

CROATIAN NATIONAL BANK
RESEARCH AND STATISTICS AREA
STATISTICS DEPARTMENT

**Instructions for the Completion of the
Report on Interest Rates on Loans and Deposits**

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GENERAL INSTRUCTIONS

1. Introduction

For the purpose of compiling its interest rate statistics, the Croatian National Bank obliges banks and housing savings banks (hereinafter: banks) to complete and submit the Report on Interest Rates on Loans and Deposits on Schedule IR-1. In addition, banks are obliged to submit, together with the Report, their effective decisions on interest rates, remuneration, commissions, etc., as well as all subsequent amendments to the regulations governing lending and deposit interest rates.

2. Layout of the Instructions for the Completion of the Report

The Instructions consist of three sections providing the information on how to correctly complete the report and how to properly submit it to the Croatian National Bank. The sections are as follows:

1. General Instructions
2. Appendix A, providing instructions for the submission of the Report on a magnetic medium;
3. Appendix B, providing instructions for completing individual line items in the Report.

3. Modes of Submitting the Report

The Report shall be submitted in hard copy or on a magnetic medium. The header of the Report shall contain the bank name, bank number (bank identification number) and date (the last day in the reporting period in the form *dd.mm.yyyy.*)

4. Content and Preparation of the Report

The report, completed and submitted on Schedule IR-1, consists of 4 sections presenting:

- interest rates on kuna loans
- interest rates on kuna deposits
- interest rates on foreign currency loans
- interest rates on foreign currency deposits.

The first and second columns of each page shall contain the amounts in thousands of kuna and the third and fourth columns shall contain interest rates. More specifically, the Schedule shall contain:

- the amounts of newly granted loans and newly received deposits classified into the appropriate items of the Schedule according to their original maturity (first column);
- book values of loans and deposits classified into the appropriate items of the Schedule (second column);
- weighted average interest rates (nominal rates) on newly granted loans and newly received deposits (third column);
- weighted effective interest rates on loans (fourth column).

Loans and deposits in the individual sections of the Schedule are further divided into:

- kuna loans/deposits without a currency clause
- kuna loans/deposits with a currency clause
- foreign currency loans/deposits.

Each of the stated types of loans and deposits is further classified into the appropriate items according to sectoral classification, i.e.:

- loans/deposits related to enterprises
- loans/deposits related to individuals.

Pursuant to the Instruction for the Implementation of the Chart of Accounts for Banks (official gazette *Narodne novine*, No. 115/2003), enterprises shall include:

- state-owned enterprises (those controlled by the state), and
- other enterprises (those not controlled by the state).

The Schedule **shall not contain** loans/deposits related to non-residents (e.g. foreign legal persons, foreign natural persons, etc.).

The amounts in the Schedule (in hard copy) shall be reported in thousands of kuna with figures rounded to the nearest thousand. Items below 500 kuna shall be reported as zero, as well as the related weighted interest rates.

The report on a magnetic medium shall be submitted in accordance with the Instructions for the Submission of Data on a Magnetic Medium, which shall be a constituent part of these Instructions.

All amounts on a magnetic medium shall be reported in **kuna and lipa**.

Interest rates shall be reported on an annual basis, with rounding at the second decimal place. When a monthly interest rate is contracted, the annual rate is calculated on a compound basis (using the following parameters: 30-day month and 360-day year).

Do not report transactions containing interest rates which have not been contracted in accordance with the bank's interest rate policy. Specifically, data on deposits the bank has placed with another institution or loans the bank has received from another institution need not be reported in Schedule IR-1.

In addition, do not include refinanced foreign currency loans whose refinancing terms have been contracted independently from the bank's interest rate policy.

5. Instructions for the Completion of Individual Sections of the Report

5.1 Interest Rates on Kuna Loans

In this part of the Schedule report the total amount of kuna loans newly granted in the reporting month, book value of kuna loans, weighted average interest rate (nominal) and weighted effective interest rate.

In the column *Newly Granted Loans* report loans granted and disbursed during the reporting month, including both newly granted and restructured loans (restructuring implies refinancing /granting a new loan to close the existing one/- and reprogramming /changing the terms of the existing loan/).

For the purposes of Schedule IR-1, as regards reprogrammed loans, a newly granted and disbursed loan shall imply the loan amount (part of the contractual loan amount or the full amount, depending on the calculation method applied in each bank) which is subject to new lending terms. This amount is therefore reported in the first column *Newly Granted Loans*, with the related weighted nominal interest rate reported in the third column and the related weighted effective interest rate in the fourth column, if the reprogrammed loan has been granted and disbursed after 1st January 2002.

Exceptionally, if the loan was granted and disbursed before 1st January 2002, when there was no obligation to calculate the effective interest rate pursuant to the Decision on the Uniform Method of Expressing the Effective Lending and Deposit Interest Rate, and subsequently reprogrammed, the effective interest rate may be calculated, although this is not a requirement, depending on the reporting institution's technical facilities. If the effective interest rate is not calculated, the pertaining amount shall be excluded from the weight applied in the calculation of the weighted effective interest rate for this category. This also applies to all other loans granted before 1st January 2002, and disbursed in tranches after that date.

In addition, the kuna equivalent of foreign currency loans and loans with a foreign currency clause is calculated using the current exchange rate, i.e. the exchange rate in effect on the transaction day, the transaction day being the day when the loan was reprogrammed.

All loans renewed (and disbursed) during the reporting period are considered newly granted loans and are to be reported in the Schedule.

Loans are divided into loans to enterprises and loans to individuals, according to the original maturity (with loans repaid in instalments, the original maturity is determined according to the maturity of the last instalment).

Exceptionally, do not specify newly granted revolving loans to enterprises and individuals, but report their book value at the end of the reporting period. Consequently, the amount reported in item 1008 should equal the amount in item 2008, the amount reported in item 1011 should equal the amount in item 2011, the amount reported in item 1030 should equal the amount in item 2030, and the amount reported in item 1033 should

equal that in item 2033. Overdrafts on these loans are not considered newly granted loans and need not be reported in the Schedule.

In Appendix B, containing line item instructions, in column *Book Value*, each bookkeeping account from the Chart of Accounts for Banks is classified into an original item. According to the Instructions, past due loans and value adjustments are not reported in the Schedule. Include advances into the Report, classified according to the expected original maturity of loans. In addition, report demand loans extended to enterprises and individuals within short-term loans (up to 1 month), as there are no specific items for these types of loans. Specifically, report these loans in items 1005, 2005, 1012, 2012, 1027, 2027, 1034 and 2034.

Report weighted average interest rates on newly granted loans in column *Weighted Average Interest Rate (Nominal)*. Calculate and report separately the weighted average interest rate for each loan group, defined according to the type of loan, sectoral classification of debtors and original maturity.

The calculation of the weighted average interest rate is shown in the example below.

On 11th January 2002, a bank granted three kuna loans without a currency clause to public enterprises:

- *a loan to the amount of 1,000,000 kuna with a contractual maturity of 18 months and an interest rate of 8%;*
- *a loan to the amount of 2,000,000 kuna with a contractual maturity of 24 months and an interest rate of 10%;*
- *a loan to the amount of 500,000 kuna with a contractual maturity of 13 months and an interest rate of 11%.*

The loans total 3,500,000 kuna. The weighted interest rate on these loans is as follows:

<i>1,000,000 x 8 = 8,000,000</i>	<i>int = 33,500,000/3,500,000</i>
<i>2,000,000 x 10 = 20,000,000</i>	<i>int = 9,57</i>
<i><u>500,000 x 11 = 5,500,000</u></i>	
<i>Total: 3,500,000 33,500,000</i>	

The weighted average interest rate on kuna loans to enterprises, with a maturity of over 1 to 2 years is 9.57%. Accordingly, for the period from 1st January to 31st January 2002, the bank shall report an interest rate of 9.57% in Schedule IR-1, page 1, item 3015.

As newly granted revolving loans are not specified, the weighted average interest rate is calculated by using as weight the book value of revolving loans at the end of the reporting month.

In column *Weighted Effective Interest Rate* report the weighted effective interest rate for each type of loan and according to the original maturity. The bank is obliged to calculate the effective interest rate in accordance with the Decision on the Uniform Method of Expressing the Effective Lending and Deposit Interest Rate (official gazette *Narodne*

novine, Nos. 56/2001, 87/2001, 111/2001 and 76/2003). The nominal interest rate may be reported as the effective rate for all loans without a predetermined repayment schedule.

5.2 Interest Rates on Kuna Deposits

In this part of the Schedule report the total amount of newly received kuna deposits in the reporting month, book value of kuna deposits at the end of the reporting month and the weighted average interest rate (nominal).

In column *Newly Received Deposits* report the amount of newly received deposits in the reporting month. Newly received deposits are deposits received during the reporting month, inclusive of accrued interest on deposits, renewed deposits and deposits received as loan collateral.

Classify notice deposits and related interest rates according to maturities determined in the Schedule, regarding the notice period as the maturity period.

Do not include into the Schedule restricted deposits and related interest rates (restricted deposits are funds deposited for a specific purpose, which are not freely available to customers (e.g. court mandated deposits, funds received from – in the name of and for the account of third parties – travellers cheques, credit card coverage, etc.).

Classify deposits into predetermined Schedule items, according to the original maturity.

Exceptionally, in the category of giro accounts and current accounts (items 1049 and 1059) and sight savings deposits (items 1050 and 1060) do not specify newly received deposits, but their book value at the end of the reporting month. Consequently, the amount reported in item 1049 should equal the amount in item 2049, the amount reported in item 1050 should equal the amount in item 2050, the amount reported in item 1059 should equal the amount in item 2059, the amount reported in item 1060 should equal the amount in item 2060, and the amount reported in item 1069 should equal the amount in item 2069.

In Appendix B, containing line item instructions, in column *Book Value*, the bookkeeping accounts from the Chart of Accounts for Banks are classified into specific original items.

In column *Weighted Average Interest Rate (Nominal)*, the bank shall report weighted average interest rates on newly received deposits.

As newly received deposits are neither specified within giro accounts and current accounts, nor within sight savings deposits, the weighted average interest rate is calculated by using as weight the book value of these accounts at the end of the reporting month. In addition, in case that interest rates applied by the bank on giro account deposits differ from those applied on current account deposits, the weighted average interest rate on giro account deposits and the weighted average interest rate on current account deposits are calculated by using as weight the book values of these accounts at the end of the reporting month.

According to the instructions in Appendix B, weighted average interest rates on kuna deposits with or without a currency clause (individuals, enterprises and the total – items 3046, 3047, 3048, 3058 and 3069) are calculated by using as weight book values of all related components at the end of the reporting month.

The following example is an exception to the instructions in Appendix B: if there were no newly received time deposits during the reporting month, while calculating the weighted average interest rate (nominal) exclude from the formula the book values of related time deposits. This refers to items: 3046, 3047, 3048, 3058, 3068 and 3069.

As weighted effective interest rates need not be calculated for kuna deposits, do not complete column *Weighted Effective Interest Rate*.

5.3 Interest Rates on Foreign Currency Loans

In this part of the Schedule report the total amount of loans granted in EUR and USD and disbursed in the reporting month, book value of loans denominated in EUR and USD, the weighted average interest rate (nominal) and the weighted effective interest rate.

The amount of these loans is entered in the kuna equivalent calculated at the current exchange rate (i.e. at the exchange rate in effect on the day the loan was disbursed). Foreign currency loans disbursed in foreign currency other than EUR or USD are not included into the Schedule.

Loans are classified in accordance with the predetermined items of the Schedule, according to the original maturity.

In Appendix B, containing line item instructions, in column *Book Value*, the bookkeeping accounts from the Chart of Accounts for Banks are classified into specific original items. According to the Instructions, past due loans and specific reserves for identified losses are not reported in the Schedule. **Advances shall be included into the Report, classified according to the expected original maturity of loans.** Furthermore, demand loans granted to enterprises and individuals are reported within short-term loans, with a maturity of up to 1 month. As newly granted revolving loans are not specified, weighted average interest rates are calculated by using as weight the book value of revolving loans at the end of the reporting month.

All the instructions under item 5.1 Interest Rates on Kuna Loans related to the completing of columns *Weighted Average Interest Rate (Nominal)* and *Weighted Effective Interest Rate* shall also apply to foreign currency loans.

5.4 Interest Rates on Foreign Currency Deposits

In this part of the Schedule report the total amount of EUR and USD deposits newly received in the reporting month, book value of EUR and USD deposits at the end of the reporting month and the weighted average interest rate (nominal).

Enter the amount of these deposits in the kuna equivalent, calculated at the current exchange rate. Do not include into the Schedule foreign currency deposits received in a foreign currency other than EUR or USD.

Classify deposits into the predetermined items of the Schedule, according to the original maturity.

Exceptionally, do not specify newly received sight savings deposits (items 1134, 1135, 1153 and 1154), but report the book value of these deposits at the end of the reporting month. Consequently, the amount reported in item 1134 should equal the amount in item 2134, the amount reported in item 1135 should equal the amount in item 2135, the amount reported in item 1153 should equal the amount in item 2153, while the amount reported in item 1154 should equal the amount in item 2154.

All instructions under 5.2 Interest Rates on Kuna Deposits related to the completion of column *Weighted Average Interest Rate (Nominal)* shall also apply to foreign currency deposits. According to the instructions in Appendix B, weighted average interest rates on foreign currency deposits of individuals and enterprises (items 3132 and 3151) are calculated by using as weight the book values of all related components at the end of the reporting month.

The following example is an exception to the instructions in Appendix B: if there were no newly received time deposits during the reporting month, while calculating the weighted average interest rate (nominal) exclude from the formula the book values of related time deposits. This refers to items 3131, 3132 and 3151.

Column *Weighted Effective Interest Rate* need not be completed, as weighted effective interest rates need not be calculated for the categories of foreign currency deposits.

6. Additional Instructions and Explanations

In case any additional instructions or explanations related to any section of the Instructions and the Report on Interest Rates on Loans and Deposits are required, inquiries are to be submitted to the CNB specifying "Interest Rates". It is recommended to seek such instructions and explanations, especially for business transactions that are not expressly stated in the Instructions. Should the CNB's explanation of the Instructions differ from that of a bank, the CNB will require the bank to compile a Report based on its explanations and amend previous Reports.

7. Submitting the Report on Interest Rates on Loans and Deposits

Submit the Report to the following address:

**Hrvatska narodna banka
Direkcija za statistiku
p.p. 603
1002 Zagreb**

APPENDIX A: INSTRUCTION FOR THE SUBMISSION OF THE REPORT ON THE MAGNETIC MEDIUM

The Report on Interest Rates on Loans and Deposits is submitted on the magnetic medium (PC diskette) or by means of telecommunications. Data are sent in a databank whose features and contents are described in this Appendix.

1. Standard Databank Features

- ASCII format
- code page CP1250 (LATIN2)
- records according to Table 1
- each record ends with a delimiter CLRF (X' 0D0A')
- databank name is ID. IR (Identification Number + IR)

2. Databank Contents

Report Records

Databank records are of fixed length, 84 characters. Records are completed according to the method shown in Table 1. Numerical fields (N) are completed by leading zeros, which is also applied when fields are optional and/or have no content. Fields **9** and **12**, intended for amounts are 15 characters long, with 2 decimal places. Signs "+" (plus) or "-" (minus) are required because of a single method of marking positive or negative amounts, positioned in the field immediately following the sign field. Both percentages are 5 characters long, the first three being whole numbers and the remaining two decimals. Alphanumerical fields (AN) are completed from the left side, with no leading blanks, which is especially important for fields **4** and **5**, which are the key fields for the program recognition of data.

Table 1 describes records of data from the bank's Report. All records have identical contents of fields **1-4**, while the rest differs with regard to the page of the Report.

3. Formation and Contents of Records

Regarding the precisely defined contents of each Report schedule, one databank record represents one row in the Report. Line Item Instructions precisely define the method of completing the schedules and the control of individual fields. Only the rows with entered amounts are submitted, so that the databank comprises exactly 169 records (records are not made for the cover page, i.e. the question and answer, signatures, seals and lines).

The tags for the first two columns in Schedule IR-1 (next to the amounts of newly granted loans/newly received deposits) must be entered, while the tags next to interest rates are not entered within entry data, but only facilitate the definition of the method of interest rate calculation in the Instructions. The weighted average interest rate (nominal) is entered in field **13** (Percentage 1), and the weighted effective interest rate in field **14** (Percentage 2).

4. Record Content Control

Stated below are controls of totals and calculations according to fields, marked Pxyz, where "xyz" is the field/item number (tag) referred to in the Instructions.

Control of Subtotals/Hierarchy for Both Columns Used for Entering the Amounts, i.e. for x = 1, 2

x001 = x002+x024
x002 = x003+x013
x003 = x004+x009
x004 = x005+x006+x007+x008
x009 = x010+x011+x012
x013 = x014+x018
x014 = x015+x016+x017
x018 = x019+x020+x021+x022+x023
x024 = x025+x035
x025 = x026+x031
x026 = x027+x028+x029+x030
x031 = x032+x033+x034
x035 = x036+x040
x036 = x037+x038+x039
x040 = x041+x042+x043+x044+x045
x046 = x047+x068
x047 = x048+x058
x048 = x049+x050+x051
x051 = x052+x053+x054+x055+x056+x057
x058 = x059+x060+x061
x061 = x062+x063+x064+x065+x066+x067
x068 = x069+x078
x069 = x070+x071
x071 = x072+x073+x074+x075+x076+x077
x078 = x079
x079 = x080+x081+x082+x083+x084+x085
x086 = x087+x110
x087 = x088+x099
x088 = x089+ x092+x095+x098
x089 = x090+x091
x092 = x093+x094
x095 = x096+x097
x099 = x100+x103+x106+x109
x100 = x101+x102
x103 = x104+x105
x106 = x107+x108
x110 = x111+x121
x111 = x112+x115+x118
x112 = x113+x114
x115 = x116+x117
x118 = x119+x120
x121 = x122+x125+x128
x122 = x123+x124
x125 = x126+x127
x128 = x129+x130

$x131 = x132+x151$
 $x132 = x133+x136$
 $x133 = x134+x135$
 $x136 = x137+x144$
 $x137 = x138+x139+x140+x141+x142+x143$
 $x144 = x145+x146+x147+x148+x149+x150$
 $x151 = x152+x155$
 $x152 = x153+x154$
 $x155 = x156+x163$
 $x156 = x157+x158+x159+x160+x161+x162x$
 $x163 = x164+x165+x166+x167+x168+x169$

Control of Subtotals/Hierarchy for Both Columns Used for Entering Interest Rates

$3001 = (1005*3005+1006*3006+1007*3007+1008*3008+1010*3010+1011*3011+1012*3012+1015*3015+1016*3016+1017*3017+1019*3019+1020*3020+1021*3021+1022*3022+1023*3023+1027*3027+1028*3028+1029*3029+1030*3030+1032*3032+1033*3033+1034*3034+1037*3037+1038*3038+1039*3039+1041*3041+1042*3042+1043*3043+1044*3044+1045*3045)/(1005+1006+1007+1008+1010+1011+1012+1015+1016+1017+1019+1020+1021+1022+1023+1027+1028+1029+1030+1032+1033+1034+1037+1038+1039+1041+1042+1043+1044+1045)$
 $3002 = (1005*3005+1006*3006+1007*3007+1008*3008+1010*3010+1011*3011+1012*3012+1015*3015+1016*3016+1017*3017+1019*3019+1020*3020+1021*3021+1022*3022+1023*3023)/(1005+1006+1007+1008+1010+1011+1012+1015+1016+1017+1019+1020+1021+1022+1023)$
 $3003 = (1005*3005+1006*3006+1007*3007+1008*3008+1010*3010+1011*3011+1012*3012)/(1005+1006+1007+1008+1010+1011+1012)$
 $3004 = (1005*3005+1006*3006+1007*3007+1008*3008)/(1005+1006+1007+1008)$
 $3009 = (1010*3010+1011*3011+1012*3012)/(1010+1011+1012)$
 $3013 = (1015*3015+1016*3016+1017*3017+1019*3019+1020*3020+1021*3021+1022*3022+1023*3023)/(1015+1016+1017+1019+1020+1021+1022+1023)$
 $3014 = (1015*3015+1016*3016+1017*3017)/(1015+1016+1017)$
 $3018 = (1019*3019+1020*3020+1021*3021+1022*3022+1023*3023)/(1019+1020+1021+1022+1023)$
 $3024 = (1027*3027+1028*3028+1029*3029+1030*3030+1032*3032+1033*3033+1034*3034+1037*3037+1038*3038+1039*3039+1041*3041+1042*3042+1043*3043+1044*3044+1045*3045)/(1027+1028+1029+1030+1032+1033+1034+1037+1038+1039+1041+1042+1043+1044+1045)$
 $3025 = (1027*3027+1028*3028+1029*3029+1030*3030+1032*3032+1033*3033+1034*3034)/(1027+1028+1029+1030+1032+1033+1034)$
 $3026 = (1027*3027+1028*3028+1029*3029+1030*3030)/(1027+1028+1029+1030)$
 $3031 = (1032*3032+1033*3033+1034*3034)/(1032+1033+1034)$
 $3035 = (1037*3037+1038*3038+1039*3039+1041*3041+1042*3042+1043*3043+1044*3044+1045*3045)/(1037+1038+1039+1041+1042+1043+1044+1045)$
 $3036 = (1037*3037+1038*3038+1039*3039)/(1037+1038+1039)$
 $3040 = (1041*3041+1042*3042+1043*3043+1044*3044+1045*3045)/(1041+1042+1043+1044+1045)$
 $3046 = (2049*3049+2050*3050+2052*3052+2053*3053+2054*3054+2055*3055+2056*3056+2057*3057+2059*3059+2060*3060+2062*3062+2063*3063+2064*3064+2065*3065+2066*3066+2067*3067+2070*3070+2072*3072+2073*3073+2074*3074+2075*3075+2076*3076+2077*3077+2080*3080+2081*3081+2082*3082+2083*3083+2084*3084+2085*3085)/(2049+2050+2052+2053+2054+2055+2056+2057+2059+2060+2062+2063+2064+2065+2066+2067+2070+2072+2073+2074+2075+2076+2077+2080+2081+2082+2083+2084+2085)$
 $3047 = (2049*3049+2050*3050+2052*3052+2053*3053+2054*3054+2055*3055+2056*3056+2057*3057+2059*3059+2060*3060+2062*3062+2063*3063+2064*3064+2065*3065+2066*3066+2067*3067+2070*3070+2072*3072+2073*3073+2074*3074+2075*3075+2076*3076+2077*3077+2080*3080+2081*3081+2082*3082+2083*3083+2084*3084+2085*3085)$

$$\frac{2066*3066+2067*3067}{(2049+2050+2052+2053+2054+2055+2056+2057+2059+2060+2062+2063+2064+2065+2066+2067)}$$

$$3048=\frac{(2049*3049+2050*3050+2052*3052+2053*3053+2054*3054+2055*3055+2056*3056+2057*3057)}{(2049+2050+2052+2053+2054+2055+2056+2057)}$$

$$3051=\frac{(1052*3052+1053*3053+1054*3054+1055*3055+1056*3056+1057*3057)}{(1052+1053+1054+1055+1056+1057)}$$

$$3058=\frac{(2059*3059+2060*3060+2062*3062+2063*3063+2064*3064+2065*3065+2066*3066+2067*3067)}{(2059+2060+2062+2063+2064+2065+2066+2067)}$$

$$3061=\frac{(1062*3062+1063*3063+1064*3064+1065*3065+1066*3066+1067*3067)}{(1062+1063+1064+1065+1066+1067)}$$

$$3068=\frac{(2070*3070+2072*3072+2073*3073+2074*3074+2075*3075+2076*3076+2077*3077+2080*3080+2081*3081+2082*3082+2083*3083+2084*3084+2085*3085)}{(2070+2072+2073+2074+2075+2076+2077+2080+2081+2082+2083+2084+2085)}$$

$$3069=\frac{(2070*3070+2072*3072+2073*3073+2074*3074+2075*3075+2076*3076+2077*3077)}{(2070+2072+2073+2074+2075+2076+2077)}$$

$$3071=\frac{(1072*3072+1073*3073+1074*3074+1075*3075+1076*3076+1077*3077)}{(1072+1073+1074+1075+1076+1077)}$$

$$3078=3079$$

$$3079=\frac{(1080*3080+1081*3081+1082*3082+1083*3083+1084*3084+1085*3085)}{(1080+1081+1082+1083+1084+1085)}$$

$$3086=\frac{(1090*3090+1091*3091+1093*3093+1094*3094+1096*3096+1097*3097+1098*3098+1101*3101+1102*3102+1104*3104+1105*3105+1107*3107+1108*3108+1109*3109+1113*3113+1114*3114+1116*3116+1117*3117+1119*3119+1120*3120+1123*3123+1124*3124+1126*3126+1127*3127+1129*3129+1130*3130)}{(1090+1091+1093+1094+1096+1097+1098+1101+1102+1104+1105+1107+1108+1109+1113+1114+1116+1117+1119+1120+1123+1124+1126+1127+1129+1130)}$$

$$3087=\frac{(1090*3090+1091*3091+1093*3093+1094*3094+1096*3096+1097*3097+1098*3098+1101*3101+1102*3102+1104*3104+1105*3105+1107*3107+1108*3108+1109*3109)}{(1090+1091+1093+1094+1096+1097+1098+1101+1102+1104+1105+1107+1108+1109)}$$

$$3088=\frac{(1090*3090+1091*3091+1093*3093+1094*3094+1096*3096+1097*3097+1098*3098)}{(1090+1091+1093+1094+1096+1097+1098)}$$

$$3089=(1090*3090+1091*3091)/(1090+1091)$$

$$3092=(1093*3093+1094*3094)/(1093+1094)$$

$$3095=(1096*3096+1097*3097)/(1096+1097)$$

$$3099=\frac{(1101*3101+1102*3102+1104*3104+1105*3105+1107*3107+1108*3108+1109*3109)}{(1101+1102+1104+1105+1107+1108+1109)}$$

$$3100=(1101*3101+1102*3102)/(1101+1102)$$

$$3103=(1104*3104+1105*3105)/(1104+1105)$$

$$3106=(1107*3107+1108*3108)/(1107+1108)$$

$$3110=\frac{(1113*3113+1114*3114+1116*3116+1117*3117+1119*3119+1120*3120+1123*3123+1124*3124+1126*3126+1127*3127+1129*3129+1130*3130)}{(1113+1114+1116+1117+1119+1120+1123+1124+1126+1127+1129+1130)}$$

$$3111=\frac{(1113*3113+1114*3114+1116*3116+1117*3117+1119*3119+1120*3120)}{(1113+1114+1116+1117+1119+1120)}$$

$$3112=(1113*3113+1114*3114)/(1113+1114)$$

$$3115=(1116*3116+1117*3117)/(1116+1117)$$

$$3118=(1119*3119+1120*3120)/(1119+1120)$$

$$3121=\frac{(1123*3123+1124*3124+1126*3126+1127*3127+1129*3129+1130*3130)}{(1123+1124+1126+1127+1129+1130)}$$

$$3122=(1123*3123+1124*3124)/(1123+1124)$$

$$3125=(1126*3126+1127*3127)/(1126+1127)$$

$$3128=(1129*3129+1130*3130)/(1129+1130)$$

$$3131=\frac{(2134*3134+2135*3135+2138*3138+2139*3139+2140*3140+2141*3141+2142*3142+2143*3143+2145*3145+2146*3146+2147*3147+2148*3148+2149*3149+2150*3150+2153*3153+2154*3154+2157*3157+2158*3158+2159*3159+2160*3160+2161*3161+2162*3162+2164*3164+2165*3165+2166*3166+2167*3167+2168*3168+2169*3169)}{(2134+2135+2138+2139+2140+2141+2142+2143+2145+2146+2147+2148+2149+2150+2153+2154+2157+2158+2159+2160+2161+2162+2164+2165+2166+2167+2168+2169)}$$

$$3132 = \frac{(2134 \cdot 3134 + 2135 \cdot 3135 + 2138 \cdot 3138 + 2139 \cdot 3139 + 2140 \cdot 3140 + 2141 \cdot 3141 + 2142 \cdot 3142 + 2143 \cdot 3143 + 2145 \cdot 3145 + 2146 \cdot 3146 + 2147 \cdot 3147 + 2148 \cdot 3148 + 2149 \cdot 3149 + 2150 \cdot 3150)}{(2134 + 2135 + 2138 + 2139 + 2140 + 2141 + 2142 + 2143 + 2145 + 2146 + 2147 + 2148 + 2149 + 2150)}$$

$$3133 = \frac{(2134 \cdot 3134 + 2135 \cdot 3135)}{(2134 + 2135)}$$

$$3136 = \frac{(1138 \cdot 3138 + 1139 \cdot 3139 + 1140 \cdot 3140 + 1141 \cdot 3141 + 1142 \cdot 3142 + 1143 \cdot 3143 + 1145 \cdot 3145 + 1146 \cdot 3146 + 1147 \cdot 3147 + 1148 \cdot 3148 + 1149 \cdot 3149 + 1150 \cdot 3150)}{(1138 + 1139 + 1140 + 1141 + 1142 + 1143 + 1145 + 1146 + 1147 + 1148 + 1149 + 1150)}$$

$$3137 = \frac{(1138 \cdot 3138 + 1139 \cdot 3139 + 1140 \cdot 3140 + 1141 \cdot 3141 + 1142 \cdot 3142 + 1143 \cdot 3143)}{(1138 + 1139 + 1140 + 1141 + 1142 + 1143)}$$

$$3144 = \frac{(1145 \cdot 3145 + 1146 \cdot 3146 + 1147 \cdot 3147 + 1148 \cdot 3148 + 1149 \cdot 3149 + 1150 \cdot 3150)}{(1145 + 1146 + 1147 + 1148 + 1149 + 1150)}$$

$$3151 = \frac{(2153 \cdot 3153 + 2154 \cdot 3154 + 2157 \cdot 3157 + 2158 \cdot 3158 + 2159 \cdot 3159 + 2160 \cdot 3160 + 2161 \cdot 3161 + 2162 \cdot 3162 + 2164 \cdot 3164 + 2165 \cdot 3165 + 2166 \cdot 3166 + 2167 \cdot 3167 + 2168 \cdot 3168 + 2169 \cdot 3169)}{(2153 + 2154 + 2157 + 2158 + 2159 + 2160 + 2161 + 2162 + 2164 + 2165 + 2166 + 2167 + 2168 + 2169)}$$

$$3152 = \frac{(2153 \cdot 3153 + 2154 \cdot 3154)}{(2153 + 2154)}$$

$$3155 = \frac{(1157 \cdot 3157 + 1158 \cdot 3158 + 1159 \cdot 3159 + 1160 \cdot 3160 + 1161 \cdot 3161 + 1162 \cdot 3162 + 1164 \cdot 3164 + 1165 \cdot 3165 + 1166 \cdot 3166 + 1167 \cdot 3167 + 1168 \cdot 3168 + 1169 \cdot 3169)}{(1157 + 1158 + 1159 + 1160 + 1161 + 1162 + 1164 + 1165 + 1166 + 1167 + 1168 + 1169)}$$

$$3156 = \frac{(1157 \cdot 3157 + 1158 \cdot 3158 + 1159 \cdot 3159 + 1160 \cdot 3160 + 1161 \cdot 3161 + 1162 \cdot 3162)}{(1157 + 1158 + 1159 + 1160 + 1161 + 1162)}$$

$$3163 = \frac{(1164 \cdot 3164 + 1165 \cdot 3165 + 1166 \cdot 3166 + 1167 \cdot 3167 + 1168 \cdot 3168 + 1169 \cdot 3169)}{(1164 + 1165 + 1166 + 1167 + 1168 + 1169)}$$

$$4001 = \frac{(1005 \cdot 4005 + 1006 \cdot 4006 + 1007 \cdot 4007 + 1008 \cdot 4008 + 1010 \cdot 4010 + 1011 \cdot 4011 + 1012 \cdot 4012 + 1015 \cdot 4015 + 1016 \cdot 4016 + 1017 \cdot 4017 + 1019 \cdot 4019 + 1020 \cdot 4020 + 1021 \cdot 4021 + 1022 \cdot 4022 + 1023 \cdot 4023 + 1027 \cdot 4027 + 1028 \cdot 4028 + 1029 \cdot 4029 + 1030 \cdot 4030 + 1032 \cdot 4032 + 1033 \cdot 4033 + 1034 \cdot 4034 + 1037 \cdot 4037 + 1038 \cdot 4038 + 1039 \cdot 4039 + 1041 \cdot 4041 + 1042 \cdot 4042 + 1043 \cdot 4043 + 1044 \cdot 4044 + 1045 \cdot 4045)}{(1005 + 1006 + 1007 + 1008 + 1010 + 1011 + 1012 + 1015 + 1016 + 1017 + 1019 + 1020 + 1021 + 1022 + 1023 + 1027 + 1028 + 1029 + 1030 + 1032 + 1033 + 1034 + 1037 + 1038 + 1039 + 1041 + 1042 + 1043 + 1044 + 1045)}$$

$$4002 = \frac{(1005 \cdot 4005 + 1006 \cdot 4006 + 1007 \cdot 4007 + 1008 \cdot 4008 + 1010 \cdot 4010 + 1011 \cdot 4011 + 1012 \cdot 4012 + 1015 \cdot 4015 + 1016 \cdot 4016 + 1017 \cdot 4017 + 1019 \cdot 4019 + 1020 \cdot 4020 + 1021 \cdot 4021 + 1022 \cdot 4022 + 1023 \cdot 4023)}{(1005 + 1006 + 1007 + 1008 + 1010 + 1011 + 1012 + 1015 + 1016 + 1017 + 1019 + 1020 + 1021 + 1022 + 1023)}$$

$$4003 = \frac{(1005 \cdot 4005 + 1006 \cdot 4006 + 1007 \cdot 4007 + 1008 \cdot 4008 + 1010 \cdot 4010 + 1011 \cdot 4011 + 1012 \cdot 4012)}{(1005 + 1006 + 1007 + 1008 + 1010 + 1011 + 1012)}$$

$$4004 = \frac{(1005 \cdot 4005 + 1006 \cdot 4006 + 1007 \cdot 4007 + 1008 \cdot 4008)}{(1005 + 1006 + 1007 + 1008)}$$

$$4009 = \frac{(1010 \cdot 4010 + 1011 \cdot 4011 + 1012 \cdot 4012)}{(1010 + 1011 + 1012)}$$

$$4013 = \frac{(1015 \cdot 4015 + 1016 \cdot 4016 + 1017 \cdot 4017 + 1019 \cdot 4019 + 1020 \cdot 4020 + 1021 \cdot 4021 + 1022 \cdot 4022 + 1023 \cdot 4023)}{(1015 + 1016 + 1017 + 1019 + 1020 + 1021 + 1022 + 1023)}$$

$$4014 = \frac{(1015 \cdot 4015 + 1016 \cdot 4016 + 1017 \cdot 4017)}{(1015 + 1016 + 1017)}$$

$$4018 = \frac{(1019 \cdot 4019 + 1020 \cdot 4020 + 1021 \cdot 4021 + 1022 \cdot 4022 + 1023 \cdot 4023)}{(1019 + 1020 + 1021 + 1022 + 1023)}$$

$$4024 = \frac{(1027 \cdot 4027 + 1028 \cdot 4028 + 1029 \cdot 4029 + 1030 \cdot 4030 + 1032 \cdot 4032 + 1033 \cdot 4033 + 1034 \cdot 4034 + 1037 \cdot 4037 + 1038 \cdot 4038 + 1039 \cdot 4039 + 1041 \cdot 4041 + 1042 \cdot 4042 + 1043 \cdot 4043 + 1044 \cdot 4044 + 1045 \cdot 4045)}{(1027 + 1028 + 1029 + 1030 + 1032 + 1033 + 1034 + 1037 + 1038 + 1039 + 1041 + 1042 + 1043 + 1044 + 1045)}$$

$$4025 = \frac{(1027 \cdot 4027 + 1028 \cdot 4028 + 1029 \cdot 4029 + 1030 \cdot 4030 + 1032 \cdot 4032 + 1033 \cdot 4033 + 1034 \cdot 4034)}{(1027 + 1028 + 1029 + 1030 + 1032 + 1033 + 1034)}$$

$$4026 = \frac{(1027 \cdot 4027 + 1028 \cdot 4028 + 1029 \cdot 4029 + 1030 \cdot 4030)}{(1027 + 1028 + 1029 + 1030)}$$

$$4031 = \frac{(1032 \cdot 4032 + 1033 \cdot 4033 + 1034 \cdot 4034)}{(1032 + 1033 + 1034)}$$

$$4035 = \frac{(1037 \cdot 4037 + 1038 \cdot 4038 + 1039 \cdot 4039 + 1041 \cdot 4041 + 1042 \cdot 4042 + 1043 \cdot 4043 + 1044 \cdot 4044 + 1045 \cdot 4045)}{(1037 + 1038 + 1039 + 1041 + 1042 + 1043 + 1044 + 1045)}$$

$$4036 = \frac{(1037 \cdot 4037 + 1038 \cdot 4038 + 1039 \cdot 4039)}{(1037 + 1038 + 1039)}$$

$$4040 = \frac{(1041 \cdot 4041 + 1042 \cdot 4042 + 1043 \cdot 4043 + 1044 \cdot 4044 + 1045 \cdot 4045)}{(1041 + 1042 + 1043 + 1044 + 1045)}$$

$$4086 = \frac{(1090 \cdot 4090 + 1091 \cdot 4091 + 1093 \cdot 4093 + 1094 \cdot 4094 + 1096 \cdot 4096 + 1097 \cdot 4097 + 1098 \cdot 4098 + 1101 \cdot 4101 + 1102 \cdot 4102 + 1104 \cdot 4104 + 1105 \cdot 4105 + 1107 \cdot 4107 + 1108 \cdot 4108 + 1109 \cdot 4109 + 1113 \cdot 4113 + 1114 \cdot 4114 + 1116 \cdot 4116 + 1117 \cdot 4117 + 1119 \cdot 4119 + 1120 \cdot 4120 + 1123 \cdot 4123 + 1124 \cdot 4124 + 1126 \cdot 4126 + 1127 \cdot 4127 + 1129 \cdot 4129 + 1130 \cdot 4130)}{(1090 + 1091 + 1093 + 1094 + 1096 + 1097 + 1098 + 1099 + 1100 + 1101 + 1102 + 1104 + 1105 + 1107 + 1108 + 1109 + 1110 + 1113 + 1114 + 1116 + 1117 + 1119 + 1120 + 1123 + 1124 + 1126 + 1127 + 1129 + 1130)}$$

$$\begin{aligned}
& 1096+1097+1098+1101+1102+1104+1105+1107+1108+1109+1113+1114+1116+1117+ \\
& 1119+1120+1123+1124+1126+1127+1129+1130) \\
4087 &= (1090*4090+1091*4091+1093*4093+1094*4094+1096*4096+1097*4097+1098*4098+ \\
& 1101*4101+1102*4102+1104*4104+1105*4105+1107*4107+1108*4108+1109*4109)/ \\
& (1090+1091+1093+1094+1096+1097+1098+1101+1102+1104+1105+1107+1108+1109) \\
4088 &= (1090*4090+1091*4091+1093*4093+1094*4094+1096*4096+1097*4097+1098*4098)/ \\
& (1090+1091+1093+1094+1096+1097+1098) \\
4089 &= (1090*4090+1091*4091)/(1090+1091) \\
4092 &= (1093*4093+1094*4094)/(1093+1094) \\
4095 &= (1096*4096+1097*4097)/(1096+1097) \\
4099 &= (1101*4101+1102*4102+1104*4104+1105*4105+1107*4107+1108*4108+1109*4109)/ \\
& (1101+1102+1104+1105+1107+1108+1109) \\
4100 &= (1101*4101+1102*4102)/(1101+1102) \\
4103 &= (1104*4104+1105*4105)/(1104+1105) \\
4106 &= (1107*4107+1108*4108)/(1107+1108) \\
4110 &= (1113*4113+1114*4114+1116*4116+1117*4117+1119*4119+1120*4120+1123*4123+ \\
& 1124*4124+1126*4126+1127*4127+1129*4129+1130*4130)/(1113+1114+1116+1117+ \\
& 1119+1120+1123+1124+1126+1127+1129+1130) \\
4111 &= (1113*4113+1114*4114+1116*4116+1117*4117+1119*4119+1120*4120)/(1113+1114+ \\
& 1116+1117+1119+1120) \\
4112 &= (1113*4113+1114*4114)/(1113+1114) \\
4115 &= (1116*4116+1117*4117)/(1116+1117) \\
4118 &= (1119*4119+1120*4120)/(1119+1120) \\
4121 &= (1123*4123+1124*4124+1126*4126+1127*4127+1129*4129+1130*4130)/(1123+1124+ \\
& 1126+1127+1129+1130) \\
4122 &= (1123*4123+1124*4124)/(1123+1124) \\
4125 &= (1126*4126+1127*4127)/(1126+1127) \\
4128 &= (1129*4129+1130*4130)/(1129+1130)
\end{aligned}$$

Control of Segments and Control of Relations in a Row

$P1xyz = P2xyz$, where $xyz = 008, 011, 030, 033, 049, 050, 059, 060, 070, 098, 109, 133, 134, 135, 152, 153, 154$

If $3xyz > 0$, then $4xyz > 0$ for $xyz=001, 002, \dots, 045, 086, 087, \dots, 130$.

5. Databank Submission Mode

A. PC diskette

Standard diskette HD 3.5 inches

One diskette can contain only one databank. The sticker must contain:

- name of the bank
- name of the databank (ID.IR)
- date of the period data refer to (dd.mm.yyyy)

B. Telecommunications

Data can be telecommunicated, if such submission mode has been arranged between the bank and the Croatian National Bank.

Table 1

DATA RECORDS FOR INTEREST RATES ON LOANS AND DEPOSITS

No.	Field name	Field type	Field length	Field position	Field contents
1	Bank/savings bank	N	7	1 - 7	Ident. number
2	Report date	N	8	8 - 15	yyyymmdd
3	Period and type code	AN	2	16 - 17	MC
4	Schedule	AN	10	18 - 27	IR1
5	Page	N	2	28 - 29	1, 2, ..., 8
6	Schedule row number	N	5	30 - 34	1-169
7	Tag 1	N	4	35 - 38	1001-1169
8	Sign 1	AN	1	39	'+' or '-'
9	Amount 1	N	15	40 - 54	Amount (2 dec.)
10	Tag 2	N	4	55 - 58	2001-2169
11	Sign 2	AN	1	59	'+' or '-'
12	Amount 2	N	15	60 - 74	Amount (2 dec.)
13	Percentage 1	N	5	75 - 79	Percentage (2 dec.)
14	Percentage 2	N	5	80 - 84	Percentage (2 dec.)

APPENDIX B: LINE ITEM INSTRUCTIONS