144113		x		x
over 10 years	144114		x		x
<b>o/w loans to sole proprietors</b>					
With floating interest rate and up to 1 year initial rate fixation	147111		x		x
With initial rate fixation					
1–5 years	147112		x		x
5–10 years	147113		x		x
over 10 years	147114		x		x
Subtotal*	139999				

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

KJ-2

Item	Item code	In euro				In US dollars			
		Amount (in euro)		Weighted average interest rate (%)		Amount (in euro)		Weighted average interest rate (%)	
			loans with collateral or guarantee		loans with collateral or guarantee		loans with collateral or guarantee		loans with collateral or guarantee
A	B	01	02	03	04	05	06	07	08
<b>Other euro area countries</b>									
<b>Loans to non-financial corporations in the amount of ≤250 000 euro**</b>									
With floating interest rate and up to 3 months initial rate fixation	141616								
With initial rate fixation									
3 months – 1 year	141617	-	-	-	-				
1–3 years	141618								
3–5 years	141619								
5–10 years	141613								
over 10 years	141614								
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141615								

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective foreign currency at the end of the last day of the reporting month.

VSPARK 27002076 (continued)

KJ-2

A	B	01	02	03	04	05	06	07	08
<b>Loans to non-financial corporations in the amount of 250 001–1 000 000 euro**</b>									
With floating interest rate and up to 3 months initial rate fixation	141716								
With initial rate fixation		-	-	-	-				
3 months – 1 year	141717								
1–3 years	141718								
3–5 years	141719								
5–10 years	141713								
over 10 years	141714								
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141715								
<b>Loans to non-financial corporations in the amount of &gt;1 000 000 euro**</b>		-	-	-	-				
With floating interest rate and up to 3 months initial rate fixation	141516								
With initial rate fixation		-	-	-	-				
3 months – 1 year	141517								
1–3 years	141518								
3–5 years	141519								
5–10 years	141513								
over 10 years	141514								
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141515								
Subtotal*	129999								

\* The arithmetical sum of the figures in a column.

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective currency at the end of the last day of the reporting month.

VSPARK 27002076 (continued)

KJ-2

Item	Item code	In other foreign currencies			
		Amount (in euro)		Weighted average interest rate (%)	
			loans with collateral or guarantee		loans with collateral or guarantee
A	B	09	10	11	12
<b>Other euro area countries</b>					
<b>Loans to non-financial corporations in the amount of ≤250 000 euro**</b>					
With floating interest rate and up to 3 months initial rate fixation	141616				
With initial rate fixation					
3 months – 1 year	141617				
1–3 years	141618				
3–5 years	141619				
5–10 years	141613				
over 10 years	141614				
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141615				

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective foreign currency at the end of the last day of the reporting month.

VSPARK 27002076 (continued)

KJ-2

A	B	09	10	11	12
<b>Loans to non-financial corporations in the amount of 250 001–1 000 000 euro**</b>					
With floating interest rate and up to 3 months initial rate fixation	141716				
With initial rate fixation					
3 months – 1 year	141717				
1–3 years	141718				
3–5 years	141719				
5–10 years	141713				
over 10 years	141714				
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141715				
<b>Loans to non-financial corporations in the amount of &gt;1 000 000 euro**</b>					
With floating interest rate and up to 3 months initial rate fixation	141516				
With initial rate fixation					
3 months – 1 year	141517				
1–3 years	141518				
3–5 years	141519				
5–10 years	141513				
over 10 years	141514				
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	141515				
Subtotal*	129999				

\* The arithmetical sum of the figures in a column.

\*\* The amount of loans granted in currencies other than the euro shall be translated into euro according to the accounting rate of the respective currency at the end of the last day of the reporting month.

**VSPARK 27002076 (continued)**  
**KJ-2**

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Other foreign countries</b>							
<b>Loans to non-financial corporations and households</b>							
With floating interest rate and up to 3 months initial rate fixation	140116						
With initial rate fixation							
3 months – 1 year	140117						
1–3 years	140118						
3–5 years	140119						
5–10 years	140113						
over 10 years	140114						
With floating interest rate, up to 1 year initial rate fixation and original maturity over 1 year	140115						
Subtotal*	179999						

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

KJ-3

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Residents</b>							
Revolving loans and overdrafts to households	146854						
Payment card two-tier credit to households	146855						
Revolving loans and overdrafts to non-financial corporations	141854						
Payment card two-tier credit to non-financial corporations	141855						
<b>Other euro area countries</b>							
Revolving loans and overdrafts to households	146054						
Payment card two-tier credit to households	146055						
Revolving loans and overdrafts to non-financial corporations	141054						
Payment card two-tier credit to non-financial corporations	141055						
<b>Other foreign countries</b>							
Revolving loans and overdrafts to non-financial corporations and households	140954						
Payment card two-tier credit to non-financial corporations and households	140955						

VSPARK 27002076 (continued)  
KJ-3

A	B	01	02	03	04	05	06
<b>Annual percentage rate of charge</b>							
<b>Residents</b>							
Loans to households for house purchase	142820						
Consumer credit to households	143820						
<b>Other euro area countries</b>							
Loans to households for house purchase	142020						
Consumer credit to households	143020						
Subtotal*	189999						

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

KJ-4

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Residents</b>							
Renegotiated loans to households for house purchase	162800						
Renegotiated consumer credit to households	163800						
Renegotiated other loans to households	164800						
Renegotiated loans to non-financial corporations	161800						
<b>Other euro area countries</b>							
Renegotiated loans to households for house purchase	162000						
Renegotiated consumer credit to households	163000						
Renegotiated other loans to households	164000						
Renegotiated loans to non-financial corporations	161000						
<b>Other foreign countries</b>							
Renegotiated loans to households	166900						
Renegotiated loans to non-financial corporations	161900						
Subtotal*	199999						

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

NJ-1

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Residents</b>							
<b>Deposits of households</b>							
With agreed maturity up to 1 year	156131						
1–2 years	156135						
2–5 years	156136						
over 5 years	156137						
Repo transactions of households	156140						
<b>Deposits of non-financial corporations</b>							
With agreed maturity up to 1 year	151131						
1–2 years	151135						
2–5 years	151136						
over 5 years	151137						
Repo transactions of non-financial corporations	151140						
Subtotal*	159999						

\* The arithmetical sum of the figures in a column.

VSPARK 27002076 (continued)

NJ-2

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Other euro area countries</b>							
<b>Deposits of households</b>							
With agreed maturity							
up to 1 year	156131						
1–2 years	156135						
2–5 years	156136						
over 5 years	156137						
Repo transactions of households	156140						
<b>Deposits of non-financial corporations</b>							
With agreed maturity							
up to 1 year	151131						
1–2 years	151135						
2–5 years	151136						
over 5 years	151137						
Repo transactions of non-financial corporations	151140						

VSPARK 27002076 (continued)  
NJ-2

A	B	01	02	03	04	05	06
<b>Other foreign countries</b>							
<b>Deposits of non-financial corporations and households</b>							
With agreed maturity							
up to 1 year	150131						
1–2 years	150135						
2–5 years	150136						
over 5 years	150137						
Repo transactions of non-financial corporations and households	150140						
Subtotal*	169999						

\* The arithmetical sum of the figures in a column.

Manager of the MFI

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
(signature) (name, last name)

Prepared by \_\_\_\_\_  
(name, last name, phone number)

Submission date

\_\_\_\_\_

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 2  
to Latvijas Banka's  
Regulation No. 133 of 16 May 2014

Report on Changes in Interest Rates on New Business  
\_\_\_\_\_ 2014

VSPARK 27002077

To be submitted to Latvijas Banka

Name of the MFI \_\_\_\_\_

Code of the MFI [ ][ ]

**Explanatory statement on the "Interest Rate Report on New Business"**

Section title of the Report	Item code	Column code	Interest rate (%)		Changes (in percentage points) (02-01)	Causes of changes
			Previous Report	Current Report		
A	B	C	01	02	03	04
<b>In euro</b>						
<b>In US dollars</b>						
<b>In other currencies</b>						

Manager of the MFI \_\_\_\_\_ / \_\_\_\_\_ /  
(signature) (name, last name)

Prepared by \_\_\_\_\_  
(name, last name; phone number)

Submission date \_\_\_\_\_

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 3  
to Latvijas Banka's  
Regulation No. 133 of 16 May 2014

**Interest Rate Report on Outstanding Amounts**

\_\_\_\_\_ 20\_\_

VSPARK 27002078  
To be submitted to Latvijas Banka

Name of the MFI \_\_\_\_\_

Code of the MFI |\_|\_|\_|

**KA-1**

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Residents</b>							
<b>Loans to households for house purchase</b>							
With original maturity up to 1 year	242131						
1–5 years	242132						
over 5 years	242137						
<b>Consumer credit and other loans to households</b>							
With original maturity up to 1 year	245131						
1–5 years	245132						
over 5 years	245137						

VSPARK 27002078 (continued)

**KA-1**

A	B	01	02	03	04	05	06
<b>Loans to non-financial corporations</b>							
With original maturity							
up to 1 year	241131						
1–5 years	241132						
over 5 years	241137						
Subtotal*	219999						

\* The arithmetical sum of the figures in a column.

## KA-2

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Other euro area countries</b>							
<b>Loans to households for house purchase</b>							
With original maturity up to 1 year	242131						
1–5 years	242132						
over 5 years	242137						
<b>Consumer credit and other loans to households</b>							
With original maturity up to 1 year	245131						
1–5 years	245132						
over 5 years	245137						
<b>Loans to non-financial corporations</b>							
With original maturity up to 1 year	241131						
1–5 years	241132						
over 5 years	241137						

VSPARK 27002078(continued)

KA-2

A	B	01	02	03	04	05	06
<b>Other foreign countries</b>							
<b>Loans to non-financial corporations and households</b>							
With original maturity							
up to 1 year	240131						
1–5 years	240132						
over 5 years	240137						
Subtotal*	229999						

\* The arithmetical sum of the figures in a column.

Item		Item code	In euro		In US dollars		In other foreign currencies	
			Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A		B	01	02	03	04	05	06
<b>Residents</b>								
Loans to households with original maturity over 1 year		246891						
incl.	Loans to households with original maturity over 1 year and residual maturity up to 1 year	246892						
	Loans to households with original maturity over 1 year, residual maturity over 1 year and interest rate reset period $\leq$ 1 year	246893						
Loans to households with original maturity over 2 years		246894						
incl.	Loans to households with original maturity over 2 years and residual maturity up to 2 years	246895						
	Loans to households with original maturity over 2 years, residual maturity over 2 years and interest rate reset period $\leq$ 2 years	246896						
Loans to non-financial corporations with original maturity over 1 year		241891						
incl.	Loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year	241892						
	Loans to non-financial corporations with original maturity over 1 year, residual maturity over 1 year and interest rate reset period $\leq$ 1 year	241893						
Loans to non-financial corporations with original maturity over 2 years		241894						

incl.	Loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years	241895						
	Loans to non-financial corporations with original maturity over 2 years, residual maturity over 2 years and interest rate reset period $\leq$ 2 years	241896						
Subtotal*		239999						

\* The arithmetical sum of the figures in a column.

Item		Item code	In euro		In US dollars		In other foreign currencies	
			Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A		B	01	02	03	04	05	06
<b>Other euro area countries</b>								
Loans to households with original maturity over 1 year		246091						
incl.	Loans to households with original maturity over 1 year and residual maturity up to 1 year	246092						
	Loans to households with original maturity over 1 year, residual maturity over 1 year and interest rate reset period $\leq$ 1 year	246093						
Loans to households with original maturity over 2 years		246094						
incl.	Loans to households with original maturity over 2 years and residual maturity up to 2 years	246095						
	Loans to households with original maturity over 2 years, residual maturity over 2 years and interest rate reset period $\leq$ 2 years	246096						
Loans to non-financial corporations with original maturity over 1 year		241091						
incl.	Loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year	241092						
	Loans to non-financial corporations with original maturity over 1 year, residual maturity over 1 year and interest rate reset period $\leq$ 1 year	241093						
Loans to non-financial corporations with original maturity over 2 years		241094						

incl.	Loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years	241095						
	Loans to non-financial corporations with original maturity over 2 years, residual maturity over 2 years and interest rate reset period $\leq$ 2 years	241096						
Subtotal*		239999						

\* The arithmetical sum of the figures in a column.

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate
A	B	01	02	03	04	05	06
<b>Residents</b>							
<b>Deposits of households</b>							
Overnight	256160						
With agreed maturity up to 1 year	256131						
1–2 years	256135						
over 2 years	256138						
Redeemable at notice up to 3 months	256170						
over 3 months	256180						
Repo transactions of households	256140						
<b>Deposits of non-financial corporations</b>							
Overnight	251160						
With agreed maturity up to 1 year	251131						
1–2 years	251135						
over 2 years	251138						
Redeemable at notice up to 3 months	251170						
over 3 months	251180						
Repo transactions of non-financial corporations	251140						
Subtotal*	239999						

\* The arithmetical sum of the figures in a column.

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Other euro area countries</b>							
<b>Deposits of households</b>							
Overnight	256160						
With agreed maturity up to 1 year	256131						
1–2 years	256135						
over 2 years	256138						
Redeemable at notice up to 3 months	256170						
over 3 months	256180						
Repo transactions of households	256140						
<b>Deposits of non-financial corporations</b>							
Overnight	251160						
With agreed maturity up to 1 year	251131						
1–2 years	251135						
over 2 years	251138						
Redeemable at notice up to 3 months	251170						
over 3 months	251180						
Repo transactions of non-financial corporations	251140						
Subtotal*	239999						

\* The arithmetical sum of the figures in a column.

Item	Item code	In euro		In US dollars		In other foreign currencies	
		Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)	Amount (in euro)	Weighted average interest rate (%)
A	B	01	02	03	04	05	06
<b>Other foreign countries</b>							
<b>Deposits of non-financial corporations and households</b>							
Overnight	250160						
With agreed maturity up to 1 year	250131						
1–2 years	250135						
over 2 years	250138						
Redeemable at notice up to 3 months	250170						
over 3 months	250180						
Repo transactions of non-financial corporations	250140						
Subtotal*	249999						

\* The arithmetical sum of the figures in a column.

Manager of the MFI \_\_\_\_\_ / \_\_\_\_\_ /  
 (signature) (name, last name)

Prepared by \_\_\_\_\_  
 (name, last name; phone number)

Submission date \_\_\_\_\_

I. Rimševičs