Non-performing loans

Coverage:

Selected entities that transmit statement PAP (Auxiliary analytical overview) are defined in the Decree No. 383/2009 Coll., on accounting records in technical forms of selected accounting units and their submission to the Central system of state accounting information and on claims to technical and mixed forms of accounting records (technical decree on accounting records), as amended. Financial institutions reclassified into the government sector and whose data provides the CZSO (Czech statistical office). The data of the foreign claims the Czech Republic provided by the Ministry of Finance.

Publishing non-preforming loan data is laid out by the Act No. 23/2017 Coll., on the rules of budgetary responsibility, as amended.

Data sources:

Auxiliary analytical overview, the presentation of data is regulated by the technical decree on accounting records (see above), the data provided by the CZSO (Czech statistical office) and the data of the foreign claims provided by the Ministry of Finance.

Frequency:

Yearly, relating to past 4 years (T-1, T-2, T-3 a T-4)

Dates of publication:

By the end of October of the following year (T +10 M)

Revision:

The values are recalculated using the current GDP on the date of publication.

Methodological description:

Non-performing loans are defined in the methodology of SNA 2008 (System of National Accounts, chapter 13, section 13.66, page 266). Provided loans are recorded in the balance sheet at book value. A loan is classified as non-performing when repayments of principal are 90 days or more past their due date. Such loans are included in a memorandum item to the balance sheet of the creditor. Once a loan is classified as non-performing, it (or any replacement loans) should remain classified as such until payments are received again or the principal is written off on this or subsequent loans that replaced the original one.

Presentation format:

(xls table)

Symbols used in the tables:

- a phenomenon did not occur

. information is not available or is unreliable

x registration is not possible from logical reasons

0 value is less than half of a measuring unit