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Regulation No 218

**Regulation on Compiling and Submitting the Statistical Data on the Financial  
Position of Credit Institutions and Other Monetary Financial Institutions (MBP)**

Issued pursuant to  
Paragraph two of Section 63  
of the Law on Latvijas Banka

**I. General Provisions**

1. The Regulation establishes:

- 1.1. the requirements and procedure pursuant to which a credit institution, a credit union or an electronic money institution that has started issuing electronic money, a money market fund managed by an investment management company or an alternative investment fund manager (registered in a country of the European Economic Area) registered in Latvia, as well as a Latvian branch of a credit institution or a monetary financial institution registered in a foreign country (hereinafter referred to as the "reporting agent") compile and submit the statistical data on their financial position (hereinafter referred to as the "statistical data");
- 1.2. the deadlines for submitting the statistical data;
- 1.3. the duration for storing the statistical data.

2. The 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 those investors pursuant to the investment policy. An alternative investment fund is not an investment fund within the meaning of the Law on Investment Management Companies;
- 2.2. insurance corporation – a financial corporation that is mainly engaged in financial intermediation as a consequence of the pooling of risks, primarily in the form of direct insurance or reinsurance;
- 2.3. foreign country – a country other than Latvia;
- 2.4. 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);
- 2.5. 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;

2.6. 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;

2.7. other financial intermediaries, except insurance corporations and pension funds (hereinafter referred to as "other financial intermediaries") – 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 or investment fund shares or units, or related to insurance, pension and standardised guarantee schemes (including corporations engaged in lending (e.g. financial leasing companies, factoring companies, export/import financing companies), investment firms (including those that are non-MFI credit institutions), financial vehicle corporations, central counterparties and venture capital corporations);

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

2.9. 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;

2.10. financial auxiliary – a financial corporation that 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 monetary financial institutions, financial institutions and the financial market (e.g. JSC Nasdaq Riga, Nasdaq CSD SE, insurance brokerage companies, currency exchange companies, investment management companies, head offices whose subsidiaries or most of the subsidiaries are financial corporations, as well as private pension funds, excluding pension plans);

2.11. pension funds – financial corporations that insure social risk of their members by pooling and investing voluntary contributions made by members themselves or for their benefit to provide such members with extra old age or disability pension capital. In Latvia, this sector comprises pension plans and state-funded pension schemes. Private pension funds, excluding pension plans, are classified in the financial auxiliaries sector;

2.12. captive financial institutions and money lenders – financial institutions that 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 also includes holding companies that hold a controlling level of equity in a group of subsidiary corporations and whose principal activity is owning the group without providing any other services to the corporations in which this holding company holds equity i.e. they do not administer or manage other units;

2.13. household:

2.13.1. a natural person or a group of natural persons in the capacity of a consumer and a producer of goods and a provider of non-financial services exclusively for its own final use;

2.13.2. a sole proprietor is an economic unit that 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 that organises its accounting registers in accordance with the single-entry system;

2.14. non-profit institution serving households – a separate legal entity that provides goods and services to natural persons or groups of natural persons and that derives resources mainly from voluntary contributions in cash or kind, from payments made by the general government and from property income, e.g. a trade union, a professional or educational association, a consumer association, a political party, a church, a religious community, as well as a culture, recreation or sports club, a charity, support or aid organisation;

2.15. monetary financial institution (hereinafter referred to as the "MFI") – a central bank, credit institution (excluding non-MFI credit institutions), 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 loans and invest in securities, as well as an electronic money institution whose core business is issuing of electronic money. In Latvia, MFIs are Latvijas Banka, credit institutions registered in Latvia (excluding non-MFI credit institutions), credit unions, electronic money institutions that have started issuing electronic money, money market funds managed by investment management companies registered in a European Economic Area country, as well as Latvian branches of MFIs registered in foreign countries;

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

2.16.1. the investment management company managing the fund makes investments, preserving the fund's principal amount and ensuring a return in line with the interest rate on money market instruments, calculates the fund's net asset value and the price of its shares/units on a daily basis, as well as sells and repurchases its shares/units;

2.16.2. its investments are made in financial instruments with a residual maturity of 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;

2.16.3. the weighted average maturity of its investment portfolio is 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 is up to and including 12 months (for a short-term money market fund – up to and including 120 days);

2.17. non-financial corporation – an institutional unit whose principal activity is producing goods and providing non-financial services, including an economic unit that 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 that organises its accounting registers in accordance with the double-entry system, head offices whose subsidiaries or most of the subsidiaries are non-financial corporations;

2.18. non-MFIs – customers other than MFIs, including the general government, investment funds, excluding money market 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;

2.19. non-MFI credit institution – a non-MFI credit institution within the meaning of Article 2(4) of Regulation (EU) 2021/379 of the European Central Bank of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2);

2.20. non-residents – all institutional units registered in foreign countries, and natural persons whose households are located outside Latvia or who are staying in Latvia for a period of time of less than one year (excluding students), as well as MFI branches registered in foreign countries, diplomatic and consular representative offices of foreign countries, representative offices of international organisations and other representative offices in Latvia;

2.21. affiliated company – a credit institution, financial institution or non-financial corporation that, in relation to MFI, is a subsidiary, a parent company or another subsidiary of the same parent company (hereinafter also referred to as the "affiliated MFI" where there is an affiliation relationship between the MFI and another MFI);

2.22. residents – all institutional units, including foreign ones, registered and operating in Latvia, and natural persons whose households are located in Latvia and who do not leave Latvia for a period of time exceeding one year (except students), as well as Latvian diplomatic, consular and other representative offices in foreign countries;

2.23. associated company – a credit institution, financial institution or non-financial corporation that is directly or indirectly (via a subsidiary) 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 referred to as the "associated MFI", where the above relationship exists between the MFI and another MFI);

2.24. 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:

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

2.24.2. the 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 Latvia, the State Social Insurance Agency is the social security fund;

2.25. international organisations – 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 Investment Bank, the European Commission, the Bank for International Settlements and the International Monetary Fund) and shall be disclosed in accordance with the List of the Sectors of International Organisations (see the section "Statistics" of Latvijas Banka's website ([www.bank.lv](http://www.bank.lv)));

2.26. general government – public institutional units that are producers of goods or providers of services intended for individual or collective consumption free of charge or at economically insignificant prices and are primarily financed from the compulsory payments (taxes and duties) imposed on economic agents, as well as institutional units engaged in the redistribution of national income or wealth. The general government in Latvia includes the 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;

2.27. 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;

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

2.29. marginal lending facility – a standing facility that is offered by the Eurosystem to the participants of the Eurosystem's monetary policy operations organised by Latvijas Banka to receive overnight loans at a pre-specified interest rate against eligible collateral from Latvijas Banka;

2.30. revolving loan – a loan having the following features:

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

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

2.30.3. the credit may be used repeatedly;

2.31. overdraft – a debit balance on a current account;

- 2.32. residual maturity – a period from the end date of the period for which the statistical data are compiled up to the agreed maturity of a transaction;
- 2.33. debt securities issued with an original maturity of up to two years and nominal capital guarantee below 100% – hybrid instruments that are issued by MFIs with an original maturity of up to two years and that at maturity may have contractual redemption value in the issuing currency 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);
- 2.34. long-term debt securities – debt securities issued with an original maturity of over one year;
- 2.35. short-term debt securities – debt securities issued with an original maturity of up to and including one year;
- 2.36. 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;
- 2.37. 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 personal use or rental to other persons, building or refurbishment, including loans for house purchase that are secured by residential property or other assets, mortgage loans and loans for renovation of a house or a flat that add value to the economic features of the house or the flat;
- 2.38. non-negotiable debt securities – debt securities that are not negotiable and cannot be freely traded on the secondary securities market;
- 2.39. deposits redeemable at notice – funds that are deposited with the MFI without an agreed maturity and may be withdrawn either subject to notifying the MFI within an agreed period of prior notice or subject to payment of a substantial penalty (e.g. savings deposits);
- 2.40. overnight deposits – deposits that 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 shall also include:
- 2.40.1. balances (interest-bearing or not) that are immediately convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant penalty or restriction, but that are not transferable;
- 2.40.2. balances (interest-bearing or not) representing prepaid amounts related to a hardware-based or software-based electronic money (e.g. prepaid cards);
- 2.40.3. loans to be repaid on the next business day following that on which the loan was granted;
- 2.41. deposit facility – a standing facility that is offered by the Eurosystem to the participants of the Eurosystem's monetary policy operations organised by Latvijas Banka to make an overnight deposit with Latvijas Banka at a pre-specified interest rate;
- 2.42. convenience credit card credit – a credit granted by the MFI to a household or non-financial corporation as a holder of a credit card or a card with the delayed debit function at an interest rate of 0% in the period between the payment transactions effectuated with the card during one billing cycle and the date at which the debit balances from this specific billing cycle become due;
- 2.43. extended credit card credit – a credit subsequent to the convenience credit card credit, i.e. a debit amount on the card account that 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 make minimum instalments per month to repay the extended credit at least partially;

2.44. 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 and liabilities to MFIs;

2.45. 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 a current account;

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

2.47. transferable deposits – overnight deposits that 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 that can be used for cash withdrawal and deposits wherefrom funds can be withdrawn or transferred only through another account of the same customer are not included under the category of transferable deposits;

2.48. refinancing transactions – market operations that are offered by the Eurosystem and conducted by Latvijas Banka in the form of auctions of reverse transactions, whereby the participants of the Eurosystem's monetary policy operations organised by Latvijas Banka are granted loans against eligible collateral;

2.49. 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;

2.50. 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;

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

2.52. 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 (for debt securities);

2.53. time deposit operations – market operations that are offered by the Eurosystem and conducted by Latvijas Banka in the form of auctions, whereby deposits of agreed maturity are received from the participants of the Eurosystem's monetary policy operations organised by Latvijas Banka;

2.54. securitisation – a process of the economic transfer of exposures being securitised (such as loans), i.e. transfer of economic benefits and risks, to a financial vehicle corporation that is established for securitisation only and that issues securities;

2.55. customer – a natural or legal person or other legal entity to whom the reporting agent provides financial services.

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

4. The statistical data are necessary for the performance of Latvijas Banka's tasks, including the tasks of compiling financial statistics and the balance of payments in compliance with the requirements of the legal acts of the European Union, including those

of the European Central Bank, ensuring the implementation of the monetary policy of the European Central Bank, conducting financial stability analysis and informing other institutions and the general public of the development of the MFI sector in Latvia.

5. Latvijas Banka may transfer the statistical data to the institutions referred to in Paragraphs two and three of Section 71 of the Law on Latvijas Banka subject to the requirements stipulated therein.

6. Latvijas Banka stores the statistical data for an unlimited duration.

## **II. List of MFIs**

7. Latvijas Banka establishes, maintains and updates, on a regular basis, the List of MFIs of Latvia (hereinafter referred to as the "list") in the section "Statistics" of Latvijas Banka's website ([www.bank.lv](http://www.bank.lv)). The list is also available on the European Central Bank's website, where the European Central Bank publishes, on a regular basis, the list of MFIs of the European Union countries (see the section "Statistics" of Latvijas Banka's website ([www.bank.lv](http://www.bank.lv))).

8. The list is maintained for statistical purposes and shall be used solely as a source of information.

9. Taking into account the fact that investment funds and alternative investment funds might not be legal entities in Latvia, the statistical data on the money market funds included in the list shall be provided by the respective investment management company or the alternative investment fund manager.

## **III. General Requirements and Procedure for Compiling and Submitting the Statistical Data and the Submission Deadlines**

10. The reporting agent shall compile the statistical data in accordance with the following Appendices to the Regulation:

10.1. Appendix 1 "Monthly Financial Position Report" (hereinafter referred to as the "Monthly Financial Position Report");

10.2. Appendix 2 "Appendix ABL: Breakdown of the Items of the Monthly Financial Position Report" (hereinafter referred to as the "Appendix ABL");

10.3. Appendix 3 "Appendix B-P: Credit Card Debt, Revolving Loans and Overdrafts" (hereinafter referred to as the "Appendix B-P");

10.4. Appendix 4 "Appendix F: Profit or Loss Statement" (hereinafter referred to as the "Appendix F");

10.5. Appendix 5 "Appendix J: Trust Assets" (hereinafter referred to as the "Appendix J");

10.6. Appendix 6 "Appendix K: Report on Electronic Money" (hereinafter referred to as the "Appendix K");

10.7. Appendix 7 "Appendix M: Loans in the Breakdown by Residual Maturity and by Interest Rate Reset Period" (hereinafter referred to as the "Appendix M");

10.8. Appendix 8 "Appendix N: Report on Share Capital" (hereinafter referred to as the "Appendix N");

10.9. Appendix 9 "Changes in the Items of the Monthly Financial Position Report" (hereinafter referred to as the "Explication of Changes in the Items of the Monthly Financial Position Report");

10.10. Appendix 10 "Explication of Other Assets" (hereinafter referred to as the "Explication of Other Assets");

10.11. Appendix 11 "Explication of other liabilities" (hereinafter referred to as the "Explication of Other Liabilities").

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

11.1. by credit institutions and investment management companies or alternative investment fund managers that manage money market funds – about the positions as at the end of each calendar month, within seven business days after the end of the respective calendar month;

11.2. 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 respective period;

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

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

12.1. by credit institutions – for a period from the beginning of the year to the end of the respective calendar month, within seven business days after the end of the respective calendar month;

12.2. 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 respective period;

12.3. by investment management companies and alternative investment fund managers 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 respective period;

12.4. by electronic money institutions – for a period from the beginning of the year until 30 June and 31 December, within six business days after the end of the respective period.

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

13.1. by credit institutions and investment management companies or alternative investment fund managers that manage money market funds – about the positions as at the end of each calendar month;

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

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

14. 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 respective period.

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

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

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



16. Appendix N shall be compiled by credit institutions about the positions as at the end of each calendar month, and submitted to Latvijas Banka within ten business days after the end of the respective calendar month.

17. The statistical data shall be submitted electronically in accordance with Latvijas Banka's regulation governing electronic information exchange with Latvijas Banka: via the advanced security system by the reporting agents that are credit institutions registered in Latvia and Latvian branches of credit institutions registered in foreign countries and via the non-bank statistics system by other reporting agents.

18. When compiling the statistical data, the reporting agent shall consolidate business of all its branches located in the territory of Latvia. If the reporting agent has branches located in foreign countries, the items vis-à-vis all these branches shall be considered as items vis-à-vis non-residents. When compiling the statistical data, no consolidation is permitted across national boundaries.

19. The euro shall be the reporting currency used for the compilation of the statistical data. Balances of assets, liabilities and off-balance sheet items denominated in foreign currencies shall be translated into euro, using the foreign exchange rate applicable in accounting for the respective foreign currency at the end of the last day of the respective calendar month.

20. When compiling and submitting the statistical data on the balances (end-of-day balances) as at the last day of the calendar month, assets and liabilities shall not be offset and the net amount disclosed unless there is an agreement to set off the recognised amounts or there is an intention to dispose of the asset and settle the liability simultaneously.

21. When compiling the statistical data, the reporting agent shall evaluate and disclose the items 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 interpretations of standards by the International Financial Reporting Standards Interpretations Committee; liabilities to Latvijas Banka and other MFIs, deposits, claims on Latvijas Banka and other MFIs and loans are an exception and shall be disclosed at their principal amount.

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

23. Where an individual item of the Monthly Financial Position Report has changed by more than 15% and 700 thousand euro month-on-month, the reporting agent shall prepare the Explication of Changes in Items of the Monthly Financial Position Report and specify the reasons for such changes.

24. The statistical data shall be disclosed for the calendar period when exchange (purchase and sale) of the control over assets or liabilities has taken place, claims or liabilities have been incurred or economic values have been created, changed or lost.

#### **IV. Requirements and Procedure for Compiling the Statistical Data to Be Included under the Items of the Monthly Financial Position Report on the Asset Side**

25. The item "Vault cash and claims on Latvijas Banka" shall contain banknotes and coins of the euro and foreign currencies, including cash in automated teller machines. The

reporting agent's demand deposits, deposit facility, time deposits and other claims on Latvijas Banka shall also be disclosed under this item.

26. The item "Claims on MFIs, excluding 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 arising from transferable debt securities shall be disclosed in accordance with Paragraph 28 of the Regulation. Claims on MFIs whose licences have been revoked shall be disclosed in accordance with Paragraph 27 of the Regulation.

27. 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 lease 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 disclosed as claims on other financial intermediaries. Claims arising from transferable debt securities shall be disclosed in accordance with Paragraph 28 of the Regulation.

28. The item "Debt securities and other fixed-income securities" shall contain transferable debt securities, including notes, bonds, certificates of deposit, covered bonds and securities whose price depends on changes in interest rates and that are freely negotiable. 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 also be disclosed 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 disclosed in accordance with the requirements of Paragraph 38 of the Regulation.

29. The item "Shares, investment fund shares or units and other variable income securities" shall contain investments by the reporting agent 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, government, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders, insurance corporations, pension funds or non-financial corporations that are not disclosed as holdings in the capital of associated or affiliated companies shall be disclosed 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 the reporting agent in shares or units of money market funds and investment funds and alternative investment funds shall also be disclosed under this item.

30. The item "Holdings in the share capital of associated and affiliated companies" shall contain investments by the reporting agent in the capital of associated and affiliated companies.

31. 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 disclosed in accordance with the requirements of Paragraph 26 or Paragraph 27 of the Regulation, whereas securities encumbered under such transactions shall be disclosed in accordance with the requirements of Paragraph 28 of the Regulation.

32. 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 disclosed under this item.

33. The item "Fixed assets" shall comprise all fixed assets owned by the reporting agent (including those leased without a purchase option and acquired as a result of financial lease transactions) at their residual value and include the costs for reconstructing or renovating such fixed assets or similar costs that have improved the economic features of the fixed assets, except for the costs referred to in Paragraph 34 of the Regulation and those related to unfinished construction. This item shall separately list real estate as right-of-use assets on an operating lease and real estate, except right-of-use assets on an operating lease. Advance payments for fixed assets shall also be disclosed under this item.

34. 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 disclosed 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 the reporting agent does not use and plans to dispose of shall be disclosed as movable and immovable property for sale. The property held by the reporting agent for rental purposes and/or for increase in the value of capital shall be disclosed as investment property. Where, in the respective period, the value of the item "Other assets" exceeds 5% of total assets, the reporting agent shall prepare the Explication of Other Assets by disclosing the content and amounts of other assets components.

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

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

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

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

39. The item "Accrued interest receivable on liabilities" shall contain interest accrued on liabilities to MFIs and non-MFIs during the reporting period and previous periods but not yet received.

40. The item "Trust assets" shall contain assets managed by the reporting agent on its own behalf but for the benefit of a customer, where the reporting agent has obtained legally

enforceable rights that represent ownership of such assets, and obligations arising from the assets shall not be disclosed on its balance sheet.

**V. Requirements and Procedure for Compiling the Statistical Data to Be Included under the Items of the Monthly Financial Position Report on the Liabilities Side**

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

42. 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 also be disclosed under this item. Liabilities resulting from issuance of debt securities shall be disclosed in accordance with the requirements of Paragraph 44 of the Regulation. Liabilities to other MFIs whose licences have been revoked shall be disclosed in accordance with Paragraph 43 of the Regulation.

43. 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 in the form of deposits shall also be disclosed under this item. Liabilities to other MFIs whose licences have been revoked shall be disclosed as deposits by other financial intermediaries. Liabilities resulting from issuance of debt securities shall be disclosed in accordance with the requirements of Paragraph 44 of the Regulation.

44. The item "Debt securities issued" shall contain holdings of negotiable debt securities issued by the reporting agent that give the holder the unconditional right to a fixed or contractually determined income in the form of coupon payments and/or a stated fixed sum at a specific date or starting from a date defined at the time of issue. Debt securities issued by the reporting agent in the form of subordinated debt or convertible perpetual bonds that are intended to be converted into equity in a crisis shall also be disclosed under this item. The debt securities issued shall be disclosed by the residency of the security holder. Accrued interest payable on debt securities issued shall be disclosed in accordance with the requirements of Paragraph 50 of the Regulation.

45. 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 disclosed in accordance with the requirements of Paragraph 42 or Paragraph 43 of the Regulation.

46. The item "Other liabilities" shall contain all other liabilities that are not disclosed in accordance with Paragraphs 41–45 and Paragraphs 47–54 of the Regulation. Where, in the respective period, the value of other liabilities exceeds 5% of total liabilities, the reporting agent shall prepare the Explication of Other Liabilities, disclosing the exact content and amounts of other liabilities components. Those liabilities to MFIs that result from uncompleted interbank settlements, as well as liabilities to customers resulting from uncompleted payments on behalf of customers shall be disclosed as items in transit. This item shall also contain net equity of households in pension fund reserves that reflects the reporting agent's pension commitments towards its current and former employees, including direct commitments (without outsourcing to an external pension fund) and

indirect commitments (the reporting agent signs a contract with a third party on employee pension fund management and retains liability for any financing deficit).

47. The item "Deferred income and accrued expenses, excluding interest expenses" shall contain income relating to future periods, but received before the end of the reporting period, unamortised discount on acquisition of loans, as well as negative goodwill of acquired economic units. Payments accrued during the respective period and previous periods, but not yet paid and other expenses, such as commissions calculated but not yet paid, and lease payments on leases with a purchase option, shall also be disclosed under this item, separately reporting liabilities with regard to leases without a purchase obligation (operating lease liabilities).

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

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

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

51. The item "Accrued interest payable on claims" shall contain interest accrued on claims on MFIs and claims arising from transactions with non-MFIs during the reporting period and previous periods but not yet paid.

52. The item "Provisions for liabilities and charges" shall contain provisions for impairment of balance sheet asset items (e.g. valuation adjustments for loans, debt securities as well as off-balance sheet liabilities). This item shall also contain provisions for liabilities associated with the reporting period or previous 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).

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

54. The item "Capital and reserves" shall contain all funds owned by shareholders (members) that are invested in the capital of the reporting agent and accrued (lost) as a result of the activity of the reporting agent. The following items shall be disclosed separately:

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

54.2. 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;

54.3. other equity, i.e. the rights to shares granted to employees as the variable part of their salary;

54.4. other capital raised;

54.5. reserve capital and other reserves, i.e. reserves made from the profit of previous years, extra contributions for payment for the accrued reserve capital in case of a new issue of shares, contributions to restore equity, general risk reserve and other reserves made from the profit of the reporting year and previous years;

54.6. accumulated result in other comprehensive income, i.e. the financial assets and liabilities revaluation result disclosed in equity in accordance with the accounting requirements;

54.7. retained earnings/losses of previous years, i.e. the portion of retained earnings of previous years that remains at the disposal of the reporting agent after supplementing share capital, reserve capital and other reserves, and deducting dividends as well as accrued losses of previous years (losses shall be disclosed with the minus sign);

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

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

## **VI. Requirements and Procedure for Compiling the Statistical Data to be Included under the Off-balance Sheet Items of the Monthly Financial Position Report**

56. The item "Contingent liabilities" shall contain all kinds of transactions whereby the reporting agent 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 disclosed as other contingent liabilities.

57. The item "Credit lines" 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 the reporting agent or shall contain funds that have already been repaid by the customer.

58. The item "Liabilities to customers, excluding credit lines" shall contain all irrevocable off-balance sheet liabilities of the reporting agent 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 reporting agent. 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 disclosed as other liabilities.

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

## **VII. Requirements and Procedure for Compiling Appendix ABL**

60. Appendix ABL shall be compiled regarding balances and reclassification changes in accordance with the items of the Monthly Financial Position Report broken down by country, currency, maturity band and maturity type. The reclassification amount shall be disclosed when there have been any changes in the list referred to in Paragraph 7 of the Regulation, structure, sector classification or assets and liabilities classification. The reclassification amount may be exempt from reporting if the changes in the respective item of the Monthly Financial Position Report in the respective period do not exceed 700 thousand euro.

61. 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 section "Statistics" of Latvijas Banka's website ([www.bank.lv](http://www.bank.lv))).

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

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

64. The debt securities issued shall be disclosed in the maturity band "up to 1 year" where they have an original maturity of up to and including one year and the maturity band "1–2 years" where they have an original maturity of over one year and up to and including two years, including securities with nominal capital guarantee upon maturity below 100% (in the issue currency) that shall be assigned the instrument code "IV302". Securities with an original maturity of over two years shall be disclosed in the maturity band "over 2 years".

65. Where the maturity date of a transaction has been changed (shortened or extended), the reporting agent shall report claims and liabilities at the revised maturity under the respective maturity band, while the date on which the transaction was commenced shall remain unchanged.

66. Maturity bands shall also include claims and liabilities having the longest maturity of the respective band, for example, the maturity band "up to 6 months" shall include claims (liabilities) with a maturity of up to and including six months, while the maturity band "6–12 months" shall contain claims (liabilities) with a maturity of over six months and up to and including twelve months. 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 the reporting agent 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 disclosed under the maturity band that is consistent with the provisions of the agreement.

67. Revolving loans and overdrafts shall be disclosed as demand claims of non-MFIs.

68. For transactions with other financial intermediaries, the item "Loans" and item "Deposits" shall contain the counterparty's sector codes "SK 125B" (Other financial intermediaries, excluding non-MFI credit institutions, central counterparties and financial vehicle corporations), "SK12511" (Investment firms that are non-MFI credit institutions), "SK1256" (Central counterparties) and "SK 1254" (Financial vehicle corporations).

69. The counterparty's sector code "SK 1256" (Central counterparties) shall be disclosed only if the central counterparty is a counterparty in repo and reverse repo transactions.

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

71. The column "MFI code" shall be filled in for claims on and liabilities to MFIs, if an MFI registered in Latvia is a counterparty in transaction. The domestic classification code of the resident MFI (in accordance with the list referred to in Paragraph 7 of the Regulation) shall be disclosed under this column.

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

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

74. Structured deposits by non-MFIs where the yield is linked to the price movements of the underlying asset, a stock exchange index or a foreign exchange rate shall be assigned the instrument code "IV201".

75. Structured debt securities issued where the yield is linked to the price movements of the underlying asset, a stock exchange index or a foreign exchange rate shall be assigned the instrument code "IV301".

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

### **VIII. Requirements and Procedure for Compiling Appendix B-P**

77. 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 disclosed in the breakdown by "Residents" and "Residents of other euro area countries" in Appendix B-P.

### **IX. Requirements and Procedure for Compiling Appendix F**

78. Appendix F shall contain income and expense incurred by the reporting agent in the period from the beginning of the year until the last day of the respective calendar month.

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

80. 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, central banks of foreign 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 agent when such claims become due.

81. The item "Interest income on loans to non-MFIs" shall contain interest income on loans (including claims resulting from financial lease and reverse repo transactions) granted to non-MFIs. This 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 agent when such loans mature.

82. 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 respective period for debt securities acquired at a value below (over) the amount to be received by the reporting agent upon redemption of such debt securities.

83. The item "Other interest income" shall contain other income similar to interest income that is not disclosed under Paragraphs 80–82 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.

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

85. 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.

86. 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 respective period for debt securities acquired at a value below (over) the amount to be paid by the reporting agent upon redemption of such debt securities. Interest expense on subordinated debt issued in the form of debt securities shall also be disclosed in this item.

87. The item "Interest expense on operating lease liabilities" shall contain interest expense on operating lease liabilities.

88. The item "Other interest expense" shall contain other expense similar to interest expense that is not disclosed under Paragraphs 84–87 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.

89. The item "Dividend income" shall contain dividends and other equivalent income from the reporting agent'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.

90. 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, a custodian bank's services and other services.

91. 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, a custodian bank's services and other services, except when commissions are to be included in the acquisition cost of a financial instrument.

92. The item "Profit/loss arising from dealing in financial instruments" shall contain profit 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 profit or loss arising from dealing in financial assets or financial liabilities at fair value through other comprehensive income and dealing in precious metals.

93. 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.

94. The item "Other ordinary income" shall contain other income related to principal activities of the reporting agent but not disclosed in accordance with Paragraphs 80–83, 89, 90, 92 and 93 of the Regulation, as well as income resulting from the disposal of movable and immovable property. Penalty received for a counterparty's default on obligations shall be disclosed separately.

95. The item "Administrative expenses" shall contain remuneration to the council and the executive board, wages and salaries to the staff and other payments to the staff (including costs related to health insurance for the staff and other benefits to the staff), 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 disclosed in accordance with Paragraph 100 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.

96. 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, including right-of-use assets. This item shall also contain losses from a decrease in the value of intangible assets and fixed assets.

97. The item "Other ordinary expenses" shall contain other expenses related to principal activities of the reporting agent that are not disclosed in accordance with the requirements of Paragraphs 84–88, 91–93, 95 and 96 of the Regulation. Membership fees and equivalent expenses (including a membership fee of the Finance Latvia Association and payments to the Single Resolution Fund) shall also be disclosed under this item.

98. The item "Expenses on provisions for credit 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/writing down of the above assets and off-balance sheet liabilities, if the provisions turn out to be lower than the amount to be written off/written down.

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

100. The item "Corporate income tax" shall contain the corporate income tax of the reporting agent for the reporting year.

## **X. Requirements and Procedure for Compiling Appendix J**

101. Financial instruments acquired by the reporting agent as a result of managing the assets of residents and those of non-residents shall be disclosed separately in Appendix J.

102. The reporting in Appendix J shall be in the breakdown by residents and non-residents, as well as by the euro and foreign currencies.

103. Claims on other MFIs and loans to non-MFIs with the original maturity of up to and including one year 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.

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

## **XI. Requirements and Procedure for Compiling Appendix K**

105. Appendix K shall contain electronic money that is disclosed as overnight deposits and issued by the reporting agent, with hardware-based electronic money and software-based electronic money stated separately.

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

## **XII. Requirements and Procedure for Compiling Appendix M**

107. Appendix M shall include loans in euro granted to residents and residents of other euro area countries by the reporting agent.

108. Loans granted to non-MFIs shall be disclosed in the maturity band "With an original maturity of over 1 year", showing separately loans with a residual maturity of up to one year and with a residual maturity of over one year and the interest rate reset period of up to one year. The maturity band "With an original maturity of over 2 years" discloses loans with a residual maturity of up to two years and loans with a residual maturity of over two years and the interest rate reset period of up to two years.

## **XIII. Requirements and Procedure for Compiling Appendix N**

109. Appendix N shall include the codes of the country of residence and the sector of the reporting agent's shareholder, as well as the total book value of shares. Reporting shall be by each individual investor irrespective of the invested amount, specifying the unique identifier assigned to each investor.

#### **XIV. Requirements and Procedure for Preparing Changes in the Items of the Monthly Financial Position Report**

110. Where an individual item of the Monthly Financial Position Report has changed by more than 15% and 700 thousand euro month-on-month, the reporting agent shall prepare the Changes in the Items of the Monthly Financial Position Report and indicate the reasons for such changes, using the codes "DAR", "PRK", "PRV" or "CIT" Where the total amount of changes includes several components (PRK, DAR or PRV), each component shall be considered as a separate change within the meaning of the Regulation.

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

112. The code "PRK" shall be used to denote reclassifications and other adjustments, where changes have affected the list referred to in Paragraph 7 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.

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

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

#### **XV. Final Provisions**

115. Latvijas Banka's Regulation No 192 "Regulation for Compiling the Monthly Financial Position Report" of 4 June 2021 (Latvijas Vēstnesis, 2021, No 113) shall be deemed invalid.

116. The statistical data for December 2022 or on the situation as at the end of December 2022 as well as the statistical data to be included in Appendix F for the period from 1 January 2022 to 31 December 2022 shall be compiled in compliance with Latvijas Banka's Regulation No 192 "Regulation for Compiling the Monthly Financial Position Report" of 4 June 2021 and submitted to Latvijas Banka in accordance with the submission deadlines stipulated in Chapter III of the above Regulation.

117. The Regulation shall take effect on 1 January 2023.

Governor of Latvijas Banka

Mārtiņš Kazāks

Appendix 1  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

### Monthly Financial Position Report

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

#### 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>								
Central banks of foreign countries	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>							

## Monthly Financial Position Report (continued)

A	B	1	2	3	4	5	6	7
<b>240000 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>							

## Monthly Financial Position Report (continued)

A	B	1	2	3	4	5	6	7
<b>250000 Debt securities and other fixed-income securities</b>								
MFI	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 Shares, investment fund shares or units and other variable income securities</b>								
MFIs, excluding money market funds	260023							
Government	260123							
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>							

## Monthly Financial Position Report (continued)

A	B	1	2	3	4	5	6	7
<b>270000 Holdings in the share capital of associated and affiliated companies</b>								
MFIs	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>								
MFIs	280020							
Non-MFIs	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>								
Advance payments	221500			x	x	x	x	
Real estate as right-of-use assets on an operating lease	221610		x	x	x	x	x	
Real estate, except right-of-use assets on an operating lease	221620		x	x	x	x	x	
Other assets	221910		x	x	x	x	x	
<b>221000</b>				x	x	x	x	



## Monthly Financial Position Report (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	
Money 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>	<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>225400 Accrued interest receivable on liabilities</b>	<b>225400</b>							
<b>200000 TOTAL Assets</b> (211000+203000+240000+250000+260000+270000+280000+290000+ +221000+223000+224000+225100+225200+225300+225400)	<b>200000</b>							
<b>410000 Trust assets</b>	<b>410000</b>							

**Liabilities**

## Monthly Financial Position Report (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>								
Central banks of foreign countries	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>								

## Monthly Financial Position Report (continued)

A	B	1	2	3	4	5	6	7
<b>330000 Debt securities issued</b>								
Bonds	330100							
Certificates of deposit	330200							
Other	330900							
<b>330000</b>								
<b>340000 Financial derivatives</b>								
MFIs	340020							
Non-MFIs	340030							
<b>340000</b>								
<b>350000 Other liabilities</b>								
Suspense accounts	350100							
Money in transit	350200							
Net equity of households in pension funds reserves	350300							
Other	350900							
<b>350000</b>								
<b>360000 Deferred income and accrued expenses, excluding interest expenses</b>								
Operating lease liabilities	361200							
Other	361300							
<b>360000</b>								
<b>362100 Accrued interest payable on liabilities to MFIs</b>	<b>362100</b>							
<b>362200 Accrued interest payable on deposits</b>	<b>362200</b>							
<b>362300 Accrued interest payable on debt securities issued</b>	<b>362300</b>							
<b>362400 Accrued interest payable on claims</b>	<b>362400</b>							
<b>370000 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>								

## Monthly Financial Position Report (continued)

A	B	1	2	3	4	5	6	7
<b>380027 Money market fund shares or units</b>	<b>380027</b>							
<b>390000 Capital and reserves</b>								
Paid-up capital	391000		x		x		x	
Share premium	392000		x		x		x	
Other equity	397100		x		x		x	
Other capital raised	397200		x		x		x	
Reserve capital and other reserves	398000		x		x		x	
Accumulated result in other comprehensive income	399000		x	x	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	
	<b>390000</b>		x		x		x	
<b>300000 TOTAL liabilities</b> (311000+312000+320000+330000+340000+350000+360000+ +362100+362200+362300+362400+370000+380027+390000)	<b>300000</b>							
<b>420000 Trust liabilities</b>								
MFI's	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

## Monthly Financial Position Report (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>							

## Monthly Financial Position Report (continued)

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

Prepared by \_\_\_\_\_  
 (first name, surname; e-mail address; telephone number)

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

Governor of Latvijas Banka

Mārtiņš Kazāks

## 20

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

## Appendix ABL

(in whole euro)

[illegible]

## Appendix ABL (continued)

[illegible]



## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

A	1	2	3	4	5	6	7	8	9	10
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							

[illegible]

## Appendix ABL (continued)

A	1	2	3	4	5	6	7	8	9	10
MFIs other than associated and affiliated MFIs, excluding money market funds										
Overnight	312026									
With an agreed maturity										
up to 6 months	312026									
6–12 months	312026									
1–2 years	312026									
2–5 years	312026									
over 5 years	312026									
Redeemable at notice										
up to 3 months	312026									
3 months–1 year	312026									
1–2 years	312026									
over 2 years	312026									
Repo transactions	312026									
Money market funds										
Overnight	312027									
With an agreed maturity										
up to 6 months	312027									
6–12 months	312027									
1–2 years	312027									
2–5 years	312027									
over 5 years	312027									
Redeemable at notice										
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							

## Appendix ABL (continued)

[illegible]



## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

[illegible]

## Appendix ABL (continued)

A	1	2	3	4	5	6	7	8	9	10
Non-profit institutions serving households										
Overnight	320013									
With an agreed maturity										
up to 6 months	320013									
6–12 months	320013									
1–2 years	320013									
2–5 years	320013									
over 5 years	320013									
Redeemable at notice										
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 \_\_\_\_\_  
 (first name, surname; e-mail address; telephone number)

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

Governor of Latvijas Banka

Mārtiņš Kazāks

Appendix 3  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

**Credit Card Debt, Revolving Loans and Overdrafts Granted in Euro**

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

**Appendix B-P**  
(in whole euro)

Item	Item code	Revolving loans and overdrafts	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 \_\_\_\_\_ Submission date \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

Governor of Latvijas Banka

Mārtiņš Kazāks

Appendix 4  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

**Profit or Loss Statement**

as at January 20\_\_ – \_\_\_\_\_

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

**Appendix F**  
(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			



## Appendix F (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>				
MFIs	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>			

## Appendix F (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>Interest expense on operating lease liabilities</b>	<b>824000</b>			
<b>Other interest expense</b>	<b>829000</b>			
<b>TOTAL interest expense</b> (821010+822020+823100+823200+824000+829000)	<b>820000</b>			
<b>Net interest income</b> (810000-820000)	<b>A</b>			

## Appendix F (continued)

A	B	1	2	3
<b>Dividend income</b>				
Income on shares and other variable income 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>Profit/loss arising from dealing in financial instruments</b>				
Profit/loss arising from dealing in foreign currencies	851000			
Profit/loss arising from dealing in securities	852000			
Profit/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>Profit/loss arising from financial activities</b> (A+831000+832000–843000+850000+860000)	<b>B</b>	x	x	

## Appendix F (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			
Wages and salaries and other payments to the staff	881200			
Compulsory state social security contributions	881300			
Taxes	881400			
Business trip expenses	881500			
Expenses on postal and communication services	881600			
Expenses on information and computer services	881700			
Expenses on other services	881800			
Other expenses	881900			
	<b>881000</b>			
<b>Amortisation of intangible assets, depreciation and disposal of fixed assets</b>				
Intangible assets	882300	x	x	
Right-of-use assets on an operating lease	882400	x	x	
Other fixed assets	882500	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 credit 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 amounts written off/written down	887600			
	<b>887000</b>	x	x	
<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>Profit/loss before tax</b> (B+871000–881000–882000–883000–887000+872000)	<b>C</b>	x	x	
<b>Corporate income tax</b>	<b>89000</b>	x	x	
<b>Retained earnings/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.

Prepared by \_\_\_\_\_ Submission date \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

Appendix 5  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

**Trust Assets**

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

**Appendix J**  
(in whole euro) **J-R**

**Management of resident funds**

Item	Item code	Residents	Non-residents		Total (1+2+3)
		In euro and foreign currencies	In 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.

**Management of non-resident funds**(in whole euro) **J-N**

Item	Item code	Residents		Non-residents	Total (1+2+3)
		In euro	In foreign currencies	In 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-term	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>					
MFI	4132202				
Government	4132132				
Non-MFIs, excluding the government	4132172				
	<b>4132002</b>				
<b>Shares, investment fund shares or units and other variable income 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.

Prepared by \_\_\_\_\_ Submission date \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

Governor of Latvijas Banka

Mārtiņš Kazāks

Appendix 6  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

**Report on Electronic Money**

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

**Appendix K**

(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											
In euro											
incl. hardware-based electronic money	321145										
software-based electronic money	321245										
<b>In foreign currencies</b>											
incl. hardware-based electronic money	321165										
software-based electronic money	321265										
<b>Total electronic money</b> (321145+321245+321165+321265)	<b>321000</b>										

Prepared by \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

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

Governor of Latvijas Banka

Mārtiņš Kazāks

Appendix 7  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

### Loans in the Breakdown by Residual Maturity and by Interest Rate Reset Period

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

**Appendix M**  
(in whole euro)

Item	Item code	In euro					
		With an original maturity of over 1 year			With an original 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 \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

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

Governor of Latvijas Banka

Mārtiņš Kazāks



Appendix 8  
to Latvijas Banka's Regulation No 218  
of 12 September 2022

**Report on Share Capital**

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

**Appendix N**

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

<sup>1</sup> Shall be specified in accordance with Appendix 12 of the Regulation.

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

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

Governor of Latvijas Banka

Mārtiņš Kazāks

### Changes in the Items of the Monthly Financial Position Report

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

(in whole euro)

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><i>Assets of the Monthly Financial Position Report</i></b>							
<b><i>Liabilities of the Monthly Financial Position Report</i></b>							
<b><i>Off-balance sheet items of the Monthly Financial Position Report</i></b>							

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

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(first name, surname; e-mail address; telephone number)

Governor of Latvijas Banka

Mārtiņš Kazāks

### Explication of Other Assets

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

(in whole euro)

Item code	Content of assets item 223000	Amount
A	1	2
<b>TOTAL</b>		

Prepared by \_\_\_\_\_ Submission date \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

Governor of Latvijas Banka

Mārtiņš Kazāks

### Explication of Other Liabilities

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

Name of the reporting agent \_\_\_\_\_

Code of the reporting agent \_\_\_\_\_

(in whole euro)

Item code	Content of liabilities item 350000	Amount
A	1	2
<b>TOTAL</b>		

Prepared by \_\_\_\_\_ Submission date \_\_\_\_\_  
(first name, surname; e-mail address; telephone number)

Governor of Latvijas Banka

Mārtiņš Kazāks

### Codes Used in Appendix ABL and Appendix N

Name	Code	Explanation
1	2	3
Counterparty's sector code	SK11	Non-financial corporations
	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
	SK125B	Other financial intermediaries, excluding non-MFI credit institutions, central counterparties and financial vehicle corporations
	SK12511	Investment firms that are non-MFI credit institutions
	SK1256	Central counterparties
	SK1254	Financial vehicle corporations
	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
Maturity type code	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

1	2	3
	06M12M	6–12 months
	00M12M	Up to one year
	01G02G	1–2 years
	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 two 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

Mārtiņš Kazāks