

**Bank of Spain Circular 8/2015 of 18 December for credit institutions and branches that are members of the Deposit Guarantee Fund for Credit Institutions, on information to determine the calculation bases of contributions to the Deposit Guarantee Fund for Credit Institutions<sup>1</sup>**

**(Official State Gazette of 24 December)**

**Consolidated text, latest version: 08/02/2019**

Royal Decree 2606/1996 of 20 December 1996 on deposit guarantee funds for credit institutions, as newly worded by Royal Decree 1012/2015 of 6 November 2015, which implements Act 11/2015 of 18 June 2015 on the recovery and resolution of credit institutions and investment firms, amending Royal Decree 2606/1996 of 20 December 1996 on deposit guarantee funds for credit institutions, implements the legal regime for the Deposit Guarantee Fund for Credit Institutions (Fondo de Garantía de Depósitos de Entidades de Crédito, hereinafter, “FGD” for its initials in Spanish).

Royal Decree 1012/2015 of 6 November 2015 amended various rules including article 4 of Royal Decree 2606/1996 determining the deposits, securities and other financial instruments, considered as being secured by the FGD, and article 7.1 extending the deposit guarantee to cover accrued interest.

Additionally, Final Provision Ten of Act 11/2015 of 18 June 2015 on the recovery and resolution of credit institutions and investment firms amended article 10.1 of Royal Decree-Law 16/2011 of 14 October 2011 establishing the Deposit Guarantee Fund for Credit Institutions, in order to treat deposits that fulfil certain conditions as secured, irrespective of their amount, for three months as from the moment the amount is paid or as from the moment the deposits become legally transferable.

Furthermore, the rules and formats for presenting statements set forth in Bank of Spain Circular 4/2004 of 22 December 2004 on public and confidential financial reporting rules and formats for credit institutions, which serve as a reference for preparing the «Basis for calculating contributions to the Deposit Guarantee Fund and amount of secured balances» was amended by Bank of Spain Circular 5/2014 of 28 November 2014.

Final provision one of Royal Decree 2606/1996 authorises the Bank of Spain to develop technical and accounting rules concerning secured deposits and securities, while final provision three of Royal Decree 948/2001 of 3 August 2001 on investor compensation schemes (hereinafter, “Royal Decree 948/2001”) grants the Bank of Spain powers to determine the measurement bases to be used for the different types of non-listed securities and financial instruments that must be included in the basis for calculating credit institutions’ annual contributions to the FGD. Meanwhile, the Ministry of Economy and Finance’s 31 March 1989 Ministerial Order authorising the Bank of Spain to establish and amend accounting standards for credit institutions grants the Bank of Spain powers to prepare confidential statements so that it can carry out its control and inspection functions and prepare monetary, financial and economic statistics. Exercising these powers, the Bank of Spain approved Circular 4/2001 of 24 September

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<sup>1</sup> Source: Official State Gazette (BOE, [www.boe.es](http://www.boe.es))

2001 for members of deposit guarantee funds and information on balances comprising the basis for calculating contributions to deposit guarantee funds and amount of secured balances.

As well as covering the technical and accounting matters referred to Royal Decree 2606/1996 and Royal Decree 948/2001, Circular 4/2001 also sets out the information institutions and branches that are members of the FGD must send to the Bank of Spain each year to calculate contributions.

Since the amendments to prevailing legislation introduced by Act 11/2015, Royal Decree 1012/2015 and Circular 5/2014 affect all the rules and annexes of Circular 4/2001, the Bank of Spain has decided to replace this circular with a new one.

Consequently, under the powers conferred upon it, the Bank of Spain's Governing Council, based on a proposal by the Executive Committee, has approved this circular, which contains the following rules:

#### **Rule One. Scope of application.**

The content of this circular will be applicable to institutions and branches that are members of the FGD, pursuant to article 5 of Royal Decree 2606/1996 of 20 December 2016 on deposit guarantee funds for credit institutions.

#### **Rule Two. Information to be submitted.**

1. Each quarter, institutions and branches that are members of the FGD must send to the Bank of Spain's Financial Reporting and CCR Department the «Information to determine the bases for calculating contributions to the Deposit Guarantee Fund» statement, which is attached as Annex 1 to this circular, with figures at the end of the corresponding quarter. The figures at December must be sent by no later than the 20th of the following month, and the figures for the other quarters, no later than the 10th of the month following that to which the figures refer.

2. Every quarter, the Bank of Spain will send the FGD the information in the statements received from each institution and branch that are members of the FGD needed to fulfil the FGD's obligations, along with the aggregate figures.

3. The «Information to determine the bases for calculating contributions to the Deposit Guarantee Fund» statement must be submitted to the Bank of Spain by remote means, in accordance with the technical specifications that the Bank of Spain issues to institutions for this purpose.

Irrespective of the responsibility of the institution and members of its board of directors or equivalent body vis-à-vis all the statements sent to the Bank of Spain, the «Information to determine the bases for calculating contributions to the Deposit Guarantee Fund» statement must be signed electronically by the chairman or chief executive officer, or by the general manager or similar senior officer as per article 6.6 of Act 10/2014 of 26 June 2014 on the regulation, supervision and solvency of insurance and reinsurance companies, provided the board of directors or equivalent body has expressly authorised this individual to do so. Individuals signing such a statement electronically must provide evidence to the Bank of Spain that they have been delegated or authorised by the board of directors or equivalent body to

submit it. Each institution may appoint more than one individual to electronically sign said information interchangeably. Whatever the case may be, the statement must be submitted by the pertinent mandatory deadline. Nonetheless, and without prejudice to this submission requirement, statements can be signed within 10 calendar days after the aforementioned deadline.

**Rule Two bis. Additional information to be reported by credit institutions that are members of one of the institutional protection schemes stipulated in article 113.7 of Regulation (EU) No 575/2013 that has established a fund *ex ante*.**

1. Credit institutions that are members of one of the institutional protection schemes stipulated in article 113.7 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 that has established a fund *ex ante* guaranteeing the institutional protection scheme (hereinafter, "IPS") has funds directly at its disposal for the purposes indicated in article 6.3 e) of Royal Decree-Law 16/2011, must send the Bank of Spain the information stipulated in Part A of Annex 1 bis to this circular.

2. The aforesaid will not apply if the credit institutions that are members of one of the IPSs described in the previous section have appointed one of them as the duty-bearer responsible for sending the information. That said, this will not hold harmless the other credit institutions that are members of the IPS or their management bodies and other officers. In this regard, the appointed institution will send to the Bank of Spain the information stipulated in Part B of Annex 1 bis.

3. The information referred to in this rule must be submitted to the Bank of Spain every quarter and no later than the last day of the second month following the end of the quarter in question.

**Rule Three. Measurement bases.**

In order to calculate the basis for calculating the contributions to the FGD referred to in article 3 of Royal Decree 2606/1996, the following measurement bases must be applied:

a) Monetary deposits are measured at their nominal value or principal plus interest accrued at the measurement date, as per the measurement bases set forth in Bank of Spain Circular 4/2004 of 22 December 2004 on public and confidential financial reporting rules and formats for credit institutions. The principal of hybrid or structured deposits will be the amount disbursed by the counterparty before the embedded derivatives are segregated.

b) Covered securities and other financial instruments, including those transferred temporarily in repurchase agreements that are still on the assignor's books, are measured at their market value on the last trading day of the corresponding quarter. Securities and financial instruments not traded on an over-the-counter market are measured at fair value, except where this cannot be reliably estimated, in which case they will be measured at their nominal or redemption amount, whichever is most appropriate for the type of instrument in question, as per the measurement bases in Bank of Spain Circular 4/2004.

**Rule Four. Information on monetary deposits.**

Branches and institutions that are members of the FGD must be able to furnish the Bank of Spain at any time with the information on deposits received, adhering to the IT specifications in Annex 2.

**Single Transitional Provision. Information for 2014 and 2015.**

By 20 January 2016, FGD members must send to the Bank of Spain's Financial Reporting and CCR Department the data relating to the items stipulated in section A) Deposit guarantee compartment of the «Information to determine the bases for calculating contributions to the Deposit Guarantee Fund» statement, for the fourth quarter of 2014 and the first three quarters of 2015, in the format and prepared in accordance with the measurement bases set forth in this circular. The data for these statements will be estimated as best as possible when they cannot be obtained without a disproportionately high cost being incurred.

**Repeal Provision.**

Bank of Spain approved Circular 4/2001 of 24 September 2001 for members of deposit guarantee funds and information on balances comprising the basis for calculating contributions to deposit guarantee funds and amount of secured balances is hereby repealed.

**Single Final Provision. Entry into force.**

This circular will take effect the day following its publication in Spain's Official State Gazette (BOE).

Madrid, 18 December 2015.

The Governor of the Bank of Spain,

Luis María Linde de Castro

## ANNEX 1

### Information to determine the bases for calculating contributions to the Deposit Guarantee Fund

YEAR		QUARTER	
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ITEM	Number of holders (a)	Amount (b)
<b>A) DEPOSIT GUARANTEE COMPARTMENT</b>		
1 Deposits of non-financial corporations and households corresponding to operations in Spain and in branches located in another EU Member State (c)		
1.1 Operations in Spain (c)		
1.2 Operations in branches located in another European Union Member State (c)		
2 Balances excluded for not being considered deposits in article 4 of Royal Decree 2606/1996		
2.1 Repurchase agreements (d)		
2.2 Deposits whose principal is not reimbursable for its nominal value (e)		
2.3 Other excluded balances (f)		
3 Eligible funds not registered as deposits from temporary situations (g)		
4 Eligible deposits of local authorities (i)		
<b>5 Eligible deposits (1 - 2 + 3 + 4)</b>		
<i>Memorandum account: Specially secured amount (i)</i>		
6 Amount not secured as it exceeds maximum guarantee threshold (j)		
6.1 Households		
6.2 SMEs (c)		
6.3 Large corporates (c)		
6.4 Local authorities		
<b>7 SECURED AMOUNT OF DEPOSITS (5 - 6)</b>		
7.1 Operations in Spain (c)		
7.2 Operations in branches in branches located in another EU Member State (c)		
<b>B) SECURITIES GUARANTEE COMPARTMENT</b>		
1 Securities and other financial instruments (k)		
1.1 Operations in Spain (c)		
1.2 Eligible foreign operations (l)		
2 Amount of securities and other financial instruments not secured as it exceeds maximum guarantee threshold (m)		
<b>3 SECURED AMOUNT OF SECURITIES AND OTHER FINANCIAL INSTRUMENTS (1 - 2)</b>		
3.1 Operations in Spain (c)		
3.2 Eligible foreign operations (l)		
<i>Memorandum account: Listed on an over-the-counter market (n)</i>		
<i>Memorandum account: Not listed on an over-the-counter market (n)</i>		

(a) Number of holders of secured deposits or securities and other financial instruments in units.

The stipulations in points 4 and 5 of article 7 of Royal Decree 2606/1996 will be considered when determining the number of holders of secured deposits.

The stipulations in points 3 and 4 of article 7 bis of Royal Decree 2606/1996 will be considered when determining the number of holders of covered securities and other financial instruments.

(b) The amount will be calculated by applying the measurement bases in Rule Three of the circular setting out the criteria for preparing this statement. The amount will be expressed in euros.

(c) The terms «deposits», «non-financial corporations», «households», «SMEs», «large corporates», «operations in Spain» and «foreign operations» are as defined in Bank of Spain Circular 4/2004. The term «operations in branches located in another European Union Member

State» refers to deposits on the books of an institution's branches located in other European Union Member States.

(d) Repurchase agreements (or repos) are as defined in Bank of Spain Circular 4/2004, measured as stipulated in point (b) above.

(e) Deposits (hybrid or structured) which are not considered deposits because they generate negative returns as per Royal Decree 2606/1996 since their principal is not reimbursable at its nominal value or is only reimbursable with a special agreement or guarantee of the credit institution or a third party (article 4.1 of Royal Decree 2606/1996).

(f) Bearer certificates of deposit issued since 2 July 2014, and deposits other than those included in the previous points that must be fully excluded from the FGD's cover in accordance with article 4 of Royal Decree 2606/1996.

(g) Funds, not registered as deposits, held temporarily in trade operations pursuant to article 4.1 of Royal Decree 2606/1996 in the name of non-financial corporations and households corresponding to operations in Spain and in branches located in another European Union Member State. Includes, in any event, monetary resources deposited with the member to perform any type of investment service, pursuant to the recast text of the Spanish Securities Market Act or deriving from said services or activities.

(h) Deposits held on behalf of local authorities with an annual budget of EUR 500,000 or less, except where these are ineligible as they fulfil one of the criteria stipulated in the previous points.

(i) Total amount of eligible deposits that are specially secured. For the purposes of this circular, «specially secured amount» is the part of the credit balance of an account or deposit in question that is covered, irrespective of its value, for three months as from the moment it becomes legally transferable, as per the second paragraph of article 10.1 of Royal Decree-Law 16/2011 of 14 October 2011 establishing the Deposit Guarantee Fund for Credit Institutions.

(j) Part of the balance of eligible deposits, excluding the specially secured amount, exceeding the secured limit as per article 10.1 of Royal Decree-Law 16/2011 and article 7 of Royal Decree 2606/1996.

(k) Amount of negotiable securities and other financial instruments as defined in article 2 of the Spanish Securities Market Act which, in accordance with article 4.2 of Royal Decree 2606/1996, have been deposited with an institution for safeguarding or registration or for the performance of any type of investment service by non-financial corporations and households or by local authorities with an annual budget of EUR 500,000 or less, corresponding to operations in Spain and third countries that are eligible for this purpose (as per the definitions of the latter defined in the following point). The securities and financial instruments will include, in any event, those acquired in the institution's own name on behalf of third parties, those deposited by third parties, and loaned securities, as well as any that are subject to a repurchase agreements (repo) and are still on the assignor's books.

(l) Operations on the books of the branches of an institution abroad, except where, as per article 4.2 of Royal Decree 2606/1996: a) they are located in territories classified as tax havens under prevailing tax laws or in a country or territory that does not have a securities market regulator or, when one does exist, said regulator refuses to exchange information with the Spanish National Securities Market Commission (CNMV); or b) they are located in non-European Union countries that have national investor compensation schemes equivalent to those in Spain.

(m) Part of the sum of eligible securities and other financial instruments exceeding the level of cover established in article 7 of Royal Decree 2606/1996.

(n) Covered securities and other financial instruments will be distributed according to whether or not they are listed on an over-the-counter market.

## ANNEX 1 BIS

### Additional information to be reported by credit institutions that are members of one of the IPs stipulated in article 113.7 of Regulation (EU) No 575/2013 that has established a fund «ex ante»

*Part A: Information that IPS members must submit as per section 1 of Rule Two bis*

Table 1. Information on the fund ex ante and IPS member

Volume of fund <i>ex ante</i> (a)	Contributions to fund <i>ex ante</i>		Risk-weighted assets (d)	Euros
	Amount over the period (b)	Cumulative amount (c)		Level at which risk-weighted assets are reported (e)

(a) Volume of the fund *ex ante* at the end of the reference quarter.

(b) Sum of contributions to the fund *ex ante* by the institution over the quarter.

(c) Cumulative amount of contributions to the fund *ex ante* by the institution between the start of the financial period and the end of the reference quarter.

(d) Sum of risk-weighted assets at the end of the reference quarter. Risk-weighted assets refers to the total risk exposure amount referred to in article 92.3 of Regulation (EU) No 575/2013. The figure for risk-weighted assets will be provided on a consolidated basis, unless this is not available, in which case it will be provided on an individual basis or on an individual and instrument by instrument basis, if the individual consolidation method stipulated in article 9 of Regulation (EU) No 575/2013 applies.

(e) Figures in this column will be disclosed at the same level as that reported for the sum of risk-weighted assets: consolidated (C), individual (I) or individual and instrument by instrument (II).

*Part B: Information the designated institution must send if it opts for the designation established in section 2 of Rule Two bis*

Table 1. Information on the fund *ex ante*

	Euros
Volume of the fund <i>ex ante</i> (a)	
Risk-weighted assets of all IPS members (b)	
Volume of the fund <i>ex ante</i> as a percentage of risk-weighted assets (%) (c)	

(a) Volume of the fund *ex ante* at the end of the reference quarter.

(b) Sum of the amount of risk-weighted assets of all IPS members at the end of the reference quarter. Risk-weighted assets refers to the total risk exposure amount referred to in article 92.3 of Regulation (EU) No 575/2013.

(c) The volume of the fund *ex ante* as a percentage of risk-weighted assets in aggregate of all the IPS members.

Table 2. Information on IPS members

Name	REN code (a)	Contributions to fund <i>ex ante</i>		Risk-weighted assets (d)	Euros
		Amount over the period (b)	Cumulative amount (c)		Level at which risk-weighted assets are disclosed (e)
Institution AAA					
...					
Institution ZZZ					

(a) Bank of Spain REN code for IPS members.

(b) Sum of contributions to the fund *ex ante* by each institution over the quarter.

(c) Cumulative amount of contributions to the fund *ex ante* by each institution between the start of the financial period and the end of the reference quarter.

(d) Sum of risk-weighted assets at the end of the reference quarter. Risk-weighted assets refers to the total risk exposure amount referred to in article 92.3 of Regulation (EU) No 575/2013. The figure for risk-weighted assets will be provided on a consolidated basis, unless this is not available, in which case it will be provided on an individual basis or on an individual and instrument by instrument basis, if the individual consolidation method stipulated in article 9 of Regulation (EU) No 575/2013 applies.

(e) Figures in this column will be disclosed at the same level as that reported for the sum of risk-weighted assets: consolidated (C), individual (I) or individual and instrument by instrument (II).

## ANNEX 2

### Second-tier register of deposits held

The general features of the file will be as follows:

- Text file with printable ASCII characters (from ASCII 32 to ASCII 126, both inclusive). Extended ASCII characters are not permitted, except in the specified fields.
- Eligible characters: lower- and upper-case letters, numbers, and «+» and «-» signs. Special characters may be used when specified in each field.
- A record will be included per holder and deposit for each account or deposit, including those held temporarily in trade operations (hereinafter, «deposits»), except for:
  - Multi-currency deposits, in which case a record will be included per holder, deposit and currency.
  - Deposits with multiple expiration dates, in which case a record will be included per holder, deposit and expiration date.

Consequently, there must be a single record per “Identification document type” (field 1), “Identification document number” (field 2), “Expiration date” (field 14) and “Code of deposit registered in Spain or in a branch located in another EU Member State” (field 15). These fields will comprise the unique key for the record.

- The record will include the deposits and funds of non-financial corporations, households and local authorities with an annual budget or EUR 500,000 or less, irrespective of whether or not the deposits and funds are eligible for FGD cover.
- Content of the “Amount” field: in the case of deposits with several holders, the amount will be divided by the number of holders as per the deposit agreement or otherwise in equal parts, in accordance with article 7 of Royal Decree 2606/1996.
- Fields with a “numerical” format will be completed with zeros (“0”) to the left. Fields with an “alphanumerical” format will be completed with blank spaces to the right, except where specified otherwise.

Description.

Field 1. Type of identification document.

- Format: Alphanumerical.
- Length: 3.
- Content: “DNI”, “NIF”, “NIE”, “PAS” (passport) or “OTR” (other) of the deposit holder.

Field 2. Identification document number.

- Format: Alphanumerical.
- Length: 30.
- Content: Numerical or alphanumerical code of the identification document in field 1.

Field 3. Holder's name.

- Format: Alphanumerical.
- Length: 55.
- Content: Deposit holder's name.

Field 4. Address.

- Format: Alphanumerical.
- Length: 110.
- Content: Deposit holder's address. Special extended ASCII characters can be used in this field.

Field 5. Town/City.

- Format: Alphanumerical.
- Length: 50.
- Content: Deposit holder's town/city. Special extended ASCII characters can be used in this field.

Field 6. Province.

- Format: Alphanumerical.
- Length: 20.
- Content: Deposit holder's province. Special extended ASCII characters can be used in this field.

Field 7. Postcode.

- Format: Alphanumerical.
- Length: 8.
- Content: Deposit holder's postcode.

Field 8. Country.

- Format: Alphanumerical.
- Length: 2.
- Content: ISO 3166 alpha-2 code of the country or territory where the deposit holder is domiciled, comprising two letters.

Field 9. Telephone number country code.

- Format: Alphanumerical.
- Length: 6.
- Content: Country code of the depositor's contact telephone number. The first position will always be "+". This field will be completed when the data is available. If not, it will be completed with 6 blank spaces.

Field 10. Telephone number.

- Format: Alphanumeric.
- Length: 15.
- Content: Depositor's contact telephone number, not including the country code provided in field 9 above. This field will be completed when the data is available. If not, it will be completed with 15 blank spaces.

Field 11. Holder's email address.

- Format: Alphanumeric.
- Length: 55.
- Content: Depositor's contact email address. Format must adhere to the Internet RFC-822 standard. This field will be completed when the data is available. If not, it will be completed with 55 blank spaces.

Field 12. Eligible.

- Format: Alphanumeric.
- Length: 1.
- Content: Indicates whether the deposit is eligible to be covered by the Deposit Guarantee Fund (always "Y" or "N" for yes or no, respectively).

Field 13. Pledged deposit.

- Format: Alphanumeric.
- Length: 1.
- Content: Deposit pledged or provided as collateral in other operations (always "Y" or "N" for yes or no, respectively).

Field 14. Expiration date.

- Format: Numerical.
- Length: 8.
- Content: YYYYMMDD format (only completed if the deposit has an expiration date; if not, completed with zeros).

Field 15. Code of the deposit registered in Spain or a branch located in another EU Member State.

- Format: Alphanumeric.
- Length: 39.
- Content: The field will comprise the following:
  - The first two positions will be completed with the characters "ES" for deposits registered in Spain or the ISO 3166 alfa-2 code for the country where the branch is located for deposits in other EU Member States.
  - The next three positions will contain the ISO 4217 code of the currency in which the deposit is denominated.
  - The 34 remaining positions will be the code assigned to the deposit by the institution.

Field 16. Deposit type.

- Format: Numerical.
- Length: 3.
- Content: Internal code assigned to the type of deposit by the institution. For example, codes could be assigned as follows: savings accounts (001), current accounts (002), etc.

Field 17. Total number of holders.

- Format: Numerical.
- Length: 4.
- Content: Total number of holders of the deposit. Will always be greater than zero.

Field 18. Holder's number.

- Format: Numerical.
- Length: 4.
- Content: Holder's number based on order in the total number of holders of the deposit.

Field 19. Amount.

- Format: Alphanumerical.
- Length: 15.
- Content:

Principal or nominal amount plus interest accrued on the reference date of the deposit. In the case of deposits with more than one holder, the amount will be the part corresponding to each holder.

The amount will include a sign and two decimals. The first position will always be “-” if the balance is negative, or “+” if it is positive. The other 14 positions will be completed with zeros to the left and will contain the amount, which must be expressed in euro cents, with the last two digits corresponding to the decimals of the amount, not including the “.” decimal sign in any case. When the amount is zero, the first position will be “+” and the following 14 positions will be zeros.

Deposits not denominated in euros will be converted to euros:

- Deposits will be converted to euros when there is a payment event, applying the exchange rate on the day one of the events stipulated in article 8.1 of Royal Decree 2606/1996 occurs, or the next working day if said day is a holiday.
- In other cases, the exchange rate at the reference date of the data will be used.

Field 20. Specially secured amount.

- Format: Alphanumerical.
- Length: 15.
- Content:

Amount included in the credit balance of the account or deposit in question that is specially secured, as per the definition in note (i) to the “Bases for calculating contributions to the Deposit Guarantee Fund” statement. This amount will therefore be positive if it is equal to or less than the account balance entered in field 19 “Amount”.

The amount will include a sign and two decimals. The first position will always be “+”. The other 14 positions will be completed with zeros to the left and will contain the amount, which must be expressed in euro cents, with the last two digits corresponding to the decimals of the amount, not including the “.” decimal sign in any case.

This field will only be completed when there are specially secured deposits. Otherwise, the first position will be “+” and the following 14 positions will be zeros.

Deposits not denominated in euros will be converted to euros:

- Deposits will be converted to euros when there is a payment event, applying the exchange rate on the day one of the events stipulated in article 8.1 of Royal Decree 2606/1996 occurs, or the next working day if said day is a holiday.
- In other cases, the exchange rate at the reference date of the data will be used.

Field 21. Amount in non-euro currency.

- Format: Alphanumerical.
- Length: 15.
- Content:

This field will only be completed if the deposit is not denominated in euros.

The amount in non-euro currency will include a sign and two decimals. The first position will always be “-” if the balance is negative, or “+” if it is positive. The other fourteen positions will be completed with zeros to the left and will contain the amount, which must be expressed in hundreds of the currency, with the last two digits corresponding to the decimals of the amount, not including the “.” decimal sign in any case. When the amount is zero or there is no non-euro currency amount, the first position will be “+” and the following 14 positions will be zeros.

Field 22. Specially secured amount in non-euro currency.

- Format: Alphanumerical.
- Length: 15.
- Content:

Amount in non-euro currency included in the credit balance of the account or deposit in question that is especially secured, as per the definition in note (i) to the “Bases for calculating contributions to the Deposit Guarantee Fund” statement. This amount will therefore be positive if it is equal to or less than the account balance entered in field 21 “Amount in non-euro currency”.

The amount in non-euro currency will include a sign and two decimals. The first position will be “-” if the balance is negative, or “+” if it is positive. The other 14 positions will be completed with zeros to the left and will contain the amount, which must be expressed in hundreds of the currency, with the last two digits corresponding to the decimals of the amount, not including the “.” decimal sign in any case.

This field will only be completed when there are specially secured deposits in a non-euro currency. Otherwise, the first position will be “+” and the following 14 positions will be zeros.

Field 23. Special payment situation.

- Format: Alphanumerical.
- Length: 1.
- Content: Refers to one of the situations stipulated in article 9.1.a) of Royal Decree 2606/1996 in which reimbursement of the deposit may be postponed, and the situation included in article 4.6 in which reimbursement may be suspended. Completed with a number from 0 to 4, as per the following:
  - “1” when legally entitlement to collect is not clear or when the deposit is being disputed in the courts.
  - “2” when the deposit is subject to sanctions restricting the powers to withdraw the deposit.
  - “3” when no transactions involving the deposit have been performed in the last 24 months.
  - “4” when the depositor or any other party with entitlement to or interest in the deposit has been indicted or convicted for crimes related with money laundering, should the summary procedure regulated by Title III of Book IV of Spain’s Penal Procedural Act have commenced and until completion of said procedure.
  - “0” for all other cases.

By way of illustration, some examples are provided below of how to complete the file in specific cases. To this end, only the fields in the unique key (fields 1, 2, 14 and 15) are shown, along with fields 19 and 21. This does not mean the rest of the fields in the record referred to in this Annex 2 do not have to be completed.

Example 1. An account with a total balance of EUR 100,000, equally split between two holders.

Type of identification document	Identification document number	Expiration date	Deposit code	Amount in euros	Amount in non-euro currency
Field 1	Field 2	Field 14	Field 15	Field 19	Field 21
NIF	00000000A	00000000	ESEUR990000000810123456111	+000000005000000	
NIF	11111111B	00000000	ESEUR990000000810123456111	+000000005000000	

In total, two records in the file.

Example 2. A multi-currency account held by one holder with a balance of USD 1,000 and GBP 1,000.

Type of identification document	Identification document number	Expiration date	Deposit code	Amount in euros	Amount in non-euro currency
Field 1	Field 2	Field 14	Field 15	Field 19	Field 21
NIF	33333333D	20190612	ESEUR990000000810123456333	+00000001000000	
NIF	33333333D	20191230	ESEUR990000000810123456333	+00000001000000	

In total, two records in the file.

Example 3. A deposit held by one holder with two payments with different expiration dates. The first amounting to EUR 10,000 and repayable on 12 June 2019. The second amounting to EUR 10,000 and repayable on 30 December 2019.

Type of identification document	Identification document number	Expiration date	Deposit code	Amount in euros	Amount in non-euro currency
Field 1	Field 2	Field 14	Field 15	Field 19	Field 21
NIF	33333333D	20190612	ESEUR990000000810123456333	+00000001000000	
NIF	33333333D	20191230	ESEUR990000000810123456333	+00000001000000	

In total, two records in the file.

Example 4. A deposit held by one holder with two payments of EUR 10,000 each, both with the same expiration date.

Type of identification document	Identification document number	Expiration date	Deposit code	Amount in euros	Amount in non-euro currency
Field 1	Field 2	Field 14	Field 15	Field 19	Field 21
NIF	44444444E	20180930	ESEUR990000000810123456444	+00000002000000	

In total, one record in the file because the fields comprising the unique key are the same.