

# Consolidated balance sheet of MFIs

**Definitions of sectors of the economy** are included in the document „ Sectoral classification of the economy in monetary statistics“ disseminated in the NBP website.

## Assets

**Loans and other claims on domestic residents** – column 1 – receivables of resident MFIs from resident sectors due to: loans and advances, debt purchased, guarantees called, deposits placed, financial leases, repos and other operations.

**Debt securities** – column 4 – debt securities held by resident MFIs issued by resident sectors other than MFIs, serving as evidence of debt of the issuer towards the holder and a promise on the part of the issuer to pay back to the holder the amount borrowed plus agreed interest in a specified manner and on a specified future date or dates.

**Equity and non-MMF investment fund shares or units** – column 7 – shares and other equity (including securities classified to financial fixed assets) held by resident MFIs issued by resident sectors other than MFIs, representing for the holder property rights in the issuing institution and generally an entitlement to a share in its profits and to a share in its own funds in the event of liquidation; and shares/units issued by resident non-MMF investment funds.

**External assets** – column 8 – receivables of resident MFIs from nonresidents denominated in zloty and foreign currencies.

**Fixed assets** – column 9 – nonfinancial fixed assets (land, buildings and other fixed assets), tangible and intangible assets and assets held for sale.

**Remaining assets** – column 10 – assets not included elsewhere (include, among others, accrued interest on loans, financial derivative positions, suspense items, transit items).

## Liabilities

**Currency in circulation** (excluding MFIs' vault cash) – column 1 – currency in circulation (including MFIs' vault cash and excluding commemorative banknotes and coins) issued by NBP minus cash in MFIs' vaults.

**Deposits and other liabilities to central government** – column 2 – (zloty and foreign currency) deposits placed by central government with resident MFIs, loans and advances received, margin deposits, liabilities on repo transactions and other liabilities.

**Deposits and other liabilities to other domestic residents** – column 3 – (zloty and foreign currency) funds of resident sectors other than MFIs and central government placed with resident MFIs on overnight deposits and deposits with agreed maturity, and repos.

- **Overnight deposits** – column 4 – (zloty and foreign currency) funds of resident sectors other than MFIs and central government held with resident MFIs on current accounts, savings accounts without any agreed maturity and/or similar forms of deposits, which are convertible into currency and/or which are transferable on demand by cheque, banker's order, debit entry or similar means, without significant delay, restriction or penalty; and other liabilities without a fixed maturity.
- **Deposits with agreed maturity** – column 5 – (zloty and foreign currency) funds of resident sectors other than MFIs and central government placed with resident MFIs with an agreed maturity, which cannot be converted into currency before an agreed fixed term or that can only be converted into currency before that agreed term provided that the holder is charged some kind of penalty, e.g. reduction of interest due. This item includes, for example, blocked deposits, savings accounts, structured deposits, individual retirement accounts (IKE), individual retirement security accounts (IKZE), and other liabilities with and a fixed maturity.
- **Repos** – column 6 – amounts owed by resident MFIs to resident sectors other than MFIs and central government on repo-type operations, i.e. repurchase agreements, sell-buy-back agreements and/or securities lending against cash collateral.

**Money market fund shares** – column 7 – shares/units issued by resident MMFs.

**Debt securities** – column 8 – debt securities issued by resident MFIs, i.e. bonds, bank securities, e.g. certificates of deposits, mortgage bonds, held by resident sectors other than MFIs.

**Capital and reserves** – column 9 – equity capital raised, reserve fund, profit/loss of the current year, specific and general provisions against loans, securities and other types of assets, and other reserves less equity issued by resident other MFIs and held by MFIs.

**External liabilities** – column 10 – liabilities of resident MFIs to nonresidents denominated in zloty and foreign currencies.

**Remaining liabilities** – column 11 – liabilities not included elsewhere (which may include accrued interest on deposits, financial derivative positions, suspense items, transit items).

**Excess of inter-monetary financial institution liabilities** – column 12 – liabilities of resident MFIs towards resident MFIs less receivables from resident MFIs.