



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Survey of Credit Institutions (CRS2)

Notes on Compilation

Version 6

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V1	September 2012	Original document
V2	December 2012	Revised document
V3	March 2013	Update of Sector of Issuer for International Institutions (Annex 6) & Guidance on reporting of Profit & Loss
V4	December 2013	Reporting Bank Survey of Liabilities
V5	December 2013	Reporting of Provisions
V6	August 2016	Update of Sector of Issuer for International Institutions (Annex 6), reporting of the SRF contribution, matching total assets and total liabilities & update of FAQ.

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Part A:

Introduction and General Guidance

Introduction

These notes on compilation are intended as guidelines on completing the Survey of Credit Institutions (CRS2) and the Bank Survey of Liabilities (BSL2) which is effective from 31 December 2012 (for Q4 2012 data). It provides definitions of the asset/liability and sector categories included on the returns, details of reporting deadlines and valuation methods, etc. Whilst the requirements and rules underpinning the document are fixed, the document can be updated and refined as required, including taking on board views of reporting agents. Comments on the document are welcomed, and can be forwarded to crs@centralbank.ie.

These notes are structured as follows: an introduction to the CRS2 and general guidance on the rules and treatment of various issues (i.e. valuations, provisioning, etc.) on the returns are presented in Part A. Part B is subdivided into Sections 1 through 9. Section 1 relates to Profit and Loss Account (P&L) data. Sections 2 to 4 cover Assets whilst Sections 5 to 7 cover Liabilities. Section 8 relates to the Bank Survey of Liabilities (BSL2).

Finally, **Frequently Asked Questions** and **Definitions** are presented in the Annexes to this document. An index is also included at the back of these notes for your convenience.

Introduction

These notes on compilation set out the statistical reporting requirements for credit institutions resident in Ireland in relation to the Survey of Credit Institutions (CRS2). These notes are intended to be guidelines. Care should be taken to read them before completing the form.

Please be aware that while we have attempted to address every possibility or issue, not all situations can be covered in these notes. If you need further guidance please contact us at crs@centralbank.ie.

Legislative backdrop

The IMF's *Balance of Payments and International Investment Position Manual* – Sixth Edition (known as BPM6) serves as the standard framework for statistics on transactions and positions between an economy and the rest of the world and provides concepts, definitions and classifications for Balance of Payments (BoP) and International Investment Position (IIP) statistics.

Monthly BoP, quarterly and semi-annual BoP/IIP and annual IIP statistics are required by the ECB and Eurostat and are compiled in line with the recommendations of the IMF's BPM6¹. In the field of BoP and IIP statistics, these tasks are undertaken under the terms of the Guideline of the European Central Bank on the statistical requirements of the European Central Bank in the field of the balance of payments and international investment position statistics, and the international reserves template (ECB 2004/15), as amended by ECB/2007/3, and recast as the Guideline of the European Central Bank on the statistical requirements of the European Central Bank in the field of external statistics (ECB/2011/24).

The Central Statistics Office (CSO) is the official compiler of BoP, IIP and other related statistics for Ireland. The Central Bank of Ireland (CBI) collects and supplies BoP and IIP information from the CRS2/BSL2 to facilitate the CSO in meeting Ireland's BoP and IIP reporting obligations.

The CRS2 Return

The CRS2 return (reporting version) and all associated documentation will be downloadable from the CBI website at the following address:

<http://www.centralbank.ie/polstats/stats/reporting/Pages/securitycreditinsts.aspx>

The completed CRS2 return (reporting version) will be submitted to the CBI via the online reporting (ONR) system using the reporting template provided.

Note: Failure to comply with any single ONR rule class stipulated here will result in no data being uploaded to our system and will require the respondent to correct and resubmit the CRS2 return.

In cases where incorrect/incomplete data is uploaded, the ONR system will generate an error report for the respondent outlining any errors.

With regard to ONR uploading and validation², please see accompanying documentation (including '*Reporting CRS2 Returns to the Central Bank in Excel*').

A.1 Checklist for register details

- Please ensure that you have provided the '**Total Value of Assets**' and the '**Total Value of Liabilities**' (as per the CRS2 Balance Sheet).

¹ As modified in specific instances by the ECB and Eurostat in the context of their requirements.

² ONR validation includes data-type validation (numeric fields, etc.), arithmetic validation and ISIN verification/checking.

A.2 Checklist for other worksheets

Please ensure that you have done the following:

- Forms may only be completed in **euro (EUR)** and no other reporting currency will be accepted.
- Forms must only be completed in **THOUSANDS** and no other reporting units will be accepted (with the exception of market price per share and market price of bonds and MMIs – see Sections 1 through 7).
- Used the correct '**sector codes**' in completing the relevant worksheets. The sector definitions and codes are provided in Annex 3 of these Notes. Please note that you are required to provide an 'of which' split between Deposit-Taking Corporations (DTCs) and Affiliated Deposit-Taking Corporations (ADTs).
- Used the correct '**currency codes**' in completing the relevant worksheets. The codes for each nominal currency are provided in Annex 4 of these Notes.
- Used the correct '**country codes (incl. international institutions codes)**' in completing the relevant worksheets. These codes are provided in Annexes 5 and 6 of these Notes, respectively.
- Used the correct reporting format for the '**type of code**' in completing the relevant worksheets. For instance, please use 1, 2 or 3 and not SEDOL, CUSIP or Internal Code (no combinations permitted)³.
- Used the correct reporting format for the '**FDI relationship**' in completing the relevant worksheets (A-Sec-Inv 2.2, L-Eq-DSec 5.3). Please use 1, 2 or 3.

Important: Blank Fields

Where numeric data are reported, blank fields for related sector, currency or country codes will not be accepted into the ONR system.

A.3 Comments box (Register)

- Please use the Comments box to explain any unusual items on the CRS2 for the reporting period.
- **Please include the appropriate amount relating to all Provisions on the P&L (1.3 Capital Exchange Gains/Losses) for the Reference Quarter.**

General Guidance

The CRS2 return is intended to give a summary of all transactions and positions of a credit institution vis-à-vis residents and non-residents. All positions and changes in assets and liabilities are to be reported, including the following:

³ Other '**type of code**' categories apply and are detailed throughout this document.

- Principal and income flows, on an accruals basis, relating to the lending, leasing, sales finance activities and other income flows.
- Ownership of, and investment into, the Credit Institution by shareholders.
- Profits earned and dividends payable.
- Investment assets and liabilities, including equities, bonds and notes, and loans and deposits. Valuation changes due to market price and exchange rate movements are also required in some instances.

A.4 Reporting population

The reporting population is all credit institutions resident in the 'State' (*Republic of Ireland*). These are:

- Credit institutions incorporated and located in the Republic of Ireland, including resident subsidiaries of parent companies located outside the Republic of Ireland; **and**
- Resident branches of institutions that have their head office outside the Republic of Ireland.

For **Section 1 (Profit & Loss)** of the *CRS2* return, the parent Credit Institution reports for all resident parts of the group, excluding resident subsidiaries that are insurance corporations.

In the case of the remaining sections of the *CRS2* (**Sections 2 through 7**), each resident Credit Institution should report only on its own behalf (as per the Resident Offices Return (*RS2*)).

'Subsidiaries' details:

An Irish subsidiary of a foreign company is regarded as an Irish resident entity and should be included in the return. Resident subsidiaries that are insurance corporations should not be included.

Companies with no employees, no fixed assets, etc. may be important for the purposes of the Balance of Payments and when they exist they must be included in the list of subsidiaries. Companies that are not trading must also be listed and covered, as appropriate, in the return.

For **Section 1 (Profit & Loss)** of the *CRS2* return:

- Please list all resident subsidiaries included in **Section 1 (Profit & Loss)** alongside their principal activity and CRO number.
- Please list all resident subsidiaries excluded in **Section 1 (Profit & Loss)** alongside their principal activity and CRO number.

Particular cases:

- An Irish branch of a foreign company is regarded as an Irish resident entity and should be included in the return. If a foreign company has two or more such branches, a single return covering all the branches is preferred.

- Irish joint venture companies in the Credit Institution's group should *not* be included in this return. Please inform the CSO of such holdings and arrangements will be made to obtain a separate return from each of the companies involved (bop@cs0.ie).

A.5 Reporting currency

Respondents are required to report in **euro (EUR)** only.

A.6 Reporting frequency

The CRS2 must be reported on a **quarterly** basis. It should be submitted to the Statistics Division of the Central Bank of Ireland 15 working days after the last day of the reference quarter (T+15).

From Q4 2013, the BSL2 (Bank Survey of Liabilities) must be reported by all institutions on a quarterly basis. Institutions previously covered under the *Credit Institutions (Eligible Liabilities Guarantee) Scheme 2009* should continue to report the BSL2 on a **quarterly** basis. The BSL2 should be submitted to the Central Bank of Ireland 15 working days after the last day of the reference quarter in conjunction with the CRS2.

Important: Bank Survey of Liabilities

Please note effective Q4 2013 all reporting institutions must report the BSL2 on a quarterly basis.

A.7 Period covered

Reports should relate to the reference quarter specified.

If your accounting period is not as specified and cannot be readily adjusted, you should report for your accounting period closest to the specified period and indicate this clearly on your return (using the Comments box).

It would be useful if you could give details in a separate note on any major transactions or events which would cause differences between the reported data and the calendar period data.

A.8 Residency and country data

For countries where an ISIN code is supplied, the geographical breakdown for securities held will be obtained by the CBI from the ECB's Centralised Securities Database (CSDB). All other transactions, assets and liabilities are to be reported on a country-by-country basis using the codes in Annexes 5 and 6.

Country counterparty should be based on where the counterparty is ordinarily domiciled. If there is a doubt as to the country of domicile then, as a general rule, the country of residence of any enterprise can be taken as its country of legal incorporation. In the absence of legal incorporation, the country where its centre of economic activity exists or where it is legally domiciled should be entered.

Please note the following:

- Securities which are categorised as assets are to be attributed to the country of residence of the counterparty (*issuer*) of the securities.
- Securities which are categorised as liabilities are to be attributed to the country of the counterparty (*beneficial owner*) of the securities.
- Securities issued by international organisations (i.e. ECB, IMF, etc.) are not to be allocated to the country in which the organisation is located but rather to the *individual international organisation code* (Annex 6).

Finally, particular care should be taken when reporting transactions with banks. For instance, borrowings from foreign banks, which have Irish branches or subsidiaries, should be allocated to 'Ireland' where the liability is carried on the books of the Irish bank.

A.9 Valuation

A market price is required for all individually reported securities in addition to the market value of transactions (and other changes) and the market value for aggregate data.

Further detail is provided in Sections 2 through 7.

Valuation of equity securities:

For enterprises listed on the stock exchange, the market value of the credit institution's holding of equity securities should be calculated using the market price prevailing at the open and close of business for that quarter.

Where the market price is required and not available, please estimate it by using one of the following methods:

- A recent transaction price;
- Director's valuation; or
- Net Asset Value: equal to total assets, including intangibles, less non-equity liabilities and the paid-up value of non-voting shares. Assets and liabilities should be recorded at current (not historical) value.

In the case of *non-quoted equity investments*, the **Own Funds at Book Value (OFBV)** approach is the preferred method of valuation.

Valuation of debt securities:

Where market value of debt securities is required, it should be calculated excluding accrued interest (i.e. on a clean price basis) using one of the market valuation methods listed below in order of preference:

- A quoted traded market price;
- The Net Present Value of the expected stream of future payments/receipts associated with the securities;
- For unlisted securities, the price used to value securities for accounting or regulatory purposes, etc.; or
- For deep discount or zero coupon securities, the issue price should be used. Accrued interest should be recorded separately, as appropriate, in **Section 4.4 (Other Assets: Accrued income – Earned but not paid)** or **Section 7.4 (Other Liabilities: Accrued income – Due but not paid)**.

Short positions in securities:

A short position should be recorded as a negative asset.

A.10 Treatment of securities involved in repurchase and securities lending arrangements

- Securities acquired under repurchase or securities lending arrangements are to be excluded from the CRS2 and the related collateralised loan is to be included as an asset in **Section 3 (Assets: Loans and Deposits)** of the form.
- Securities sold under repurchase or securities lending arrangements are to be included under the appropriate heading in **Section 2 (Assets: Securities and Investments)** of the CRS2. The related collateralised loan is to be included as a liability in **Section 6 (Liabilities: Loans and Deposits)** of the form.
- Securities acquired under repurchase or securities lending arrangements and subsequently sold to a third party should be reported as a negative holding (against the original collateralised loan).
- All valuations of securities under repurchase or securities lending arrangements should be reported at market value.

A.11 Treatment of depositary receipts

Depositary receipts – which denote ownership of equity or debt securities issued – such as American Depositary Receipts (ADRs) or Bearer Depositary Receipts (BDRs) should be attributed to the country of residence of the issuer of the security underlying the depositary receipt.

- Credit Institutions should not report holdings of any securities against which depositary receipts have been issued and sold.

- If a depositary receipt has been issued before the Credit Institution arranging the issue has acquired the underlying securities, then that Credit Institution should report a negative holding in the underlying security.

A.12 Treatment of stripped securities

Stripped securities (STRIPs) are securities that have been transformed from a principal amount with periodic interest coupons into a series of zero coupon securities, with the range of maturities matching the coupon payment dates and the redemption date of the principal amount.

- Where the STRIP remains the direct obligation of the original issuer, then the residency of the issuer of the STRIP remains the same as for the original security.
- Entities requesting that a settlement or clearing house creates STRIPs from an existing security should not report ownership of the underlying security once the STRIPs have been created.
- Where STRIPs have been created and issued by an entity in its own name, then the residency of the issuer of the STRIPs is that of the entity that has issued the STRIPs. In turn, such an issuer should report its ownership of the underlying securities.

STRIPs with an original maturity of less than one year are classified as Money Market Instruments (MMIs).

A.13 Loan provisioning

Loans and deposits should be measured *gross* of provisions for bad and doubtful debts (i.e. the nominal amount outstanding in each case), as per the Resident Offices Return (RS2).

In the case of loans, the gross loan (including the provision) is recorded on the asset-side of the Balance Sheet of the CRS2.

A.14 Reporting 'no data'

- Where a respondent has no data to report (i.e. no Opening Position), the relevant cell should be left blank.
- Where a respondent does submit zeros in such a case. They will not be uploaded into the ONR system.

A.15 Common errors

- Do not show **Transaction** decreases (*Changes during the quarter*) with a negative sign.
- **Valuation** changes may be shown with a positive (or negative) sign depending on whether they are gains (or losses).
- Do not use cumulative year-to-date figures in the P&L. The reported figures should reference the positions for the corresponding quarter (on an accruals basis).

Please do not...

1. Delete or rename worksheets in the CRS2 spreadsheet.
2. Attempt to unlock 'locked' cells in any worksheet.
3. Change column headings in any worksheet.
4. Delete or insert columns in any worksheet.
5. Have formulae in the CRS2 spreadsheet which contain links to other spreadsheets.
6. Have macros in the CRS2 spreadsheet.
7. Have passwords in the CRS2 spreadsheet.

Part B:

Completing the CRS2

Register

You are required to complete the register page for each quarterly return.

The information required includes the following:

- CRO Number: Company Registration Office Number,
- BIC Code: Bank Identifier Code,
Whether your credit institution is listed on a stock exchange (Y/N): Please only enter Y here if your credit institution is listed on a stock exchange, if your parent company is listed on a stock exchange but your institution is not then list N

Important: Register

Please complete the following:

- **Total Value of Assets as per the Balance Sheet** – this should equal the sum of the relevant worksheets in Sections 2, 3 and 4.
- **Total Value of Liabilities as per the Balance Sheet** – this should equal the sum of the relevant worksheets in Sections 5, 6 and 7.
- **Total Value of Assets should match Total Liabilities** – Unless specific guidance has been given, total assets should match total liabilities.

Section 1: Profit & Loss Data

Section 1 of the CRS2 requests data for the reference quarter on the following:

- P&L 1 – the income, expenditure and profit of the resident part of the Credit Institution; the share of this profit attributable to your foreign shareholders; and the related dividends payable to your shareholders.
- P&L 1.10 – interest income on loans and deposits (receivable) plus interest income on loans and deposits (payable); this data must be disaggregated by country, sector and currency.

This section of these Notes provides a definition for each category of Income and Expenditure to be reported in the CRS2: P&L 1 and P&L 1.10.

Important: Reference period

Please report for reference quarter only (see A.7 above).

It is inadmissible to report cumulative year-to-date figures for the P&L.

1.1 P&L 1 – Income

Important: Account fees and charges

For the purposes of the CRS2, respondents are now being asked to provide details on fee income arising from maintenance charges and/or transaction fees on all customer accounts.

Please note the following:

- This is a stand-alone category and is not an 'of which' sub-section of 4. 'Fees and commissions receivable' below.
- The reported fee income should not include any government charges/levies collected by a bank.

1.1 (a) Operating Income:

A full geographic disaggregation is required for each of the following categories with the exception of 'of which: Interest from DTCs'.

1. *Interest income (loans & deposits)*: Interest (on an accruals basis), earned on loans to third parties and deposits with third parties.
Of which: Interest from DTCs: Interest from deposit-taking corporations.
2. *Finance lease interest income*: Interest element of lease payments received.
3. *Operating lease income*: Rental receipts on operating leases.
4. *Fees and commissions receivable*: Fee income relating to financial services only (but excluding any maintenance charges and/or transaction fees on customer accounts which should be included under account fees and charges).
5. *Account fees and charges*: Fee income relating to maintenance charges and/or transaction fees on customer accounts.
6. *Other income n.e.c. (excl. interest)*: Other income that is not classified elsewhere.
7. **Total Operating income**: Sub-total for the foregoing (excl. 'of which' splits).

Important: Data Validation for 1.1 (a)

Data entered under each income category must sum to their respective sub-totals where:

$$1 + 2 + 3 + 4 + 5 + 6 = 7 \text{ (see above for 1 through 7)}$$

Similarly, data entered on a country-by-country basis must also sum back to their respective sub-totals.

The same rules apply under 1.1 (b), 1.2 (a) and 1.4.

1.1 (b) Other Income:

A full geographic disaggregation is required for each of the following categories with the exception of 'of which: interest from group DTCs'.

1. *Interest from group companies (loans & deposits)*: Interest received from group companies on loans or deposits, on an accruals basis, including interest income from sales financing arrangements.
Of which: Interest from group DTCs: Interest from group deposit-taking corporations.
2. *Interest from bonds and MMLs*: Interest income, on an accruals basis, from bonds and notes or money market instruments (MMLs).
3. *Interest income from derivatives*: Net interest income receivable (incl. with positive sign), or payable (incl. with negative sign) on interest rate swaps, cross-currency interest rate swaps and forward rate agreements (FRAs). All other income on

derivatives, which is not related to interest payments/receipts, should be recorded under Capital & exchange gains/losses.

4. *Share of profits receivable from all associates and foreign subsidiaries*: Share of profits receivable from all associates (i.e. both Irish and foreign subsidiaries), whether received or not.
5. *Dividends receivable from non-group companies*: All dividends receivable from non-group companies in the reporting period, whether received or not.
6. **Total other income**: Sub-total for the foregoing (excl. 'of which' splits).

1.2 P&L 1 – Expenditure

1.2 (a) Interest payable & other expenditure:

A full geographic disaggregation is required for each of the following categories with the exception of 'of which: to DTCs'.

1. *Group borrowings (loans & deposits)*: All interest payable to related companies, on loans and deposits, on an accruals basis.
Of which: to DTCs: Interest to deposit-taking corporations.
2. *Other borrowings (loans & deposits)*: All interest payable to third parties on loans and deposits, on an accruals basis.
Of which: to DTCs: Interest to deposit-taking corporations.
3. *Interest payable on financial leases*: Interest element of financial lease payments.
4. *Operating lease payments*: Rental payments on operating leases.
5. *Interest payable on bonds & MMIs*: Interest payable on bonds or MMIs issued.
6. *Fees and commissions payable*: All financial fees and commissions payable.
7. **Total interest payable and other expenditure**: Sub-total for the foregoing (excl. 'of which' splits).

1.2 (b) Fees to service providers:

A full geographic disaggregation is required for the following:

- All fees payable to service providers for management, administration, etc.

1.3 Capital and exchange gains/losses:

A full geographic disaggregation is required for the following:

- All capital and exchange gains/losses (realised and unrealised), **including provisions**.
- This includes income from securities trading.
- These gains/losses are to be excluded from income in Section 1.1 and shown under this heading only.
- *Gains should be reported as a positive and losses should be reported as a negative.*

Important: Reporting Loan Losses & Provisions on the P&L

Loan losses (realised) are to be reported under Capital and Exchange Gains/Losses only (P&L 1.3).

Provisions for Bad & Doubtful Debts should also be reported under Capital and Exchange Gains/Losses only (P&L 1.3). Provisions should be reported as a negative amount.

A full geographic disaggregation is required for the operating costs of the company under the following headings:

- Wages & salaries;
- Legal, accounting, etc. – professional fees;
- Computer services;
- Insurance (premiums); and
- Depreciation - Data is also required on the cost associated with depreciation for the reporting period (without a full geographic disaggregation).

Total general expenses must also be completed where this is a sub-total for the foregoing.

1.5 Other operating costs:

A full geographic disaggregation is required for any other operating costs not already detailed in previous sections.

Where these are significant, please give details.

1.6 Corporation tax payable:

Corporation tax payable for the reference quarter as per the company accounts.

Important: Contributions to the European Single Resolution Fund (SRF)

Contributions made to the SRF should be reported here under 'Corporation Tax Payable' with country code '4Z'.

1.7 Profits after interest & tax:

Profits after interest and tax as per the P&L account.

1.8 Dividends payable or branch profits remitted:

Dividends declared as payable (or branch profits remitted) in the reporting period, regardless of whether actually paid or not.

1.9 Net profits after dividends:

Net profit after dividends as per the P&L account.

Important: Data Validation for 1.7 and 1.9

Data entered under each constituent element of the P&L must sum to the stated figure for 'Profit after interest and tax':

$$1.1(a) + 1.1(b) - 1.2(a) - 1.2(b) + 1.3 - 1.4 - 1.5 - 1.6 = 1.7$$

Similarly, data entered under each constituent element of the P&L must sum to the stated figure for 'Net profit after dividends':

$$1.7 - 1.8 = 1.9$$

Important:

In the case of the following columns, only TOT and IE are necessary (i.e. a country-level disaggregation is not required):

- Depreciation
- Corporation tax payable (except in the case of the European SRF contribution which should be reported with country code '4Z')
- Profit after interest and tax
- Dividends payable or branch profits remitted
- Net profit after dividends
- Any 'of which' splits

Also, respondents are **not** required to report a Z9 (Rest of World) figure for the P&L.

1.10.1 Interest income on loans and deposits receivable (R):

The aggregated total of all interest on loans and deposits is required on a country-by-country basis.

This section should also show the respective sectors and nominal currencies for each country code entered.

For interest income receivable, please enter **R** in each row.

1.10.2 Interest income on loans and deposits payable (P):

The aggregated total of all interest on loans and deposits is required on a country-by-country basis.

This section should also show the respective sectors and nominal currencies for each country code entered.

Important: Data Validation for 1.10.1 and 1.10.2

The sum of the data entered under (R) or (P) must equal to the sum to the matching sub-total figures provided in the P&L as below:

- 1.1(a) 'Interest income' + 1.1(b) 'Interest from group companies' = P&L 1.10.1 'Interest receivable'
- 1.1 (a) 'Interest Income of which interest from DTCs' = P&L 1.10.1 'Interest receivable' from sector 'DTCs'
- 1.2 (a) 'Group Borrowings' + 'Other Borrowings' = P&L 1.0.2 'Interest Payable'
- 1.2(a) 'Group Borrowings of which to DTCs' + 'Other Borrowings of which to DTCs' = P&L 1.10.2 'Interest Payable' from sector 'DTCs'

Important: Sector

An 'of which' split between a Deposit- Taking Corporation (DTC) and an Affiliated Deposit-Taking Corporation (ADT) is required , when applicable, in this section.

This is an 'of which' split as per the Resident Offices Return (RS2) where the figure reported for DTCs will include 'affiliates'

See Annex 3 for definitions of a DTC and an ADT.

Section 2: Assets – Securities and Investments

Section 2 of the CRS2 requests data on equity securities and debt securities and is disaggregated into two principal sub-sections: equity (sections 2.1 through 2.2) and debt (sections 2.3 through 2.6).

This data is further broken down in line with how this data is to be reported:

- Security-by-security data with ISIN codes – this requires a minimum of information to be supplied and is the preferred option.
- Security-by-security data with non-ISIN codes – this requires information to be supplied using SEDOL, CUSIP or internal identification codes.
- Reporting without any individual identification codes – investments should only be reported here if individual security codes are not available. A full geographic disaggregation, etc. will still be required.

Please note: CIU refers to collective investment undertakings

Please note: all holdings of derivatives should be reported in Section 4

Important: Transactions (Sales) of Equity and Debt Securities

Sales imply a decrease in positions (i.e. sales and redemptions).

Important: Holdings of Debt and Equity Securities

These holdings are to be reported net of impairments and provisions.

Equities

2.1.1 Equity investment with ISIN codes:

Respondents are required to provide ISIN-level data on equity investments (including units/shares purchased in CIUs). The information to be provided includes the following:

- ISIN code – the ISIN code of the security.
- Position at start of quarter – the **number** of securities held by the Credit Institution at the start of the quarter.
- Transactions during quarter – the **market value**⁴ of the security at the purchase date and at the sales date.
- Position at end of quarter – the **number** of securities held by the Credit Institution at the end of the quarter.
- Market price per share at end of quarter – the **price** of each security held by the Credit Institution at the end of the quarter.

Important: Market Price per Share

These should be reported in single units only (i.e. €1.26).

Important: Transactions Only (All CRS2 Sections)

Please note that where only Transactions data is requested (Sales and Purchases), you are not required to report valuation changes (incl. market price movements) as these can be derived from changes to the stock figures.

The following information is required:

- ID code – the **identification code** of the security.
- Type of code – the **type** of identification code used.
- Country of issuer – See Annex 5 for country codes or Annex 6 for international institutions.
- Sector of issuer – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Position at start of quarter – the **number** of securities held by the Credit Institution at the start of the quarter.
- Transactions during quarter – the **market value** of the security at the purchase date and at the sales date.
- Position at end of quarter – the **number** of securities held by the Credit Institution at the end of the quarter.

⁴ Please refer to 'A.9 Valuations' on page 11 for alternative valuation methods

- Market price per share at end of quarter – the **price** of each security held by the Credit Institution at the end of the quarter.

Important: Type of Code

Please use the following only:

- SEDOL code: 1
- CUSIP code: 2
- Internal code: 3

Combinations are not permitted.

Important: Sector of Issuer

For the CRS2, you are now being asked to provide an ‘of which’ split for issuers between a Deposit-Taking Corporation (DTC) and an Affiliated Deposit-Taking Corporation (ADT).

This **is** an ‘of which’ split as per the Resident Offices Return (RS2) where the figure reported for DTCs will include ‘affiliates’.

See Annex 3 for definitions of a DTC and an ADT.

2.1.3 Equity investments without any individual identification codes:

Respondents are required to complete this section when no individual identification codes of any type exist for the securities being reported.

The information to be provided includes the following:

- Country of issuer – See Annex 5 for country codes.
- Sector of issuer – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of investments at start of quarter (1) – the opening value of the equity investment at **market value**.
- Transactions during the quarter (2 and 3) – the **market value** of an increase/decrease in the asset over the reporting period.
- Valuation changes during the quarter (4 and 5) – the **market value** of any FX and market price changes in the asset over the reporting period.
- Closing value of investments at end of quarter (6) – the closing value of the equity investment at **market value**.

Important: Transactions and Valuations (All CRS2 Sections)

Please note that the Closing Value will **not** necessarily be the sum of Opening Value plus Transactions plus Valuation Changes.

Valuation Changes will now **only** include revaluations reflecting changes in exchange rates or prices (but not any 'other' changes) where 'other' changes are not explicitly stated in your return. (See Annex 1: Worked Examples for further explanation)

These revaluations include FX changes and Market Price changes. Market price changes will include share price changes, revaluations and adjustments because of restatements.

Consequently, the following relationship should hold:

$$\text{'Opening Value'} + \text{'Transaction Increases'} - \text{'Transaction Decreases'} + \text{'Exchange Rate Changes'} + \text{'Market Price Changes'} = \text{'Closing Value'} + \text{'other'}$$

'Other' will reflect any other adjustments (i.e. reclassifications, depreciation or corrections).

Also, both increases and decreases in assets (under Transactions) should be reported with a positive sign whilst FX and Market Price changes should be reported with a positive (or negative) sign depending on whether they are gains (or losses).

2.2 Total equity investment:

Respondents are required to report equity investments (including branch capital) into companies and branches. This information must also be disaggregated by counterparty country.

At the outset, respondents are asked to provide a total figure for both the **Opening Position** and **Closing Position** of Total Equity Investments. These figures should equal the sum of the worksheets: A-Sec-Inv 2.1.1, A-Sec-Inv 2.1.2 and A-Sec-Inv 2.2.

Please note that you are asked to provide an 'of which' split between Total Equity Investment' and 'Foreign Direct Investment (FDI)'

Respondents are also asked to disaggregate this FDI information by counterparty country and type of FDI relationship by providing the following:

- Country of investments – See Annex 5 for country codes.
- FDI relationship – the **type** of FDI relationship with the counterparty country (See box below).
- Opening value of investments at start of quarter – the opening value of total equity investment at **market value**.

- Transactions – the **market value** of any increases/decreases in the asset over the reporting period.
- Valuations and other changes – the **market value** of any FX and market price changes in the asset over the reporting period.
- Closing value of investments at end of quarter – the closing value of total equity investment at **market value**.
- Profits for the quarter – the Credit Institution’s share of profits earned in the period by its foreign subsidiaries, associates and branches.
- Dividends or other income receivable (incl. branch profit) in quarter – dividends receivable for FDI investment should be reported when they are declared, regardless of whether actually paid. Branch profit remittances to the Credit Institution should be recorded when paid.

Important: Type of FDI Relationship

A foreign direct investment relationship exists and should be reported when a credit institution holds 10% or more of the ordinary shares (or voting share capital) of a foreign enterprise.

See **Annex 7: Definition of Foreign Direct Investment (FDI) Enterprises**

Please use the following codes only:

- Foreign direct investment (excl. direct investment in special purpose entities): 1
- Foreign direct investment in special purpose entities: 2
- Investment in fellow enterprises: 3

Debt Securities

2.3 Debt securities for which ISIN codes are available:

Respondents are required to provide ISIN-level data on debt securities (including bonds, notes and MMIs). The information to be provided includes the following:

- ISIN – the ISIN code of the security.
- Position at start of quarter – the **nominal value** of the debt securities held by the Credit Institution at the start of the quarter.
- Transactions during quarter – the **market value** of the security at the purchase date and at the sales date.
- Position at end of quarter – the **nominal value** of the debt securities held by the Credit Institution at the end of the quarter.
- Market price of security at end of quarter – the **price** of each security held by the Credit Institution at the end of the quarter (*relative to par*).

Important: Market Price of Security

For the market price of bonds and MMIs, please report **end-of-quarter price relative to value** or par (i.e. a security trading at 3 per cent above par should be entered as 103.00).

2.4 Debt securities for which non-ISIN codes are available

Respondents are required to provide security-by-security data on debt securities where no ISIN code exists. This section should only be used where non-ISIN codes (i.e. SEDOL, CUSIP or internal codes) are available.

The information to be provided includes the following:

- ID code – the **identification code** of the security.
- Type of code – the **type** of identification code used.
- Country of issuer – See Annex 5 for country codes.
- Sector of issuer – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Position at the start of the quarter – the **market value** of securities held by the Credit Institution at the start of the quarter.
- Transactions during the quarter – the **market value** of the security at the purchase date and at the sales date.
- Position at the end of the quarter – the **market value** of securities held by the Credit Institution at the end of the quarter.
- Market price of security at the end of the quarter – the **price** of each security held by the Credit Institution at the end of the quarter (*relative to par*).

Important: Original maturity

Please state whether the security held for each code is a Bond & Note (**BN**) or a Money Market Instrument (**MMI**)

Please use the following only:

- BN – original maturity of more than one year
- MMI – original maturity of one year or less

2.5 Debt securities for which individual identification codes are not available:

Respondents are required to complete this section when no individual identification codes of any type exist for the debt securities being reported.

The information to be provided includes the following:

- Country codes – See Annex 5 for country codes.

- Sector of issuer – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of securities at start of quarter – the opening value of the debt security at **market value**.
- Transactions – the **market value** of any increases/decreases in the security over the quarter.
- Valuation and other changes during the quarter – the **market value** of any FX and market price changes in the security over the reporting period.
- Closing value of securities at end of quarter – the closing value of the debt security at **market value**.
- Original maturity – the **maturity profile** of each security (See above).

2.6 Total holdings of debt securities:

Respondents are required to report total holdings of debt securities at the end of the quarter (including branch capital). This information must also be disaggregated by counterparty country (i.e. Ireland and the Rest of the World only).

Important:

The location of these assets is requested on an Ireland (**IE**)/Rest of World (**Z9**) basis only.

Respondents should report the Closing value of securities at end of quarter at **market value**.

Finally, respondents should provide an 'of which' figure for those issued by DTCs in all cases.

Section 3: Assets – Loans and Deposits

Section 3 of the CRS2 requests data on loans and deposits.

This data corresponds to the following sections on the Resident Offices Return (RS2): IES, INS, OES, ONS, and RWS. Please see accompanying documentation - 'RS2 CRS2 Crosschecks' for information on specific validation between the RS2 and the CRS2.

Important: RS2 Return

1. Loans to Credit Institutions

IES, INS, OES, ONS (Row 20, Column 30) and RWS (Row 20, Columns 30 & 110)

2. Balances with Central Banks

IES, INS, OES, ONS (Row 60, Column 10) and RWS (Row 60, Columns 10 & 90)

3. Loans to General Government

IES, INS, OES, ONS (Row 20, Column 70) and RWS (Row 20 Columns 70 & 150)

4. Loans to Other Sectors (i.e. not MFI or Government)

IES, INS, OES, ONS (Row 20, Column 100) and RWS (Row 20, Columns 80 & 160)

Please note: all holdings of Securities should be reported in Section 2

Important: Loans to Credit Institutions (CRS2)

This refers to **DTCs** (deposit-taking corporations) which will include **ADTs** (affiliated deposit-taking corporations).

3.1 Loans and Deposits

3.1 Loans and deposits – original maturity basis:

Respondents are required to complete this section for loans and deposits on the Asset side of the Balance Sheet (i.e. deposits with and loans to). The information to be provided includes the following:

- Country Code – See Annex 5 for country codes.
- Sector – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of assets at start of quarter – the opening value of the assets at **market value**.
- Transactions – the **market value** of any increases/decreases in the assets over the reporting period.
- Valuation and other market changes – the **market value** of any FX and market price changes in the assets over the quarter.
- Closing value of assets at end of quarter – the closing value of assets at **market value**.
- Original maturity – the **maturity profile** of each loan/deposit (See below).

Important: Original maturity

Please state whether the loan/deposit amount stated per row has an original maturity of less than one year (L) or one year or greater (G)

Please use the following only:

- L – original maturity of less than one year
- G – original maturity of one year or greater

Important: Balances with Central Bank

Any balances against a Central Bank must be entered with a sector code CB.

3.2 Loans and Deposits

3.2.1 Loans and deposits – residual maturity basis (DTCs):

This section should be completed where the debtor is a Credit Institution (or a **DTC**; Deposit-Taking Corporation). The following information should be provided:

- Total non-resident – respondents should provide information on total loans/deposits vis-à-vis non-Irish resident debtors followed by a residual maturity breakdown.
- Total resident – respondents should provide information on total loans/deposits vis-à-vis Irish resident debtors followed by a residual maturity breakdown.

3.2.2 Loans and deposits – residual maturity basis (non-DTCs):

This section should be completed where the debtor is not a Credit Institution (or a **non-DTC**; non-Deposit-Taking Corporation). The following information should be provided:

- Total non-resident – respondents should provide information on total loans/deposits vis-à-vis non-Irish resident debtors followed by a residual maturity breakdown.
- Total resident – respondents should provide information on total loans/deposits vis-à-vis Irish resident debtors followed by a residual maturity breakdown.

Important: Data Validation for 3.2.1 and 3.2.2

The sum of the data entered under Total Resident as per 3.2.1 plus 3.2.2 should equal to the sum of all Closing Value entries against IE on 3.1 Loans and Deposits.

The sum of the data entered under Total Non-Resident as per 3.2.1 plus 3.2.2 should equal to the sum of all Closing Value entries on 3.1 Loans and Deposits less all IE entries.

Section 4: Assets – Other Assets

Section 4 of the CRS2 requests data on other assets and is disaggregated into four sub-sections: derivatives (sections 4.1 and 4.1.1), tangible fixed assets, etc. (sections 4.2 through 4.2.5), accrued income (section 4.4) and investment in land, etc. (sections 4.5.1 through 4.5.3).

Please note: all holdings of Securities should be reported in Section 2

Derivatives

4.1 Total derivatives – marked to market value

Respondents are required to complete this section for all derivatives at the marked-to-market value of the assets.

All derivatives positions should be reported (including trading book positions and hedged positions).

Important: Derivatives on the CRS2 and the RS2

- CRS2: all derivative positions (both on- and off-Balance Sheet)
- RS2: on-Balance Sheet items only

The information to be provided includes the following:

- Country code of counterpart – country of residence of counterparty (issuer) to the contract, See Annex 5 for country codes.
- Sector of Issuer – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of assets at start of quarter – the opening value of the assets at **market value**.
- Transactions – the **market value** of any increases/decreases in the assets over the reporting period.
- Valuation and other changes – the **market value** of any FX and market price changes in the assets over the reporting period.
- Closing value of assets at end of quarter – the closing value of the assets at **market value**.

Important: Valuations and Transactions

- Only contracts with a positive marked-to-market value should be recorded as assets.
- Net interest receipts over the course of the derivative contract should be recorded as increases in assets (payments should be recorded as decreases).

4.1.1 Derivatives with ISIN codes ('of which'):

Respondents are required to provide ISIN-level data on derivative contracts (where available). The information to be provided includes the following:

- ISIN code – the ISIN code of the security.
- Marked to market value at end of quarter – the closing value of the assets at **market value**.

Important:

This is an 'of which' subset of the information provided in Section 4.1.

Tangible Fixed Assets, Debtors and Other Assets

4.2, 4.3 and 4.5 Tangible Fixed Assets, Debtors and Other Assets

- Tangible fixed assets – All fixed assets **including** investment property, business premises, computers and other office equipment, and furniture should be entered here. Aircraft and/or assets on operating leases (where the Credit Institution is the lessor) should also be included.
- Debtors (Trade Receivables) – Any trade debtors.
- Other assets – Any other assets.

The information to be provided includes the following:

- Country code – See Annex 5 for country codes.
- Type of other asset – the **type** of applicable asset (See classification box below)
- Opening value of assets at start of quarter – the opening value of the assets at **market value**.
- Transactions – the **market value** of any increases/decreases in the assets over the reporting period.

- Valuation and other changes – the **market value** of any FX and market price changes in the assets over the quarter.
- Closing value of assets at end of quarter – the closing value of the assets at **market value**.

Important: Asset type

Please indicate the applicable asset type using the following codes:

- **TFA** – tangible fixed assets
- **DEB** – debtors (trade receivables)
- **OAS** – other assets

4.2.1 to 4.2.5 Tangible Fixed Assets ('of which'):

Respondents are required to complete this section for the following classes of tangible fixed assets:

- Newly constructed buildings and alteration of buildings.
- Existing buildings and structures.
- Transport equipment including aircraft.
- Telecommunications equipment.
- Other machinery, equipment and computer hardware.

The information to be provided includes the following:

- Country code – IE or Z9 only.
- Opening value of assets at start of quarter – the opening value of the assets at **market value**.
- Transactions – the **market value** of any increases/decreases in the assets over the quarter.
- Valuation and other changes – the **market value** of any FX and market price changes in the assets over the quarter.
- Closing value of assets at end of quarter – the closing value of the assets at **market value**.

Important:

The location of these assets is requested on an Ireland (**IE**)/Rest of World (**Z9**) basis only.

This is an 'of which' subset of the information provided in **Section 4.2**.

4.4 Accrued Income

Respondents are required to complete this section for accrued income earned but not paid. This is classified by instrument, as follows:

- Equities.
- Bonds and notes.
- Money market instruments.
- Property.
- Units/shares in CIUs.
- Loans, deposits and financial leases.
- Other assets

The information to be provided includes the following:

- Opening value of assets at start of quarter – Income accrued but unpaid at the beginning of the period.
- Transactions – increases in assets – Income **earned** during the quarter
- Transactions – decreases in assets – Income **received** during the quarter.
- Valuation and other changes – exchange rate changes – the **market value** of any FX changes in the assets over the quarter.
- Valuation and other changes – market price changes – **No entry required.**
- Closing value of assets at end of quarter – Income accrued but unpaid at the end of the period.

Important: Reporting 'Changes during the Quarter'

No information should be provided under the column "Market Price Changes"

When reporting "Transactions" (Increases in Assets, Decreases in Assets), please do **not** net the amounts. Where applicable, please report the full amounts for both columns.

Land, Software and Intangible Assets

4.5.1 to 4.5.3 Other Assets ('of which'):

Respondents are required to complete this section for the following classes of tangible fixed assets:

- Investment in land.
- Purchased computer software.
- Other intangible assets.

The information to be provided includes the following:

- Country code – IE or Z9 only.
- Opening value of assets at start of quarter – the opening value of the assets at **market value**.
- Transactions– the **market value** of any increases/decreases in the assets over the reporting period.
- Valuation and other changes – the **market value** of any FX and market price changes in the assets over the reporting period.
- Closing value of assets at end of quarter – the closing value of the assets at **market value**.

Important:

The location of these assets is requested on an Ireland (**IE**)/Rest of World (**Z9**) basis only.

This is an 'of which' subset of the information provided in **Section 4.5**.

Section 5: Liabilities – Equity and Debt Security Liabilities

Section 5 of the CRS2 requests data on equity securities and debt securities and is disaggregated into two principal sub-sections: equity (sections 5.1 through 5.3) and debt (sections 5.4 through 5.7).

This data is further broken down in line with how this data is to be reported:

- Security-by-security data with ISIN codes – this requires a minimum of information to be supplied and is the preferred option.
- Security-by-security data with non-ISIN codes – this requires information to be supplied using SEDOL, CUSIP or internal identification codes.
- Reporting when individual identification codes are not available – investments should only be reported here if individual security codes are not available. A full geographic disaggregation, etc. will still be required.

Please note: CIU refers to a collective investment undertaking

Please note: all holdings of Derivatives should be reported in Section 7

Important:

The location of all liabilities in Section 5 is required with a full counterparty country breakdown (effective from reporting quarter Q4 2013).

It will no longer be permissible to report on an Ireland (IE)/Rest of World (Z9) basis after Q3 2013.

Equities

5.1.1 Equity liabilities with ISIN codes:

Respondents are required to provide ISIN-level data on equity liabilities (including units/shares purchased in CIUs). The information to be provided includes the following:

- ISIN – the ISIN code of the security.
- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes.
- Position at start of quarter – the **number** of securities issued by the Credit Institution at the start of the quarter.
- Transactions during quarter – the **market value**⁵ of any issues/redemptions
- Position at end of quarter – the **number** of securities issued by the Credit Institution at the end of the quarter.
- Market price per share at end of quarter – the **price** of each security issued by the Credit Institution at the end of the quarter.

Important: Market Price per Share

These should be reported in single units only (i.e. €1.26).

5.1.2 Equity liabilities with non-ISIN codes:

Respondents are required to provide security-by-security data on equity liabilities (including units/shares purchased in CIUs) where no ISIN code exists. This section should only be used where non-ISIN codes (i.e. SEDOL, CUSIP or internal codes) are available.

The information to be provided includes the following:

- ID code – the **identification code** of the security.
- Type of code – the **type** of identification code used.
- Nominal currency – See Annex 4 for currency codes.
- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes
- Position at start of quarter – the **number** of securities issued by the Credit Institution at the start of the quarter.
- Transactions during the quarter – the **market value** of any issues/redemptions.
- Position at end of quarter – the **number** of securities issued by the Credit Institution at the end of the quarter.

⁵ Please refer to 'A.9 Valuations' on page 11 for alternative valuation methods

- Market price per share at end of quarter – the **price** of each security issued by the Credit Institution at the end of the quarter.

Important: Type of code

Please use the following only:

- SEDOL code: 1
- CUSIP code: 2
- Internal code: 3

Combinations are not permitted.

5.2 Equity liabilities without any individual identification codes:

Respondents are required to complete this section⁶ when no individual identification codes of any type exist for the securities being reported. The information to be provided includes the following:

- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes
- Nominal currency – See Annex 4 for currency codes.
- Opening value of liabilities at start of quarter (1) – the opening value of the equity liabilities at **market value**.
- Transactions (2 and 3) – the **market value** of any issues/redemptions in the security over the quarter.
- Valuation and other changes (4 and 5) – the **market value** of any FX and market price changes in the security over the quarter.
- Closing value of liabilities at start of quarter (6) – the closing value of the equity liabilities at **market value**.

Important: Retained Earnings (Profit & Loss)

Data on Retained Earnings (i.e. Profit & Loss) for the reference quarter **must** be reported under L-Eq-5.2 (and as per the P&L1).

All associated Reserves (i.e. Profit & Loss Reserve b/f) must also be reported here.

Losses are to be shown on the Liabilities-side of the Balance Sheet (with a **negative sign**).

N.B P&L movements from the previous quarter should not be reported under 'Transactions' or 'Market Price Changes'. The change in P&L should only be included in the 'Closing Value of Liabilities'.

Important: Balancing figure for Total Assets = Total Liabilities

Unless specific guidance has been issued to your institution, total assets should equal total liabilities. In order for this to match a balancing figure should be included in L-Eq-5.2.

In the case where there are valuation differences between the assets and liabilities a balancing figure should be reported with the reserves/capital figure under L-Eq-5.2.

Important: Transactions (All CRS2 Sections)

Please note that the Closing Value will **not** necessarily be the sum of Opening Value plus Transactions plus Valuation Changes.

Valuation Changes will now **only** include FX and Market Price changes (but not any 'other' changes) where 'other' changes are not explicitly stated in your return.

Market price changes will include share price changes, revaluations and adjustments because of restatements.

Consequently, the following relationship should hold:

$$\text{'Opening Value'} + \text{'Issues'} - \text{'Redemptions'} + \text{'Exchange Rate Changes'} + \text{'Market Price Changes'} = \text{'Closing Value'} + \text{'other'}$$

Also, both increases and decreases in assets (under Transactions) should be reported with a positive sign whilst FX and Market Price changes will be reported with a positive (or negative) sign depending on whether they are gains (or losses).

5.3 Total equity liabilities – market value:

At the outset, respondents are asked to provide a total figure for both the **Opening Value** and **Closing Value** of Total Equity Liabilities. These figures should equal the sum of the worksheets: L-Eq-DSec 5.1.1, L-Eq-DSec 5.1.2 and L-Eq-DSec 5.2.

Respondents are required to report equity liabilities (including branch capital) into companies and branches. This information may also be disaggregated by counterparty country.

Please note that you are asked to provide an 'of which' split between 'Total Equity Liabilities' and 'Foreign Direct Investment (FDI)'

Respondents are also asked to disaggregate this information by type of FDI relationship by providing the following:

- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes.
- FDI relationship – the **type** of FDI relationship with the counterparty country (See below).
- Opening value of liabilities at start of quarter – the opening value of total equity liabilities at **market value**.
- Transactions – the **market value** of any issues/redemptions over the quarter.
- Valuation and other changes – the **market value** of any FX and market price changes over the quarter.
- Closing value of liabilities at end of quarter – the closing value of total equity liabilities at **market value**.

Important: Type of FDI relationship

A foreign direct investment relationship exists and should be reported when foreign investors holds 10% or more of the ordinary shares (or voting share capital) of the credit institution.

See **Annex 7**: Definition of Foreign Direct Investment (FDI) Enterprises

Please use the following codes only:

- Foreign direct investment (excl. direct investment from special purpose entities): 1
- Foreign direct investment from special purpose entities: 2
- Investment from fellow enterprises: 3

5.4 Debt securities for which ISIN codes are available:

Respondents are required to provide ISIN-level data on debt security liabilities (including bonds, notes and MMIs). The information to be provided includes the following:

- ISIN – the ISIN code of the security.
- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes.
- Position at start of quarter – the **nominal value** of the debt securities in issue by the Credit Institution at the start of the quarter.
- Transactions during quarter – the **market value** of issues/redemptions.

- Position at end of quarter – the **nominal value** of the debt securities in issue by the Credit Institution at the end of the quarter.
- Market price of security at end of quarter – the **price** of each security in issue by the Credit Institution at the end of the quarter.

Important: Market Price of Security

For the market price of bonds and MMIs, please report **end-of-quarter price relative to par value** (i.e. a security trading at 3 per cent above par should be entered as 103.00).

5.5 Debt securities for which non ISIN codes are available:

Respondents are required to provide security-by-security data on debt security liabilities where no ISIN code exists. This section should only be used where non-ISIN codes (i.e. Sedol, Cusip or Internal codes) are available.

The information to be provided includes the following:

- ID code – the **identification code** of the security.
- Type of code – the **type** of identification code used.
- Nominal currency – See Annex 4 for currency codes.
- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes.
- Position at start of quarter – the **market value** of securities issued by the Credit Institution at the start of the quarter.
- Transactions during quarter – the **market value** of issues/redemptions.
- Position at end of quarter – the **market value** of securities issued by the Credit Institution at the end of the quarter.
- Market price of security at end of quarter – the **price** of each security issued by the Credit Institution at the end of the quarter.
- Original maturity – the **maturity profile** of each security (See box below).

Important: Original maturity

Please state whether the security issued is a Bond & Note (**BN**) or a Money Market Instrument (**MMI**)

Please use the following codes only:

- BN – original maturity of more than one year
- MMI – original maturity of one year or less

5.6 Debt securities for which individual identification codes are not available:

Respondents are required to complete this section when no individual identification codes of any type exist for the debt security liabilities being reported.

The information to be provided includes the following:

- Residence of holder – country of residence of counterparty (holder), See Annex 5 for country codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of liabilities at start of quarter – the opening value of the debt security liabilities at **market value**.
- Transactions – the **market value** of issues/redemptions during the quarter.
- Valuation and other changes – the **market value** of any FX and market price changes in the security over the quarter.
- Closing value of liabilities at start of quarter – the closing value of debt security liabilities at **market value**.
- Original maturity – the **maturity profile** of each security (See above).

5.7 Total debt security liabilities – market value:

Respondents are required to report total debt security liabilities at the end of the quarter. This information must also be disaggregated by residency of counterparty country

Respondents should report the Closing value of liabilities at end of quarter at **market value**. This figure should equal the sum of the worksheets: L-Eq-DSec 5.4, L-Eq-DSec 5.5 and L-Eq-DSec 5.6.

Section 6: Liabilities – Loans and Deposits

Section 6 of the CRS2 requests data on loans and deposits.

This data corresponds to the following sections on the Resident Offices Return (RS2): IES, INS, OES, ONS, and RWS. Please see accompanying documentation - 'RS2 CRS2 Crosschecks' for information on specific validation between the RS2 and the CRS2.

Important: RS2 return

1. Deposits with Credit Institutions

IES, INS, OES, ONS (Row 240, Column 30) and RWS (Row 240, Columns 30 & 110)

2. Borrowings from Central Banks

IES, INS, OES, ONS (Row 360, Column 10) and RWS (Row 340, Columns 10 & 90)

3. Deposits with General Government

IES, INS, OES, ONS (Row 240, Column 70) and RWS (Row 240, Columns 70 & 150)

4. Deposits with Other Sectors (i.e. not MFI or Government)

IES, INS, OES, ONS (Row 240, Column 100) and RWS (Row 240, Columns 80 & 160)

Please note: all holdings of Securities should be reported in Section 5

Important: Deposits with Credit Institutions

On the CRS2, this refers to **DTCs** (deposit-taking corporations) which will include ADTs (affiliated deposit-taking corporations).

6.1 Loans and Deposits

6.1 Loans and deposits – original maturity basis:

Respondents are required to complete this section for loans and deposits on the Liability-side of the Balance Sheet (i.e. deposits and loans from). The information to be provided includes the following:

- Country code – See Annex 5 for country codes.
- Sector – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of liabilities at start of quarter – the opening value of the liabilities at **market value**.
- Transactions – the **market value** of any increases/decreases in the liabilities over the quarter.
- Valuation and other market changes– the **market value** of any FX and market price changes in the liabilities over the quarter.
- Closing value of liabilities at end of quarter – the closing value of liabilities at **market value**
- Original maturity– the **maturity profile** of each loan/deposit.

Important: Original maturity

Please state whether the loan/deposit amount stated in each row has an original maturity of less than one year (**L**) or one year or greater (**G**)

Please use the following only:

- L – original maturity of less than one year
- G – original maturity of one year or greater

Important: Balances with Central Bank

Any balances against a Central Bank must be entered with a sector code CB.

6.2 Loans and Deposits

6.2.1 Loans and deposits – residual maturity basis (DTCs):

This section should be completed where the creditor is a Credit Institution (a **DTC**; Deposit-Taking Corporation). The following information should be provided:

- Total non-resident – respondents should provide information on total loans/deposits vis-à-vis non-Irish resident creditors followed by a residual maturity breakdown.
- Total resident – respondents should provide information on total loans/deposits vis-à-vis Irish resident creditors followed by a residual maturity breakdown.

6.2.2 Loans and deposits – residual maturity basis (non-DTCs):

This section should be completed where the creditor is not a Credit Institution (or a **non-DTC**; non-Deposit-Taking Corporation). The following information should be provided:

- Total non-resident – respondents should provide information on total loans/deposits vis-à-vis non-Irish resident creditor followed by a residual maturity breakdown.
- Total resident – respondents should provide information on total loans/deposits vis-à-vis Irish resident creditor followed by a residual maturity breakdown.

Important: Data Validation for 6.2.1 and 6.2.2

The sum of the data entered under **Total Resident** as per 6.2.1 plus 6.2.2 should equal to the sum of all Closing Value entries against IE on 6.1 Loans and Deposits.

The sum of the data entered under **Total Non-Resident** as per 6.2.1 plus 6.2.2 should equal to the sum of all Closing Value entries on 6.1 Loans and Deposits less all IE entries.

Section 7: Liabilities – Other Liabilities

Section 7 of the CRS2 requests data on other assets and is disaggregated into four sub-sections: derivatives (sections 7.1 and 7.1.1), permanent debt liabilities, etc. (sections 7.2 through 7.6) and accrued income (section 7.4).

Please note: all holdings of Securities should be reported in Section 5

Derivatives

7.1 Total Derivatives

Respondents are required to complete this section for all derivatives at the marked-to-market value of the liabilities.

All derivatives positions should be reported (including trading book positions and hedged positions).

Important: Derivatives on the CRS2 and the RS2

- CRS2: all derivative positions (both on- and off-Balance Sheet i.e. all derivative positions should be reported, both trading and hedged securities)
- RS2: on-Balance Sheet items only

The information to be provided includes the following:

- Country of counterpart code – See Annex 5 for country codes.
- Sector of holder – See Annex 3 for sector codes.
- Nominal currency – See Annex 4 for currency codes.
- Opening value of liabilities at start of quarter – the opening value of the liabilities at **market value**.
- Transactions – the **market value** of any increases/decreases in the liabilities over the quarter.
- Valuation and other changes – the **market value** of any FX and market price changes in the liabilities over the quarter.
- Closing value of liabilities at end of quarter – the closing value of the liabilities at **market value**.

Important: Valuations and Transactions

- Only contracts with a net negative marked-to-market value should be recorded as liabilities.
- Net interest receipts over the course of the derivative contract should be recorded as increases in liabilities (payments should be recorded as decreases).

Respondents are required to provide ISIN-level data on derivative contracts (where available). The information to be provided includes the following:

- ISIN code – the ISIN code of the security.
- Marked to market value at the end of quarter – the closing value of the liabilities at **market value**.
- Country – See Annex 5 for country codes

Important:

This is an 'of which' subset of the information provided in Section 7.1.

Permanent Debt Liabilities

7.2, 7.3, 7.5 and 7.6 Permanent Debt Liabilities, Creditors, Other Accounts Payable & Accruals, Employee Stock Options

Respondents are required to complete this section for the following:

- Permanent debt – Long-term financing arrangements such as subordinated loan capital or other long-term non-equity capital. Please record all non-equity long-term capital investment in the resident credit institution **plus** all other forms of non-equity capital investments such as capital injections in the form of zero interest long-term loans (and which has the purpose of acting as capital)
- Creditors – Any trade creditors.
- Other accounts payable and accruals – Covers all other liabilities such as payables and accruals. If these items are substantial please include further explanation in the comments box of the register worksheet.
- Employee stock options

The information to be provided includes the following:

- Country code of creditor – See Annex 5 for country codes.
- Type of other liability – the **type** of applicable liability (See box below).
- Opening value of liabilities at start of quarter – the opening value of the liabilities at **market value**.
- Transactions – the **market value** of any increases/decreases in the liabilities over the quarter.
- Valuation and other changes – the **market value** of any FX and market price changes in the liabilities over the quarter.
- Closing value of liabilities at end of quarter – the closing value of the liabilities at **market value**.

Important: Liability Type:

Please indicate the applicable liability type using the following codes:

- **PDL** – permanent debt liabilities
- **CRED** – creditors
- **OAPAA** – other accounts payable and accruals
- **ESO** – employee stock options

Accrued Income (Expenses) – Due but not paid

7.4 Accrued Income

Respondents are required to complete this section for accrued income due but not paid. This is classified by instrument, as follows:

- Bonds and notes.
- Money market instruments.
- Loans, deposits and financial leases.
- Creditors.
- Other liabilities

The information to be provided includes the following:

- Opening value of liabilities at start of quarter – Expenses due but unpaid at the beginning of the period.
- Transactions – increases in liabilities – Expenses accrued in the period.
- Transactions – decreases in liabilities – Expenses paid during the period.
- Valuation and other changes – exchange rate changes – the **market value** of any FX changes in the liabilities over the reporting period.
- Valuation and other changes – market price changes – **No entry required**.
- Closing value of liabilities at end of quarter – Expenses due but unpaid at the end of the period.

Important: Reporting “Changes during the Quarter”

No information should be provided under the column ‘Market Price Changes’

When reporting “Transactions” (Increases in Liabilities, Decreases in Liabilities), please do not net the amounts. Where applicable, please report the full amounts for both.

Section 8: Bank Survey of Liabilities

All institutions must report the BSL2 (Bank Survey of Liabilities) on a **quarterly** basis. The BSL2 requires a further breakdown of information already provided on the CRS2 with a full geographical (residence of holders) and sectoral disaggregation of the market value of the holdings. These breakdowns should be provided for the end-quarter positions data.

This data is collected across four worksheets, as follows:

- Total equity liabilities.
- Foreign direct investment.
- Total bonds and notes issued.
- Total money market instruments (MMIs) issued.

Important: CRS2

Even where a complete country disaggregation has been provided on a quarterly basis (CRS2), a full breakdown by **country and sector** is still required on the BSL2.

Total equity liabilities:

The relevant market values of these securities will already have been provided on one or more of the following worksheets:

- 5.1.1 – Equity liabilities for which ISIN codes are available.
- 5.1.2 – Equity liabilities for which individual identification codes (non-ISIN) are available.
- 5.2 – Equity liabilities for which individual identification codes are not available.

Important: Retained Earnings

Data on Retained Earnings (incl. Reserves b/f) entered under L-Eq-5.2 on the CRS2 **must** also be reported on the BSL2 in order to ensure consistency.

Foreign Direct Investment:

The relevant market values of these securities will already have been provided on the following worksheet:

- 5.3.1 – Total equity liabilities – of which FDI (excluding direct investment in special purpose entities).

Total bonds and notes issued:

The relevant market values of these securities will already have been provided on one or more of the following worksheets:

- 5.4 – Debt securities for which ISIN codes are available.
- 5.5 – Debt securities for which individual identification codes (non-ISIN) are available (as **BN**).
- 5.6 – Debt securities for which individual identification codes are not available (as **BN**).

Total MMIs issued:

The relevant market values of these securities will already have been provided on one or more of the following worksheets:

- 5.4 – Debt securities for which ISIN codes are available.
- 5.5 – Debt securities for which individual identification codes (non-ISIN) are available (as **MMI**).
- 5.6 – Debt securities for which individual identification codes are not available (as **MMI**).

Annex 1: Worked Examples

Example 1: Reporting 'Transactions during quarter'

In those cases where data on 'Transactions during quarter' only are sought (i.e. A-Sec-Inv 2.4), any valuation changes (incl. market price movements) are not to be included under Purchases or Sales.

In the case of the example presented below, a valuation change of 40 can be imputed.

Country of Issuer	Sector of Issuer	Nominal Currency	Position at start of quarter	Transactions During Quarter		Position at end of quarter	Market price of security at end of quarter	2.4.1
				Purchases	Sales			
				Market value				
IE	DTC	EUR	100	40	30	150	100.0	BN

Example 2: Reporting 'Changes during the quarter'

For the CRS2, there is **no longer** a category entitled 'Market price and other changes' (i.e. A-Sec-Inv 2.5).

In those cases where data on 'Changes during quarter' (i.e. Transactions **plus** Valuation Changes) are sought, the following relationship will **not** always hold:

$$A + B - C + D + E = F$$

This is because 'other' changes (i.e. reclassifications) are not to be included under Valuation Changes. Valuation Changes will now **only** include revaluations reflecting changes in exchange rates or prices.

In the case of the example presented below, some 'other' change of 20 can be imputed.

Position at start of quarter	Transactions		Valuation Changes		Position at end of quarter	2.5.1
	Increases	Decreases	FX Changes	Market Price Changes		
(A)	(B)	(C)	(D)	(E)	(F)	
Market value						
100	10	10	+20	-10	130	BN

Example 3: Accrued Income – Earned but not paid

In the case of data on Earned Income, respondents are not required to provide entries under Market Price Changes during the reporting quarter.

Market price	Opening Value of Assets	Transactions		Valuation Changes		Closing Value of Assets
		Increases	Decreases	FX Changes	Market Price Changes	
Equities	100	10	20	+10		100
Bonds & Notes	100	10	20	+10		100
MMIs	100	10	20	+10		100

This applies under **A-Oth-Ast 4.4** and **L-Oth-Liab 7.4**.

Example 4: Counterparty Institution/Country (European Central Bank)

In those cases where the European Central Bank is the counterparty, the country of counterparty should be reported as 4F and the sector of counterparty should be shown as CB.

Country Code	Sector	Opening Value	Transactions		Valuation Changes		Closing Value	3.1.1
			Increases	Decreases	FX Changes	Market Price Changes		
4F	CB	100	-	-	-	-	100	L

Example 5: Counterparty Sector ('affiliates')

For the CRS2, you are now being asked to provide an 'of which' split between a Deposit-Taking Corporation (DTC) and an Affiliated Deposit-Taking Corporation (ADT).

Respondents will already split-out Assets (**loans**) and liabilities (**deposits**) to Credit Institutions into an 'of which Affiliated' category on the RS1. The same procedure now applies under the CRS2.

For instance, any entry under DTC will account for all loans to deposit-taking corporations in a given country, sector, currency and original maturity class. This entry will also include loans to 'affiliates' in the same country, currency and original maturity class and where these 'affiliates' will also be stated separately as ADT.

In the example below, the closing value of 100 for DTCs will also include the closing value of 20 for ADTs.

Country Code	Sector	Opening Value	Transactions		Valuation Changes		Closing Value	3.1.1
			Increases	Decreases	FX Changes	Market Price Changes		
IE	DTC	100	-	-	-	-	100	L
IE	ADT	20	-	-	-	-	20	L

Annex 2: FAQs

1. How should a Credit Institution record a Loan Provision on the Balance Sheet?

Loans and deposits should be measured gross of provisions for bad and doubtful debts (i.e. the nominal amount outstanding on the loan; as per the RS2) with the Gross Loan recorded on the Assets side of the CRS2.

2. How should a Credit Institution record a Loan Provision on the P&L?

A Credit Institution should record a provision under P&L 1.3 (Capital & Exchange Gains/Losses). Provisions should be recorded as a negative amount.

3. Where is commercial paper issued by a Credit Institution to be recorded on the CRS2?

Commercial Paper should be recorded on the Debt Security - Liabilities section of the CRS2 under 'Bonds & Notes and MMIs'.

4. Where should cash assets (i.e. cash held in the till at a branch) be recorded on the CRS2?

This should be recorded under Section 4 – Other Assets (A-Oth-Ast 4.2, 4.3, 4.5)

5. How are changes in market price to be recorded in the case of securities for which identification codes (incl. ISINs) are available?

Valuation changes (incl. price movements) are not to be recorded under Transactions (either purchases or sales). Rather, these can be imputed by the CBI from changes in the stock figures.

6. Where should interest expenses on Derivatives be recorded on the P&L?

Under Section 1.1 (b) 'Other Income' the following should be included: Net interest income receivable (include with positive sign), or payable (include with negative sign) on interest rate swaps, cross-currency interest rate swaps and forward rate agreements (FRAs). All other income on derivatives, which is not related to interest payments/receipts, should be recorded under Section 1.3 - Capital & Exchange gains/losses.

7. Does worksheet A-Oth-Ast-4.1.1 apply to exchange trade derivatives which have ISINs attached to the contract, or should the ISINs of the underlying instrument be used.

The ISINs associated with the derivative contract should be inputted here.

8. Is there an entry required in A-Oth-Ast 4.1 (derivatives) for derivative contracts which begin and end within the reporting period?

No, there would be no stock figures in these cases. Transactions data (i.e. purchases and sales) should be reported.

9. How should Mark-to-Market (MTM) of FX derivatives be reported?

They should be reported against the currency of the receiving leg of the trade in order to avoid double counting.

10. Should I use the visual version or the reporting version for reporting?

The reporting version should be used for reporting. Do not use the visual version for reporting. This is a guide to aid understanding of the CRS2.

11. How should securities which have matured during the quarter be reported?

Where securities have matured during the quarter the closing price should be left blank.

12. Where should Profit/Loss (Retained Earnings) for the quarter be reported?

Profit should be reported under worksheet L-Eq-DSec 5.2 with losses reported here also but as a negative figure. An Opening and/or Closing position is only required here. This does not have to pass applicable rules on the validation report. When queried about the rule break a response of 'Retained Earnings' will suffice.

13. Where should reserves carried forward be reported?

Profit & Loss Reserve b/f should be reported under L-Eq-DSec 5.2 with losses also reported here but as a negative figure. An Opening and/or Closing position is only required here. This does not have to pass applicable rules on the validation report. When queried about the rule break a response of 'Retained Earnings' will suffice.

14. Should Affiliated Deposit-Taking Corporation (ADT) be reported as a sector code in P&L 1.10

Yes, where applicable, ADT should be reported as an 'of which' split from Deposit-Taking Corporations (DTCs) in P&L 1.10.

15. How do I report a Capital & Exchange loss?

A Capital & Exchange loss should be reported as a negative figure under 1.3 'Capital & Exchange gains/losses' in the P&L. Gains should be reported as a positive figure.

16. Where is Subordinated Capital reported?

Subordinated Capital should be reported as a Permanent Debt Liability (PDL) in Section 7.2 – Other Liabilities.

17. What period should the Profit and Loss Data cover?

All parts of the CRS2 including the P&L should relate to the reference quarter.

18. How should Available for Sale (AFS) assets be accounted for on the P&L?

Any gain/loss of AFS assets is recognised as a revenue/expense and the net figure should be recorded under 'other operating income' in the P&L.

19. How do I ensure total assets match total liabilities?

Where assets total differs from total liabilities due to valuation differences, a balancing figure should be included under L-Eq-DSec 5.2 (Equity Liabilities with no code).

20. How should I report an ISIN that has matured during the quarter?

When an ISIN matures during the quarter this should be reported under 'Sales/Redemptions' and the 'Closing Value' will be '0'

21. How should I report an amortising bond?

The amortising amount should be reported under 'Sales/Redemptions'

22. Where should the contribution to the Single Resolution Fund (SRF) be reported?

The contribution to the SRF should be reported on the P&L 1.6 'Corporations Tax'. This should be reported with counterparty country code '4Z'.

23. On A-Sec-Inv-2.3, where should an exchange rate movement be recorded?

There is no requirement to include exchange rate movements on A-Sec-Inv-2.3. If variations in value are queried then 'exchange rate movements' is a valid explanation.

24. On A-Sec-Inv-2.3, should 'Closing Value' equal 'Opening Value' plus 'Transactions'?

No, on A-Sec-Inv-2.3 and other worksheets where 'Valuations and Other Changes' are not requested, 'Closing Value' will not necessarily be the sum of the 'Opening Value' plus 'Transactions'.

25. If an asset/liability is bought and sold during the same period, is this still reported on the CRS2?

Yes, this should be reported on the CRS2 as a transaction increase and decrease during the quarter with 'Opening Value' of 0 and 'Closing Value' of 0

26. Where should a liability to the government for Deposit Interest Retention Tax (DIRT) be recorded?

DIRT should be recorded under L-Oth-Liab-7.4 under 'Loans, Deposits & Financial Leases'

Annex 3: Schedule of Sectors

Sector		Definition
DTC	Deposit-Taking Corporation	<p>The deposit-taking corporations, excluding the central bank, sector includes all financial corporations and quasi-corporations, except those classified in the central bank and in the MMF sub-sectors, which are principally engaged in financial intermediation and whose business is to receive deposits and/or close substitutes for deposits from institutional units, hence not only from MFIs, and, for their own account, to grant loans and/or to make investments in securities.</p> <p>The following financial intermediaries are classified in this sector:</p> <ul style="list-style-type: none"> • commercial banks, ‘universal’ banks, ‘all-purpose’ banks; • savings banks (including trustee savings banks and savings banks and loan associations); • post office giro institutions, post banks, giro banks; • rural credit banks, agricultural credit banks; • cooperative credit banks, credit unions; • specialised banks (e.g. merchant banks, issuing houses, private banks); and • electronic money institutions principally engaged in financial intermediation. <p>The following financial intermediaries are classified in this sector where it is their business to receive repayable funds from the public, whether in the form of deposits or in other forms such as the continuing issue of long-term debt securities:</p> <ul style="list-style-type: none"> • corporations engaged in granting mortgages • municipal credit institutions.
ADT	Affiliated Deposit-Taking Corporation	<p>An affiliate is a parent, associate or subsidiary undertaking of the reporting institution. Entities within the same banking group (or bank holding company) or entities with the same parent or ultimate parent company are also considered affiliates. Non-resident branches of the reporting institution should be treated as non-resident affiliates.</p> <p>This is an ‘of which’ sub-section of DTCs as per the Resident Offices Return (<i>RS1</i>) where DTCs will include ‘affiliates’.</p>
CB	Central Bank	<p>The central bank sector consists of all financial corporations and quasi-corporations whose principal function is to issue currency, to maintain the internal</p>

		and external value of the currency and to hold all or part of the international reserves of the country.
MMF	Money Market Funds	<p>The MMF sector, as collective investment schemes, consists of all financial corporations and quasi-corporations, except those classified in the central bank and in the credit institutions sub-sectors, which are principally engaged in financial intermediation. Their business is to receive issue investment fund shares or units as close substitutes for deposits from institutional units, and, for their own account, to make investments primarily in money market fund shares/units, short-term debt securities, and/or deposits.</p> <p>The following financial intermediaries are classified in this sector:</p> <ul style="list-style-type: none"> • Investment funds including investment trusts, Unit trusts and other collective investment schemes whose share or units are close substitutes for deposits.
GOV	Government	The government sector consists of institutional units which are non-market producers whose output is intended for individual and collective consumption, and are financed by compulsory payments made by units belonging to other sectors, and institutional units principally engaged in the redistribution of national income and wealth.
OFI	Other Financial Intermediaries	The other financial intermediaries sector, excluding insurance corporations and pension funds, consists of all financial corporations and quasi-corporations who are principally engaged in financial intermediation by incurring liabilities in forms other than currency, deposits, or investment fund shares, or in relation to insurance, pension and standardised guarantee schemes from institutional units.
IC	Insurance Corporations	<p>The insurance corporations sector consists of all financial corporations and quasi-corporations who are principally engaged in financial intermediation as the consequence of the pooling of risks mainly in the form of direct insurance or reinsurance.</p> <p>Insurance corporations provide the following services:</p> <ul style="list-style-type: none"> • life and non-life insurance to individual units or groups of units;

		<ul style="list-style-type: none"> • reinsurance to other insurance corporations.
PF	Pension Funds	<p>The pension funds sector consists of all financial corporations and quasi-corporations who are principally engaged in financial intermediation as the consequence of the pooling of social risks and needs of the insured persons (social insurance). Pension funds as social insurance schemes provide income in retirement, and often benefits for death and disability.</p> <p>This sector consists of only those social insurance pension funds that are institutional units separate from the units that create them. Such autonomous funds have autonomy of decision and keep a complete set of accounts. Non-autonomous pension funds are not institutional units and remain part of the institutional unit that sets them up.</p>
NFC	Non-Financial Corporations	<p>The non-financial corporations sector consists of institutional units which are independent legal entities, and market producers, and whose principal activity is the production of goods and non-financial services. The non-financial corporations sector also includes non-financial quasi-corporations.</p>
IF	Investment Funds (excl. MMFs)	<p>The non-MMF investment funds sector consists of all collective investment schemes, except those classified in the MMF sub-sector, which are principally engaged in financial intermediation. Their business is to receive from institutional units, issue investment fund shares or units which are not close substitutes for deposits, and, on their own account, to make investments primarily in financial assets other than short-term financial assets and in non-financial assets.</p> <p>Non-MMF investment funds cover investment trusts, unit trusts and other collective investment schemes whose investment fund shares or units are not seen as close substitutes for deposits.</p>
FVC	Financial Vehicle Corporations	<p>Financial vehicle corporations (FVC) are undertakings carrying out securitisation transactions.</p>
FAU	Financial Auxiliaries	<p>The financial auxiliaries sector consists of all financial corporations and quasi-corporations which are principally engaged in activities closely related to financial intermediation but which are not financial</p>

		intermediaries themselves.
CFI	Captive Financial Institutions and Money Lenders	The captive financial institutions and money lenders sector consists of all financial corporations and quasi-corporations which are neither engaged in financial intermediation nor in providing financial auxiliary services and where most of either their assets or their liabilities are not transacted on open markets.
NPISH	Non-Profit Institutions Serving Households	The non-profit institutions serving households (NPISHs) sector consists of non-profit institutions which are separate legal entities, which serve households and which are private non-market producers. Their principal resources are voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general governments and from property income.
HHS	Households	The households sector consists of individuals or groups of individuals as consumers and as entrepreneurs producing market goods and non-financial and financial services (market producers), provided that the production of goods and services is not by separate entities treated as quasi-corporations. It also includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use.

Annex 4: Schedule of Currency Codes

Currency	ISO Code
AED	UAE dirham
AFN	Afghani
ALL	Albanian lek
AMD	Armenian dram
ANG	Netherlands Antilles Guilder
AOA	Angola Kwanza
ARS	Argentine peso
AUD	Australian dollar
AWG	Aruba Guilder
AZN	Azerbaijan New Manat
BAM	Bosnia and Herzegovina Convertible Marka
BBD	Barbados Dollar
BDT	Bangladesh Taka
BGN	Bulgarian lev
BHD	Bahraini dinar
BIF	Burundi Franc
BMD	Bermudian dollar
BND	Brunei Darussalam Dollar
BOB	Bolivia Boliviano
BRL	Brazilian real
BSD	Bahamas Dollar
BTN	Bhutan Ngultrum
BWP	Botswana Pula
BYR	Belarus Ruble
BZD	Belize Dollar
CAD	Canadian dollar

CDF	Congo/Kinshasa Franc
CHF	Swiss franc
CLP	Chilean peso
CNY	China Yuan Renminbi
COP	Colombian peso
CRC	Costa Rica Colon
CUC	Cuba Convertible Peso
CUP	Cuba Peso
CVE	Cape Verde Escudo
CZK	Czech Republic Koruna
DJF	Djibouti Franc
DKK	Danish krone
DOP	Dominican peso
DZD	Algeria Dinar
EGP	Egyptian pound
ERN	Eritrea Nakfa
ETB	Ethiopia Birr
EUR	Euro
FJD	Fiji Dollar
FKP	Falkland Islands (Malvinas) Pound
GBP	Pound sterling
GEL	Georgia Lari
GGP	Guernsey Pound
GHS	Ghana Cedi
GIP	Gibraltar Pound
GMD	Gambia Dalasi
GNF	Guinea Franc
GTQ	Guatemala Quetzal

GYD	Guyana Dollar
HKD	Hong Kong dollar
HNL	Honduras Lempira
HRK	Croatian kuna
HTG	Haiti Gourde
HUF	Hungarian forint
IDR	Indonesia rupiah
ILS	Israel Shekel
IMP	Isle of Man Pound
INR	Indian rupee
IQD	Iraqi dinar
IRR	Iranian rial
ISK	Iceland Krona
JEP	Jersey Pound
JMD	Jamaica Dollar
JOD	Jordanian dinar
JPY	Japanese yen
KES	Kenyan shilling
KGS	Kyrgyzstan Som
KHR	Cambodia Riel
KMF	Comoros Franc
KPW	North Korean Won
KRW	Korean (South) won
KWD	Kuwait Dinar
KYD	Cayman Islands dollar
KZT	Kazakhstan Tenge
LAK	Laos Kip
LBP	Lebanese pound

LKR	Sri Lanka Rupee
LRD	Liberian dollar
LSL	Lesotho Loti
LTL	Lithuania Litas
LVL	Latvia Lat
LYD	Libya Dinar
MAD	Moroccan dirham
MDL	Moldova Leu
MGA	Madagascar Ariary
MKD	Macedonia Denar
MMK	Myanmar (Burma) Kyat
MNT	Mongolia Tughrik
MOP	Macau Pataca
MRO	Mauritania Ouguiya
MUR	Mauritius rupee
MVR	Maldives (Maldiv Islands) Rufiyaa
MWK	Malawi Kwacha
MXN	Mexican peso
MYR	Malaysian ringgit
MZN	Mozambique Metical
NAD	Namibia dollar
NGN	Nigeria Naira
NIO	Nicaragua Cordoba
NOK	Norwegian krone
NPR	Nepal Rupee
NZD	New Zealand dollar
OMR	Omani rial
PAB	Panama Balboa

PEN	New sol
PGK	Papua New Guinea Kina
PHP	Philippine peso
PKR	Pakistan rupee
PLN	Polish zloty
PYG	Paraguay Guarani
QAR	Qatar Riyal
RON	Romanian leu
RSD	Serbia Dinar
RUB	Russian rouble
RWF	Rwanda Franc
SAR	Saudi Riyal
SBD	Solomon Islands Dollar
SCR	Seychelles Rupee
SDG	Sudan Pound
SEK	Swedish krona
SGD	Singapore dollar
SHP	Saint Helena Pound
SLL	Sierra Leone Leone
SOS	Somalia Shilling
SPL	Seborga Luigino
SRD	Suriname Dollar
STD	São Tomé and Príncipe Dobra
SVC	El Salvador Colon
SYP	Syrian pound
SZL	Swaziland Lilangeni
THB	Thai baht
TJS	Tajikistan Somoni

TMT	Turkmenistan Manat
TND	Tunisia Dinar
TOP	Tonga Pa'anga
TRY	New Turkish lira
TTD	Trinidad and Tobago Dollar
TVD	Tuvalu Dollar
TWD	New Taiwan dollar
TZS	Tanzania Shilling
UAH	Ukraine Hryvna
UGX	Uganda shilling
USD	US dollar
UYU	Uruguayan peso
UZS	Uzbekistan sum
VEF	Venezuela Bolivar Fuerte
VND	Viet Nam Dong
VUV	Vanuatu Vatu
WST	Samoa Tala
XAF	CFA franc BEAC
XCD	East Caribbean Dollar
XDR	SDR
XOF	CFA franc BCEAO
XPF	Comptoirs Français du Pacifique (CFP) Franc
YER	Yemen Rial
ZAR	South African Rand
ZMK	Zambia Kwacha
ZWD	Zimbabwe Dollar

Annex 5: Schedule of Countries

Country	ISO Code
AF	Afghanistan
AL	Albania
AX	Aland Islands
DZ	Algeria
AS	American Samoa
AD	Andorra
AO	Angola
AI	Anguilla
AQ	Antartica
AG	Antigua and Barbuda
AR	Argentina
AM	Armenia
AW	Aruba
AU	Australia
AT	Austria
AZ	Azerbaijan
BS	Bahamas
BH	Bahrain
BD	Bangladesh
BB	Barbados
BY	Belarus
BE	Belgium
BZ	Belize
BJ	Benin
BM	Bermuda
BT	Bhutan

BO	Bolivia
BA	Bosnia and Herzegovina
BW	Botswana
BV	Bouvet Island
BR	Brazil
IO	British India Ocean Territory
BN	Brunei Darussalam
BG	Bulgaria
BF	Burkina Faso
BI	Burundi
BQ	Bonaire, Saba and Sint Eustatius
KH	Cambodia
CM	Cameroon
CA	Canada
CV	Cape Verde
KY	Cayman Islands
CW	Curacao
CF	Central African Republic
TD	Chad
CL	Chile
CN	China
CX	Christmas Island
CC	Cocos (Keeling) Islands
CO	Colombia
KM	Comoros
CG	Congo
CD	Congo, The Democratic Republic of the
CK	Cook Islands

CR	Costa Rica
CI	Cote d'Ivoire
HR	Croatia
CU	Cuba
CY	Cyprus
CZ	Czech Republic
DK	Denmark (excl. Greenland and Faroe Islands)
DJ	Djibouti
DM	Dominica
DO	Dominican Republic
EC	Ecuador
EG	Egypt
SV	El Salvador
GQ	Equatorial Guinea
ER	Eritrea
EE	Estonia
ET	Ethiopia
FK	Falkland Islands (Malvinas)
FO	Faroe Islands
FJ	Fiji
FI	Finland
FR	France
PF	French Polynesia
GF	French Guiana
PF	French Southern Territories
GA	Gabon
GM	Gambia
GE	Georgia

DE	Germany
GH	Ghana
GI	Gibraltar
GR	Greece
GL	Greenland
GD	Grenada
GP	Guadeloupe
GU	Guam
GT	Guatemala
GG	Guernsey
GN	Guinea
GW	Guinea-Bissau
GY	Guyana
HT	Haiti
HM	Heard Islands and McDonald Islands
VA	Holy See (Vatican City State)
HN	Honduras
HK	Hong Kong
HU	Hungary
IS	Iceland
IN	India
ID	Indonesia
IR	Iran, Islamic Republic of
IQ	Iraq
IE	Ireland
IM	Isle of Man
IL	Israel
IT	Italy

JM	Jamaica
JP	Japan
JE	Jersey
JO	Jordan
KZ	Kazakhstan
KE	Kenya
KI	Kiribati
KP	Korea , Democratic People's Republic of (North)
KR	Korea , Republic of (South)
KW	Kuwait
KG	Kyrgyzstan
LA	Lao People's Democratic Republic
LV	Latvia
LB	Lebanon
LS	Lesotho
LR	Liberia
LY	Libyan Arab Jamahiriya
LI	Liechtenstein
LT	Lithuania
LU	Luxembourg
MO	Macau
MK	Macedonia, The Former Yugoslav Republic of
MG	Madagascar
MW	Malawi
MY	Malaysia
MV	Maldives
ML	Mali
MT	Malta

MH	Marshall Islands
MQ	Martinique
MR	Mauritania
MU	Mauritius
YT	Mayotte
MX	Mexico
FM	Micronesia, Federated States of
MD	Moldova, Republic of
MC	Monaco
MN	Mongolia
ME	Montenegro
MS	Montserrat
MA	Morocco
MZ	Mozambique
MM	Myanmar
NA	Namibia
NR	Nauru
NP	Nepal
NL	Netherlands
NC	New Caledonia
NZ	New Zealand
NI	Nicaragua
NE	Niger
NG	Nigeria
NU	Niue
NF	Norfolk Island
MP	Northern Mariana Islands
NO	Norway

OM	Oman
PK	Pakistan
PW	Palau
PS	Palestinian Territory, Occupied
PA	Panama (incl. Panama Canal Zone)
PG	Papua New Guinea
PY	Paraguay
PE	Peru
PH	Philippines
PN	Pitcairn
PL	Poland
PT	Portugal
PR	Puerto Rico
QA	Qatar
RE	Reunion
RO	Romania
RU	Russian Federation
RW	Rwanda
KN	Saint Kitts and Nevis
SH	Saint Helena and Dependencies (incl. Ascension, Gough and Tristan da Cunha)
LC	Saint Lucia
PM	Saint Pierre and Miquelon
VC	Saint Vincent and the Grenadines
WS	Samoa
SM	San Marino
ST	Sao Tome and Principe
SA	Saudi Arabia

SN	Senegal
RS	Serbia
SC	Seychelles
SL	Sierra Leone
SG	Singapore
SX	Sint Maarten
SK	Slovakia
SI	Slovenia
SB	Solomon Islands
SO	Somalia
ZA	South Africa
GS	South Georgia and the South Sandwich Islands
SS	South Sudan
ES	Spain
LK	Sri Lanka
SD	Sudan
SR	Suriname
SJ	Svalbard and Jan Mayen
SZ	Swaziland
SE	Sweden
CH	Switzerland
SY	Syrian Arab Republic
TW	Taiwan, Province of China
TJ	Tajikistan
TZ	Tanzania, United Republic of
TH	Thailand
TL	Timor-Leste
TG	Togo

TK	Tokelau
TO	Tonga
TT	Trinidad and Tobago
TN	Tunisia
TR	Turkey
TM	Turkmenistan
TC	Turks and Caicos Islands
TV	Tuvalu
UG	Uganda
UA	Ukraine
AE	United Arab Emirates
GB	United Kingdom (excl. Guersney, Jersey and Isle of Man)
US	United States
UM	United States Minor Outlying Islands
UY	Uruguay
UZ	Uzbekistan
VU	Vanuatu
VE	Venezuela
VG	Virgin Islands, British
VI	Virgin Islands, U.S.
VN	Vietnam
WF	Wallis and Futuna
EH	Western Sahara
YE	Yemen
ZM	Zambia
ZW	Zimbabwe
TOT	Total

Z9

Rest of World⁷

⁷ Please Note Z9 can only be used where an IE/Z9 split is requested. In other cases a full country breakdown is required.

Annex 6: Schedule of International Institutions

Institution	ISO Code	Sector Code
5U	ADC (Andean Development Corporation)	OFI
5D	AfDB (African Development Bank)	OFI
5Q	African Development Fund	OFI
5M	AMF (Arab Monetary Fund)	OFI
5E	AsDB (Asian Development Bank)	OFI
5R	Asian Development Fund	OFI
5N	BADEA (Banque arabe pour le développement économique en Afrique)	OFI
5B	BIS (Bank for International Settlements)	CB
5T	CABEI (Central American Bank for Economic Integration)	OFI
5P	CASDB (Central African States' Development Bank)	OFI
5L	CDB (Caribbean Development Bank)	OFI
5F	EBRD (European Bank for Reconstruction and Development)	OFI
4D	EC (European Commission)	GOV
4H	ECSC (European Community of Steel and Coal)	GOV
4E	EDF (European Development Fund)	GOV
4C	EIB (European Investment Bank)	OFI
4G	EIF (European Investment Fund)	GOV
4B	EMS (European Monetary System)	OFI
4F	European Central Bank	CB
5S	Fonds spécial unifié de développement	OFI
5C	IADB (Inter-American Development Bank)	OFI
5J	IBEC (International Bank for Economic	OFI

	Co-operation)	
1E	IBRD (International Bank for Reconstruction and Development)	OFI
1F	IDA (International Development Association)	OFI
5K	IIB (International Investment Bank)	OFI
5G	IIC (Inter-American Investment Corporation)	OFI
1C	IMF (International Monetary Fund)	OFI
5H	NIB (Nordic Investment Bank)	OFI
5A	OECD (Organisation for Economic Co-operation and Development)	GOV
4Z	Other European Union Institutions, Organs and Organisms (excluding ECB)	GOV
7Z	International Organisations excluding European Union Institutions (for Eurostat needs)	GOV
1K	WHO	GOV
1A	International Organisations	GOV
4S	European Stability Mechanism	OFI

Annex 7: Definitions

Equity

Equity securities are ordinary shares which give the holder the right to a proportional share of the net assets of the company. Other forms of security which do not have this characteristic – even if described as “shares” (i.e. non-participating preference shares) – should be included under bonds and notes.

Equity Securities Include:

- ordinary shares;
- stocks;
- participating preference shares;
- depositary receipts (e.g. American depositary receipts) denoting ownership of equity securities issued;
- equity securities that have been sold under repurchase agreements; and
- equity securities that have been lent under a securities lending arrangement.

Equity Securities Exclude:

- non-participating preference shares (include these instruments under bonds and notes instead);
- rights, options, warrants, and other derivative instruments;
- equity securities that have been bought under repurchase agreements; and
- equity securities that have been acquired under a securities lending arrangement.

Bonds & Notes

Bonds and notes refer to bonds, debentures, notes, etc. that usually give the holder the unconditional right to a fixed money income or contractually determined variable money income and have an original term to maturity of over one year.

Bonds & Notes Include:

- bonds such as treasury, zero coupon, stripped, deep discounted, currency linked (e.g. dual currency), floating rate, equity-related (e.g. convertible bonds), Eurobonds;
- asset-backed securities such as mortgage-backed bonds, collateralized

mortgage obligations (CMO);

- index-linked securities (e.g., property index certificates);
- non-participating preference shares, in their entirety (incl. Share Premium);
- floating rate notes (FRN) such as perpetual notes (PRN), variable rate notes (VRN), structured FRN, reverse FRN, collared FRN, step up recovery FRN (SURF), range/corridor/accrual notes;
- euro medium-term notes (EMTN);
- schuldscheine (German) notes;
- bonds with optional maturity dates, the latest of which is more than one year after issue;
- debentures;
- negotiable certificates of deposits with contractual maturity of more than one year;
- other long-term securities;
- bearer depositary receipts denoting ownership of debt securities issued by non-residents
- debt securities that you have sold under repurchase agreements; and
- debt securities that you have lent under securities lending arrangements.

Bonds & Notes Exclude:

- derivative instruments;
- loans;
- trade credit and accounts receivable;
- money market instruments (e.g., treasury notes, bankers' acceptances, certificates of deposit with contractual maturity of one year or less, note issuance facilities, revolving underwriting facilities, and promissory notes);
- debt securities that you have bought under repurchase agreements; and
- debt securities that you have acquired under a securities lending arrangement.

Asset-Backed Securities

In reporting the market value of holdings of asset-backed securities, the respondents must be aware of the possibility of early partial redemption of principal. The market value of the principal amount outstanding at open and close of business in the period should be reported; if the principal has been repaid, this market value will not be the same as the original face value revalued at end-period market prices.

Money market instruments (with an original maturity of one year or less)

Money market instruments are securitised instruments for which there is an organised secondary market. Money market instruments are generally of shorter maturity than bonds.

Money Market Instruments Include:

- bankers' acceptances;
- commercial paper;
- floating rate notes;
- negotiable certificates of deposit with a contractual maturity of less than one year;
- treasury bills and other short-term tradable Government debt securities;
- bonds with an original maturity of less than one year;
- any other of the debt securities having an original maturity one year or less.

Repurchase and Securities Lending Arrangements

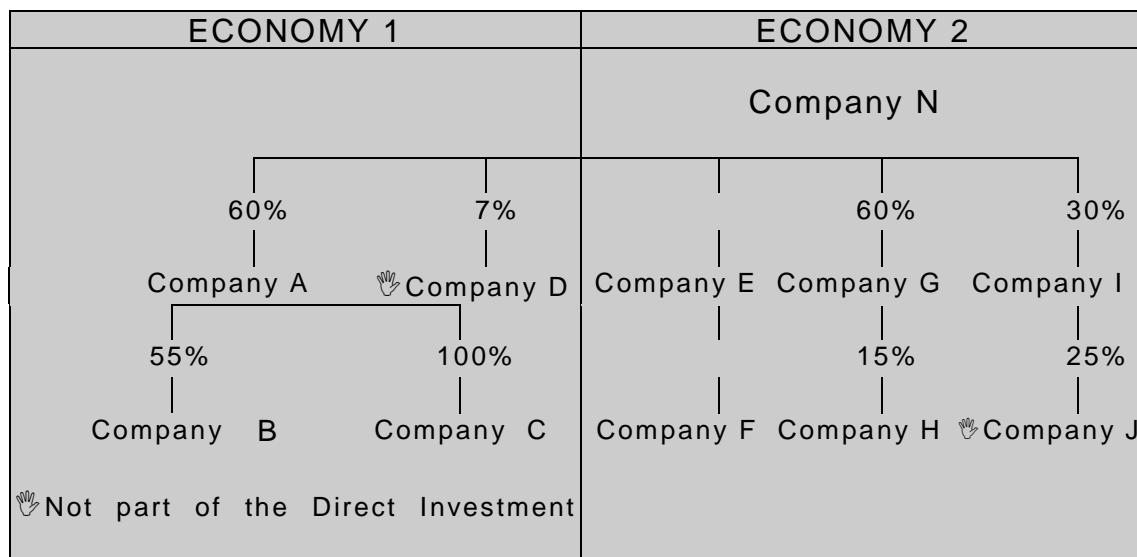
A *repurchase agreement* (repo) is an arrangement involving the sale of securities at a specified price with a commitment to repurchase the same or similar securities at a fixed price on a specified future date. A *reverse repo* is the same transaction seen from the other side, that is, an agreement whereby a security is purchased at a specified price with a commitment to resell the same or similar securities at a fixed price on a specified future date. *Securities (or stock) lending* is an arrangement whereby the ownership of a security is transferred in return for collateral, usually another security, under the condition that the security or similar securities will revert to its original owner at a specified future date.

Direct Investment

Direct Investment. For Balance of Payments purposes, direct investment involves an entity (the direct investor) acquiring an intended long-term interest in another enterprise (the direct investment enterprise). This long-term interest is defined as a holding of at least 10% of the voting share capital. The direct investment relationship can extend to a number of companies in the wider group.

Fellow enterprises are defined as those enterprises that are under the control or influence of the same immediate or indirect investor, but neither fellow controls or influences the other fellow enterprise.

The diagram below shows the investment of company N and illustrates these relationships



Foreign Direct Investors

Assuming ECONOMY 1 is Ireland, Company N is a *Foreign Direct Investor* in Company A and by extension of the direct investment relationship in companies B and C. Company A will report any transactions which companies A, B and C have with companies N, E, F, G, H and I in the Foreign Direct Investment category throughout the form. Company J is not regarded as part of this direct investor relationship because the control of a subsidiary holding does not exist between N, I and J. Company J should be regarded as an unconnected third party as described below.

Foreign Direct Investment Enterprises

Assuming ECONOMY 2 is Ireland, Company N has a *Foreign Direct Investment Enterprise* consisting of companies A, B and C. Company D is **not** a direct investment enterprise of Company N. Company N will report any transactions which companies N and G have with companies A, B and C in the Foreign Direct Investment category throughout the form. Note: Company N will not report for companies E, F, H, I and J because these are not subsidiaries of N.

Credit Institutions

In accordance with the EEC First Banking Directive of December 1977 (77/780/EEC), a credit institution means an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account.

Irish Credit Institutions include:

Irish branches of Irish Credit Institutions and building societies;

Irish branches of foreign Credit Institutions.

Irish Credit Institutions exclude:

Foreign Credit Institutions i.e. Credit Institutions located abroad;

Foreign branches of Irish Credit Institutions; and,

Foreign banking subsidiaries of Irish companies.

Official international agencies such as the European Investment Bank, the Bank for International Settlements etc. should not be treated as Credit Institutions.

Special Purpose Entities (SPEs)

Special Purpose Entities (SPEs) or Special Purpose Vehicles (SPV) are, in general, legal entities created to fulfil a narrow, specific or temporary objective and/or to gain fiscal advantages. An enterprise is usually considered as an SPE if it meets the following

criteria:

- (i) The enterprise is a legal entity,
 - a. formally registered with a national authority; and
 - b. subject to fiscal and other legal obligations of the economy in which it is resident.
- (ii) The enterprise is ultimately controlled by a non-resident parent, directly or indirectly.
- (iii) The enterprise has no or few employees, little or no production in the host economy and little or no physical presence.
- (iv) Almost all the assets and liabilities of the enterprise represent investments in or from other countries.
- (v) The core business of the enterprise consist of group financing or holding activities,

that is, the channelling of funds from non-residents to other non-residents.

However, in its daily activities, managing and directing plays only a minor role.

Newly Constructed Buildings

A newly constructed building is a building that has never been used; purchases of new buildings that have never been used would be recorded under newly constructed buildings and alteration of buildings (A-Oth-Ast 4.2.1)

Purchased Computer Software

Purchased Computer Software (A-Oth-Ast 4.5.2) includes external consultancy and integration costs and outsourced software development as well as externally-supplied software packages. It also includes software license payments with a useful life of more than one year. This category excludes Software developed In-House which is to be included in Other Intangible Assets (A-Oth-Ast 4.5.3).

Computer Services

Computer services consist of hardware- and software-related services and data-processing services. For more information see:

<http://www.imf.org/external/pubs/ft/bop/2007/pdf/chap10.pdf>

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