

# Balance Sheet Items - Loans Data Report

Document Version: T0V0P0

Oesterreichische Nationalbank, Research Desk

Last Updated: October 2024

# Contents

|          |   |          |
|----------|---|----------|
| <b>1</b> | <b>Dataset Description</b>                        | <b>4</b> |
| 1.1      | Unit of Analysis . . . . .                        | 5        |
| 1.2      | Temporal Coverage . . . . .                       | 5        |
| 1.3      | Geographical Coverage . . . . .                   | 5        |
| 1.4      | Legal Framework . . . . .                         | 5        |
| 1.5      | Versions . . . . .                                | 5        |
| <b>2</b> | <b>Data Collection</b>                            | <b>6</b> |
| 2.1      | Data Collection Mode . . . . .                    | 6        |
| 2.2      | Data Provider . . . . .                           | 6        |
| 2.3      | Change in the Method of Data Collection . . . . . | 6        |
| 2.4      | Frequency . . . . .                               | 6        |
| 2.5      | Sample Size . . . . .                             | 6        |
| 2.6      | Access to the Data . . . . .                      | 6        |
|          | Conditions for Research Proposals . . . . .       | 6        |
|          | Data Access Mode . . . . .                        | 7        |
|          | Research Contract . . . . .                       | 7        |
|          | Citation . . . . .                                | 7        |
| <b>3</b> | <b>Description of Variables</b>                   | <b>8</b> |
| 3.1      | Overview . . . . .                                | 8        |
| 3.2      | Details . . . . .                                 | 8        |

# 1 Dataset Description

The Balance Sheet Items Statistics (BSI) is a monthly balance sheet report of Austrian Monetary Financial Institutions (MFIs) broken down by various parameters such as currency, contractual maturity, type, purpose, economic sector, or the country of residence of the borrowing entity. It is the foundation for calculating Austria’s contribution to the consolidated balance sheet and monetary aggregates of the euro area.

The asset side of MFI’s balance sheets encompasses financial instruments such as loans, cash and cash equivalents, investment funds shares/units, equity, debt securities held and other assets. The outstanding loans represent the most substantial portion of the total assets. In the BSI Statistics not only the total outstanding amount of loans, but also data on write-offs, statistical reclassifications, as well as purchases and sales of loans are collected. In addition, exchange rate effects are calculated for transactions in foreign currencies. The net transactions and annual growth rates of various credit aggregates (e.g., the credit volume of non-financial companies), which are adjusted for the non-transaction-related changes (e.g., write-offs or exchange rate effects), are of great interest to monetary policy decision makers.

The liability side of the balance sheet of monetary financial institutions is typically dominated by deposits. In this context, too, deposits can be broken down according to the country of residence or the economic sector of the counterpart, the currency, the contractual maturity, or the product type. The majority of deposits at monetary financial institutions based in Austria stems from domestic private households<sup>1</sup>. In addition to deposits, MFIs also finance themselves by issuing securities. Capital and reserves or other liabilities complete the financing instruments on the liabilities side of the balance sheet.

| INSTRUMENT AND MATURITY CATEGORIES              |                           |
|---|---------------------------|
| ASSETS  | LIABILITIES               |
| 1 Cash  | 8 Currency in circulation |
| 2 Loans   | 9 Deposits                |
| up to 1 year                                    | Overnight                 |
| over 1 and up to 5 years                        | With agreed maturity      |
| over 5 years                                    | up to 1 year              |
| 3 Debt securities held                          | over 1 and up to 2 years  |
| up to 1 year                                    | over 2 years              |
| over 1 and up to 2 years                        | Redeemable at notice      |
| over 2 years                                    | up to 3 months            |
| 4 Equity  | over 3 months             |
| 5 Investment fund shares/units                  | Repos                     |
| MMF shares/units                                | 10 MMFs shares/units      |
| Non-MMF investment fund shares/units            | 11 Debt securities issued |
| 6 Non-financial assets (including fixed assets) | up to 1 year              |
| 7 Remaining assets                              | over 1 and up to 2 years  |
|   | over 2 years              |
|   | 12 Capital and reserves   |
|   | 13 Remaining liabilities  |

The minimum requirements for the data collection of monetary statistics are specified in the Community regulations and are legally binding for all member states of the Economic and Monetary Union. The execution of the implementation form falls under the jurisdiction of the individual participating nations.

The Integrated Reporting Data Model (referred to as the “Basic Cube”) is designed to connect data points from individual business cases with their associated attributes, forming a multidimensional data matrix. This framework allows banks to generate and submit any legally required reports—whether under the Austrian Banking Act, Foreign Exchange Act, ECB regulations, or EBA Implementing Technical Standards—in a consistent and streamlined way using the data cube<sup>2</sup>.

<sup>1</sup>Including non-profit institutions serving households

<sup>2</sup>See also [Integrated Reporting Data Model - Oesterreichische Nationalbank \(OeNB\)](#)

The granularity of the data depends on the instrument. For research purposes the BSI is split according to following instruments:

- Loans
- Deposits
- Securities

For external researchers the loans data set is currently readily available, while other instruments can be made accessible upon request.

## 1.1 Unit of Analysis

Asset side of the balance sheets of Austrian monetary financial institutions (MFIs), broken down by various financial instruments. Depending on the financial instrument, the data is available in different granularity.

## 1.2 Temporal Coverage

The granular data set ranges from December 2016 onwards.

## 1.3 Geographical Coverage

MFIs with headquarters or branches in Austria. The counterpart can be Austria or Rest of the World.

## 1.4 Legal Framework

The minimum content requirements for the collection of monetary statistics are laid down in community legislation and are legally binding on all member countries of the Economic and Monetary Union. However, the form of implementation is up to the individual participating countries.

The BSI is based on the following legal framework:

- REGULATION (EU) 2021/379 OF THE EUROPEAN CENTRAL BANK of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2)
- GUIDELINE (EU) 2021/831 OF THE EUROPEAN CENTRAL BANK of 26 March 2021 on statistical information to be reported on financial intermediaries other than monetary financial institutions (ECB/2021/12) <sup>3</sup>
- Datenmodellverordnung 2018<sup>4</sup>

## 1.5 Versions

The latest version of the BSI data set is BSI\_00\_T0V0P0, meaning that to date no significant changes have been made by the Research Desk to the Balance Sheet Item (BSI) - Loans data set.

---

<sup>3</sup>See for further information: [EU-Recht - EUR-Lex \(europa.eu\)](https://europa.eu)

<sup>4</sup>See for further information: [RIS Informationsangebote \(bka.gv.at\)](https://bka.gv.at) (only available in German)

## 2 Data Collection

### 2.1 Data Collection Mode

The BSI is covered with the Smart Cubes under the Integrated Reporting Data Model. The data are collected monthly via the following smart cubes: Deposit and General Ledger Cube (ESSC), Loan Cube (KRSC) and Securities Cube (WPSC)<sup>5</sup>.

### 2.2 Data Provider

Oesterreichische Nationalbank, Statistics Department - External Statistics, Financial Accounts and Monetary and Financial Statistics Division.

### 2.3 Change in the Method of Data Collection

There have not been any significant changes in the mode of collection since December 2016.

### 2.4 Frequency

Monthly.

### 2.5 Sample Size

All MFIs with residency in Austria.<sup>6</sup>

### 2.6 Access to the Data

#### Conditions for Research Proposals

A research proposal is thoroughly reviewed to assess the feasibility of the research project based on the existing research data. This pertains to the suitability of the available data to address the research questions stated in the project description. The research project must be of public interest, i.e., without commercial purpose.

---

<sup>5</sup>A detailed overview of the conceptual and methodological data collection framework from an ECB perspective can be found in the [Manual on MFI balance sheet statistics \(europa.eu\)](#). Details on the Austrian reporting scheme can be found under [MDI - Meldewesen Daten- und Informationsmodell – Startseite \(oenb.at\)](#) (only available in German).

<sup>6</sup>All Austrian MFIs are listed here: [Listen Finanzinstitute - Oesterreichische Nationalbank \(OeNB\)](#) (only available in German)

## Data Access Mode

Our data access modes cater to the diverse needs of researchers, ensuring both data security and usability. We offer two distinct access modes for the BSI data set:

- Remote Data Execution

In the remote data execution access mode, researchers are provided with a structural data set, preserving the same variable names as the original data set but populated with fictitious values. Researchers are encouraged to compose a program code, utilizing either R or Python upon request, to conduct data analysis using this data set. Subsequently, the OeNB applies the generated code to the original data and, following a confidentiality assessment, delivers the results.

- On-Site Data Access

For those who may find the structural data set less intuitive, the OeNB offers on-site data access. Researchers have the option to schedule individual visits to work with pseudonymized data in a secure environment at the OeNB premises (Otto-Wagner-Platz 3, 1090 Vienna). Similar to the remote execution method, results undergo confidentiality checks and are subsequently transmitted to the researchers.

Both access modes provide a combination of flexibility and security, enabling the researchers to maximize the utility of the data while preserving its confidentiality and integrity.

## Research Contract

Upon meeting the prerequisites specified in the research proposal, a research agreement is established. This agreement formally solidifies the partnership between OeNB, the researcher, and the research institution.

## Citation

Source: Oesterreichische Nationalbank, <Name of the individual data set used (abbreviation used consistently, if applicable)>, <time range used of the individual data set>

## 3 Description of Variables

### 3.1 Overview

| Term     | Description   |
|----------|---|
| KO       | Among the loans, a distinction is made between three different concepts: Nonrevolving loans, discount credits, financial leasing (A001); Credit card credits (A002); bank overdrafts and revolving credit (A003)  |
| MP       | Time indication in month and year   |
| MO_ident | Identifier (Id)   |
| MO_ilz   | Identifier (ILZ)  |
| ESVGC    | Economic sector of the counterpart.   |
| IMMOB    | Indication of whether the receivable is secured with 100% by real estate.   |
| KOKRK    | Identification of receivables/payables from syndicated loans. Syndicated loans are individual loan agreements in which several institutions are involved as lenders.  |
| KRVWZ    | Identification of loans according to the intended use of the funds.   |
| LD       | Country of residence of the counterpart.  |
| NACEC    | Industry Code of the counterpart according to the "Statistical Classification of Economic Activities" in the European Union.  |
| NCPKZ    | This label indicates whether a business transaction is part of notional cash pooling. Cash pooling or liquidity pooling refers to liquidity equalization by a central financial management system that withdraws excess liquidity or compensates for liquidity shortfalls through loans |
| RELFB    | Contractual residual maturity. Contractual residual maturity refers to the time left from now until the end of a loan or security agreement between a bank and a customer. This period is measured in months or years.  |
| REPO     | This attribute contains information as to whether the transaction under consideration is a repo (repurchase agreement) from the perspective of the reporting object.  |
| UEFKZ    | This attribute indicates whether the receivables are overdue.   |
| URLFB    | The initial maturity of the contract refers to the originally agreed-upon length of time for a transaction between a bank and a customer, measured in months or years.  |
| WG       | Currency of the instrument  |
| ZARLF    | The time from the reporting date to the date of the next interest rate adjustment. An interest rate adjustment is to be understood as a change in the interest rate (of a loan) that is provided for in the relevant (loan) contract.   |
| Wert     | Value of datapoint  |

### 3.2 Details

Below is a detailed overview of the variables and their characteristics, outlined across the following dimensions:

- Description
- Time span
- Data type

- Not-Available (NA) values (in %)

Time span gives the period the variable is available for. Due to changes in reporting requirements some information may not be accessible for the entire period. Data Type defines whether it is a character or numeric Variable. Not-Available (NA) values (in %) gives a notion about the degree of availability, as it reports the percentage of NA-values for each variable.

### *KO*

---

|                      |  |
|----------------------|--|
| Description          | Among the loans, a distinction is made between three different concepts: <ul style="list-style-type: none"> <li>• Nonrevolving loans, discount credits, financial leasing (A001)</li> <li>• Credit card credits (A002)</li> <li>• bank overdrafts and revolving credit (A003)</li> </ul> |
| Time span            | 2016 onwards   |
| Data type            | character  |
| Not-Available (in %) | 0%   |

---

### *MP*

---

|                      |                                   |
|----------------------|-----------------------------------|
| Description          | Time indication in month and year |
| Time span            | 2016 onwards                      |
| Data type            | integer                           |
| Not-Available (in %) | 0%                                |

---

### *MO\_ident*

---

|                      |                 |
|----------------------|-----------------|
| Description          | Identifier (Id) |
| Time span            | 2016 onwards    |
| Data type            | character       |
| Not-Available (in %) | 0%              |

---

### *MO\_ilz*

---

|                      |                  |
|----------------------|------------------|
| Description          | Identifier (ILZ) |
| Time span            | 2016 onwards     |
| Data type            | character        |
| Not-Available (in %) | 0%               |

---



---

***ESVGC***

---

|                      |                                     |
|----------------------|-------------------------------------|
| Description          | Economic sector of the counterpart. |
| See also             | <a href="#">ESA</a>                 |
| Time span            | 2016 onwards                        |
| Data type            | character                           |
| Not-Available (in %) | 0%                                  |

---

***IMMOB***

---

|                      |   |
|----------------------|---|
| Description          | Indication of whether the receivable is secured with 100% by real estate. |
| Time span            | 2016 onwards  |
| Data type            | integer   |
| Not-Available (in %) | 3.63%   |

---

***KOKRK***

---

|                      |  |
|----------------------|--|
| Description          | Identification of receivables/payables from syndicated loans. Syndicated loans are individual loan agreements in which several institutions are involved as lenders. |
| Time span            | 2016 onwards   |
| Data type            | integer  |
| Not-Available (in %) | 0%   |

---

---

### *KRVWZ*

---

|                      |   |
|----------------------|---|
| Description          | Identification of loans according to the intended use of the funds. <ul style="list-style-type: none"><li>• I - commercial real estate financing</li><li>• K - Commercial credit</li><li>• S - others</li><li>• W - lending for house purchase</li></ul> <p>The "initial" purpose is decisive: If, for example, a loan for the creation and maintenance of living space is refinanced at a later date by a loan from another creditor, the purpose "lending for house purchase (W)" must be used for both loans</p> |
| Time span            | 2016 onwards  |
| Data type            | character   |
| Not-Available (in %) | 30.95%  |

---

### *LD*

---

|                      |  |
|----------------------|--|
| Description          | Country of residence of the counterpart. |
| Time span            | 2016 onwards                             |
| Data type            | character                                |
| Not-Available (in %) | 0%                                       |

---

### *NACEC*

---

|                      |   |
|----------------------|---|
| Description          | Industry Code of the counterpart according to the "Statistical Classification of Economic Activities" in the European Union |
| See also             | <a href="#">NACE</a>  |
| Time span            | 2016 onwards  |
| Data type            | character   |
| Not-Available (in %) | 0%  |

---

*NCPKZ*

---

|                      |  |
|----------------------|--|
| Description          | This label indicates whether a business transaction is part of notional cash pooling. Cash pooling or liquidity pooling refers to liquidity equalization by a central financial management system that withdraws excess liquidity or compensates for liquidity shortfalls through loans. |
| Time span            | 2016 onwards   |
| Data type            | integer  |
| Not-Available (in %) | 2.52%  |

---

## *RELFZ*

---

|                      |   |
|----------------------|---|
| Description          | <p>Contractual residual maturity. The "contractual" residual term is defined for loans and represents the period of time between the reporting date and the end of the contract or capital specified in an agreement between a bank and a customer, measured in months or years. The individual tranches of a repayment plan are therefore not taken into account in this attribute according to their due date.</p> <p>Note in particular: In the case of a discount credit, the remaining term is the period between the reporting date and the expiry date (including the grace period) of the discount. In the case of a credit card loan, the remaining term is the period between the next accounting date and the reporting date (in Austria, this is usually less than 1 month, as settlements are made monthly); the settlement date is defined as the capital end date.</p> <ul style="list-style-type: none"><li>• 1T: 1 day</li><li>• B_1_M: &lt;= 1 month</li><li>• 1_3_M: &gt; 1 month &lt;= 3 months</li><li>• 3_6_M: &gt; 3 months &lt;= 6 months</li><li>• 6_12_M: &gt; 6 months &lt;= 12 months</li><li>• 1J_2J: &gt;1 year &lt;= 2 years</li><li>• 2J_3J: &gt; 2 years &lt;= 3 years</li><li>• 3J_4J: &gt; 3 years &lt;= 4 years</li><li>• 4J_5J: &gt; 4 years &lt;= 5 years</li><li>• 5J_7J: &gt; 5 years &lt;= 7 years</li><li>• 7J_10J: &gt; 7 years &lt;= 10 years</li><li>• 10J_15J: &gt; 10 years &lt;= 15 years</li><li>• 15J_20J: &gt; 15 years &lt;= 20 years</li><li>• 20_J_P: &gt; 20 years</li><li>• KF: no deadline</li></ul> |
| Time span            | 2016 onwards  |
| Data type            | character   |
| Not-Available (in %) | 0%  |

---

---

**REPO**

---

|                      |  |
|----------------------|--|
| Description          | This attribute contains information as to whether the transaction under consideration is a repo (repurchase agreement) from the perspective of the reporting object. |
| Time span            | 2016 onwards   |
| Data type            | integer  |
| Not-Available (in %) | 0%   |

---

**UEFKZ**

---

|                      |   |
|----------------------|---|
| Description          | This attribute indicates whether the receivables are overdue. |
| Time span            | 2016 onwards  |
| Data type            | integer   |
| Not-Available (in %) | 0%  |

---

**URLFZ**

---

|                      |  |
|----------------------|--|
| Description          | <p>The initial maturity of the contract is the originally agreed-upon duration of a transaction within an agreement between a bank and a customer, measured in months or years.</p> <ul style="list-style-type: none"><li>• 1T: 1 day</li><li>• B_1_M: &lt;= 1 month</li><li>• 1_3_M: &gt; 1 month &lt;= 3 months</li><li>• 3_6_M: &gt; 3 months &lt;= 6 months</li><li>• 6M_12M: &gt; 6 months &lt;= 12 months</li><li>• 1J_2J: &gt;1 year &lt;= 2 years</li><li>• 2J_3J: &gt; 2 years &lt;= 3 years</li><li>• 3_5J: &gt; 3 years &lt;= 5 years</li><li>• 5J_10J: &gt; 5 years &lt;= 10 years</li><li>• 10_J_P: &gt; 10 years</li><li>• KF: no deadline</li></ul> |
| Time span            | 2016 onwards   |
| Data type            | character  |
| Not-Available (in %) | 0%   |

---

---

### *WG*

---

|                      |  |
|----------------------|--|
| Description          | Currency of the instrument                     |
| See also             | <a href="#">List of Currency Abbreviations</a> |
| Time span            | 2016 onwards                                   |
| Data type            | character                                      |
| Not-Available (in %) | 0%   |

---

### *ZARLF*

---

|                      |  |
|----------------------|--|
| Description          | <p>The time from the reporting date to the date of the next interest rate adjustment. An interest rate adjustment is to be understood as a change in the interest rate (of a loan) that is provided for in the relevant (loan) contract. In principle, this period is calculated by taking the time from the reporting date to the date of the next interest rate adjustment. If there is no (next) interest rate adjustment because the loan has a fixed interest rate or is interest-free or because no further interest rate adjustment is made until the end of the term, the remaining term until the next interest rate adjustment is equated with the contractual remaining term of the business case</p> <ul style="list-style-type: none"><li>• 1T: 1 day</li><li>• B_1_J: &lt;= 1 year</li><li>• 1J_2J: &gt;1 year &lt;= 2 years</li><li>• 2_J_P: &gt; 2 years</li><li>• KF: no deadline</li></ul> |
| Time span            | 2016 onwards   |
| Data type            | character  |
| Not-Available (in %) | 3.63%  |

---

### *Wert*

---

|                      |                    |
|----------------------|--------------------|
| Description          | Value of datapoint |
| Time span            | 2016 onwards       |
| Data type            | numeric            |
| Not-Available (in %) | 0%                 |

---