

**Provision  
of the Czech National Bank**

No. 2 of 18 November 2011

**stipulating the submitting of statements by banks and foreign bank  
branches to the Czech National Bank, as amended by provision of the  
Czech National Bank No. 1 of 12 November 2012**

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Czech National Bank, as amended by provision of the Czech National Bank No. 1 of 12  
November 2012**

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

Article 1

**Subject matter**

This Provision stipulates the content, form, time limits and manner of providing information and documents by a bank and a foreign bank branch to the Czech National Bank in the form of statistical statements in relation to the directly applicable regulations of the European Union<sup>1</sup>, as well as statements for the needs of supervision, additional information and reports (hereinafter referred to as “statements”).

Article 2

**Definitions**

For the purposes of this Provision:

- a) “statement” shall mean a structured set of data that have material and formal links,
- b) “dataset” shall mean a set of data with predefined data structures that are methodologically described, transmitted and processed as a whole by an information system,
- c) “security sign” shall mean data in electronic form which are assigned to a data report and which
  1. are clearly connected to the signer and enable it to be identified by means of a certificate,

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

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

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

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

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

2. were created and assigned to a data report using means for the creation of security signs which the signer can keep under its exclusive control, and
3. are assigned to the data report to which they relate in such a manner that it is possible to identify any subsequent changes in the data;
- d) “contact person” shall mean a person or persons submitting statements to the Czech National Bank on behalf of a bank or a foreign bank branch,
- e) “third-state foreign bank branch” shall mean a foreign bank branch having its registered office in a non-EU member state.

### **Statements of a banks and a foreign bank branch**

#### Article 3

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

- a) by the 15th calendar day following the end of the calendar month to which they relate:
  1. Bil (ČNB) 1–12 “Monthly balance sheet of a bank/foreign bank branch”,
  2. V (ČNB) 60-12 “Monthly statement of true-sale securitisation and other transfers of loans of a bank/foreign bank branch”,
  3. VST (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch of loans to and receivables from clients”,
  4. VST (ČNB) 3-12 “Monthly statement of a bank/foreign bank branch of loans and deposits in relation to credit institutions”,
  5. VST (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch of deposits and loans from clients”,
  6. VST (ČNB) 22-12 “Monthly statement of securities issued by a bank/foreign bank branch”,
  7. VST (ČNB) 41-12 “Monthly survey of securities held by a bank/foreign bank branch”;
- b) by the 17th calendar day following the end of the calendar month to which it relates statement VT (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch of write-offs on loans and other receivables”;
- (c) by the 20th calendar day following the end of the calendar month to which they relate:
  1. VUS (ČNB) 1-12 “Monthly statement of a bank/foreign bank branch of interest rates on deposits and loans received”,
  2. VUS (ČNB) 2-12 “Monthly statement of a bank/foreign bank branch of interest rates on loans granted”,
  3. VUS (ČNB) 3-12 “Monthly statement of a bank/foreign bank branch of interest rates on non-marketable debt securities”;
- (d) by the 22nd calendar day following the end of the calendar month to which they relate:
  1. VUS (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch of interest rates on newly received deposits and loans”,
  2. VUS (ČNB) 12-12 “Monthly statement of a bank/foreign bank branch of interest rates on newly granted loans”,

3. VUS (ČNB) 13-12 “Monthly statement of a bank/foreign bank branch of interest rates on non-marketable debt securities in new business”;
- e) by the 24th calendar day following the end of the calendar month to which it relates statement Dev (ČNB) 11-12 “Monthly statement of a bank/foreign bank branch of selected collections and payments”;
- f) by the 25th calendar day following the end of the calendar month to which they relate:
1. Bil (ČNB) 2–12 “Monthly profit and loss statement of a bank/foreign bank branch”,
  2. Bil (ČNB) 5–12 “Monthly balance sheet of a bank/foreign bank branch”,
  3. Bil (ČNB) 9–12 “Additional information to financial statements of a bank/foreign bank branch”;
- g) by the 28th calendar day following the end of the calendar month to which it relates statement BD (ČNB) 4-12 “Report on the categorisation of receivables of a bank/foreign bank branch”;
- h) by the 28th calendar day following the end of the calendar month to which it relates statement BD (ČNB) 1-12 “Report on the liquidity of a bank/foreign bank branch by residual maturity”.
- (2) The statements referred to in paragraph 1(f) to (h) compiled for December shall be submitted by 10 February of the following year.

#### Article 4

- (1) A bank and a foreign bank branch shall compile the following statements as of the last day of each calendar quarter and submit them
- a) by the 25th calendar day following the end of the calendar quarter to which it relates statement E(ČNB) 5-04 “Report on the organisational structure and qualifying holdings of a bank/foreign bank branch”;
- b) by the 20th calendar day following the end of the calendar quarter to which it relates statement V (ČNB) 61-04 “Quarterly statement of a bank/foreign bank branch of true-sale securitisation and other transfers of loans”;
- c) by the 20th calendar day following the end of the calendar quarter also:
1. P (ČNB) 3-04 “Quarterly statement of a bank/foreign bank branch of expected non-residents’ collections from domestic securities”,
  2. P (ČNB) 4-04 “Quarterly statement of a bank/foreign bank branch of future repayments of loans received from non-residents”;
- (d) by the 25th calendar day following the end of the calendar quarter to which they relate:
1. V (ČNB) 13-04 “Monthly statement of interest expenses and income of a bank/foreign bank branch”,
  2. V (ČNB) 25-04 “Quarterly statement of a bank/foreign bank branch of selected money market fund assets and liabilities by country”,
  3. V (ČNB) 39-04 “Additional data of a bank/foreign bank branch on mortgage loans” ,
  4. BD (ČNB) 18-04 “Report of a bank/foreign bank branch on mortgage bonds and mortgage loans”,

5. VST (ČNB) 38-04 “Quarterly statement of a bank/foreign bank branch of loans by residual maturity”,
  6. BD (ČNB) 7-04 “Report of a bank/foreign bank branch on electronic banking and bank accounts”;
- e) by the 29th calendar day following the end of the calendar quarter to which they relate:
1. BD (ČNB) 16-04 “Report on a bank’s/foreign bank branch’s exposure to individual countries”,
  2. BD (ČNB) 25-04 “Report of a bank/foreign bank branch on loan and deposit concentration”;
- f) by the 33rd calendar day following the end of the calendar quarter to which it relates statement BD (ČNB) 23-04 “Report on the interest rate risk of a bank/foreign bank branch”.
- (2) The statement referred to in paragraph 1(d) item 1 compiled for Q4 shall be submitted by 20 February of the following year. The statement referred to in paragraph 1(d) item 2 compiled for Q4 shall be submitted by 31 January of the following year.
- The statements referred to in paragraph 1(d) item 3 and (e) and (f) compiled for Q4 shall be submitted by 10 February of the following year.

#### Article 5

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

- a) by 15 February according to the situation as of 31 December statement E (ČNB) 10-01 “Annual statement of a bank/foreign bank branch on the number of banknotes and coins processed”;
- b) by 31 May according to the situation as of 30 March of the current year statement E (ČNB) 9-01 “Annual statement of banks’/foreign bank branches’ cash activities”;
- c) by 31 July according to the situation as of 31 December statement Bil (ČNB) 3-01 “Annual profit distribution statement of a bank/foreign bank branch”.

#### Article 6

##### **Bank statements**

(1) A bank shall also compile the following statements

- a) as of the last day of calendar month and submit by the 28th calendar day following the end of the calendar month to which they relate:
  1. BD (ČNB) 2-12 “Report on the capital adequacy of a bank”,
  2. BD (ČNB) 3-12 “Report on the exposure of a bank”;
- b) and shall submit by 28 May, together with data for previous years according to the situation as of 30 April of the current year, and then irregularly by the 28th calendar day of the month following a change to, or occurrence of, a reference event, statement D (ČNB) 21-01 “Additional information for determining the operational risk capital requirement of the bank”.

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

## Article 7

### **Statements of a bank on a consolidated basis**

(1) A bank that is obliged to maintain capital adequacy on a consolidated basis pursuant to another legal rule

a) shall compile the following statements as of the last day of each calendar quarter and submit them by the 35th calendar day following the end of the calendar quarter to which they relate:

1. Bil (ČNB) 4–04 “Quarterly balance sheet on a consolidated basis”,
2. Bil (ČNB) 6–04 “Quarterly profit and loss statement on a consolidated basis”,
3. Bil (ČNB) 8–04 “Additional information on the financial statements on a consolidated basis”,
4. BD (ČNB) 12-04 “Report on the capital adequacy on a consolidated basis”,
5. BD (ČNB) 13-04 “Report on the exposure on a consolidated basis”;

b) shall submit by the 35th day following the end of the second quarter, together with data for previous years according to the situation as of 30 June of the current year, and then irregularly by the 35th calendar day following the end of the quarter in which the reference event changed or occurred, statement BD (ČNB) 22-01 “Additional information for determining the operational risk capital requirement on a consolidated basis”.

(2) A bank that is a domestic parent undertaking, a responsible bank in a foreign parent bank group, a responsible bank in a financial holding entity group or a responsible bank in a mixed-activity holding entity group shall compile for each calendar year and submit by 31 January according to the situation as of 1 January and then without undue delay following a change to, or occurrence of, a reference event, statement E (ČNB) 8-01 “Report on the structure of the consolidated group”.

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

(4) The statements referred to in paragraph 1(a) and paragraph 3 compiled for the fourth quarter shall be submitted by 25 March of the following year.

## Article 7a

A bank shall also submit statements on an individual and consolidated basis if a directly applicable regulation of the European Union governing prudential requirements so stipulates. In this case, the bank shall not submit statements BD (ČNB) 3-12, BD (ČNB) 13-04 and information about capital in statements BD (ČNB) 2-12 and BD (ČNB) 12-04.

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<sup>4</sup> Article 26d (1) (g) of Act No. 21/1992 Coll., on Banks, as amended by Act No. 126/2002 Coll.

## **Joint provisions for statements of banks and foreign bank branches**

### **Article 8**

(1) If the last day of a statement submission time limit falls on a Saturday, a Sunday or a public holiday, this day shall be moved to the nearest preceding working day. The day of submission for Bil, BD and E series statements, except for Bil (ČNB) 1-12, Bil (ČNB) 3-01, BD (ČNB) 21-01 and E (ČNB) 9-01, shall be moved to the nearest following working day.

(2) The statements referred to in Article 3(1)(f) to (h), Article 4(1)(e) item 1 and (f), Article 6(1)(a) and Article 7(1)(a) shall also be submitted upon request pursuant to another legal rule.<sup>5</sup>

(3) The basic characteristics and content of the statements referred to in Articles 3 to 7 are given in Annex 1 hereto, except for statement BD (ČNB) 14-04 referred to in Article 7(3), the basic characteristics and content of which are given in Annex 2 hereto.

### **Article 9**

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

(2) A bank shall compile and submit statements referred to in Article 3 to 7 hereof not set out in paragraph 1 with data for the bank in the Czech Republic and its branches abroad relating to the bank's activities in the Czech Republic and the activities of its branches abroad. A foreign bank branch shall compile and submit statements not set out in paragraph 1 with the data for the foreign bank branch in the Czech Republic relating to the activities of the foreign bank branch in the Czech Republic.

### **Article 10**

#### **Commencement and termination of the compiling and submitting of statements**

(1) A bank or a foreign bank branch shall commence compiling and submitting statements in compliance herewith after it has been entered in the Commercial Register as from the first time limit for compiling statements given in Articles 3 to 7 hereof.

(2) A bank shall commence or terminate compiling and submitting statements Bil(ČNB)4-04, Bil(ČNB)6-04, Bil(ČNB)8-04 BD(ČNB)12-04, BD(ČNB)13-04 and BD(ČNB)22-01 after the establishment or termination of the obligation to maintain capital adequacy on a consolidated basis. A bank shall act analogously when compiling and submitting statement E(ČNB)8-01 in connection with its obligation to submit information on a consolidated group and when

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<sup>5</sup> Article 24 of Act No. 21/1992 Coll., as amended.

compiling statement BD(ČNB)14-04 in respect of its inclusion in a mixed-activity holding company group.<sup>4</sup>

(3) A third-state bank or foreign bank branch shall terminate compiling and submitting the statements stipulated herein on the date of termination of its banking licence.<sup>6</sup>

(4) A legal entity whose banking licence has terminated (hereinafter referred to as a “former bank”) and a branch of a foreign bank after termination of the banking licence granted to the foreign bank shall submit, pursuant hereto, statement Bil(ČNB)1-12 and V, VST, VT, VUS, Dev and BD series statements for the last completed reporting period preceding the termination of the banking licence.

(5) Paragraphs 3 and 4 shall apply mutatis mutandis to a foreign bank branch operating in the Czech Republic under the single licence principle<sup>7</sup> upon termination of its business.

(6) A former bank shall continue to compile statements Bil(ČNB)2-12 and Bil(ČNB)5-12 pursuant to another legal rule<sup>8</sup> and submit them in writing to the Czech National Bank, observing the time limits and other conditions laid down herein. The compiling and submitting of such statements shall terminate as of the date notified to it by the Czech National Bank or as of the date of its dissolution.<sup>9</sup>

## Article 11

### **Joint provisions for compiling statements**

(1) When compiling statements, a bank and a foreign bank branch shall observe the legal rules governing accounting and the compilation of financial statements<sup>10</sup> or the international accounting standards laid down in European Union law (hereinafter referred to as “international accounting standards”)<sup>11</sup> unless the dataset for statement compilation stipulates otherwise.

(2) A bank shall include data for its branches abroad in the reported data in compliance with the applicable legal rules for the accounting area<sup>10</sup> and international accounting standards.<sup>11</sup>

(3) When compiling statements on a consolidated basis, a bank shall use the methods laid down in the legal rule governing prudential requirements.<sup>12</sup>

(4) The reported data shall be valued using the methods laid down in the legal rules for the accounting area<sup>10</sup> and in international accounting standards<sup>11</sup>, or, where relevant, in a legal rule governing prudential requirements<sup>12</sup> unless the methodology stipulates otherwise.

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<sup>6</sup> Article 7a of Act No. 21/1992 Coll., as amended by Act No. 165/1998 Coll.

<sup>7</sup> Article 5c of Act No. 21/1992 Coll., as amended by Act No. 126/2002 Coll.

<sup>8</sup> Article 35(2) of Act No. 21/1992 Coll.

<sup>9</sup> Article 68(1) of the Commercial Code.

<sup>10</sup> Act No. 563/1991 Coll., on Accounting, as amended, and Decree No. 501/2002 Coll., as amended.

<sup>11</sup> Article 2 of Regulation (EC) No. 1606/2002 of the European Parliament and the Council of 19 July 2002 on the application of international accounting standards.

<sup>12</sup> Decree No 123/2007 Coll., stipulating the prudential rules for banks, credit unions and investment firms, as amended.

(5) To convert data in foreign currencies into data reported in the Czech currency, a bank and a foreign bank branch shall use the exchange rate declared by the Czech National Bank and valid as of the statement compilation date<sup>14</sup> unless the dataset for statement compilation stipulates otherwise. For data in currencies for which the Czech National Bank does not declare foreign exchange market rates, a bank and a foreign bank branch shall apply conversion pursuant to a special legal rule<sup>15</sup>. In the case of data in reports on compliance with prudential requirements, a bank and a foreign bank branch may use the exchange rates declared by the European Central Bank in compliance with the legal rule governing prudential requirements.<sup>12</sup>

(6) When reporting data on receivables from and obligations to monetary financial institutions that are residents of:

- a) the Czech Republic, a bank and a foreign bank branch shall use for identification and classification thereof the “List of Monetary Financial Institutions in the Czech Republic” issued and updated by the Czech National Bank, which it publishes in a manner allowing remote access,
- b) Member States of the European Union, save for the Czech Republic, a bank and a foreign bank branch shall use for identification and classification thereof the “List of Monetary Financial Institutions for Statistical Purposes” issued and updated by the European Central Bank, which it publishes in a manner allowing remote access.

## Article 12

### **Manner and form of submitting statements**

(1) A bank and a foreign bank branch shall send the statements referred to in Articles 3 to 7a hereof, except for the statement referred to in Article 7(3), to the Czech National Bank in electronic form as data reports<sup>17</sup> and in the structure and form of datasets accessible via:

- a) the Czech National Bank’s application for data collection from non-banks (SDNS), which is available in a manner allowing remote access.
- b) the bank’s or foreign bank branch’s own application allowing electronic exchange of information (EDI/EDIFACT), or
- c) the bank’s or foreign bank branch’s own application using the Czech National Bank’s web service for data collection (SDNS-WS) to transmit the statement.

(2) Data reports sent via the applications referred to in paragraph 1(a) and (c) shall be signed by the contact person with a verified electronic signature<sup>18</sup>.

(3) A bank and a foreign bank branch shall furnish data reports sent via the application referred to in paragraph 1(b) with a security sign based on a certificate issued by the Czech National Bank.

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<sup>14</sup> Article 24(6) of Act No. 563/1991 Coll., as amended.

<sup>15</sup> Article 24(9) of Act No. 563/1991 Coll., as amended.

<sup>17</sup> Article 2(d) of Act No. 227/2000 Coll., on Electronic Signature and on the Amendment of Some Other Acts (the Electronic Signature Act), as amended.

<sup>18</sup> Article 11(3) of Act No. 227/2000 Coll., as amended by Act No. 167/2012 Coll.

(4) Statement BD(ČNB)14-04 shall be submitted by a bank to the Czech National Bank in electronic form without using the applications referred to in paragraph 1.

## Article 13

### **Corrections and changes in statements**

(1) If a mistake is found or a change is made to the data from which a statement is compiled after the statements have been submitted to the Czech National Bank, the bank or foreign bank branch shall resubmit the statement with the corrected data to the Czech National Bank without undue delay. If the correction also affects data in other statements or statements for other time periods, the bank or foreign bank branch shall also correct all such related statements.

(2) If changes are made to the data reported in statements Bil(ČNB)1-12, Bil(ČNB)2-12, Bil(ČNB)4-04, Bil(ČNB)5-12, Bil(ČNB)6-04, Bil(ČNB)8-04, Bil(ČNB)9-12, V(ČNB)25-04, VST(ČNB)1-12, VST(ČNB)11-12, VST(ČNB)22-12, VST(ČNB)38-04, VST(ČNB)41-12, VUS(ČNB)1-12, VUS(ČNB)2-12, VUS(ČNB)3-12, E(ČNB)5-04 and E(ČNB)7-04 and in BD series statements, except for statements BD(ČNB)21-01 and BD(ČNB)22-01, compiled as of 31 December, on the basis of an audit of the financial statements made by the auditor of the bank or foreign bank branch, the bank or foreign bank branch shall resubmit such statements with the corrected data within 15 calendar days after the making of the corresponding changes in its accounts.

(3) The procedure set out in paragraph 2 shall apply *mutatis mutandis* to statements Bil(ČNB)4-04, Bil(ČNB)6-04, Bil(ČNB)8-04, BD(ČNB)12-04, BD(ČNB)13-04 and BD(ČNB)14-04 if a change is made to the data on the basis of an audit of the financial statements made by auditors of other companies included in the consolidated group set up for the purpose of prudential requirements<sup>18a</sup> or mixed-activity holding company group. The bank shall resubmit these statements with an aggregate correction after the audit of the financial statements by the auditor in all other companies included in the consolidated group. The bank shall resubmit the statements compiled as of 31 December in the form of a separate supplementary correction due to the audit of the financial statements by the bank's auditor.

(4) The bank or foreign bank branch shall, due to post-audit changes to the data, submit the statements referred to in paragraphs 2 and 3 compiled also for subsequent periods of the current year up to the current month or quarter where those statements are affected by the revision of the data as of 31 December of the previous year. The bank and foreign bank branch shall resubmit the said statements in the form of a standard correction within one month after submitting the statements referred to in paragraph 2 and 3.

## Article 14

### **Organisational prerequisites for the submitting of statements**

(1) A bank and a foreign bank branch compiling and submitting statements to the Czech National Bank using an application referred to in Article 12(1)(a) or (c) shall inform the Czech National Bank of

- a) the names and surnames of contact persons,

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<sup>18a</sup> A regulated consolidated group pursuant to Article 5 of Decree No. 123/2007 Coll., as amended.

- b) the workplace address, telephone number and e-mail address of such persons,
- c) the number of the qualified certificate, including the name and identification number of the provider of certification services that issued it.

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

(3) Where the statements are compiled and submitted to the Czech National Bank using the application referred to in Article 12(1)(b), the Czech National Bank shall issue upon request a certificate for creating the security sign referred to in Article 12(3).

## Article 15

### **Additional information on submitted statements**

(1) Information submitted by the bank in compliance with another legal rule<sup>5</sup> which does not form part of statement E (ČNB) 8-01 shall be sent to the Czech National Bank in electronic form within the same time limit as that for submitting this statement. The structure and content of the additional information are given in Annex 3 hereto.

(2) In addition to statements Bil (ČNB) 1–12, BD (ČNB) 23-04, BD (ČNB) 3-12, BD (ČNB) 13-04 and BD (ČNB) 2-12, a bank and a foreign bank branch shall submit information, the structure and content of which are given in Annex 4 hereto.

## Article 16

### **Transitional provision**

Statements compiled as of 31 December shall be compiled and submitted in compliance with Provision of the Czech National Bank No. 2 of 30 November 2009, as amended by Provision of the Czech National Bank No. 2 of 13 October 2010.

## Article 17

### **Repealing provisions**

The following regulations are hereby repealed:

1. Provision of the Czech National Bank No. 2 of 30 November 2009, stipulating the submitting of statements by banks and foreign bank branches to the CNB;
2. Provision of the Czech National Bank No. 2 of 13 October 2010, amending Provision No. 2 of 30 November 2009, stipulating the submitting of statements by banks and foreign bank branches to the Czech National Bank;
3. Provision of the Czech National Bank No. 1 of 17 May 2005, stipulating the manner of transmitting and accepting automated statement data submitted by banks and foreign bank branches to the Czech National Bank;
4. Provision of the Czech National Bank No. 1 of 13 January 2006, amending Provision of the Czech National Bank No. 1 of 17 May 2006, stipulating the manner of transmitting and accepting automated statement data submitted by banks and foreign bank branches to the Czech National Bank.

Article 18

**Effect**

This Provision shall take effect on 1 January 2012.

Governor  
Miroslav Singer

Monetary and Statistics Department  
Responsible:  
Barkhanskyy, tel. 224 412 4371  
Konečná, tel. 224 412 3747

## ANNEXES

- Annex 1 **Basic characteristics and content of statements submitted by a bank or foreign bank branch to the Czech National Bank**
- Annex 2 **Basic characteristics and content of statement BD (ČNB) 14-04**
- Annex 3 **Additional information submitted for statement E (ČNB) 8-01**
- Annex 4 **Basic characteristics of other information submitted by a bank to the Czech National Bank**

**Basic characteristics and content of statements submitted by a bank or foreign bank branch to the Czech National Bank**

**1. Bil (ČNB) 1–12 “Monthly balance sheet of a bank/foreign bank branch”**

Contains data on balance sheet items for monetary purposes under ECB methodology. The balance sheet is supplemented with specific data needed to calculate the reserve requirement under CNB methodology. For the needs of compiling the koruna and foreign exchange positions of the bank or foreign bank branch, selected balance sheet assets and liabilities and some other supplementary data are added to the basic breakdown of assets and liabilities.

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

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

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

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

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

Contains data on the economic situation of the consolidated group set up for the purpose of prudential requirements<sup>18a</sup>, namely assets, liabilities and shareholders' equity in a basic breakdown derived from the international accounting standards, provided pledges, guarantees and receivables from derivatives and accepted pledges, guarantees and payables from derivatives and similar items.

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

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

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

Contains an overview of revenues, expenses and book profit/loss from the start of the year to the day of compilation of the statement for the consolidated group set up for the purpose of prudential requirements<sup>18a</sup> in a basic breakdown derived from the international accounting standards.

**7. Bil (ČNB) 8–04 “Additional information on the financial statements on a consolidated basis”**

Contains data on additional information on the balance sheet and profit and loss statement for the consolidated group set up for the purpose of prudential requirements<sup>18a)</sup>. Receivables and payables are broken down in more detail by sector and maturity, debt securities by portfolio, sector and class, equity instruments by portfolio and class, and interests in affiliated and controlled entities and joint ventures by sector and into interests with significant and controlling influence. Furthermore, financial assets are monitored by impairment, provisions and reserves and changes therein, derivatives held for trading and hedging derivatives broken down by instrument and class, and repos and similar transactions and interest income and expenses by sector.

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

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

**9. V (ČNB) 13–04 “Monthly statement on the interest expenses and income of a bank/foreign bank branch”**

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

**10. V (ČNB) 25–04 “Quarterly statement of a bank/foreign bank branch on selected assets and liabilities by country”**

Contains data on stocks of selected assets and liabilities of the bank or foreign bank branch (loans granted and deposits made, deposits and loans received, non-marketable securities issued) for monetary purposes compiled according to ECB requirements, broken down by counterparty territory.

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

Contains data on i) the number and volume of mortgage loans by the purpose of the provision and the manner of acquiring the subject of the mortgage loan broken down by outstanding amounts and new business, ii) mortgage loans by period of fixation and the average interest rate broken down by outstanding amounts and new business, and iii) mortgage loans broken down by category (standard, watch, substandard, doubtful and loss).

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

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

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

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

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

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

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

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

Contains data on the stocks and structure of deposits of the bank or foreign bank branch with other credit institutions and deposits of other credit institutions received by the bank or foreign bank branch and on the structure of loans granted by the bank or foreign bank branch to other credit institutions and loans received by the bank or foreign bank branch from other credit institutions, broken down by selected currency, counterparty territory, type of deposit (loan) and economic sector of the counterparty (credit institution).

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

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

Contains data on the stocks and structure of deposits and loans received from clients (excluding credit institutions), broken down by original maturity, selected currency,

economic sector of the counterparty (client), main economic activity of the client, counterparty territory and deposit type.

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

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

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

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

**18. VST (ČNB) 38–04 “Quarterly statement of a bank/foreign bank branch on loans by residual maturity”**

Contains data on the stocks of loans, broken down by residual maturity and residual interest rate fixation (revaluation), economic sector of the counterparty (client), original maturity, counterparty territory and selected currency.

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

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

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

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

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

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

Contains data on the stocks and structure of deposits and loans received from clients, broken down by the calculated interest rate (annualised agreed rate or narrowly defined

effective interest rate), original maturity, selected currency, economic sector of the counterparty (client) and type of deposit.

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

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

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

Contains data on the stocks of non-marketable debt securities issued by the bank or foreign bank branch and held by clients and the stocks of non-marketable debt securities issued by non-bank entities and held by the bank or foreign bank branch, broken down by the calculated interest rate (annualised agreed rate or narrowly defined effective interest rate), economic sector of the counterparty (holder/issuer), selected currency, security class and original maturity at issue.

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

Contains data on the volumes of newly received deposits and loans (i.e. new contracts and renegotiations thereof with clients) negotiated between the bank or foreign bank branch and clients during the monitored month, broken down by the calculated interest rate (annualised agreed rate or narrowly defined effective interest rate), economic sector of the counterparty (client), selected currency, type of deposit and original maturity.

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

Contains data on the volumes of newly granted loans negotiated between the bank or foreign bank branch and clients during the monitored month, broken down by the calculated interest rate (annualised agreed rate or narrowly defined effective interest rate), economic sector of the counterparty (client), selected currency, type of loan, initial interest rate fixation, size of loan, receivable restructuring, original maturity and amount of collateral. Furthermore, the statement contains additional data on the volumes of newly granted loans to clients, broken down by annual percentage rate of charge.

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

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

**27. VUS (ČNB) 11–12 “Monthly statement of a bank/foreign bank branch on selected collections and payments”**

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

- a) purchases and sales of foreign currency broken down by currency,
- b) financial services broken down by country; the statement contains cross-border collections and payments of domestic banks or foreign bank branches for financial services provided and received when carrying out own transactions or transactions on behalf of the client,
- c) realised gains/losses from financial derivatives broken down by underlying asset.

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

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

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

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

**30. BD (ČNB) 1–12 “Report on the exposure of a bank/foreign bank branch to individual countries”**

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

**31. BD (ČNB) 2–12 “Report on the capital adequacy of a bank”**

Contains information on the capital structure, an overview of capital requirements by risk type and exposure category, the calculation of capital adequacy and other additional information. Furthermore, information is reported characterising the method of calculation of capital requirements for credit risk according to the individual approaches applied, for interest rate risk, equity risk and currency risk of the trading portfolio and operational risk according to the individual approaches applied.

### **32. BD (ČNB) 3–12 “Report on the exposure of a bank”**

Contains an overview of investment and trading portfolio exposures to persons (clients of the liable entity) and groups of connected persons. It is completed individually for all clients (persons or groups of connected persons) for whom the sum of the investment portfolio exposure (at book value after subtracting provisions for off-balance sheet items), without applying risk weights or conversion factors, and the trading portfolio exposure is 10% or more relative to the capital relevant for the calculation of exposure limits for the entity concerned. Exposures excluded from the limits must also be reported. The reported data primarily includes identification and classification data relating to individual persons and exposure values before any adjustments (in a detailed breakdown), at book value, collateral (personal, in assets and in real estate), exposures after taking account of collateral and excluding selected exposures from the exposure limits, and exposure-to-capital ratios. The statement also contains exposures for individual persons from a group of connected persons.

### **33. Bil (ČNB) 4–12 “Report on the categorisation of receivables of a bank/foreign bank branch”**

Contains basic data on the categorisation of receivables pursuant to the legal rule regulating prudential requirements. Receivables from financial activities of the investment portfolio are given by debtor default and impairment. The statement also contains data on the structure of investment portfolio receivables by default period. All information is monitored separately for credit institutions (excluding central banks) and entities other than credit institutions (including general government).

### **34. BD (ČNB) 12–04 “Report on capital adequacy on a consolidated basis”**

Contains information on the capital adequacy of a consolidated group set up for the purpose of prudential requirements<sup>18a)</sup>. Primarily includes information on the capital structure, an overview of capital requirements by risk type and exposure category, the calculation of capital adequacy and other additional information. Furthermore, information is reported characterising the method of calculation of capital requirements for credit risk according to the individual approaches applied, for interest rate risk, equity risk and currency risk of the trading portfolio and operational risk according to the individual approaches applied.

### **35. BD (ČNB) 13–04 “Report on exposure on a consolidated basis”**

Contains an overview of the exposures of a consolidated group pursuant set up for the purpose of prudential requirements<sup>18a)</sup> which exceed 10% of capital for the calculation of capital adequacy for individual persons and groups of connected persons. The statement also contains exposures for individual persons from a group of connected persons. Exposures excluded from the limits must also be reported. The reported data primarily includes identification and classification data relating to individual persons and exposure values before any adjustments (in a detailed breakdown), at book value, collateral (personal, in assets and in real estate), exposures after taking account of collateral and excluding selected exposures from the exposure limits, and exposure-to-capital ratios. Where the IRB approach is applied to calculate capital requirements for credit risk, the

report on a consolidated basis must contain at least 20 large exposures, or the 20 largest exposures.

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

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

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

Contains data on coverage of mortgage bonds, realised and planned issues of mortgage bonds, mortgage loans and the value of pledged property. It is based on Act No. 190/2004 Coll., on Bonds, as amended, and CNB Provision No. 5/2004, stipulating the content, manner of keeping and prerequisites of the register of coverage of mortgage bonds in circulation.

**38. BD (ČNB) 21–01 “Additional information for determining the operational risk capital requirement of a bank”**

Contains data on the relevant or alternative indicator for determining the operational risk capital requirement for the activities of the entity concerned for the basic indicator approach (BIA), the standardised approach (TSA), the alternative standardised approach (ASA) and the advanced approach (AMA) pursuant to the legal rule regulating prudential requirements.

**39. BD (ČNB) 22–01 “Additional information for determining the operational risk capital requirement on a consolidated basis”**

Contains data on the relevant and alternative indicator for determining the operational risk capital requirement for the activities of the consolidated group set up for the purpose of prudential requirements<sup>18a</sup> for the basic indicator approach (BIA), the standardised approach (TSA), the alternative standardised approach (ASA) and the advanced approach (AMA) pursuant to the legal rule regulating prudential requirements.

**40. Bil (ČNB) 23–04 “Report on the interest rate risk of a bank/foreign bank branch”**

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

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

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

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

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

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

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

**44. E (ČNB) 8–01 “Report on the structure of a regulated consolidated group”**

Contains basic data on the consolidated group. Includes basic identification and classification information on controlling, controlled and affiliated entities and joint ventures (especially basic data, registered capital, basic identification and classification data on the members of the statutory, supervisory and other bodies, on qualifying holdings of controlling entities in controlled and affiliated entities, qualifying holdings in controlling entities and qualifying holding of other entities excluding controlling entities in controlled entities and joint ventures, inclusion in a consolidated group for the purpose of prudential requirements and consolidation methods for the purpose of prudential requirements).

**45. E (ČNB) 9–01 “Annual cash activities statement of a bank/foreign bank branch”**

Contains information on the number of banking units (separately located branches, offices and similar workplaces of the bank or foreign bank branch) where the bank or foreign bank branch performs cash operations with clients in Czech koruna, excluding separately located foreign exchange offices of the bank or foreign bank branch and devices of the bank or foreign bank branch for automated acceptance and dispensing of cash (ATMs, deposit acceptance terminals, etc.) and excluding banking units of the bank or foreign bank branch abroad. The number of banking units of the bank or foreign bank branch is broken down by municipality and territorial unit for statistics (NUTS 4 – districts) in the Czech Republic.

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

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

### **Basic characteristics and content of statement BD (ČNB) 14–04**

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

The data on the individual monitored transactions contain at least the total value of the transaction in CZK and in the agreed currency where applicable, identification information on the reporting entity’s partner in the transaction, the type of transaction according to the classification of intra-group transactions, and an indication of whether the transaction is a significant transaction.

An intra-group transaction is treated as significant if it exceeds 5% of the sum of the capital requirements determined on an individual basis by the bank in the mixed-activity holding entity group<sup>19</sup>. If there are less than five significant transactions under a given type, the five transactions with the highest value shall be given provided that they occur in the given type and reporting period. For the purposes of the report, transactions concluded with the same partner in the same currency and of the same nature shall be treated as a single transaction.

The bank shall give more detailed information about the reported transactions and partners with which it has concluded the reported transactions in an attachment to the report sent together with the report. The bank shall also state whether and how it subdivides intra-group transactions within the individual transaction types.

The above-mentioned transaction type expresses the nature of the transaction, service or other arrangement made between the bank and the partner participating in the given transaction. To include a reported transaction in the relevant type, banks shall use the following classification stipulated by the CNB:

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

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

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

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

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

Type 6 – breach of a contractual obligation or statutory duty vis-à-vis the partner;

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<sup>19</sup> Article 28 of Decree No. 123/2007 Coll., on prudential rules for banks, credit unions and investment firms.

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

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

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

In accordance with Article 16(1) hereof, the bank shall submit the following additional textual and graphical information for statement E(ČNB) 8-01 submitted for consolidated groups:

1. textual information about the parent undertaking, i.e. the parent bank, foreign parent bank, financial holding company or mixed-activity holding company:
  1. the objects of business (activities) entered in the business register;
  2. a list of the activities it actually carries on;
2. textual information about controlled companies:
  - a) the objects of business (activities) entered in the business register;
  - b) a list of the activities they actually carry on;
  - c) a list of the services the controlled company provides to the parent bank, foreign parent bank, financial holding company or mixed-activity holding company;
  - d) a list of the services the controlled company provides to other entities in the consolidated group (not applicable to a mixed-activity holding company group);
  - e) a list of the services the parent bank, foreign parent bank or financial holding company provides to the controlled company (not applicable to a mixed-activity holding company);
3. textual information about affiliates:
  - a) the objects of business (activities) entered in the business register;
  - b) a list of the activities they actually carry on;
  - c) a list of the services the affiliate provides to the parent bank, foreign parent bank, financial holding company or mixed-activity holding company;
  - d) a list of the services the affiliate provides to other entities in the consolidated group (not applicable to a mixed-activity holding company group);
  - e) a list of services the parent bank, foreign parent bank or financial holding company provides to the affiliate (not applicable to a mixed-activity holding company);
4. a diagram of the consolidated group with regard to the ownership arrangement, showing the entities included in the consolidated group set up for the purpose of prudential requirements<sup>18a)</sup>;
5. a diagram of the consolidated group with regard to management, showing the entities included in the consolidated group set up for the purpose of prudential requirements<sup>18a)</sup>.

**Basic characteristics of other information submitted by a bank to the Czech National Bank**

1. In respect of Bil (ČNB) 1-12 statements, the bank and the foreign bank branch which has obligations towards international organisations shall compile a commentary as of the last day of each calendar quarter and send it to the Czech National Bank in electronic form by the 40<sup>th</sup> calendar day following the end of the calendar quarter to which it relates, in which commentary the bank and the foreign bank branch shall state the stock of obligations towards individual international organisations.
2. In respect of BD (ČNB) 23-04 statements, the bank shall write a commentary, which it shall send in electronic form within the same time limit as that for submitting this statement. In the commentary, the bank shall define the basic parameters and prediction of the system for calculating the impacts of the interest rate shock, a list of currencies having a share of at least 5% of the value of the investment portfolio's assets or liabilities, and the residual currencies, which shall be aggregated. For the individually monitored currencies and for the aggregation of the residual currencies, the bank shall state the calculation methods and the percentage share of the result of the standardised capital shock.
3. In relation to the reporting of exposure in statements BD(ČNB)3-12 and BD(ČNB)13-04, the bank shall submit in writing for each quarter a list of all cases of exceeding of the exposure limits laid down in the legal rule governing prudential requirements<sup>12</sup> which occurred during the past quarter, aggregated for the investment and trading portfolio. In the list, the bank shall give the name of the person or the group of connected persons concerned, the amount by which the relevant limits were exceeded, and the reason for exceeding them. The bank shall send the list by the tenth calendar day of the month following the end of the quarter;
4. In respect of BD (ČNB) 2-12 statements compiled as of the end of individual quarters, the bank shall write a commentary, which it shall send in electronic form within the same time limit as that for submitting this statement. The commentary shall contain a list of the three largest operational risk loss events for the previous quarter for each of the following areas:
  - a) electronic banking,
  - b) information systems and technology,
  - c) other areas.

For the individual events, the bank shall give the reference number/identification of the event set by the reporting bank, the rough loss caused by the event, the date of occurrence of the event, the date of discovery of the event and a brief description of the event (characteristics, seriousness, resolution method).