

(Unofficial translation)

16 May 2014

Regulation No. 132

Riga

## **Regulation for Compiling the Monthly Financial Position Report of Monetary Financial Institutions**

Note.

As amended by Latvijas Banka's Regulation No. 149 of 23 March 2017 (in effect as of 1 April 2017) and Latvijas Banka's Regulation No. 152 of 14 September 2017 (in effect as of 1 January 2018).

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

### **I. General issues**

1. The Regulation shall establish the procedure for compiling and submitting the "Monthly Financial Position Report" (hereinafter, the monthly financial position report) and its appendices and the reporting timeframe with regard to a monetary financial institution registered in the Republic of Latvia, excluding Latvijas Banka, and a branch, registered in the Republic of Latvia, of a monetary financial institution registered in another country.

2. Terms used in the Regulation:

2.1 alternative investment fund – a collective investment undertaking raising capital from a number of investors with the objective of investing it for the benefit of the above investors pursuant to the investment policy. Alternative investment fund is not an investment fund for the purposes of the Law on Investment Management Companies;

2.2 insurance corporations – financial corporations that are mainly engaged in financial intermediation as a consequence of the pooling of risks primarily in the form of direct insurance or reinsurance;

2.3 central bank – an institution whose principal activity is issuing the national currency, preserving the internal and external value of the national currency and managing the country's international reserves or any part thereof (incl. the European Central Bank);

2.4 central government – public institutional units, including ministries, embassies, representative offices, agencies, councils, educational, healthcare, law enforcement, cultural and other public institutions whose competence covers the whole economic territory of the country, except for the administration of social security funds;

2.5 central counterparty – an institutional unit that legally interposes itself between counterparties to financial instruments traded in one or several financial markets, becoming the buyer to every seller and the seller to every buyer;

2.6 other financial intermediaries, except insurance corporations and pension funds (hereinafter, other financial intermediaries; OFIs) – financial corporations that are principally engaged in financial intermediation by incurring liabilities in forms other than currency, deposits of customers other than monetary financial institutions (MFIs) or investment fund shares or units, or in relation to insurance, pension and standardised guarantee schemes from non-monetary financial institutions (inter alia corporations engaged in lending (e.g. financial leasing companies, factoring companies, export/import financing companies), investment brokerage companies, financial vehicle

corporations, financial holding corporations, central counterparties and venture capital corporations);

2.7 non-MMF investment funds – all collective investment undertakings, excluding money market funds, which invest in financial and/or non-financial assets to the extent that their objective is to invest capital raised from the public;

2.8 financial vehicle corporation – an institutional unit other than an MFI that has been set up for the purpose of carrying out one or more securitisations;

2.9 financial auxiliary – a financial corporation which is primarily engaged in auxiliary financial activities, i.e. activities that are closely related to financial intermediation but are not financial intermediation themselves, e.g. investment brokers who do not engage in financial intermediation services on their own behalf, a corporation that provides infrastructure for financial markets, an institution that supervises MFIs, financial institutions and the financial market (e.g. the Financial and Capital Market Commission, JSC Nasdaq Riga, JSC Latvian Central Depository, insurance brokerage companies, currency exchange companies, as well as investment management corporations);

2.10 pension funds – financial corporations that insure social risk of their members by accruing and investing voluntary contributions made by members themselves or for their benefit to provide such members with extra old age or disability pension capital. This sector comprises private pension funds and state-funded pension scheme assets;

2.11 captive financial institutions and money lenders – financial institutions which are neither engaged in financial intermediation nor in providing financial auxiliary services, and where most of their assets and liabilities are not transacted on open markets. This sector includes institutional units that hold controlling-level of equity of a group of subsidiary corporations and whose principal activity is owning the group without providing any other service to the businesses in which this institutional unit holds equity, that is, they do not administer or manage other units;

2.12 household:

2.12.1 a natural person or a 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;

2.12.2 a sole proprietor is an economic unit which is established by a natural person or a group of natural persons, provided this natural person or group of natural persons is liable to settle the obligations of the economic unit with the whole of their property, and which organises its accounting registers in accordance with the single-entry system;

2.13 non-profit institutions 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, from payments made by general government and from property income, e.g., trade unions, professional or educational associations, consumer associations, political parties, churches, religious communities, as well as culture, recreation or a sports club, charity, support or aid organisation;

2.14 monetary financial institution (hereinafter, an 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 main business is issuing of electronic money;

2.15 money market fund – an open-end investment fund meeting the following criteria:

2.15.1 the investment management corporation managing the fund shall make investments, preserving the fund's principal and providing a return in line with the interest rate on money market instruments, calculate the fund's net asset value and the price of its units on a daily basis, as well as sell and repurchase its units;

2.15.2 its investments shall be made in financial instruments with a residual maturity up to and including 2 years (for a short-term money market fund – up to and including 397 days), and time to the next interest rate reset date – up to and including 397 days);

2.15.3 the weighted average maturity of its investment portfolio shall be up to and including 6 months (for a short-term money market fund – up to and including 60 days) and the weighted average residual maturity shall be up to and including 12 months (for a short-term money market fund – up to and including 120 days);

2.16 non-financial corporation – an institutional unit whose principal activity is producing goods and providing non-financial services, including an economic unit which is established by a natural person or a group of natural persons, provided this natural person or group of natural persons is liable to settle the obligations of the economic unit with the whole of their property, and which organises its accounting registers in accordance with the double-entry system;

2.17 non-MFIs – customers other than MFIs, including the general government, non-MMF investment funds, alternative investment funds, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders, insurance corporations, pension funds, non-financial corporations, households and non-profit institutions serving households;

2.18 non-residents – all institutional units registered abroad, and natural persons whose households are located outside the Republic of Latvia or who are staying in Latvia for a period of time of less than one year (excluding students), as well as branches of MFIs registered abroad as well as foreign diplomatic and consular representative offices, those of international institutions and other official representative offices in the Republic of Latvia;

2.19 affiliated company – a credit institution, financial institution or non-financial corporation that, relative to MFI, is a subsidiary, a parent company, or another subsidiary of the same parent company (hereinafter, also an affiliated MFI where there is an affiliation relationship between the MFI and another MFI);

2.20 residents – all institutional units, including foreign ones, registered and operating in the Republic of Latvia, and natural persons whose households are located in the Republic of Latvia and who do not leave Latvia for a period of time of over one year (excluding students), as well as Latvian diplomatic, consular and other representative offices abroad;

2.21 associated company – a credit institution, financial institution or non-financial corporation that is directly or indirectly (via an affiliated company) MFI-owned, where the ownership interest represents 10% and more of the share capital or the shares with voting rights, but no more than 50% of the share capital or voting rights, or where the MFI may exercise significant influence (hereinafter, also associated MFI, where the above relationship exists between the MFI and another MFI);

2.22 social security funds – institutional units of the central and local government whose principal activity is to provide social benefits and which fulfil the following criteria:

2.22.1 by law certain groups of the population are obliged to participate in the social security scheme or to pay contributions;

2.22.2 general government is responsible for the management of the social security fund in respect of the settlement or approval of contributions and benefits independent of its status as a supervisory body or employer. In the Republic of Latvia, the State Social Insurance Agency is the social security fund;

2.23 international institutions – institutional units that are not registered as residents of one country (e.g. the World Bank, the European Bank for Reconstruction and Development, the European Regional Development Fund, the European Investment Bank, the European Social Fund, the European Commission, the Bank for International

Settlements and the International Monetary Fund) and shall be reported as per the List of the Sectors of International Institutions (see *Links* on the website of Latvijas Banka at [www.bank.lv](http://www.bank.lv));

2.24 general government – public institutional units engaged in production of goods or provision of services intended for individual or collective consumption free of charge or at economically insignificant prices, primarily financed from the compulsory payments (taxes and duties) imposed on economic agents, as well as institutional units engaged in redistribution of national income or wealth. General government in the Republic of Latvia includes central government, local government and social security funds. The list of the institutional units is compiled by the Central Statistical Bureau of Latvia in accordance with the requirements of the European System of Accounts;

2.25 public non-financial corporation – a non-financial corporation where the government owns more than 50% of the share capital or voting rights, or where it exercises direct or indirect control;

2.26 local government – institutional units of public administration, whose competence covers only a local economic territory;

2.27 marginal lending facility – a standing facility, offered by the Eurosystem, enabling credit institutions registered in the Republic of Latvia and branches, registered in Latvia, of credit institutions registered in other countries (hereinafter, a credit institution) to receive overnight loans at a pre-specified interest rate against eligible asset collateral at Latvijas Banka;

2.28 revolving loan – a loan having the following features:

2.28.1 the customer may use or withdraw funds from the account up to the pre-approved credit limit without giving prior notice to the MFI;

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

2.28.3 credit may be used recurrently;

2.28.4 there is no obligation to repay the borrowed funds on a regular basis;

2.29 overdraft – a debit balance on a settlement/current account;

2.30 residual maturity – a period from the last day of the reporting period up to the agreed maturity of a transaction;

2.31 debt securities issued with an original maturity of up to two years and nominal capital guarantee below 100% – hybrid instruments issued by MFIs with an original maturity of up to two years and which at maturity may have contractual redemption value in the issuing currency that is lower than the amount originally invested due to the combination of debt and derivative components (a nominal capital guarantee of 100% relates to an arrangement of the repayment of initial capital);

2.32 long-term debt securities – debt securities issued with an original maturity of over one year;

2.33 short-term debt securities – debt securities issued with an original maturity of up to one year (inclusive);

2.34 credit line – an agreement that allows a customer to take advances, during a defined period and up to a certain limit, and repay the advances at his discretion before a previously defined date;

2.35 lending for house purchase – a loan granted to households and non-profit institutions serving 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);

2.36 non-negotiable debt securities – debt securities that are not negotiable and cannot be freely traded on the secondary securities market;

2.37 deposits redeemable at notice – funds that are deposited with an MFI without an agreed maturity and may be withdrawn on demand either subject to notifying the MFI

within an agreed period of notice or subject to payment of a substantial penalty (e.g. savings deposits);

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

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

2.38.2 balances (interest-bearing or not) representing prepaid amounts related to a hardware-based or software-based electronic money (e.g., prepaid cards);

2.38.3 loans to be repaid on the next business day following that on which the loan was granted;

2.39 deposit facility – a standing facility, offered by the Eurosystem, enabling credit institutions registered in the Republic of Latvia, at their request, to make deposits with Latvijas Banka at a pre-specified interest rate;

2.40 convenience credit card credit – a credit granted by an MFI 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;

2.41 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 may have to pay minimum monthly instalments to repay the extended credit at least partially;

2.42 agreed maturity – a period of time from the first day of a transaction up to the agreed maturity date of the transaction. Agreed maturity shall be applied to deposits;

2.43 consumer credit – a loan to households and non-profit institutions serving 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, including loans granted in compliance with the provisions of an agreement on using settlement account;

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

2.45 transferable deposits – overnight deposits which are directly transferable on demand to make payments using payment instruments (e.g., credit transfer or direct debit), possibly also by using a card, e-money and cheques, without significant penalty or restriction. Deposits which can be used for cash withdrawal and deposits wherefrom funds can be withdrawn or transferred through another account of the same customer shall not be included under the category of transferable deposits;

2.46 refinancing transactions – market operations, offered by the Eurosystem, and conducted by Latvijas Banka in the form of auctions of reverse transactions, whereby credit institutions are granted loans against eligible collateral;

2.47 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;

2.48 reverse repo transaction – an agreement on buying securities at a specified price on condition that the same or similar securities are resold for the specified price at maturity of the transaction;

2.49 syndicated loan – single loan agreement, in which several institutions participate as lenders;

2.50 original maturity – a period of time from the first day of a transaction (for loans) or issue date (for debt securities) up to the agreed maturity of the transaction (for loans) or maturity date (debt securities);

2.51 time deposits – market operations, offered by the Eurosystem, and conducted by Latvijas Banka in the form of auctions whereby deposits of a specified maturity are received from credit institutions;

2.52 securitisation – a process of economic transfer of securitised risk transactions such as loans, i.e. transfer of economic benefits and risks to a financial vehicle corporation established for securitisation only, and issuing securities;

2.53 customer – a natural or legal person or other legal entity to whom MFIs provide financial services.

3. The terms, such as "financial derivatives", "financial assets", "financial instruments", "financial leasing", "financial liabilities", "financial assets at amortised cost", "financial assets or financial liabilities at fair value through profit or loss", "financial assets at fair value through other comprehensive income" are used in the same meaning as in the International Accounting Standards and the International Financial Reporting Standards and the standards interpretations by the International Financial Reporting Interpretations Committee published by the International Accounting Standards Board.

4. The information provided by the MFI Monthly Financial Position Report and its appendices is necessary for compiling financial and balance of payments 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 inform the general public and other institutions on the development of MFI sector in the Republic of Latvia.

5. Latvijas Banka may disclose the information provided in the MFI Monthly Financial Position Report and its appendices 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.

## **II. Maintenance of the List of Monetary Financial Institutions of the Republic of Latvia**

6. Latvijas Banka shall compile, maintain and update on a regular basis the List of Monetary Financial Institutions of the Republic of Latvia (hereinafter, the list) under the section Statistics on the website of Latvijas Banka ([www.bank.lv](http://www.bank.lv)). The list is also available on the ECB website where the ECB publishes on a regular basis the "List of MFIs of the European Union Member States" (see *Links* on the website of Latvijas Banka at [www.bank.lv](http://www.bank.lv)).

7. The list shall be maintained and used solely as a source of information.

8. Latvijas Banka shall include in the list those credit institutions that are licensed by the Financial and Capital Market Commission or are either MFIs registered in another European Union Member State or a state of the European Economic Area and their branches registered with the Commercial Register of the Enterprise Register of the Republic of Latvia (see the website of Latvijas Banka ([www.bank.lv](http://www.bank.lv)) under *Links*).

9. Latvijas Banka shall include in the list electronic money institutions that have commenced the issue of electronic money and are licensed by the Financial and Capital Market Commission.

10. Latvijas Banka shall include in the list those credit unions that are licensed by the Financial and Capital Market Commission and are registered with the Enterprise Register of the Republic of Latvia.

11. Latvijas Banka shall include in the list those money market funds registered with the Financial and Capital Market Commission that are managed by investment management corporations registered in a European Union Member State.

12. Taking into account the fact that investment funds are not legal entities in the Republic of Latvia, as far as statistical reporting is concerned, the money market funds included in the list shall be represented by the respective investment management corporation.

### **III. Procedure for the compilation and submission of Monthly Financial Position Report and its appendices and the submission deadlines**

13. The MFIs referred to in Paragraph 1 herein shall compile the Monthly Financial Position Report and its appendices, filling in the following forms:

13.1 Monthly Financial Position Report (Appendix 1);

13.2 Appendix ABL "Item Explication of MFI 'Monthly Financial Position Report'" (Appendix 2);

13.3 Appendix B-P "Credit card debt, revolving loans and overdrafts" (Appendix 3);

13.4 Appendix F "Profit and loss statement" (Appendix 4);

13.5 Appendix J "Trust assets" (Appendix 5);

13.6 Appendix K "Report on electronic money" (Appendix 6);

13.7 Appendix M "Loans in breakdown by residual maturity and by interest rate reset period" (Appendix 7);

13.8 Appendix N "Report on share capital" (Appendix 8);

13.9 "Changes in items of the Monthly Financial Position Report and Appendix ABL (Appendix 9)";

13.10 "Explication of other assets" (Appendix 10);

13.11 "Explication of other liabilities" (Appendix 11).

14. The Monthly Financial Position Report and its appendices ABL and B-P shall be compiled and submitted to Latvijas Banka within the following deadlines:

14.1 by credit institutions and investment management corporations that manage money market funds – about the positions as at the end of the reporting month, within seven business days after the end of the reporting month;

14.2. by credit unions – about the positions as at 31 March, 30 June, 30 September and 31 December, within four business days after the end of the reporting period;

14.3. by electronic money institutions – about the positions as at 30 June and 31 December, within four business days after the end of the reporting period.

15. Appendix F shall be compiled and submitted to Latvijas Banka within the following deadlines:

15.1 by credit institutions – for a period from the beginning of the year until the end of the reporting month within seven business days after the end of the reporting month;

15.2 by credit unions – for a period from the beginning of the year until 31 March, 30 June, 30 September and 31 December within four business days after the end of the reporting period;

15.3 by investment management corporations that manage money market funds – for a period from the beginning of the year until 31 March, 30 June, 30 September and 31 December within seven business days after the end of the reporting period;

15.4 by electronic money institutions – for a period from the beginning of the year until 30 June and 31 December within four business days after the end of the reporting period.

16. Appendix J shall be compiled and submitted to Latvijas Banka within ten business days after the end of the reporting month:

16.1 by credit institutions and investment management corporations that manage money market funds – about the positions as at the end of the reporting month;

16.2 by credit unions – about the positions as at 31 March, 30 June, 30 September and 31 December;

16.3 by electronic money institutions – about the positions as at 30 June and 31 December.

17. Appendix K shall be compiled by credit institutions and electronic money institutions about the positions as at 30 June and 31 December, and submitted to Latvijas Banka within ten business days after the end of the reporting period.

18. Appendix M shall be compiled and submitted to Latvijas Banka within seven business days after the end of the reporting period:

18.1 by credit institutions and investment management corporations that manage money market funds and credit unions – about the positions as at 31 March, 30 June, 30 September and 31 December;

18.2 by electronic money institutions – about the positions as at 30 June and 31 December.

19. Appendix N shall be compiled by credit institutions about the positions as at the end of the reporting month and submitted to Latvijas Banka within ten business days after the end of the reporting month.

20. The Monthly Financial Position Report and its appendices shall be submitted electronically pursuant to Latvijas Banka Regulation regulating the procedure for electronic exchange of information with Latvijas Banka.

21. For statistical purposes, an MFI shall consolidate business of all its branches located in the Republic of Latvia. If the MFI has branches located within the territories of other countries, the items vis-à-vis all these branches shall be considered as items vis-à-vis non-residents. No consolidation for the purposes of the Monthly Financial Position Report and its appendices is permitted across national boundaries.

22. The euro shall be the reporting currency used in the Monthly Financial Position Report and its appendices. Balances of assets, liabilities and off-balance sheet items denominated in foreign currencies 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.



23. The Monthly Financial Position Report shall contain the balances (end-of-day balances) as at the last day of the reporting month. Assets and liabilities shall not be offset and the net amount reported unless there is a legally enforceable right to set off the recognised amounts or there is an intention to dispose the asset and settle the liability simultaneously.

24. The MFIs shall evaluate and report the items in the Monthly Financial Position Report in compliance with the requirements stipulated by the International Accounting Standards and the International Financial Reporting Standards published by the International Accounting Standards Board and the approaches of the International Financial Reporting Interpretations Committee, excluding the deposit liabilities and loans reported at their principal amount for statistical purposes.

25. The Monthly Financial Position Report shall comply with the breakdown of indicators by residents of Latvia, residents of other euro area countries and other foreign countries, as well as by the euro and foreign currencies.

26. Where an individual item of the Monthly Financial Position Report has changed by more than 15% or 700 thousand euro month-on-month, the MFI shall fill in the form "Changes in items of the Monthly Financial Position Report and Appendix ABL" and specify the reasons for such changes.

27. A transaction shall be included in the report when exchange (purchase and sale) of assets or liabilities has taken place, claims or liabilities have been incurred or economic values have been created, changed or lost.

28. A financial transaction shall be reported by its counterparties simultaneously based on the change in control over an asset or liability.

#### **IV. Procedure for compiling items of the Monthly Financial Position Report on the asset side**

29. The item "Vault cash and claims on Latvijas Banka" shall contain banknotes and coins in euro and foreign currencies, including cash in ATMs. The MFI's demand deposits, deposit facility, time deposits and other claims on Latvijas Banka shall also be reported under this item.

30. The item "Claims on MFIs, except Latvijas Banka" shall contain claims resulting from transactions with other MFIs, excluding Latvijas Banka, including loans, advances, deposits, claims resulting from reverse repo transactions, margins to be repaid under a contractual agreement, and holdings of non-negotiable debt securities issued by other MFIs. Claims attested by transferable debt securities shall be reported in accordance with Paragraph 32 of the Regulation. Claims on MFIs whose licences have been revoked shall be reported in accordance with Paragraph 31 of the Regulation.

31. The item "Loans" shall contain claims resulting from transactions with non-MFIs, including loans, overdrafts, revolving loans, convenience credit card credit and extended credit card credit, claims resulting from financial leasing and reverse repo transactions, margins to be repaid under a contractual agreement, and non-negotiable debt securities issued by non-MFIs. Claims on MFIs whose licences have been revoked shall be reported as claims on other financial intermediaries. Claims attested by

transferable debt securities shall be reported in accordance with Paragraph 32 of the Regulation.

32. The item "Debt securities and other fixed-income securities" shall contain transferable debt securities, including notes, bonds, certificates of deposit, mortgage notes and bonds, securities whose income depends on changes in interest rates and that are freely tradable. Other fixed-income securities, such as preferred fixed-income shares without the right to participate in the distribution of the residual value of a joint stock company in case of its liquidation (bankruptcy), shall be reported under this item. Repo and reverse repo transactions as well as debt securities encumbered under the transactions in financial derivatives shall not result in any changes in this item. Accrued interest receivable on debt securities shall be reported in accordance with the requirements of Paragraph 43 of the Regulation.

33. The item "Shares, investment fund shares or units and other variable-yield securities" shall contain investments by an MFI in the capital (shares and units) of other MFIs, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders, insurance corporations, pension funds or non-financial corporations. Only such investments in the capital of other MFIs, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders, insurance corporations, pension funds or non-financial corporations that are not reported as holdings in the capital of associated or affiliated companies shall be included in this item. Preferred shares with the right to participate in the distribution of the residual value of a joint-stock company in case of its liquidation (bankruptcy) and investments by an MFI in shares or units of money market funds and investment funds and alternative investment funds shall also be reported under this item.

34. The item "Holdings in the share capital of associated and affiliated companies" shall contain investments by an MFI in the capital of associated and affiliated companies.

35. The item "Financial derivatives" shall contain financial assets resulting from valuing financial derivatives at their fair value, i.e. the positive value of each individual financial derivative. Margins to be repaid under a contractual agreement shall be reported in accordance with the requirements of Paragraph 30 or Paragraph 31 of the Regulation, whereas securities encumbered under such transactions shall be reported in accordance with the requirements of Paragraph 32 of the Regulation.

36. The item "Intangible assets" shall contain concessions, patents, licences and rights to use trademarks, lease rights, positive goodwill of acquired economic units and other assets obtained for a fee that do not have any material form, as well as software other than that which is an integral part of electronic equipment or devices, at their residual value. Advance payments for intangible assets shall also be reported under this item.

37. The item "Fixed assets" shall contain all fixed assets owned and acquired by an MFI from the financial leasing at their residual value by including costs for reconstructing or renovating such assets or similar costs that have improved the economic features of the fixed assets. Advance payments for fixed assets shall also be reported under this item. The following shall be reported as other fixed assets: costs for reconstructing or renovating leased fixed assets or similar costs that have improved the economic features of the leased fixed assets, excluding those referred to in Paragraph 39 of the Regulation and costs related to unfinished construction, software that is an integral part of electronic equipment or devices, as well as other fixed assets not included elsewhere.

38. [Deleted]

39. The item "Other assets" shall contain assets that do not fall within other asset items of the Monthly Financial Position Report, including precious metals and stones, as well as costs for reconstructing, improving or renewing of leased assets if the agreement on leasing fixed assets prescribes for compensation of such costs. Claims on other MFIs resulting from unfinished interbank settlements shall be reported as items in transit. Movable and immovable property taken over as collateral for outstanding loans and other claims, as well as other fixed assets that an MFI does not use and plans to dispose of shall be reported as movable and immovable property for sale. The property held for rental purposes and/or for increase in the value of capital shall be reported as investment property. Where, in the respective monthly financial position report, the value of the item "Other assets" exceeds 5% of total assets, an MFI shall fill in the form "Explication of other assets" by disclosing the content and amounts of other assets components.

40. The item "Prepaid expenses and accrued income, excluding interest income" shall contain expenses of a reporting MFI that are made in the reporting period but relate to future periods. Income accrued during the reporting period and previous reporting periods but not yet received, such as commissions calculated but not received, and lease payments shall be reported under this item.

41. The item "Accrued interest receivable on claims on MFIs" shall contain interest income accrued on claims on MFIs during the reporting period and previous reporting periods but not yet received.

42. The item "Accrued interest receivable on loans" shall contain interest income accrued on loans during the reporting period and previous reporting periods but not yet received.

43. The item "Accrued interest receivable on debt securities" shall contain interest income accrued on debt securities during the reporting period and previous reporting periods but not yet received.

44. The item "Trust assets" shall contain assets managed by a reporting MFI on its own behalf but for the benefit of a customer, where a credit institution has obtained legally enforceable rights which represent ownership of such assets, and obligations arising from the assets are not reported on the credit institution's balance sheet.

## **V. Procedure for compiling items of the Monthly Financial Position Report on the liabilities side**

45. The item "Liabilities to Latvijas Banka" shall contain refinancing transactions, marginal lending facility and other liabilities to Latvijas Banka.

46. The item "Liabilities to MFIs, excluding Latvijas Banka" shall contain liabilities resulting from transactions with other MFIs, excluding Latvijas Banka, such as overnight deposits, time deposits, deposits redeemable at notice, as well as liabilities resulting from repo transactions. Margins to be repaid under a contractual agreement and subordinated debt to other MFIs shall be reported under this item. Liabilities resulting from issuance of debt securities shall be reported in accordance with the requirements of Paragraph 48 of the Regulation. Liabilities to other MFIs whose

licences have been revoked shall be reported in accordance with Paragraph 47 of the Regulation.

47. The item "Deposits" shall contain liabilities to non-MFIs, including overnight deposits, time deposits, deposits redeemable at notice, as well as liabilities resulting from repo transactions. Margins to be repaid under a contractual agreement and subordinated debt issued by MFIs in the form of deposits shall be reported under this item. Liabilities to other MFIs whose licences have been revoked shall be reported as deposits by other financial intermediaries. Liabilities resulting from issuance of debt securities shall be reported in accordance with the requirements of Paragraph 48 of the Regulation.

48. The item "Debt securities issued" shall contain MFI liabilities resulting from issue of debt securities, including notes, bonds, certificates of deposit, mortgage notes and bonds, as well as bills and own acceptances in public circulation. Only the following shall be considered own acceptances: those issued by the MFI for its own financing and for which it bears the primary responsibility. Also subordinated debt issued by MFIs in the form of debt securities shall be reported under this item. The debt securities issued shall be reported by the residency of the security holder. Accrued interest payable on debt securities issued shall be reported in accordance with the requirements of Paragraph 54 of the Regulation.

49. The item "Financial derivatives" shall contain financial liabilities resulting from valuing financial derivatives at their fair value, i.e. the negative value of each individual financial derivative. Margins received from customers that are to be repaid under a contractual agreement shall be reported in accordance with the requirements of Paragraph 46 or Paragraph 47 of the Regulation.

50. The item "Other liabilities" shall contain all other liabilities that are not reported in accordance with Paragraphs 45–49 and Paragraphs 51–57 herein. Where, in the respective monthly financial position report, other liabilities exceed 5% of total liabilities, an MFI shall fill in the form "Explication of other liabilities", disclosing the exact content and amounts of other liabilities components. Those liabilities to other MFIs that result from uncompleted interbank settlements, as well as liabilities to customers resulting from uncompleted payments on behalf of customers shall be reported as items in transit.

51. The item "Deferred income and accrued expenses, excluding interest expenses" shall contain income relating to future periods, but received before the end of a reporting period, unamortised discount on acquisition of loans, as well as negative goodwill of acquired economic units. Payments accrued during a reporting period and previous periods but not yet paid and other expenses, such as commissions calculated but not yet paid, and lease payments, shall be reported under this item.

52. The item "Accrued interest payable on liabilities to MFIs" shall contain interest accrued on liabilities to MFIs during a reporting period and previous periods but not yet paid.

53. The item "Accrued interest payable on deposits" shall contain interest accrued on deposits during a reporting period and previous periods but not yet paid.

54. The item "Accrued interest payable on debt securities issued" shall contain interest accrued on issued debt securities during a reporting period and previous periods but not yet paid.

55. The item "Provisions for liabilities and charges" shall contain provisions for impairment of balance sheet asset items (for example, valuation adjustments for credit, debt securities as well as off-balance sheet liabilities). This item shall also contain provisions for liabilities associated with the current or previous reporting periods when it is known that to satisfy these liabilities a reliably measurable amount of funds will be required (for example, provisions for taxes, pensions, litigation and other liabilities)..

56. The item "Money market fund shares or units" shall contain money market fund shares or units issued by MFIs. These liabilities shall be reported by the residency of holders of money market fund shares or units.

57. The item "Capital and reserves" shall contain all funds owned by shareholders (members) that are invested in an MFI's capital and accrued (lost) as a result of the MFI's activity. The following items shall be reported separately:

57.1 paid-up capital, i.e. the total nominal value of paid-up shares (units);

57.2 share premium, i.e. the excess of the selling price of shares over their nominal value, except the extra amount for paying for the accrued reserve capital;

57.3 reserve capital, i.e. reserves made from the profit of previous years in accordance with the charter, extra contributions for payment for the accrued reserve capital in case of a new issue of shares, as well as contributions to restore own funds;

57.4 retained earnings/losses of previous years, i.e. the portion of retained earnings of previous years that remains at the disposal of an MFI after supplementing share capital, reserve capital and other reserves, and deducting dividends as well as accrued losses of previous years (losses shall be reported with "-" sign);

57.5 retained earnings/losses of the reporting year, i.e. the profit earned or losses incurred in the reporting year (losses shall be reported with minus (–) sign);

57.6 fixed assets revaluation reserve, i.e. the positive result of revaluing fixed assets at their fair value;

57.7 revaluation reserve for financial assets at fair value, i.e. gain/loss from changes in the fair value of financial assets at fair value through other comprehensive income, as well as the measured impairment (losses shall be reported with "-" sign);

57.8 revaluation reserve for investments in the share capital of associated and affiliated companies, i.e. an increase or a decrease in the fair value of holdings in the share capital of associated or affiliated companies;

57.9 revaluation reserve for risk hedging instruments, i.e. changes in the fair value of risk hedging instruments;

57.10 general risk reserve, i.e. reserves established from an MFI's profit of previous years and intended to cover probable losses of the MFI in future periods.

58. The item "Trust liabilities" shall contain liabilities incurred by an MFI when managing a customer's assets on its own behalf but for the benefit of the customer.

## **VI. Procedure for compiling off-balance sheet items of the monthly financial position report**

59. The item "Contingent liabilities" shall contain all kinds of transactions whereby an MFI guarantees meeting of a third party's liabilities, i.e. guarantees and warranties, as well as assets pledged as collateral for meeting a third party's liabilities. Endorsements,

acceptances, except own acceptances, and similar contingent liabilities shall be reported as other contingent liabilities.

60. The item "Credit line" shall contain funds made available to a customer under a contractual agreement on granting a credit line, where such funds have not yet been disbursed to the customer by MFIs, or shall contain funds which have already been repaid by the customer.

61. The item "Liabilities to customers, excluding credit lines" shall contain all irrevocable off-balance sheet liabilities of an MFI that are associated with credit risk. This item shall include letters of credit issued and commitments to grant loans that cannot be unilaterally revoked by the MFI. Commitments related to the purchase of fixed assets and intangible assets, irrevocable agreements on future purchase of assets, except financial derivatives, and similar liabilities shall be reported as other liabilities.

62. The item "Financial derivatives' off-balance sheet liabilities" shall contain contractual or notional amount of financial derivatives.

## **VII. Procedure for Compiling Appendix ABL "Item Explication of 'Monthly Financial Position Report of MFIs'"**

63. Appendix ABL shall be compiled in accordance with the items of the Monthly Financial Position Report as indicated in the report form (by country, currency and maturity).

64. Appendix ABL shall be compiled in accordance with the international standards ISO 3166 "Codes for the representation of names of countries and their subdivisions" and ISO 4217 "Codes for the representation of currencies and funds" (see the website of Latvijas Banka ([www.bank.lv](http://www.bank.lv)) under Links).

65. The codes to be used to denote counterparty's sector, instrument, maturity and type of maturity in Appendix ABL are provided in Appendix 12 to the Regulation.

66. Where an MFI's customer is an international organisation, the row "Country code/Code for international organisation" shall contain a two-digit code in accordance with the list of codes for international organisations (see the website of Latvijas Banka [www.bank.lv](http://www.bank.lv), under *Links*).

67. The debt securities issued shall be reported as follows: the maturity band "up to one year" shall include securities issued with an original maturity of up to one year (inclusive); the maturity band "one to two years" shall include securities issued with an original maturity of up to two years (inclusive), including securities with nominal capital guarantee upon maturity below 100% (in the issue currency) which shall be assigned the instrument code "IV302". The maturity band "over two years" shall include securities with an original maturity of over two years.

68. Where the maturity of a transaction has been changed (shortened or extended), the MFI claims and liabilities shall be reported at the revised maturity under the respective maturity group, while the first date of the transaction shall remain unchanged.

69. Maturity bands shall also include claims and liabilities having the longest maturity of a particular band, for example, the maturity band "up to six months" shall include

claims (liabilities) with a maturity of up to six months (inclusive), while the maturity band "six to twelve months" shall contain claims (liabilities) with a maturity of over six months and up to twelve months (inclusive). Time deposits which have matured and for which the agreement has not been extended or concluded anew shall be deemed overnight deposits, unless otherwise stated in the agreement. Where the customer has failed to cover fully its liabilities to MFIs on the maturity date of the transaction, stipulated in the loan agreement, such loan shall be included in the column "Demand". Convenience credit card credit and extended credit card credit shall be reported under the maturity band which is consistent with the provisions of the agreement.

70. Revolving loans and overdrafts shall be reported as demand claims of non-MFIs.

71. The item "Loans" and item "Deposits" shall contain counterparty's sector code "SK 125A" for transactions with other financial intermediaries (Other financial intermediaries, excluding CCP and FVC, "SK1256" (Central counterparties (CCP) and "SK 1254" (Financial vehicle corporations (FVC)).

72. Counterparty's sector code "SK 1256" (Central counterparties (CCP)) shall be reported only if central counterparty is a counterparty in repo and reverse repo transactions.

73. The item "Liabilities to MFIs, excluding Latvijas Banka" and item "Deposits" with an "overnight" maturity shall contain an instrument code "IV202" (Transferable deposits") or code "IV203" (Non-transferable deposits).

74. The column "MFI code" shall be filled in for claims on and liabilities to MFIs, if an MFI registered in the Republic of Latvia is a counterparty in transaction. The resident MFI domestic classification code (in accordance with the "List of the Monetary Financial Institutions of the Republic of Latvia" published on the website of Latvijas Banka) shall be specified under the column "MFI code".

75. Where overnight loans are granted to or overnight deposits made by foreign MFIs on the respective country's public holiday, such transactions shall be reported as demand claims or overnight deposits.

76. Loans to households and non-profit institutions serving households shall also be reported by loan purpose, indicating instrument code "IV405" (lending for house purchase), code "IV406" (consumer credit) and code "IV407" (other loans). When reporting other loans to households, counterparty's sector code "SK14C" (Households, excluding sole proprietors) and code "SK142" (Sole proprietors) shall be indicated. Where a loan has been granted to a sole proprietor for private consumption, such loan shall be reported as the loan to household by purpose for issuing such loan (lending for house purchase or consumer credit).

77. Structured deposits by non-MFIs where the yield is subject to the price movements of the underlying asset (a security, stock exchange index, share, foreign exchange rate or another asset) shall be assigned instrument code "IV201".

78. Structured debt securities issued where the yield is subject to the price movements of the underlying asset (a security, stock exchange index, foreign exchange rate or another asset) shall be assigned instrument code "IV301".

79. Any claims or liabilities arising from a syndicated loan shall be assigned the instrument code "IV404", where claims on the final borrower of the syndicated loan shall be reported on the claim side, and liabilities to the final lender – on the liability side.

#### **VIII Procedure for Compiling Appendix B-P "Credit card debt, revolving loans and overdrafts"**

80. Revolving loans and overdrafts, convenience credit card credit and extended credit card credit granted to non-financial corporations, households and non-profit institutions serving households shall be reported separately in the breakdown by "Residents" and "Residents of other euro area countries" in Appendix B-P.

#### **IX. Procedure for Compiling Appendix F "Profit and loss statement"**

81. Appendix F "Profit and loss statement" shall contain income and expense incurred by an MFI in the period from the beginning of the year until the last day of the reporting month.

82. Reporting in Appendix F shall be in the breakdown by residency.

83. The item "Interest income on claims on MFIs" shall contain interest income on claims (including loans, advances, deposits and claims resulting from reverse repo transactions) on Latvijas Banka, the national central banks of other countries and other MFIs. It shall also include income resulting from amortisation of discount on claims on MFIs acquired at a value below the amount to be received by the reporting MFI when such claims become due.

84. The item "Interest income on loans to non-MFIs" (including claims resulting from financial leasing and reverse repo transactions) shall contain interest income on loans to non-MFIs. The above item shall also include income resulting from amortisation of discount for loans to non-MFIs acquired for a value below the amount to be received by the reporting MFI when such loans mature.

85. The item "Interest income on short-term debt securities, including other fixed-income securities" and item "Interest income on long-term debt securities, including other fixed-income securities" shall contain interest income on debt securities and other fixed-income securities. Interest income on debt securities shall be increased (decreased) for the discount (premium) amount amortised in the reporting period for debt securities acquired at a value below (over) the amount to be received by the reporting MFI upon redemption of such debt securities.

86. The item "Other interest income" shall contain other income similar to interest that is not reported under Paragraphs 83–85 of the Regulation and that is calculated in accordance with the terms and conditions of a contract. This item shall also contain interest income on interest rate swaps and interest income on financial liabilities.

87. The item "Interest expense on liabilities to MFIs" shall contain interest expense on liabilities (including liabilities resulting from reverse transactions) to Latvijas Banka, the national central banks of other countries and other MFIs, as well as interest expense on subordinated debt.



88. The item "Interest expense on non-MFI deposits" shall contain interest expense on liabilities (including liabilities resulting from repo transactions) to non-MFIs, as well as interest expense on subordinated debt.

89. The item "Interest expense on issued short-term debt securities" and item "Interest expense on issued long-term debt securities" shall contain interest expense on debt securities issued, depending on their maturity. Interest expense on debt securities issued shall be increased (decreased) for the discount (premium) amount amortised in the reporting period for debt securities acquired at a value below (over) the amount to be received by the reporting MFI upon redemption of such debt securities. Interest expense on subordinated debt issued in the form of debt securities shall also be reported herein.

90. The item "Other interest expense" shall contain other expense similar to interest expense that is not reported under Paragraphs 87–89 of the Regulation and that is calculated in accordance with the terms and conditions of a contract. Payments to the Deposit Guarantee Fund shall also be regarded as other interest expense. This item shall also report interest expense on interest rate swaps and interest expense on financial assets.

91. The item "Dividend income" shall contain dividends and other equivalent income for an MFI's investment in shares and other non-fixed income securities, as well as dividend income from holdings in the share capital of associated and affiliated companies.

92. The item "Fees and commissions and other similar income" shall contain commissions and other similar income on financial services provided to customers, including cash operations, account management, settlements and payments, securities trading, servicing of payment cards, lending, asset management, custodian bank's services and other services.

93. The item "Fees and commissions and other similar expenses" shall contain commissions and other similar expenses on financial services received, including processing of transfers and settlements, payment cards, transactions in securities, loan servicing, asset management, custodian bank's services and other services, except when commissions are to be included in the acquisition cost of a financial instrument.

94. The item "Gain/loss arising from dealing in financial instruments" shall contain gain or loss arising from dealing in foreign currencies and financial assets or financial liabilities at fair value through profit or loss (including financial derivatives), as well as gain or loss arising from dealing in financial assets or financial liabilities at fair value through other comprehensive income and dealing in precious metals.

95. The item "Surplus/deficit arising from revaluation of financial instruments" shall contain the result of revaluation of foreign currencies and financial assets or financial liabilities at fair value through profit or loss.

96. The item "Other ordinary income" shall contain other income related to principal activities of an MFI but not reported in accordance with Paragraphs 83–86, 91, 92, 94 and 95 of the Regulation, as well as income resulting from the disposal of movable and immovable property. Penalty received for counterparty's default on obligations shall be reported separately.

97. The item "Administrative expenses" shall contain remuneration to the Council and the Board, remuneration to the staff (including costs related to health insurance for the staff and other benefits), compulsory state social security contributions, taxes (including the real estate tax and other taxes attributable to the reporting period, except the corporate income tax to be reported in accordance with Paragraph 104 of the Regulation) and other administrative expenses. Other administrative expenses shall include expenses on business trips, postal and communication services, information and computer services, as well as other administrative expenses.

98. The item "Amortisation of intangible assets, depreciation and disposal of fixed assets" shall contain expenses on amortisation of intangible assets, and depreciation and disposal of fixed assets. This item shall also contain losses from a decrease in the value of intangible assets and fixed assets.

99. The item "Other ordinary expenses" shall contain other expenses related to principal activities of an MFI that are not reported in accordance with Paragraphs 87–90, 93–95, 97 and 98 of the Regulation. Membership fees and equivalent expenses (including a membership fee of the Association of Commercial Banks of Latvia and payments to the Financial and Capital Market Commission) shall also be reported under this item.

100. The item "Expenses on provisions for loan impairment and charges" shall contain provisions for impairment losses on financial assets at amortised cost, off-balance sheet liabilities and other assets, expenses on provisions for other liabilities as well as losses resulting from writing off of the above assets and off-balance sheet liabilities, if the provisions turn out to be lower than the amount to be written off.

101. The item "Income arising from a decrease in provisions" shall contain income from a decrease in provisions for loan impairment and charges made in previous periods and income from recovering assets written off in previous periods.

102. The item "Adjustment for a decrease in the value of financial assets at fair value" shall contain losses from the decrease in the value of financial assets at fair value through other comprehensive income and the gains or losses from changes in the fair value accumulated in the previous periods and reported under the item "Revaluation reserve for financial assets at fair value" when the recognition of those under the given item is no longer justified. This item shall also report any increase in the value of the above investments offsetting the impairment of investments already recognised in the previous periods..

103. The item "Adjustment for a decrease in the value of investments in the share capital of associated and affiliated companies" shall report losses arising from impairment of investments in the share capital of associated and affiliated companies. This item shall also report any increase in the value of the above investments offsetting the impairment of investments already recognised in the previous periods..

104. The item "Corporate income tax" shall contain the corporate income tax of the MFI for the reporting year.

## **X. Procedure for Compiling Appendix J "Trust assets"**

105. Financial instruments acquired by an MFI as a result of managing the assets of residents and those of non-residents shall be reported separately in Appendix J "Trust assets".

106. The reporting in Appendix J shall be in the breakdown by residency, as well as by currency (the euro and foreign currencies).

107. Claims on other MFIs and loans to non-MFIs with the original maturity of up to one year (inclusive) shall be regarded as short-term claims and short-term loans. Claims on other MFIs and loans to non-MFIs with the original maturity of over one year shall be regarded as long-term claims and long-term loans.

108. Preferred fixed-income shares shall be regarded as long-term securities.

#### **XI. Procedure for Compiling Appendix K "Report on electronic money"**

109. Appendix K "Report on electronic money" shall contain electronic money issued, with hardware-based electronic money and software-based electronic money stated separately.

110. Appendix K shall include electronic money issued that is reported as overnight deposits.

111. Reporting in Appendix K shall be in the breakdown by residents, the residents of other euro area countries and other foreign countries, by MFIs, the government and non-MFIs, excluding the government, and by the euro and other foreign currencies. Electronic money products which provide the customer with a portable electronic device, typically an integrated circuit card (a smart card), containing a microprocessor chip shall be reported as hardware-based electronic money (e.g. a prepaid card). Electronic money products which use specialised software on a personal computer and which can typically be used to transfer the electronic value via telecommunications networks (e.g. the Internet) shall be reported as software-based electronic money.

#### **XII. Procedure for Compiling Appendix M "Loans in the breakdown by residual maturity and by interest rate reset period"**

112. Appendix M "Loans in the breakdown by residual maturity and by interest rate reset period" shall include loans in euro granted to residents and residents of other euro area countries.

113. Loans granted to non-MFIs shall be reported in the following maturity breakdowns: "with an original maturity of over one year", showing two "of which" positions "with a residual maturity of up to one year" and "with a residual maturity of over 1 year and the interest rate reset period of up to one year", and "with an original maturity of over two years", showing two "of which" positions "with a residual maturity of up to two years" and "with a residual maturity of over two years and the interest rate reset period of up to two years".

#### **XIII. Procedure for Compiling Appendix N "Report on share capital"**

114. Appendix N "Report on share capital" shall include the code of the country of residence and sector of a shareholder, as well as the book value of shares. Reporting

shall be by each individual investor irrespective of the investment value, specifying a unique identifier assigned to each investor.

#### **XIV. Procedure for Filling in the Form "Changes in the items of the Monthly Financial Position Report and Appendix ABL"**

115. Where an individual item of the Monthly Financial Position Report has changed by more than 15% or 700 thousand euro month-on-month, an MFI shall fill in the form "Changes in items of the Monthly Financial Position Report and Appendix ABL" and mark the reasons for such changes, using the codes "DAR", "PRK", "PRV" or "CIT". Changes need to be reported in Appendix ABL to the Monthly Financial Position Report only when they result from reclassifications.

116. The code "DAR" shall be used to denote that a transaction is the reason for the change.

117. The code "PRK" shall be used to denote reclassifications and other adjustments, where changes have affected the list referred to in Paragraph 6 of the Regulation, or the structure, or sector classification, or the classification of assets and liabilities. A change in the structure shall mean including or omitting some financial assets and liabilities as a result of restructuring. Typically, this would be the case with mergers, acquisitions and split-ups.

118. The code "PRV" shall be used to denote that revaluation as a result of the moves of the foreign exchange rate, or revaluation of securities or adjustments for write-off of bad loans is the reason for the change.

119. The code "CIT" shall be used to denote that a correction of errors in the report or another factor is the reason for the change.

#### **XV. Final provisions**

120. Latvijas Banka's Regulation No. 99 "Regulation for Compiling the 'Monthly Financial Position Report' of Monetary Financial Institutions" of 16 May 2013 (*Latvijas Vēstnesis*, 2013, No. 102) shall be deemed invalid.

121. Latvijas Banka's Regulation No. 99 "Regulation for Compiling the 'Monthly Financial Position Report' of Monetary Financial Institutions" of 16 May 2013 shall be applied to the reports for November 2014 or the situation as at the end of November 2014 and to the report "Profit and loss statement" for the period from the beginning of 2014 to 31 December 2014. The reports referred to in this Paragraph shall be submitted to Latvijas Banka in accordance with the submission deadlines stipulated in Section III of the Regulation.

122. Paragraph 13.4, Paragraph 15, Section IX of the Regulation and Appendix 4 to the Regulation shall take effect on 1 January 2015.

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

124. The MFIs and branches of MFIs referred to in Paragraph 1 herein shall check by 30 September 2017 whether the economic units established by natural persons or groups of natural persons and for whose obligations the relevant natural persons or groups of

natural persons shall be liable with the whole of their property are classified in the household or non-financial corporation sector in accordance with the requirements of the present Regulation and shall perform reclassification in the event of noncompliance.

125. Reports on the position as at the end of December 2017 shall be prepared and submitted based on the wording of the present Regulation which was in effect on 31 December 2017.

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 1  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

### Monthly financial position report

Balances as at \_\_\_\_\_ 20\_\_ (as at the end of the day)  
(the last date of the reporting month)

VSPARK 27002065

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

To be submitted to  
Latvijas Banka

Code of the MFI/\_\_\_/\_\_\_/\_\_\_

#### Assets

(in whole euro)

Item	Item code	Residents		Other euro area countries		Other foreign countries		Total (1+..+6)
		In euro	In foreign currencies	In euro	In foreign currencies	In euro	In foreign currencies	
A	B	1	2	3	4	5	6	7
<b>211000 Vault cash and claims on Latvijas Banka</b>								
Vault cash	201124		x	x	x	x		
Demand deposits	201224			x	x	x	x	
Deposit facility	201324			x	x	x	x	
Time deposits	201424			x	x	x	x	
Other	201924			x	x	x	x	
	<b>211000</b>			x	x	x		
<b>203000 Claims on MFIs, excluding Latvijas Banka</b>								
Foreign central banks	203024	x	x					
Associated and affiliated MFIs, excluding money market funds	203025							
MFIs other than associated and affiliated MFIs, excluding money market funds	203026							
Money market funds	203027							
	<b>203000</b>							

VSPARK 27002065 (continued)

A	B	1	2	3	4	5	6	7
<b>240000</b> <b>Loans</b>								
Central government	240001							
Local government	240002							
Social security funds	240003							
Non-MMF investment funds and alternative investment funds	240004							
Other financial intermediaries	240005							
Financial auxiliaries	240006							
Captive financial institutions and money lenders	240007							
Insurance corporations	240008							
Pension funds	240009							
Public non-financial corporations	240010							
Private non-financial corporations	240011							
Households	240012							
Non-profit institutions serving households	240013							
	<b>240000</b>							

VSPARK 27002065 (continued)

A		B	1	2	3	4	5	6	7
<b>250000</b>	<b>Debt securities and other fixed-income securities</b>								
	MFIs	250020							
	Central government	250001							
	Local government	250002							
	Social security funds	250003							
	Other financial intermediaries	250005							
	Financial auxiliaries	250006							
	Captive financial institutions and money lenders	250007							
	Insurance corporations	250008							
	Pension funds	250009							
	Public non-financial corporations	250010							
	Private non-financial corporations	250011							
	Non-profit institutions serving households	250013							
		<b>250000</b>							
<b>260000</b>	<b>Shares, investment fund shares or units and other variable-yield securities</b>								
	MFIs, excluding money market funds	260023							
	Other financial intermediaries	260005							
	Financial auxiliaries	260006							
	Captive financial institutions and money lenders	260007							
	Insurance corporations	260008							
	Pension funds	260009							
	Public non-financial corporations	260010							
	Private non-financial corporations	260011							
	Non-MMF investment fund shares or units and shares or units of alternative investment funds	260004							
	Money market fund shares or units	260027							
		<b>260000</b>							



VSPARK 27002065 (continued)

A	B	1	2	3	4	5	6	7
<b>270000 Holdings in the share capital of associated and affiliated companies</b>								
MFI's	270020							
Other financial intermediaries	270005							
Financial auxiliaries	270006							
Captive financial institutions and money lenders	270007							
Insurance corporations	270008							
Pension funds	270009							
Public non-financial corporations	270010							
Private non-financial corporations	270011							
<b>270000</b>								
<b>280000 Financial derivatives</b>								
MFI's	280020							
Non-MFI's	280030							
<b>280000</b>								
<b>290000 Intangible assets</b>								
Goodwill	290100		x	x	x	x	x	
Advance payments	290200			x	x	x	x	
Other assets	290900		x	x	x	x	x	
<b>290000</b>				x	x	x	x	
<b>221000 Fixed assets</b>								
Land plots, buildings and constructions in an MFI's use	221100		x	x	x	x	x	
Other land plots, buildings and constructions	221200		x	x	x	x	x	
Machinery and equipment	221300		x	x	x	x	x	
Transport vehicles	221400		x	x	x	x	x	
Advance payments	221500			x	x	x	x	
Other assets	221900		x	x	x	x	x	
<b>221000</b>				x	x	x	x	

VSPARK 27002065 (continued)

A	B	1	2	3	4	5	6	7
<b>223000 Other assets</b>								
Suspense accounts	223100							
Precious metals	223200		x	x	x	x	x	
Items in transit	223300							
Movable and immovable property for sale	223400							
Investment property	223500							
Other assets	223900							
	<b>223000</b>							
<b>224000 Prepaid expenses and accrued income, excluding interest income</b>								
Prepaid expenses	224100							
Accrued income, excluding interest income	224900							
	<b>224000</b>							
<b>225100 Accrued interest receivable on claims on MFIs</b>	<b>225100</b>							
<b>225200 Accrued interest receivable on loans</b>	<b>225200</b>							
<b>225300 Accrued interest receivable on debt securities</b>	<b>225300</b>							
<b>200000 TOTAL Assets</b> (211000+203000+240000+250000+260000+270000+280000+ +290000+221000+223000+224000+225100+225200+ +225300)	<b>200000</b>							
<b>410000 Trust assets</b>	<b>410000</b>							

## Liabilities

VSPARK 27002065 (continued)

A	B	1	2	3	4	5	6	7
<b>311000 Liabilities to Latvijas Banka</b>								
Repo transactions	311124			x	x	x	x	
Marginal lending facility	311224			x	x	x	x	
Other liabilities	311924			x	x	x	x	
<b>311000</b>				x	x	x	x	
<b>312000 Liabilities to MFIs, excluding Latvijas Banka</b>								
Foreign central banks	312024	x	x					
Associated and affiliated MFIs, excluding money market funds	312025							
MFIs other than associated and affiliated MFIs, excluding money market funds	312026							
Money market funds	312027							
<b>312000</b>								
<b>320000 Deposits</b>								
Central government	320001							
Local government	320002							
Social security funds	320003							
Non-MMF investment funds and alternative investment funds	320004							
Other financial intermediaries	320005							
Financial auxiliaries	320006							
Captive financial institutions and money lenders	320007							
Insurance corporations	320008							
Pension funds	320009							
Public non-financial corporations	320010							
Private non-financial corporations	320011							
Households	320012							
Non-profit institutions serving households	320013							
<b>320000</b>								

VSPARK 27002065 (continued)

A		B	1	2	3	4	5	6	7
<b>330000</b>	<b>Debt securities issued</b>								
	Bonds	330100							
	Certificates of deposit	330200							
	Other	330900							
		<b>330000</b>							
<b>340000</b>	<b>Financial derivatives</b>								
	MFIs	340020							
	Non-MFIs	340030							
		<b>340000</b>							
<b>350000</b>	<b>Other liabilities</b>								
	Suspense accounts	350100							
	Items in transit	350200							
	Other	350900							
		<b>350000</b>							

VSPARK 27002065 (continued)

A		B	1	2	3	4	5	6	7
<b>360000</b>	<b>Deferred income and accrued expenses, excluding interest expenses</b>								
	Deferred income	361100							
	Accrued expenses, excluding interest expenses	361900							
		<b>360000</b>							
<b>362100</b>	<b>Accrued interest payable on liabilities to MFIs</b>	<b>362100</b>							
<b>362200</b>	<b>Accrued interest payable on deposits</b>	<b>362200</b>							
<b>362300</b>	<b>Accrued interest payable on debt securities issued</b>	<b>362300</b>							
<b>370000</b>	<b>Provisions for liabilities and charges</b>								
	Provisions for impairment of assets and off-balance-sheet liabilities	371000							
	Provisions for taxes	370800							
	Other provisions for charges	372000							
		<b>370000</b>							

VSPARK 27002065 (continued)

A		B	1	2	3	4	5	6	7
<b>380027</b>	<b>Money market fund shares or units</b>	<b>380027</b>							
<b>390000</b>	<b>Capital and reserves</b>								
	Paid-up capital	391000		x		x		x	
	Share premium	392000		x		x		x	
	Reserve capital	393000		x		x		x	
	Retained earnings/losses of previous years	394000		x	x	x	x	x	
	Retained earnings/losses of the reporting year	395000		x	x	x	x	x	
	Fixed assets revaluation reserve	396100		x	x	x	x	x	
	Revaluation reserve for financial assets at fair value	396200		x	x	x	x	x	
	Revaluation reserve for investments in the share capital of associated and affiliated companies	396300		x	x	x	x	x	
	Revaluation reserve for risk hedging instruments	396400		x	x	x	x	x	
	General risk reserve	396500		x	x	x	x	x	
		<b>390000</b>		x		x		x	
<b>300000</b>	<b>TOTAL liabilities</b> (311000+312000+320000+330000+340000+350000+360000+ +362100+362200+362300+370000+380027+390000)	<b>300000</b>							
<b>420000</b>	<b>Trust liabilities</b>								
	MFIs	420020							
	General government	420013							
	Other financial intermediaries, financial auxiliaries, Captive financial institutions, money lenders, insurance corporations and pension funds	420014							
	Non-financial corporations	420015							
	Households and non-profit institutions serving households	420016							
		<b>420000</b>							

## Off-balance-sheet items

VSPARK 27002065 (continued)

A	B	1	2	3	4	5	6	7
<b>510000</b>	<b>Contingent liabilities</b>							
	Guarantees and warranties	510100						
	Other	510900						
	<b>510000</b>							
<b>520000</b>	<b>Credit lines</b>							
	MFIs	520020						
	Central government	520001						
	Local government	520002						
	Social security funds	520003						
	Non-MMF investment funds and alternative investment funds	520004						
	Other financial intermediaries	520005						
	Financial auxiliaries	520006						
	Captive financial institutions and money lenders	520007						
	Insurance corporations	520008						
	Pension funds	520009						
	Public non-financial corporations	520010						
	Private non-financial corporations	520011						
	Households	520012						
	Non-profit institutions serving households	520013						
	<b>520000</b>							
<b>530000</b>	<b>Liabilities to customers, excluding credit lines</b>							
	Letters of credit	530100						
	Liabilities arising from granting loans	530200						
	Liabilities arising from credit cards	530300						
	Other	530900						
	<b>530000</b>							

VSPARK 27002065 (continued)

A	B	1	2	3	4	5	6	7
<b>550000 Financial derivatives' off-balance-sheet liabilities</b>	<b>550000</b>							

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

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

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

Governor of Latvijas Banka

I. Rimšēvičs



## Appendix 2

to Latvijas Banka's Regulation No. 132  
of 16 May 2014

## Explication of items of the "Monthly Financial Position Report"

VSPARK 27002066

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

**Appendix ABL**  
**to the "Monthly Financial Position Report"**  
(in whole euro)

Item	Item code	Country code/ Code of an international organisation	Currency code	Amount	Sector code of counterparty	MFI code	Maturity type code	Maturity band code	Instrument type code
A	1	2	3	4	5	6	7	8	9
<b>Vault cash</b>									
Vault cash	201124								
<b>TOTAL vault cash</b>	<b>201124</b>	Total	Total						
<b>Claims on MFIs, excluding Latvijas Banka</b>									
Foreign central banks									
Demand	203024								
With an agreed maturity	203024								
up to 6 months	203024								
6–12 months	203024								
1–2 years	203024								
2–5 years	203024								
over 5 years	203024								
Redeemable at notice	203024								
up to 3 months	203024								
3 months–1 year	203024								
1–2 years	203024								
over 2 years	203024								
Reverse <i>repo</i> transactions	203024								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Associated and affiliated MFIs, excluding money market funds									
Demand	203025								
With an agreed maturity									
up to 6 months	203025								
6–12 months	203025								
1–2 years	203025								
2–5 years	203025								
over 5 years	203025								
Redeemable at notice									
up to 3 months	203025								
3 months–1 year	203025								
1–2 years	203025								
over 2 years	203025								
Reverse repo transactions	203025								
MFIs other than associated and affiliated MFIs, excluding money market funds									
Demand	203026								
With an agreed maturity									
up to 6 months	203026								
6–12 months	203026								
1–2 years	203026								
2–5 years	203026								
over 5 years	203026								
Redeemable at notice									
up to 3 months	203026								
3 months–1 year	203026								
1–2 years	203026								
over 2 years	203026								
Reverse repo transactions	203026								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Money market funds									
Demand	203027								
With an agreed maturity									
up to 6 months	203027								
6–12 months	203027								
1–2 years	203027								
2–5 years	203027								
over 5 years	203027								
Redeemable at notice									
up to 3 months	203027								
3 months–1 year	203027								
1–2 years	203027								
over 2 years	203027								
Reverse repo transactions									
<b>Claims on MFIs, excluding Latvijas Banka, TOTAL</b>	<b>203000</b>	total	total						
<b>Loans to</b>									
Central governments									
Demand	240001								
With an original maturity									
up to 6 months	240001								
6–12 months	240001								
1–2 years	240001								
2–5 years	240001								
over 5 years	240001								
Reverse repo transactions	240001								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Local governments									
Demand									
With an original maturity									
up to 6 months	240002								
6–12 months	240002								
1–2 years	240002								
2–5 years	240002								
over 5 years	240002								
Reverse repo transactions									
Social security funds									
Demand	240003								
With an original maturity	240003								
up to 6 months	240003								
6–12 months	240003								
1–2 years	240003								
2–5 years	240003								
over 5 years	240003								
Reverse repo transactions	240003								
Investment funds, excluding money market funds, and alternative investment funds									
Demand	240004								
With an original maturity	240004								
up to 6 months	240004								
6–12 months	240004								
1–2 years	240004								
2–5 years	240004								
over 5 years	240004								
Reverse repo transactions	240004								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Other financial intermediaries									
Demand	240005								
With an original maturity									
up to 6 months	240005								
6–12 months	240005								
1–2 years	240005								
2–5 years	240005								
over 5 years	240005								
Reverse repo transactions	240005								
Financial auxiliaries									
Demand	240006								
With an original maturity									
up to 6 months	240006								
6–12 months	240006								
1–2 years	240006								
2–5 years	240006								
over 5 years	240006								
Reverse repo transactions	240006								
Captive financial institutions and money lenders									
Demand	240007								
With an original maturity									
up to 6 months	240007								
6–12 months	240007								
1–2 years	240007								
2–5 years	240007								
over 5 years	240007								
Reverse repo transactions	240007								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
<b>Insurance corporations</b>									
Demand	240008								
With an original maturity									
up to 6 months	240008								
6–12 months	240008								
1–2 years	240008								
2–5 years	240008								
over 5 years	240008								
Reverse <i>repo</i> transactions	240008								
<b>Pension funds</b>									
Demand	240009								
With an original maturity									
up to 6 months	240009								
6–12 months	240009								
1–2 years	240009								
2–5 years	240009								
over 5 years	240009								
Reverse <i>repo</i> transactions	240009								
<b>Public non-financial corporations</b>									
Demand	240010								
With an original maturity									
up to 6 months	240010								
6–12 months	240010								
1–2 years	240010								
2–5 years	240010								
over 5 years	240010								
Reverse <i>repo</i> transactions	240010								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Private non-financial corporations									
Demand	240011								
With an original maturity									
up to 6 months	240011								
6–12 months	240011								
1–2 years	240011								
2–5 years	240011								
over 5 years	240011								
Reverse repo transactions	240011								
Households									
Demand	240012								
With an original maturity									
up to 6 months	240012								
6–12 months	240012								
1–2 years	240012								
2–5 years	240012								
over 5 years	240012								
Reverse repo transactions	240012								
Non-profit institutions serving households									
Demand	240013								
With an original maturity									
up to 6 months	240013								
6–12 months	240013								
1–2 years	240013								
2–5 years	240013								
over 5 years	240013								
Reverse repo transactions	240013								
<b>TOTAL loans</b>	<b>240000</b>	total	total						

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
<b>Liabilities to MFIs, excluding Latvijas Banka</b>									
Foreign central banks									
Overnight	312024								
With an agreed maturity	312024								
up to 6 months	312024								
6–12 months	312024								
1–2 years	312024								
2–5 years	312024								
over 5 years	312024								
Redeemable at notice	312024								
up to 3 months	312024								
3 months–1 year	312024								
1–2 years	312024								
over 2 years	312024								
Repo transactions	312024								
Associated and affiliated MFIs, excluding money market funds									
Overnight	312025								
With an agreed maturity	312025								
up to 6 months	312025								
6–12 months	312025								
1–2 years	312025								
2–5 years	312025								
over 5 years	312025								
Redeemable at notice	312025								
up to 3 months	312025								
3 months–1 year	312025								
1–2 years	312025								
over 2 years	312025								
Repo transactions	312025								



VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
To MFIs other than associated and affiliated MFIs, excluding money market funds									
Overnight	312026								
With an agreed maturity	312026								
up to 6 months	312026								
6–12 months	312026								
1–2 years	312026								
2–5 years	312026								
over 5 years	312026								
Redeemable at notice	312026								
up to 3 months	312026								
3 months–1 year	312026								
1–2 years	312026								
over 2 years	312026								
Repo transactions	312026								
To money market funds									
Overnight	312027								
With an agreed maturity	312027								
up to 6 months	312027								
6–12 months	312027								
1–2 years	312027								
2–5 years	312027								
over 5 years	312027								
Redeemable at notice	312027								
up to 3 months	312027								
3 months–1 year	312027								
1–2 years	312027								
over 2 years	312027								
Repo transactions	312027								
<b>Liabilities to MFIs, excluding Latvijas Banka, TOTAL</b>	<b>312000</b>	total	total						

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
<b>Deposits</b>									
Central government									
Overnight	320001								
With an agreed maturity	320001								
up to 6 months	320001								
6–12 months	320001								
1–2 years	320001								
2–5 years	320001								
over 5 years	320001								
Redeemable at notice	320001								
up to 3 months	320001								
3 months–1 year	320001								
1–2 years	320001								
over 2 years	320001								
Repo transactions	320001								
Local government									
Overnight	320002								
With an agreed maturity	320002								
up to 6 months	320002								
6–12 months	320002								
1–2 years	320002								
2–5 years	320002								
over 5 years	320002								
Redeemable at notice	320002								
up to 3 months	320002								
3 months–1 year	320002								
1–2 years	320002								
over 2 years	320002								
Repo transactions	320002								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Social security funds									
Overnight	320003								
With an agreed maturity	320003								
up to 6 months	320003								
6–12 months	320003								
1–2 years	320003								
2–5 years	320003								
over 5 years	320003								
Redeemable at notice	320003								
up to 3 months	320003								
3 months–1 year	320003								
1–2 years	320003								
over 2 years	320003								
Repo transactions	320003								
Non-MMF investment funds and alternative investment funds									
Overnight	320004								
With an agreed maturity	320004								
up to 6 months	320004								
6–12 months	320004								
1–2 years	320004								
2–5 years	320004								
over 5 years	320004								
Redeemable at notice	320004								
up to 3 months	320004								
3 months–1 year	320004								
1–2 years	320004								
over 2 years	320004								
Repo transactions	320004								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Other financial intermediaries									
Overnight	320005								
With an agreed maturity	320005								
up to 6 months	320005								
6–12 months	320005								
1–2 years	320005								
2–5 years	320005								
over 5 years	320005								
Redeemable at notice	320005								
up to 3 months	320005								
3 months–1 year	320005								
1–2 years	320005								
over 2 years	320005								
Repo transactions	320005								
Financial auxiliaries									
Overnight	320006								
With an agreed maturity	320006								
up to 6 months	320006								
6–12 months	320006								
1–2 years	320006								
2–5 years	320006								
over 5 years	320006								
Redeemable at notice	320006								
up to 3 months	320006								
3 months–1 year	320006								
1–2 years	320006								
over 2 years	320006								
Repo transactions	320006								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Captive financial institutions and money lenders									
Overnight	320007								
With an agreed maturity	320007								
up to 6 months	320007								
6–12 months	320007								
1–2 years	320007								
2–5 years	320007								
over 5 years	320007								
Redeemable at notice	320007								
up to 3 months	320007								
3 months–1 year	320007								
1–2 years	320007								
over 2 years	320007								
Repo transactions	320007								
Insurance corporations									
Overnight	320008								
With an agreed maturity	320008								
up to 6 months	320008								
6–12 months	320008								
1–2 years	320008								
2–5 years	320008								
over 5 years	320008								
Redeemable at notice	320008								
up to 3 months	320008								
3 months–1 year	320008								
1–2 years	320008								
over 2 years	320008								
Repo transactions	320008								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Pension funds									
Overnight	320009								
With an agreed maturity	320009								
up to 6 months	320009								
6–12 months	320009								
1–2 years	320009								
2–5 years	320009								
over 5 years	320009								
Redeemable at notice	320009								
up to 3 months	320009								
3 months–1 year	320009								
1–2 years	320009								
over 2 years	320009								
Repo transactions	320009								
Public non-financial corporations									
Overnight	320010								
With an agreed maturity	320010								
up to 6 months	320010								
6–12 months	320010								
1–2 years	320010								
2–5 years	320010								
over 5 years	320010								
Redeemable at notice	320010								
up to 3 months	320010								
3 months–1 year	320010								
1–2 years	320010								
over 2 years	320010								
Repo transactions	320010								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Private non-financial corporations									
Overnight	320011								
With an agreed maturity	320011								
up to 6 months	320011								
6–12 months	320011								
1–2 years	320011								
2–5 years	320011								
over 5 years	320011								
Redeemable at notice	320011								
up to 3 months	320011								
3 months–1 year	320011								
1–2 years	320011								
over 2 years	320011								
Repo transactions	320011								
Households									
Overnight	320012								
With an agreed maturity	320012								
up to 6 months	320012								
6–12 months	320012								
1–2 years	320012								
2–5 years	320012								
over 5 years	320012								
Redeemable at notice	320012								
up to 3 months	320012								
3 months–1 year	320012								
1–2 years	320012								
over 2 years	320012								
Repo transactions	320012								

VSPARK 27002066 (continued)

A	1	2	3	4	5	6	7	8	9
Non-profit institutions serving households									
Overnight	320013								
With an agreed maturity	320013								
up to 6 months	320013								
6–12 months	320013								
1–2 years	320013								
2–5 years	320013								
over 5 years	320013								
Redeemable at notice	320013								
up to 3 months	320013								
3 months–1 year	320013								
1–2 years	320013								
over 2 years	320013								
Repo transactions	320013								
<b>TOTAL deposits</b>	<b>320000</b>	total	total						
<b>Debt securities issued</b>									
with maturity of up to 1 year	330000								
with maturity of 1–2 years	330000								
with maturity of over 2 years	330000								
<b>TOTAL debt securities issued</b>	<b>330000</b>	total	total						

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

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

Governor of Latvijas Banka

I. Rimšēvičs



Appendix 3  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

VSPARK 27002067

**Credit card debt, revolving loans and overdrafts granted in euro**

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

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

Code of the MFI/\_\_\_/\_\_\_/

**Appendix B-P**  
**to the Monthly Financial Position Report**  
(in whole euro)

Item	Item code	Revolving loans and overdraft	Credit cards	
			Convenience credit	Extended credit
A	B	1	2	3
<b>Residents</b>				
Non-financial corporations	2410151			
Households and non-profit institutions serving households	2410161			
<b>Residents of other euro area countries</b>				
Non-financial corporations	2410152			
Households and non-profit institutions serving households	2410162			
<b>Total</b> (2410151+2410161+2410152+ +2410162)	<b>2410400</b>			

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

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

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 4  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

**Profit and loss statement**

VSPARK 27002068

as at January– \_\_\_\_\_ 20\_\_

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

Code of the MFI/\_\_\_/\_\_\_/\_\_\_

**Appendix F**

**to the Monthly Financial Position Report**  
(in whole euro)

Item	Item code	Residents	Non-residents	Total (1+2)
A	B	1	2	3
<b>Interest income on claims on MFIs</b>				
Central banks	810324			
Associated and affiliated MFIs, excluding money market funds	810325			
MFIs other than associated and affiliated MFIs, excluding money market funds	810326			
Money market funds	810327			
	<b>810310</b>			
<b>Interest income on loans to non-MFIs</b>				
Central government	814001			
Local government	814002			
Social security funds	814003			
Non-MMF investment funds and alternative investment funds	814004			
Other financial intermediaries	814005			
Financial auxiliaries	814006			
Captive financial institutions and money lenders	814007			
Insurance corporations	814008			
Pension funds	814009			
Non-financial corporations	814015			
Households and non-profit institutions serving households	814016			
	<b>814020</b>			
<b>Interest income on short-term debt securities (incl. other fixed-income securities)</b>				
MFIs	815110			
Central government	815101			
Local government	815102			
Social security funds	815103			
Non-MMF investment funds and alternative investment funds	815104			
Other financial intermediaries	815105			
Financial auxiliaries	815106			
Captive financial institutions and money lenders	815107			
Insurance corporations	815108			
Pension funds	815109			
Non-financial corporations	815115			

VSPARK 27002068 (continued)

A	B	1	2	3
Non-profit institutions serving households	815116			
	<b>815100</b>			
<b>Interest income on long-term debt securities (incl. other fixed-income securities)</b>				
MFI	815210			
Central government	815201			
Local government	815202			
Social security funds	815203			
Non-MMF investment funds and alternative investment funds	815204			
Other financial intermediaries	815205			
Financial auxiliaries	815206			
Captive financial institutions and money lenders	815207			
Insurance corporations	815208			
Pension funds	815209			
Non-financial corporations	815215			
Non-profit institutions serving households	815216			
	<b>815200</b>			
<b>Other interest income</b>	<b>819000</b>			
<b>TOTAL interest income</b> (810310+814020+815100+815200+819000)	<b>810000</b>			

VSPARK 27002068 (continued)

A	B	1	2	3
<b>Interest expense on liabilities to MFIs</b>				
Central banks	821024			
Associated and affiliated MFIs, excluding money market funds	821025			
MFIs other than associated and affiliated MFIs, excluding money market funds	821026			
Money market funds	821027			
	<b>821010</b>			
<b>Interest expense on non-MFI deposits</b>				
Central government	822001			
Local government	822002			
Social security funds	822003			
Non-MMF investment funds and alternative investment funds	822004			
Other financial intermediaries	822005			
Financial auxiliaries	822006			
Captive financial institutions and money lenders	822007			
Insurance corporations	822008			
Pension funds	822009			
Non-financial corporations	822015			
Households and non-profit institutions serving households	822016			
	<b>822020</b>			
<b>Interest expense on issued short-term debt securities</b>	<b>823100</b>			
<b>Interest expense on issued long-term debt securities</b>	<b>823200</b>			
<b>Other interest expense</b>	<b>829000</b>			
<b>TOTAL interest expense</b> (821010+822020+823100+823200+829000)	<b>820000</b>			
<b>Net interest income</b> (810000–820000)	<b>A</b>			

VSPARK 27002068 (continued)

A	B	1	2	3
<b>Dividend income</b>				
Income on shares and other variable-yield securities	831600			
Income on holdings in associated and affiliated companies' share capital	831700			
	<b>831000</b>			
<b>Fees and commissions and other similar income</b>				
Cash operations	832100			
Account management	832200			
Settlements and payments	832300			
Securities trading	832400			
Payment card servicing	832500			
Lending	832600			
Asset management	832700			
Custodian bank's services	832800			
Other	832900			
	<b>832000</b>			
<b>Fees and commissions and other similar expenses</b>				
Processing of transfers and settlements	843100			
Payment cards	843200			
Transactions in securities	843300			
Loan servicing	843400			
Asset management	843500			
Custodian bank's services	843600			
Other	843900			
	<b>843000</b>			
<b>Gain/loss arising from dealing in financial instruments</b>				
Gain/loss arising from dealing in foreign currencies	851000			
Gain/loss arising from dealing in securities	852000			
Gain/loss arising from dealing in other financial instruments	853000			
	<b>850000</b>			
<b>Surplus/deficit arising from revaluation of financial instruments</b>				
Surplus/deficit arising from revaluation of foreign currencies	861000	x		
Surplus/deficit arising from revaluation of debt securities	862000			
Surplus/deficit arising from revaluation of shares	863000			
Surplus/deficit arising from revaluation of other financial instruments	864000			
	<b>860000</b>			
<b>Gain/loss arising from financial activities</b> (A+831000+832000–843000+850000+860000)	<b>B</b>	x	x	

VSPARK 27002068 (continued)

A	B	1	2	3
<b>Other ordinary income</b>				
Penalty	871100			
Other income	871900			
	<b>871000</b>			
<b>Administrative expenses</b>				
Remuneration to the Council and the Executive Board	881100			
Remuneration to the staff	881200			
Compulsory state social security contributions	881300			
Tax	881400			
Business trips	881500			
Postal and communication services	881600			
Information and computer services	881700			
Other services	881800			
Other expenses	881900			
	<b>881000</b>			
<b>Amortisation of intangible assets, depreciation and disposal of fixed assets</b>				
Buildings	882100	x	x	
Equipment, transport vehicles and other fixed assets	882200	x	x	
Intangible assets	882300	x	x	
	<b>882000</b>	x	x	
<b>Other ordinary expenses</b>				
Payments to funds and participation fees	883100			
Other expenses	883200			
	<b>883000</b>			
<b>Expenses on provisions for loan impairment and charges</b>				
Provisions for impairment of assets and off-balance-sheet liabilities	887700	x	x	
Provisions for other charges	887500	x	x	
Losses arising from loans written off	887600			
	<b>887000</b>	x	x	

VSPARK 27002068 (continued)

A	B	1	2	3
<b>Income arising from a decrease in provisions</b>				
Decrease in provisions	872100	x	x	
Recovery of assets write-offs	872200			
	<b>872000</b>	x	x	
<b>Adjustment for a decrease in the value of financial assets at fair value</b>	<b>873000</b>			
<b>Adjustment for a decrease in the value of investments in the share capital of associated and affiliated companies</b>	<b>874000</b>			
<b>Profit/loss before tax</b> (B+871000-881000-882000-883000-887000+ +872000+873000+874000)	<b>C</b>	x	x	
<b>Corporate income tax</b>	<b>89000</b>	x	x	
<b>Retained profit/loss of the reporting year</b> (C-89000)	<b>E</b>	x	x	*

\* The total of column 3 shall be equal to the total of column 7 of liabilities item 395000 in the Monthly Financial Position Report.

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

Prepared by \_\_\_\_\_ Submission date \_\_\_\_\_  
(name, surname; phone number)

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 5  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

**Trust assets**

VSPARK 27002069

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

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

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

**Appendix J**  
**to the Monthly Financial Position Report**  
(in whole euro) **J-R**

**Management of resident funds**

Item	Item code	Residents	Non-residents		Total (1+2+3)
		In euro and foreign currencies	Euro	In foreign currencies	
A	B	1	2	3	4
<b>Claims on MFIs</b>					
Short-term	4111201				
Long-term	4112201				
	<b>4110201</b>				
<b>Loans to non-MFIs</b>					
Short-term	4121301				
Long-term	4122301				
	<b>4120301</b>				
<b>Debt securities and other fixed-income securities</b>					
Short-term	4131001				
Long-term	4132001				
	<b>4130001</b>				
<b>Shares, investment fund shares or units and other variable- yield securities</b>					
	<b>4140001</b>				
<b>Other</b>	<b>4190001</b>				
<b>Total</b> (4110201+4120301+4130001+ +4140001+4190001)	<b>4100001</b>				*

\* The total of column 4 shall be equal to the total of columns 1 and 2 of liabilities item 420000 in the Monthly Financial Position Report.



VSPARK 27002069 (continued)  
(in whole euro) **J-N**

**Management of non-resident funds**

Item	Item code	Residents		Non-residents	Total (1+2+3)
		Euro	In foreign currencies	Euro and foreign currencies	
A	B	1	2	3	4
<b>Claims on MFIs</b>					
Short-term	4111202				
Long-term	4112202				
	<b>4110202</b>				
<b>Loans to non-MFIs</b>					
Short	4121302				
Long-term	4122302				
	<b>4120302</b>				
<b>Short-term debt securities and other fixed-income securities</b>					
MFIs	4131202				
Government	4131132				
Non-MFIs, excluding the government	4131172				
	<b>4131002</b>				
<b>Long-term debt securities and other fixed-income securities</b>					
MFIs	4132202				
Government	4132132				
Non-MFIs, excluding the government	4132172				
	<b>4132002</b>				
<b>Shares, investment fund shares or units and other variable-yield securities</b>					
	<b>4140002</b>				
<b>Other</b>	<b>4190002</b>				
<b>Total</b> (4110202+4120302+4131002+4132002+4140002+4190002)	<b>4100002</b>				*

\* The total of column 4 shall be equal to the total of columns 3–6 of liabilities item 420000 in the Monthly Financial Position Report.

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

Prepared by \_\_\_\_\_ Submission date \_\_\_\_\_  
(name, surname; phone number)

Governor of Latvijas Banka

I. Rīmšēvičs

Appendix 6  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

**Report on electronic money**

VSPARK 27002070

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

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

Code of the MFI/\_\_\_/\_\_\_/\_\_\_

**Appendix K**  
**to the Monthly Financial Position Report**  
(in whole euro)

Item	Item code	Residents				Residents of other euro area countries				Residents of other foreign countries	Total (1+..+9)
		MFIs	Central government	Local government	Non-MFIs, excluding the government	MFIs	Central government	Local government	Non-MFIs, excluding the government		
A	B	1	2	3	4	5	6	7	8	9	10
<b>Liabilities</b>											
Overnight deposits											
<b>In euro</b>											
incl. hardware-based electronic money	321145										
software-based electronic money	321245										
<b>In other foreign currencies</b>											
incl. hardware-based electronic money	321165										
software-based electronic money	321265										
<b>Total electronic money (321145+321245+321165+321265)</b>	<b>321000</b>										

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

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

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 7  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

**Loans in the breakdown by residual maturity and by interest rate reset period**

VSPARK 27002071

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

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

**Appendix M**  
**to the Financial Position Report**  
(in whole euro)

Code of the MFI [ ][ ][ ]

Item	Item code	In euro					
		With an agreed maturity of over 1 year			With an agreed maturity of over 2 years		
			of which with a residual maturity of up to 1 year	of which with a residual maturity of over 1 year and interest rate reset period ≤ 1 year		of which with a residual maturity of up to 2 years	of which with a residual maturity of over 2 years and interest rate reset period ≤ 2 years
A	B	1	2	3	4	5	6
<b>Residents</b>							
Non-financial corporations	2400151						
Households and non-profit institutions serving households	2400161						
<b>Residents of other euro area countries</b>							
Non-financial corporations	2400152						
Households and non-profit institutions serving households	2400162						
<b>Total</b> (2400151+2400161+2400152+2400162)	<b>2400400</b>						

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

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

Governor of Latvijas Banka

I. Rimšēvičs

Appendix 8  
to Latvijas Banka's Regulation No. 132  
of 16 May 2014

**Report on share capital**

VSPARK 27002072

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

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

Code of the MFI /\_/\_/

**Appendix N  
to the Monthly Financial Position Report**

Shareholder's identifier	Code of the country of residency of shareholder	Sector code of shareholder <sup>1</sup>	Book value of shares (in whole euro)
1	2	3	4
<b>TOTAL</b>	x	x	*

<sup>1</sup> Shall be specified in accordance with Appendix 12 hereto.

\* The total of column 4 shall be equal to the total of column 7 of liabilities item 391000 of the Monthly Financial Position Report.

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

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

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

Governor of Latvijas Banka

I. Rimšēvičs

## Changes in items of the Monthly Financial Position Report and Appendix ABL

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

VSPARK 27002073

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

### Explanation of the Monthly Financial Position Report and Appendix ABL (in whole euro)

Code of the MFI/\_\_\_/\_\_\_/\_\_\_

Item code	Column code	Amount		Changes		Code of the reason for changes <sup>1</sup>	Reason for changes
		in the previous month	in the reporting month	(2-1)	% (3:1)		
A	B	1	2	3	4	5	6
<b>Assets</b>							
<b>Liabilities</b>							
<b>Appendix ABL items*</b>							
<b>Off-balance sheet items</b>							

<sup>1</sup> DAR – a transaction; PRK – reclassification; PRV – revaluation; CIT – other.

\* Shall be specified only, if the reason for change is reclassification.

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

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

Governor of Latvijas Banka

I. Rimšēvičs

VSPARK 27002074

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

## Explanation of the Monthly Financial Position Report

Code of the MFI /\_/\_/\_/

(in whole euro)

[illegible]

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

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

Governor of Latvijas Banka

I. Rimšēvičs

VSPARK 27002075

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

**Explanation of  
the Monthly Financial Position Report  
(in whole euro)**

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

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

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

Governor of Latvijas Banka

I. Rimšēvičs

**Codes used in Appendix ABL**

Name	Code	Explanation
1	2	3
Counterparty's sector code	SK111	Public non-financial corporations
	SK112	Private non-financial corporations
	SK121	Central banks
	SK122	MFIs, excluding money market funds
	SK12201	Associated and affiliated MFIs, excluding money market funds
	SK12202	MFIs other than associated and affiliated MFIs, excluding money market funds
	SK123	Money market funds
	SK124	Non-MMF investment funds and alternative investment funds
	SK125	Other financial intermediaries
	SK125A	Other financial intermediaries, excluding CCP and FVC
	SK1256	Central counterparties (CCP)
	SK1254	Financial vehicle corporations (FVC)
	SK126	Financial auxiliaries
	SK127	Captive financial institutions and money lenders
	SK128	Insurance corporations
	SK129	Pension funds
	SK1311	Central governments
	SK1313	Local governments
	SK1314	Social security funds
	SK14	Households
	SK14C	Households, excluding sole proprietors
	SK142	Sole proprietors
	SK15	Non-profit institutions serving households
	SK9	No information available
Code of maturity type	TV111	Demand
	TV112	With an agreed maturity
	TV12	Redeemable at notice
	TV13	Repo transactions
	TV14	Reverse repo transactions
	TV15	Overnight
	TV16	With an original maturity
Code of maturity band	00D01D	Overnight
	00M00M	Demand
	00M03M	Up to 3 months
	00M06M	Up to 6 months
	03M12M	3–12 months
	06M12M	6–12 months
	00M12M	Up to 1 year
	01G02G	1–2 years



1	2	3
	02G05G	2–5 years
	02G99G	Over 2 years
	05G99G	Over 5 years
	00R99R	Repo transactions
	99R00R	Reverse repo transactions
Instrument type code	IV201	Structured deposits
	IV202	Transferable deposits
	IV203	Non-transferable deposits
	IV301	Structured debt securities issued
	IV302	Debt securities issued with a maturity of up to 2 years and nominal capital guarantee upon maturity below 100%
	IV404	Syndicated loans
	IV405	Lending for house purchase
	IV406	Consumer credit
	IV407	Other loans

Governor of Latvijas Banka

I. Rimšēvičs