Bank of England

Classification of Accounts Guide

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Contents

Classification of Accounts Guide 1

Part I: Classification of Accounts Guide – General Introduction 3

I.2 An introduction to the classification of accounts 3

I.3 A Guide to Classification 6

Non-residents 7

United Kingdom Residents 7

Sector Classification 8

Industrial Classification 9

Difficult cases 10

Part II: Residence 14

II.1 Introduction 14

II.2 Individuals 14

II.3 Businesses 16

II.4 Governments, central monetary institutions and international organisations 17

II.5 Other 18

II.6 Securities, bills, notes, ECGD lending, and acceptances 18

Part III: UK NATIONAL ACCOUNTS ECONOMIC SECTOR REPORTING CATEGORIES IN CONFORMITY WITH THE EUROPEAN SYSTEM OF NATIONAL AND REGIONAL ACCOUNTS (ESA 10) 19

Detailed definitions 21

III.1 Bank of England – Central Bank 21

III.2 Monetary Financial Institutions other than the Bank of England 21

III.3 Financial Corporations other than Monetary Financial Institutions 22

III.4 Central Government 26

III.5 Local Government 26
III.6 Public Corporations 26
III.7 Non-financial Corporations other than Public Corporations 27
III.8 Households and Individual Trusts 27
III.9 Non-profit institutions serving households 28
III.10 Non-residents [Rest of the World] 28
Part IV Industrial Classification 48
IV.1 Introduction 48
IV.1 (continued) Summary of detailed industrial categories on Forms AD and AL 49
IV.2 Detailed schedule of industries, services, etc., to be included under each category (based on SIC 2007)) 57
Part IV.3 Relationship between sector and industrial classifications 79
V.1 SECTOR COMPONENTS (ESA 10) AND SUB COMPONENTS 83
V.2 List of Countries in Alphabetical Order 84

Part I: Classification of Accounts Guide – General Introduction

I.1 Foreword

This guide is intended for all institutions completing a range of Bank of England statistical returns. It describes the two most important systems of classification used in compiling economic and financial statistics in the United Kingdom – the economic sector classification, and the industrial classification.

This guide is intended to serve both as an introduction for newcomers and as a source of reference. The nomenclature in the sector classification is in line with international standards – in particular, the European System of National and Regional Accounts (abbreviated to 'ESA10'). In addition, the analysis of industrial activity is in line with the 2007 standard industrial classification of economic activities (SIC) introduced by the Office for National Statistics.

Those without knowledge of accounts classification are recommended to refer to the 'Guide to Classification' (Part I Section 3) which takes the reader through the main questions to be answered to help classify accounts correctly.

The system of classification used in this guide is solely for statistical purposes. Parts II to IV of the guide describe the main aspects of the classification system in more detail, including lists of examples of institutions, or a web link reference, for many categories.

I.2 An introduction to the classification of accounts

Sector and industrial classification

To understand the underlying behaviour which is reflected in movements in economic and financial statistics, it is necessary to group those entities engaged in financial transactions into broad sectors with similar characteristics. Two of the systems of classification used in UK official statistics are based on analysis by sector and industry. For consistency, it is necessary to classify most banking accounts – deposits, loans and advances, etc. – according to both sector and industrial classifications. For example, BAE Systems plc is listed as a 'Non-financial corporations other than public corporations' under the sector classification and as part of the aerospace equipment manufacturing industry (within item 4F in forms AD and AL[1] / R0100 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01), which covers transport equipment) under the industrial classification. The main exceptions to this are

[1] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

accounts for non-residents (see part III, section 10) and for authorised banks and building societies in the UK ('monetary financial institutions' – see part III, section 2). The categories are not included in the industrial classification. First, classification by sector groups entities whose general economic and financial behaviour is similar. A primary distinction is made between entities resident in the UK and those resident outside the UK ('non-residents'). Part II of this guide provides definitions of residence and illustrative examples.

The main sectors for UK residents are monetary financial institutions, the public sector and the private sector (or 'other UK residents'). Monetary financial institutions include the central bank (the Bank of England), firms with a permission under Part IV of the Financial Services and Markets Act 2000 to accept deposits (other than (i) credit unions; (ii) firms whose permission to accept deposits is only for the purpose of carrying out insurance business; and (iii) friendly societies), and European Economic Area (EEA) firms with a permission under Schedule 3 of the Financial Services and Markets Act 2000 to accept deposits through a UK branch. This includes UK banks and building societies and the UK branches of inwardly passporting EEA banks. Further details appear in part III of this guide. The public sector consists of central government entities, public corporations and local government. Central government comprises government departments and quasi-government entities. Public corporations are corporate entities which are owned and controlled by the UK central or local government; in general they comprise corporations set up by Parliament and nationalised corporations. Local government includes new unitary authorities and other councils (for example, county, district, parish, and town) and their departments, and those entities which have taken over the assets and functions of the former metropolitan councils. 'Other UK residents' is further sub-divided: Financial corporations other than monetary financial institutions include other financial intermediaries, (such as securities dealers and non-bank credit grantors), insurance companies and pension funds and financial auxiliaries (such as entities regulating financial activities, fund management companies), which also embrace financial quasi-corporations. Non-financial corporations other than public corporations, to which are added non-financial quasi-corporations, are privately owned corporate entities located in the United Kingdom, for example BP plc. Other sectors are individuals and individual trusts, unincorporated businesses other than unlimited liability partnerships, and non-profit institutions serving households. Further details and illustrative lists, or a web link reference, appear in part III of this guide.

The non-resident sector covers all non-UK residents, including all financial and non-financial institutions incorporated in the Channel Islands and the Isle of Man, and branches of UK and other institutions that operate here.

This system of sector classification is used in the following Bank of England forms: BT, BE, BN, DQ, CA, CC, CL, CE, PL, BG, WO and ER.

Second, the industrial classification groups entities according to their main industrial or service activity (without regard to ownership or who operates them). Only UK residents are covered, excluding

monetary financial institutions (UK banks and building societies). This system follows the 2007 Standard Industrial Classification issued by the Office for National Statistics. Activities are divided into 18 main groups: full details appear in the summary in Part IV, section 1. Detailed lists of the industries, trade etc. to be included in each group are provided in Part IV, section 2. Since this classification is based on industries without regard to who owns or operates them, industrial establishments owned or operated by the central government are classified in the same way as those privately-owned and should not necessarily be included under 'public administration and defence'.

This system of industrial classification is used in Bank of England Statistics Annotated Templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01, further referred to in this document as 'Forms AD and AL'.

The term 'Forms' used in this document refers to the Annotated Templates in the Bank of England Statistics Data Point Model (DPM), these are listed below with further details available at: **https://www.bankofengland.co.uk/statistics/data-collection/beeds**.

'Form'	Bank of England Statistics Annotated Templates
AD	AD.01.01, AD.02.01
AL	AL.01.01, AL.02.01, AL.03.01
AS	AS.01.01
BE	BE.01.01
BG	BG.01.01, BG.02.01, BG.03.01
BH	BH.01.01, BH.02.01, BH.03.01, BH.04.01
BN	BN.01.01
BT	BT.01.01, BT.02.01. BT.03.01
C1	C1.01.01
CA	CA.01.01, CA.02.01
CC	CC.01.01, CC.02.01, CC.03.01, CC.04.01
CE	CE.01.01, CE.02.01, CE.03.01, CE.04.01, CE.05.01, CE.06.01, CE.07.01, CE.08.01
CL	CL.01.01, CL.02.01, CL.03.01, CL.04.01
DQ	DQ.01.01, DQ.02.01, DQ.03.01, DQ.04.01, DQ.05.01, DQ.06.01
EL	EL.01.01
ER	ER.01.01, ER.02.01, ER.03.01
FI	FI.01.01
FO	FO.01.01
FV	FV.01.01, FV.02.01
GT	GT.01.01
IC	IC.01.01

IO	IO.01.01
IS	IS.01.01
LN	LN.01.01, LN.02.01
MM	MM.01.01, MM.02.01
MQ	MQ.01.01, MQ.02.01
PB	PB.01.01
PL	PL.01.01, PL.02.01
PM	PM.01.01
WO	WO.01.01

I.3 A Guide to Classification

How do you classify an account? The following questions provide a checklist to help classify accounts according to both sectoral and industrial criteria. The first four questions, 1.3(a) to I.3(d) relate to all classification queries. These are followed by specific questions on UK residents and non-residents, sector and industrial classification, and some examples of difficult cases.

General

I.3(a) Do you have the complete name of the account?

This is important because, for example, Tesco plc and Tesco Personal Finance Ltd are classified differently. Whereas Tesco plc is a non-financial corporation incorporated on the UK mainland, and hence a UK resident, Tesco Personal Finance Ltd is a UK bank. A different example relates to the suffix to the company name (denoting the type of incorporation); 'Ltd' and 'plc' would mean that an account should not be classified under individuals and individual trusts, nor under unincorporated businesses - however, care should be taken to discover whether the enterprise is a public corporation or a privately-owned company.

I.3(b) Are you working with up to date documentation?

Check the dates in your documentation. A list of banks and building societies authorised to carry out deposit-taking in the UK are available on the Bank of England's website at **http://www.bankofengland.co.uk/pra/Pages/authorisations/banksbuildingsocietieslist.aspx**.

Any change to this guide will be notified through the issue of periodic statistical notices that are sent to all reporting institutions. These notices are available on the Bank's website at **https://www.bankofengland.co.uk/news**.

I.3(c) Is the account holder a United Kingdom resident or a non-resident?

You should read Residence, (Part II). For statistical purposes the United Kingdom excludes the Channel Islands and the Isle of Man. Non-residents can often be identified by their address outside the UK mainland, or if they have special tax status. Pay particular attention to companies which operate both inside and outside the UK; the UK part should be classified as 'UK resident' and the overseas operation as 'non-resident'. This applies to banks, many of which have branches both on the UK mainland and outside the UK, as well as to some other financial intermediaries and non-financial companies. If the account is held by a non-resident go to question I.3(d); if it is held by a UK resident go straight to question I.3(e).

Non-residents

I.3(d) If the account holder is a non-resident, is it a non-resident deposit-taking corporation, a central monetary institution, a non-resident deposit-taking corporation in the same group or non-resident non deposit-taking corporation?

See Part III Appendix 3, for non-resident central monetary institutions (CMIs) listed by area. Part V, section 2 provides an alphabetical list of countries. For a definition of intra-group business with non-resident deposit-taking corporations, refer to part III, section 10(a)(i). Guidance on classifying non-residents non deposit-taking corporations, such as most international organisations is detailed in Part III, section 10(b). See Appendix 4 of Part III for a list of international organisations and additional reporting guidance.

United Kingdom Residents

I.3(e) If the account holder is a UK resident, is it a 'UK bank' or 'UK building society'?

You should refer to the Bank of England's most recent Bank List, available at **http://www.bankofengland.co.uk/pra/Pages/authorisations/banksbuildingsocietieslist.aspx**. Not all UK banks have the word 'bank' in their name. A full list of UK building societies can be found at **http://www.bankofengland.co.uk/pra/Pages/authorisations/banksbuildingsocietieslist.aspx**.

Note: Banks and building societies are not included in the industrial classification.

If you are classifying an account on Forms BH, BT, BE, BN, WO, DQ, CA, CE, ER, FV, PB and PL follow the instructions under the sector classification. For Forms AD and AL follow the instructions for the industrial classification.

Sector Classification

I.3(f) If the account holder is a UK resident, but not a bank or a building society, is it in the 'public sector'?

You should see parts III.4 to III.6. If the account holder is in the 'public sector', you will need to decide whether it is part of 'central government', 'public corporations', or 'local government'. Be careful over the following pitfalls:

(a) The lists referenced in part III.4 to part III.6 are not exhaustive.

(b) Companies which have 'plc' or 'Ltd' in their name are not necessarily in the private sector.

(c) Some companies may have been privatised.

Further guidance on classifying public sector account holders can be found here **https://www.ons.gov.uk/methodology/classificationsandstandards/economicstatisticsclassifications/introductiontoeconomicstatisticsclassifications**.

I.3(g) If the account holder was not identified in I.3(e), is it in 'other residents'?

'Other UK residents' is sub-divided into: financial corporations (including unlimited liability partnerships) other than monetary financial institutions; non-financial corporations other than public corporations; individuals and individual trusts; unincorporated businesses other than unlimited liability partnerships; and non-profit institutions serving households. Formal partnerships, which are not incorporated as companies, are treated as financial or non-financial quasi-corporations – see part III, sections 3 and 7 for further details on 'other UK residents'. Limited partnerships and limited liability partnerships which derive their status from the Limited Partnerships Act 1907 and Limited Liability Partnerships Act 2000 respectively should be classified as corporations, financial or non-financial. Some Limited companies may be Non-profit institutions serving households.

Beware of the following pitfalls:

(a) The lists, and references to lists, of financial corporations other than monetary financial institutions (in section 3) and non-financial corporations (section 7) are intended to be illustrative, not exhaustive.

(b) The aggregate of financial corporations other than monetary financial institutions (including financial quasi-corporations), in the sector classification, is only approximately equal to the aggregate of items

15, 16 and 17 in forms AD and AL[2] / R0420,R0580,R0610 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 (the industrial classification); see CA IV - Industrial Classification.

(c) Certain subsidiaries of non-financial corporations (see paragraph I.3(j) in this section) may be other financial intermediaries or insurance companies, or vice versa, and should be classified accordingly.

Industrial Classification

I.3(h) Do you know what the main industrial activity of the account holder is?

If yes, the account holder can then be located under one of the 17 main industrial activity headings (excluding individuals and individual trusts) - see part IV, section 2. To make certain of the industrial classification look up the account's Standard Industrial Classification (SIC) code from the alphabetic section of the 'SIC 2007 - (version: August 2009)' available from the Office for National Statistics website **https://www.ons.gov.uk/methodology/classificationsandstandards/ukstandardindustrialclassificationofeconomicactivities/uksic2007**.

The SIC codes are listed in ascending order within the detailed schedule of the new reporting categories of forms AD and AL - see part IV, section 2.

For example, a commission agent (i.e. an agent in one country for a buyer in another) might be expected to be classified under Item 17[3] / R0610 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 'Activities auxiliary to financial intermediation': but first impressions are not always correct, and in this case would be wrong. In fact, commission agents (SIC 46.1) are included under wholesale trade on a fee or contract basis, within item 7B[4] / R0250 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 'Wholesale trade, excluding motor vehicles and motorcycles'.

I.3(i) If you do not already know the main industrial activity of the account holder, how do you find out what it is?

You can do this by looking up the company website. The 'about us' section should give a detailed account of what the company does. This information can then be used to map to a SIC code using the ONS SIC 2007 document detailed above.

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[2] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.
[3] As above.
[4] As above.

Difficult cases

The following cases take as their example lending to companies in different circumstances. The same basic principles may be used to determine the sector and industrial classification of deposits.

I.3(j) How to classify accounts of company groups

It is important to identify the full name of the account in the case of an account of a company group. An account should be classified according to the particular company that holds it. Although the group as a whole may have a wide range of activities, the individual companies within it may have specific activities that are easily classified. The main problems arise in the case of accounts of a holding company within a company group [see sub-section I.3(k)], or of a single company engaged in a wide range of activities [see sub-section I.3(m)].

I.3(k) How to classify accounts of holding companies

'Holding companies' come in a variety of forms. In some cases, the holding company may be no more than a 'shell' company which wholly owns all the other companies in a company group, but plays no other role in the group. In other cases, the holding company may play an active part in one of the activities of the group, either by being involved itself in the main activity of the group, or by actively acquiring companies, managing them, perhaps restructuring them and possibly selling them thereafter. Some holding companies may manage the group's liquidity and borrow in order to on-lend to the other companies in their group, and may in effect be the financing arm of the group.

Bank holding companies should be classified within financial corporations other than monetary financial institutions on form BE/template BE.01.01 and in item 15H[5] in forms AD and AL/ R0500 in templates AD.01.01, AL.01.01, AL.02.01.

Financial holding companies, that is, companies where the predominant activity of the group of companies they control is financial, should be classified as financial corporations other than monetary financial institutions, on form BE/ template BE.01.01.

Classification of accounts of financial holding companies on forms AD and AL is more complex. As a starting point, all accounts of financial holding companies should be included in item 15M[6] / R0560 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01. If it is known that the holding company is borrowing specifically in order to on-lend to a particular group company, the account should be classified to the sub-category of that group company. If not, the account should be classified according

[5] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.
[6] As above.

to the predominant activity of the group that the holding company controls. If the predominant activity cannot be identified, then the account should be classified in item 15M[7] / R0560 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01.

Other holding companies and head offices, that is, those which are neither bank holding companies nor financial holding companies, should be classified as non-financial corporations other than public corporations, on form BE/template BE.01.01.

A more subjective approach is needed to the industrial classification of other holding companies (64.20/1-5 and 64.20/9), and we request that reporters allocate these on a best endeavours basis. Holding companies may borrow for a specific member of the group or for the group's main activity, and in this case, lending should be classified according to the group's main activity.

In addition, balances relating to holding companies should be separately identified from relevant industry classifications in 'of which holding companies' sections on forms AD and AL. For details of SIC code classifications of holding companies, please see Section IV.2(b) SIC codes for the purpose of holding company classification.

Accounts relating to head offices should be classified according to the main activity of the group (as head offices activities are ancillary).

I.3(l) How to classify accounts held by 'in-house' financing companies of an industrial group

Many groups of industrial companies establish a separately incorporated financial subsidiary to manage the group's liquidity, and to raise finance and channel the proceeds to other companies within the group. In some groups, the holding company may play this role; guidance on classifying holding companies is given in sub-section I.3(k). The main feature that distinguishes 'in-house' companies from financial institutions is that the main activity of the latter is investing in securities and/or the granting of credit to unrelated customers.

Accounts relating to in-house financing companies should be classified similarly to those of holding companies, i.e. according to the main activity of the group. If the main activity of the group is unknown, then the financing subsidiary should be reported in 15M[8] / R0560 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01.

[7] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.
[8] As above.

I.3(m) How to classify accounts of companies involved in more than one activity

It is important to be sure that one is dealing with the case of a single company, rather than a company group (see sub-section I.3(j) for how to classify the latter). For a single company, it may be necessary to classify its accounts to more than one category. (It would be rare, however, for a single company to have accounts classified to both financial corporations and non-financial corporations on form BE; the main problems are likely to arise in deciding on detailed classifications on forms AD and AL).

If it is known that the account is for a particular business purpose, then the account should be classified accordingly. If not, then one should determine the predominant activity of the company, and classify its account accordingly. If no single activity can be said to 'predominate', then choose the largest activity (in terms of its contribution to company turnover[9]).

I.3(n) How to classify a Nominee Company

Reporting institutions should classify deposits placed by nominee companies to the sector of the beneficial owner(s) where this can be determined with reasonable certainty. Where in fact the beneficial deposit is beneficially owned by the nominee, or where the circumstances are unclear, the deposit should be classified to financial corporations other than monetary financial institutions.

I.3(o) How to classify an unincorporated business

For the industrial analysis, unincorporated businesses (for example sole traders and partnerships) should be classified on forms AD and AL according to the main activity of the business, unless the proprietor or a partner has borrowed on personal account, in which case the loan should be treated as lending to 'individuals and individual trusts' (Item 18[10] / R0790 in templates AD.01.01 and R0720 in templates AL.01.01, AL.02.01. Limited partnerships and limited liability partnerships, which derive their status from the Limited Partnerships Act 1907 and Limited Liability Partnerships Act 2000 respectively, should be classified as financial or non-financial corporations.

Turning to the sector detail, on form BE, borrowing for personal account falls under the main sub-headings 'overdrafts' and 'loans and advances (incl. amounts receivable under finance leases) other than overdrafts' with separate items for borrowing by: individuals and individual trusts; unincorporated businesses other than unlimited liability partnerships (which includes sole traders); and non-profit institutions serving households. Other unincorporated businesses, i.e. unlimited liability partnerships,

[9] Measurements of turnover tend to be more stable within any trend change in the company's financial performance; profits, being more volatile, are a less reliable indicator for industrial classification.
[10] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

are required to be combined with either financial corporations other than monetary financial institutions or Non-financial corporations on form BE.

Entries in form BE should allocate financial/non-financial unlimited liability partnerships to the 'parent' items for financial/non-financial corporations. Other unincorporated businesses from October 2007 onwards are reported separately in both the deposits and lending side of the form BE.

For industrial analysis, merchants, non-financial brokers, importers and exporters should be included under the appropriate distributive trade item 7A, 7B or 7C[11] on forms AD and AL/R0240, R0250, R0260 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 as appropriate, and not under the industry or trade producing the goods in which they deal.

I.3(p) How to classify services supplied by central or local government or public corporations

Care should be taken when classifying these accounts. In particular, accounts should not be classified according to ownership for industrial analysis on forms AD and AL, but according to the account's main activity. For example, Transport for London is classified under local government for sector analysis on Form BT. It should not be classified according to ownership for industrial analysis on forms AD and AL, ie. under item 11[12] / R0360 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 'public administration and defence', but according to its main activity under item 9A[13] / R0290 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 'transport and storage'. Similarly, local authority pension funds which are classified as within Financial corporations other than monetary financial institutions on Form BE should not be classified under item 11[14] /R0360 'public administration and defence' for industrial analysis on forms AD and AL, but under item 16B[15] /R0600 'pension funds'.

I.3(q) How to classify an account for a company in liquidation

The accounts of companies in liquidation should continue to be classified according to the industrial category to which they belonged before liquidation.

Similarly, banks in liquidation or administration should continue to be classified as banks for as long as they continue to appear on the list of institutions described as banks in this guide. After this point, they

[11] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.
[12] As above.
[13] As above.
[14] As above.
[15] As above.

should be classified as the administrators in 10C[16] / R0340 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01.

I.3(r) Further Assistance

If you have still not been able to classify the account, or if any problem arises in this connection, you can contact the Bank of England (email **dsd_ms@bankofengland.co.uk** and **BEEDSQueries@bankofengland.co.uk**).

Part II: Residence

II.1 Introduction

For the purpose of all returns, the United Kingdom (UK) comprises the mainland of Great Britain and Northern Ireland. The Channel Islands and the Isle of Man (referred to elsewhere in the definitions as the UK offshore islands) do not form part of the UK for statistical purposes; this is in line with international standards[17].

In many returns it is necessary to classify assets and liabilities as relating to UK residents, and to non-residents. A small number of returns additionally break down those relating to non-residents by country of residence. This classification depends on the residence of the person or entity who is the immediate debtor or creditor [as normal, in determining the immediate debtor or creditor, transactions made through agencies and agents should be treated as though made directly with the principal (but payment of agency fees should be treated as a transaction with the agent)].

For the purpose of all returns Sections 2 to 5 below determine whether a person or entity is a 'UK resident' or a 'non-resident'. They also determine the country of residence of a non-resident. See Part I section 3 (in this guide) for some useful practical hints [especially sub-item I.3(d)]. Additional guidance is given in section 6 (below) for securities, bills, notes, ECGD lending and acceptances.

II.2 Individuals

(a) UK residents comprise:

(i) Individuals permanently resident in the UK;

[16] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.
[17] European System of Accounts 2010 (EC Regulation); System of National Accounts 2008 (United Nations Statistical Commission).

(ii) All temporary residents from a country outside the UK who have stayed, or who intend to stay, in the UK for a year or more - except members of the armed forces and career and established government officials of a country outside the UK who are serving in military bases, embassies, etc. in the UK, together with their dependants;

(iii) Individuals normally resident in the UK who are temporarily overseas for less than a year; and

(iv) Members of the UK armed forces and career and established officials of HM Government serving in military bases, embassies, etc. overseas, together with their dependants.

(b) Non-residents comprise all those individuals who are not UK residents, namely:

(i) Individuals permanently resident in a country outside the UK (including the Channel Islands and the Isle of Man);

(ii) All temporary residents from the UK who have stayed, or who intend to stay, in a country outside the UK for a year or more - except members of the UK armed forces and career and established officials of HM Government serving in military bases, embassies, etc. overseas, together with their dependants;

(iii) Individuals normally resident in a country outside the UK who are temporarily resident in the UK for less than a year; and

(iv) Members of the armed forces and career and established government officials of a country outside the UK who are serving in military bases, embassies, etc. in the UK, together with their dependants.

The country of residence of a non-resident can be illustrated for each of the previously mentioned four categories using the following examples:

(i) An individual permanently resident in Switzerland is a Swiss resident.

(ii) An individual normally resident in the UK visiting Brazil for two years is a Brazilian resident (but a UK diplomat in Brazil is a UK resident).

(iii) An individual normally resident in the United States but visiting London for six months is a US resident.

(iv) A US air-force officer serving in the UK is a US resident, and a Spanish diplomat serving in London is a Spanish resident.

Note that residence status is not the same as nationality [e.g. a Frenchman staying in London for two years is a UK resident].

Also note that, while career and established government officials (and their dependants) serving abroad are residents of the country whose government they serve, the same does not apply to locally recruited staff of embassies etc. Thus, for example, a typist or interpreter permanently resident in the UK or staying in the UK for a year or more and recruited by the Spanish embassy in London remains an UK resident.

II.3 Businesses

(a) UK residents comprise all enterprises which produce goods or provide services in the United Kingdom, namely:

(i) UK-owned businesses' branches and subsidiaries located and operating in the UK;

(ii) Overseas-owned businesses' branches and subsidiaries located and operating in the UK;

(iii) A head office located in the UK from which an enterprise operating internationally (e.g. an air or shipping line) is administered.

(b) Non-residents comprise all enterprises which produce goods or provide services outside the United Kingdom, namely:

(i) UK-owned businesses' branches and subsidiaries located and operating in a country outside the UK;

(ii) Foreign-owned businesses' branches and subsidiaries located and operating in a country outside the UK;

(iii) A head office located in a country outside the UK from which an enterprise operating internationally (which may include the UK) is administered.

The country of residence of a non-resident business can be illustrated for each category above using the following examples:

(i) The French branch of a UK company is a French resident;

(ii) The French branch of a German company is a French resident;

(iii) The New York head office of an international airline is a US resident

Note that:

UK branches of non-resident banks, which are listed as banks authorised to carry out deposit taking in the UK in this guide (and available on the Bank of England’s website at

http://www.bankofengland.co.uk/pra/Pages/authorisations/banksbuildingsocietieslist.aspx) are UK residents.

Non-resident offices of reporting institutions, as defined in III.10(a) of the Classification of Accounts Guide accompanying the Banking Statistics reporting guidelines, are non-residents.

UK representative offices of non-resident banks, being only agencies of their parent banks, are non-residents.

It is the country of location and operation, which determines the country of residence, not the country of ultimate ownership. Thus foreign branches of a company will have a different country of residence from the company itself.

An enterprise that merely has a ‘brass-plate’ presence in a country is not a resident of that country and the residence of each branch or subsidiary of that company will depend on its country of location and operation.

II.4 Governments, central monetary institutions and international organisations

HM Government and other UK public authorities, including HM Government diplomatic, military and other offices in other countries, are UK residents. Foreign central, state and local governments, including their diplomatic, military and other offices in the UK and elsewhere, are residents of the country which they serve.

A complete list of central monetary institutions by country is given in Part III Appendix 3, grouped by area. Note that the Bank for International Settlements is regarded as a resident of Switzerland, and the European Central Bank (ECB) as a resident of Germany, and are both regarded as non-resident central monetary institutions for UK statistical purposes. Please note that while the Kuwait Investment Authority is no longer classified as a central monetary institution vis-à-vis Kuwait its London branch, the Kuwait Investment Office, is regarded as a resident of Kuwait.

International organisations, including their branches or representatives in the United Kingdom, are non-residents. They should be classified as ‘International Organisations’ in returns where country breakdowns are required (such returns always have this category shown clearly as a separate item). Employees of international organisations who intend to be based in the UK for over one year are residents of the UK, although the organisations themselves are non-residents. The main international organisations are listed in Part III section 10.

II.5 Other

UK-based charities and other private non-profit-making entities

Such entities based in the United Kingdom are UK residents. Accounts for public subscription in the name of UK charities should be classified as accounts for UK residents, but a UK charity's account specifically for the running of an operation overseas (for example a hospital or school abroad) should be classified as an account for a resident of the country in which the operation is located.

Estates and Settlements

Executors or administrators of the estate of a deceased person who at the time of death was a resident of another country, and agents acting on inter-vivos settlements where the settler is a resident of another country, should be regarded as residents of that other country.

II.6 Securities, bills, notes, ECGD lending, and acceptances

When it is necessary to define a company security as issued either by a UK resident or a non-resident, this should be done on the basis of the location of the registered office of the issuing enterprise. Note, however, that the location of the registered office is synonymous with residence provided that the enterprise is operating in the country concerned on a permanent basis (i.e. for a period of over one year) and engages in economic activity (in this context the issuing of securities) which is subject to the fiscal and regulatory framework applicable in that country. For a security issued by a government or public corporation, the allocation is based on the residence of the issuing entity. The question of whether the security is denominated in sterling or any other currency is not relevant to this allocation.

A security which is in ‘secondary’ form, e.g. in the form of an allotment letter or of American, European, Global or Bearer Depository Receipts, should be attributed to the country of residence of the issuer of the underlying security. The same principle of ‘looking through’ should apply to ‘repackaged’ securities (i.e. securities issued by an entity, for example a bank, in respect of other, underlying securities held by that entity). This only applies if the purchaser of the ‘repackaged’ securities has a right to transfer to the underlying securities. If the purchaser does not have such a right, reporting institutions should not look through to the underlying securities.

A stripped security (strip) which remains the direct obligation of the original issuer should be attributed to the residency of the issuer of the original security. A strip that has been created and issued by an entity in its own name should be attributed to the residency of the issuer of the strip.

Bills should be classified according to the country of residence of the drawer, and notes according to that of the issuer; lending under ECGD guarantee should be allocated to the overseas country in which the debtor is resident; and bills accepted by the reporting institution itself should be reported as

acceptances to the country of residence of the enterprise or entity on whose behalf the acceptance credit facility has been opened.

Part III: UK NATIONAL ACCOUNTS ECONOMIC SECTOR REPORTING CATEGORIES IN CONFORMITY WITH THE EUROPEAN SYSTEM OF NATIONAL AND REGIONAL ACCOUNTS (ESA 10)

[The relationships between the various components, and how they are sub-divided on some reporting forms, are depicted in Part V.1 Sector Components (ESA 10) and Sub Components of this guide.]

Financial Corporations

1. Bank of England - Central Bank

2. Monetary Financial Institutions other than the Bank of England

(a) UK banks

(b) UK building societies

(c) Monetary financial institutions other than banks and building societies

3. Financial Corporations other than Monetary Financial Institutions

of which:

i) Intermediate other financial corporations

ii) Non-intermediate other financial corporations

Public sector[18]

[18] Under the ESA10 sector classification “General Government” embraces Central and Local Government; although Public Corporations remain within the public sector for economic analysis, they fall within the sector category “Non -financial Corporations”, for national accounts statistical purposes.

4. Central Government

5. Local Authorities

6. Public Corporations

Non-financial Corporations

7. Non-financial Corporations other than Public Corporations

Other UK residents

8. Households and individual trusts

(a) Individuals & Individual Trusts

(b) Unincorporated businesses other than unlimited liability partnerships

9. Non-profit Institutions serving households

10. Non-residents (Rest of the World)

(a) Deposit-taking corporations

of which:

i) Intra-group

ii) Central Monetary Institutions

iii) Other deposit-taking corporations

(b) Other financial corporations

(c) General government

(d) Non-financial corporations

(e) Households (including NPISH)

Appendix 1: Comparison of sector breakdown of non-residents on form BN and Form CC

Appendix 2: Definition of: “intra-group” business

Appendix 3: List of Central Monetary Institutions

Appendix 4: List of International Organisations and reporting guidance

Detailed definitions

III.1 Bank of England – Central Bank

Comprises the Banking department, the Issue department, the Asset Purchase Facility, and the Alternative Liquidity Facility of the Bank of England.

Although in principle all positions with the Bank of England relating to the management of the Exchange Equalisation Account ('EEA') should be excluded, as reporters are generally unlikely to be able to distinguish these from positions vis a vis the Banking and Issue departments, any EEA positions should be included under 'Bank of England'. The Bank will make the necessary adjustments to the aggregate data.

Note: ESA10 specifies the Central Bank as a separate sub-sector within 'total Monetary Financial Institutions'.

III.2 Monetary Financial Institutions other than the Bank of England

Comprises those institutions in the UK financial sector (other than the central bank) which are principally engaged in financial intermediation, and whose business is both to receive deposits and, for their own account, to grant loans and / or make investments in all kinds of securities.

III.2(a) UK banks

Embraces UK offices of banks authorised to carry out deposit taking in the UK. There are two sub-categories:

(i) Firms with a Part IV permission under the Financial Services and Markets Act 2000 to accept deposits but excluding (a) credit unions (b) firms whose permission to accept deposits is only for the purpose of carrying on insurance business (c) friendly societies and (d) building societies.

(ii) European Economic Area (EEA) credit institutions with permission under Schedule 3 of the Financial Services and Markets Act 2000 to accept deposits through a UK branch.

Exclude

(i) Any institutions in the Channel Islands and the Isle of Man (see item III.10).

(ii) Banks authorised in the EEA entitled to establish branches in the UK but not accept deposits in the UK. Lists of individual firms within this category can be found on the Bank of England website at **www.bankofengland.co.uk/pra/Pages/authorisations/banksbuildingsocietieslist.aspx.**

Note: The section titled 'Banks authorised in the EEA entitled to establish branches in the UK but not accept deposits in the UK' should not be classified as UK Banks.

III.2(b) UK building societies

This sub-category excludes those entities that have become banks;

Exclude branches of building societies located in the Channel Islands and the Isle of Man (see item III.10). A list can be found at **www.bankofengland.co.uk/pra/Pages/authorisations/banksbuildingsocietieslist.aspx**

III.2(c) Monetary financial institutions other than banks and building societies

This category was included on the balance sheet and associated forms in advance of clarification from the European Central Bank (ECB) as to which institutions this should include. The list, now issued by the ECB (available on the internet at www.ecb.int), clarifies that, in the UK, this category comprises money market mutual funds (as already identified in the industrial analysis on Forms AD and AL). As these funds are small, and to avoid costs of reprogramming, the present reporting arrangements should continue until further notice i.e no accounts should be classified as 'Monetary financial institutions other than banks and building societies' on any return. The approximate equivalent of the old sub-category 'Other financial institutions' is 'Financial Corporations other than monetary financial institutions' (Form BE) which is part of 'Other UK residents' on Form BT.

III.3 Financial Corporations other than Monetary Financial Institutions

Includes all financial limited and unlimited liability partnerships resident on the UK mainland and which are engaged principally in financial activities. These are also known as financial quasi corporations. Insurance brokers, loan brokers & financial planning consultants, salvage administrators and loss adjusters (but not unincorporated businesses - see comment below). This category is sometimes referred to as 'other financial corporations' (OFCs).

Note: In practice, there are unlikely to be many unlimited partnerships engaged principally in financial activities, if any, other than those classified as financial auxiliaries.

Other financial corporations (OFCs) are classified as either intermediate OFCs (IOFCs) or non-intermediate OFCs (NIOFCs):

i) IOFCs mainly provide intermediation services to banks and building societies and are defined as: non-bank credit grantors; mortgage and housing credit corporations; bank holding companies; securitisation special purpose vehicles; other activities auxiliary to financial intermediation and 'other financial intermediaries' belonging to the same financial group. This definition is in line with the industrial items reported on the Forms AD and AL: 15B, 15E, 15H, 15L, 15MA and 17B[19] / R0440, R0470, R0500, R0550, R0570, R0700 in templates AD.01.01, AD.02.01 and R0440, R0470, R0500, R0550, R0570, R0630 in templates AL.01.01, AL.02.01, AL.03.01, respectively.

ii) NIOFCs are defined as those OFCs not falling under the definition above, and include securities dealers, insurance companies and pension funds, financial leasing corporations, investment & unit trusts, fund managers and other financial intermediaries excluding intergroup transactions.

(a) Credit Unions

Credit Unions are classified as Financial Corporations other than Monetary Financial Institutions.

A searchable list of credit unions can be found at the website of the Association of British Credit Unions Limited (**https://www.abcul.coop/about-us/abcul-credit-unions**).

These are financial co-operatives which accumulate members' savings and provide members with low-cost credit. A significant number of credit unions draw their membership from employees of public sector organisations or of industrial or commercial companies.

(b) Money market mutual funds

Unit trusts authorised by the FCA under the terms of the Financial Services and Markets Act 2012; these are collective investment schemes that raise funds by issuing shares or units to the public. The proceeds are invested primarily in money market instruments, MMF shares or units, transferable debt instruments with a residual maturity of not more than one year, bank deposits and instruments that pursue a rate of return that approaches the interest rates of money market instruments. These were formally referred to as 'money market mutual funds'.

Money market funds and non-money market fund collective investment schemes (III.3(c)) together comprise the category 'collective investment schemes'.

(c) Non-money market fund collective investment schemes

These are defined as collective investment schemes such as trusts, funds and similar finance entities including activities of investment trusts, unit trusts, open-ended investment companies, property unit

[19] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

trusts and real estate investment trusts, not included in ‘money market funds’. Their business is to receive investment fund shares or units which are not close substitutes for deposits, and on their own account, to make investments primarily in financial assets other than short-term financial assets and in non-financial assets (usually real estate). These were previously referred to as ‘investment trusts and unit trusts on the UK mainland’.

(d) Factoring companies and discounters

Comprise companies that specialise in debt factoring and invoice discounting.

(e) Insurance corporations and pension funds

These comprise:

(i) Insurance companies, including those institutions specialising in marine and credit insurance, and reinsurance; also, benefit funds and provident funds; e.g. Equitas Ltd. Include BUPA Health Insurance (but not BUPA Hospitals – see non-financial corporations)

(ii) Friendly societies, both ‘collecting’ and ‘non-collecting’

(iii) Pension funds and superannuation funds (including those of public corporation and local government employees), but not unfunded and notionally funded government pension schemes.

Excluded are:

Lloyd’s Underwriters, which should be classified under item III.8(b) – ‘Unincorporated businesses other than unlimited liability partnerships’.

Insurance brokers; if unlimited liability partnerships, should be classified under item III.3 ‘Financial quasi-corporations’ and; if sole traders, should be classified under item III.8(b) ‘Unincorporated businesses other than unlimited liability partnerships’.

(f) Leasing companies

Include here specialist leasing companies principally dealing in finance leases. Companies dealing primarily in operating leases should be classified as Non-financial corporations.

III.3(g) Securities dealers

Firms whose prime business is either ‘Security and commodity contract brokerage including dealing in financial markets on behalf of others’ (SIC 66.12) or ‘Security dealing on own account’ (SIC 64.99/1).

III.3(h) Financial Auxiliaries

Comprises all financial institutions in the UK which are principally engaged in activities which are closely related to financial intermediation, but which do not include the function of financial intermediation itself. Included are:

(i) Insurance brokers, loan brokers & financial planning consultants, salvage administrators and loss adjusters (but not unincorporated businesses – see comment below)

(ii) Corporations providing infrastructure for financial markets: the London Stock Exchange, ICE Futures Europe which embraces the London Commodities Exchange, International Petroleum Exchange, London Metal Exchange.

(iii) Fund management companies – acting for pension funds and other clients' investment portfolios.

(iv) Supervisory authorities of financial intermediaries and markets, but excluding the Financial Conduct Authority which is classified to UK Public Corporations.

(v) The Corporation of Lloyd's.

(vi) Clearing Houses, such as LCH Ltd (and its RepoClear clearing facility) and Euroclear UK & International.

Note: All limited and unlimited liability partnerships principally engaged in activities auxiliary to financial intermediation should be classified under item III.3, above, Financial quasi-corporations; all sole traders should be classified under item III.8(b), below, Unincorporated businesses other than unlimited liability partnerships.

III.3(i) Other financial institutions

(a) Institutions not in the UK banking sector, whose main function is to extend credit abroad.

(b) Bank Holding companies: holding companies of UK banking sector institutions where the activities of the holding company are primarily orientated towards the UK banking sector.

(c) Insurance and other financial holding companies.

(d) Finance houses and consumer credit companies which are not in the UK banking sector.

(e) Mortgage finance vehicles.

(f) Guaranteed Export Finance Corporation plc.

(g) E-money issuers: Electronic money (e-money) is electronically (including magnetically) stored monetary value, issued on receipt of funds for the purpose of making payment transactions. It is accepted by a person other than the electronic money issuer.

III.4 Central Government

Comprises UK government departments, including Northern Ireland government departments, bodies not administered as part of government departments but subject to ministerial or departmental control, and accounts controlled by UK government departments and agencies located overseas. A list of these entities can be found at **https://www.ons.gov.uk/methodology/classificationsandstandards/economicstatisticsclassifications/introductiontoeconomicstatisticsclassifications**.

For further details about UK national accounts classifications, please see **https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015.**

III.5 Local Government

This subsector includes public administrations whose responsibilities extend to only a local part of the economic territory, apart from local agencies of social security funds. A list of these entities can be found at:**https://www.ons.gov.uk/methodology/classificationsandstandards/economicstatisticsclassifications/introductiontoeconomicstatisticsclassifications**.

For further details about UK national accounts classifications, please see **www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015.**

III.6 Public Corporations

Public corporations are corporate bodies, sometimes with plc or Ltd in their title. Ownership by government may be total, as in the case of those corporations established by Act of Parliament, or through majority share-holdings. Public control is over broad aspects of policy; public corporations are free to manage their day-to-day operations independently. Trust ports in Northern Ireland and ports belonging to public corporations continue to be classed as ‘public corporations’, as do certain airport companies, which were set up by local authorities under the terms of the 1986 Airports Act. A list of these entities can be found at **https://www.ons.gov.uk/methodology/classificationsandstandards/economicstatisticsclassifications/introductiontoeconomicstatisticsclassifications**.

For further details about UK national accounts classifications, please see **https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015.**

III.7 Non-financial Corporations other than Public Corporations

Limited, unlimited, chartered, statutory and other corporate bodies incorporated in the mainland of Great Britain and Northern Ireland which are not classified as financial corporations, public corporations, or within central government or local government.

Note: Effectively corresponds to the coverage of 'Industrial and commercial companies' prior to the Banking Statistics Review implemented in 1997. But please note that any companies incorporated in the Channel Islands or in the Isle of Man should be classified under item III.10, below, non-residents. Insurance broking companies should be classified under item III.3.(h) financial auxiliaries. Note also that companies dealing primarily in operating leases should be classified under this heading.

Includes all non-financial limited and unlimited liability partnerships on the UK mainland engaged principally in non-financial activities, these are also known as non-financial quasi corporations, such as:

Accountancy partnerships [NB exclude any major accounting firms which are corporate bodies, as these should be classified to item III.7]

Architectural partnerships Legal partnerships (Solicitors) Management consulting partnerships Medical and dental partnerships

Other small business partnerships, including formal husband and wife partnerships; e.g. retail corner-shops and farming enterprises.

Note: This sub-category is restricted to non-financial business partnerships; other unincorporated businesses should be classified under item III.8(b) below, unincorporated businesses other than unlimited liability partnerships.

For further details about UK national accounts classifications, please see **https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015**.

III.8 Households and Individual Trusts

Is sub-divided into:

III.8(a) Individuals & Individual Trusts

Individuals and individual trusts (created for named beneficiaries) resident on the UK mainland.

III.8(b) Unincorporated Businesses other than Unlimited Liability Partnerships

Unincorporated businesses resident on the UK mainland other than unlimited liability partnerships: (essentially only sole traders).

Note: Lloyd's underwriters are included but exclude corporate bodies - e.g. Equitas Ltd (see item III.3(e)).

For further details about UK national accounts classifications, please see **http://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015**.

III.9 Non-profit institutions serving households

Non-profit making bodies serving individuals, located in the UK mainland. For details about the methodology and sources for non-profit institutions serving households (NPISH), including the type of organisations included in the sector, see **http://www.ons.gov.uk/ons/rel/naa1-rd/national-accounts-articles/revised-methodology-and-sources-for-non-profit-institutions-serving-households/index.html**.

Please note that the NPISH sector is subject to classification updates. Classification updates to UK national accounts can be found at **https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015**.

For further details about UK national accounts classifications, please see **https://www.ons.gov.uk/economy/nationalaccounts/uksectoraccounts/articles/nationalaccountssectorclassifications/december2015**.

III.10 Non-residents [Rest of the World]

This section explains the term non-resident as well as information on where to include data on the following non-resident entities for statistical purposes:

a. Deposit-taking corporations

of which:

i) Intra-group

ii) Central Monetary Institutions

iii) Other deposit-taking corporations

b. Other financial corporations

c. General government

d. Non-financial corporations

e. Households (including NPISH)

Amended o/a Stats Notice 2024/07

Note: These changes do not affect form EL which is governed by the Bank of England Levy (Amount of Levy Payable) Regulations 2024 No.252 ~~the Cash Ratio Deposits (Eligible Liabilities) Order 1998 as amended~~. See form EL definitions for more details.

Amended o/a Stats Notice 2026/09

Note: Non-resident counterparties should be classified by the sector of the counterparty according to the activity of the counterparty and not the parent company/group. The only instance where a 'look through' approach would be used for a non-resident counterparty on form BN, CC, and CL is in the particular instance where a non-resident counterparty could be defined to be a 'brass-plate' entity.

III.10(a) Deposit-taking corporations

As defined in the System of National Accounts (see **http://unstats.un.org/unsd/nationalaccount/docs/SNA2008.pdf** p76), this category refers to non-resident banks and other non-resident financial institutions whose business is to receive deposits and/or close substitutes for deposits (such as short-term certificates of deposit) from entities other than deposit-taking corporations and, for their own account (at least in economic terms), to grant credit and/or make investments in securities. Non-resident deposit-taking corporations include central monetary institutions (CMIs) but exclude money market funds.

In order to determine whether or not a non-resident financial institution is regarded as a deposit-taking corporation, reference should be made to the list available for the country where the counterparty is located (‘home country’ definition). Lists may be available from the Central Bank of the country where the counterparty is located or from national regulatory or supervisory bodies in the country of location.

Amended o/a Stats Notice 2026/09

A list of credit institutions located in the EU is available from the ECB:
https://www.ecb.europa.eu/stats/money/mfi/general/html/monthly_list.en.html

~~In the case of the ECB list, for the purpose of classifying non-resident financial institutions, the term 'credit institution' can be used as de facto 'deposit-taking corporations', given the nature of the definition of 'credit institutions'.~~ In the case of the ECB list, the term 'credit institution' should be treated as equivalent to 'deposit-taking corporations' for classification purposes. Accordingly, all entities identified as 'credit institutions' on the ECB list should be classified as 'deposit-taking corporations' when classifying non-resident financial institutions unless appendix 4 states otherwise. Central monetary institutions (CMIs) should always be classified as deposit-taking corporations, except on Forms C1 and CE where CMIs are classified as public sector. Money market funds should not be classified as deposit-taking corporations.

In addition, more general guidance can be obtained from the most recently available Bankers' Almanac.

In general, this category will also include non-resident credit unions, provided that they are included in the list of deposit-taking corporations for the country concerned.

(i) Intra-group

"Intra-group" business here refers to business with non-resident deposit-taking corporations that are part of the same group as the reporting institution. This is further defined in Appendix 2.

(ii) Central Monetary Institutions (CMIs)

The list in Appendix 3 shows the Central Monetary Institutions for most of the countries in Forms CC, CE, CL and C1 by area.

Note: on Forms CC, CL and BN these will be included within non-resident deposit-taking corporations, and within the separate sector split of Central Monetary Institutions, while on Forms C1 and CE they are reported within public sector. See the individual form definitions for more details.

Please note that figures for the Bank for International Settlements (BIS) should always be combined with those for Switzerland, and figures for the European Central Bank (ECB) should always be combined with those for Germany.

(iii) Other deposit-taking corporations

Refers to non-resident deposit-taking corporations that are neither intra-group nor Central Monetary Institutions.

III.10(b) Other financial corporations

Amended o/a Stats Notice 2026/09

Comprises all non-resident financial corporations other than deposit-taking corporations included in III.10(a). These are defined analogously to the definition of UK 'financial corporations other than deposit- taking corporations in III.3, including all non-resident money market funds, non-money market fund collective investment schemes, factoring companies and discounters, insurance corporations and pension funds, leasing companies, securities dealers, financial auxiliaries, sovereign wealth funds, other financial institutions and also banking international organisations (a list of banking international organisations is provided in Appendix 4).

Investment in collective investment schemes are collected on Forms BN and CC. Collective investment schemes comprise money market funds and non-money market fund collective investment schemes.

Money market funds (MMFs) are collective investment schemes that raise funds by issuing shares or units to the public. The proceeds are invested primarily in money market instruments, MMF shares or units, transferable debt instruments with a residual maturity of not more than one year, bank deposits and instruments that pursue a rate of return that approaches the interest rates of money market instruments.

Non-money market fund collective investment schemes are defined as collective investment schemes such as trusts, funds and similar finance entities including activities of investment trusts, unit trusts, open- ended investment companies, property unit trusts and real estate investment trusts, not included in 'money market funds'. Their business is to receive investment fund shares or units which are not close substitutes for deposits, and on their own account, to make investments primarily in financial assets other than short- term financial assets and in non-financial assets (usually real estate).

III.10(c) General government

Includes the central government, state government, local government and social security funds. Central banks, other official monetary authorities [as defined under CMIs III.10(a)(ii)] and public corporations are not part of the general government sector. [20]

III.10(d) Non-financial corporations

Comprise privately- and publicly-owned corporations as well as unincorporated enterprises that function as if they were corporations, such as partnerships and the branches of foreign corporations.

III.10(e) Households including NPISH

Includes individuals, families, non-quasi-corporations or enterprises owned by household members and non-profit institutions serving households (NPISHs) such as charities, religious institutions, trade unions and consumer associations.

Appendix 1: Sector breakdown comparison of non-residents for form BN and Form CC

The sector breakdown of non-resident business contained on Form BN and Form CC are similar, but there are some differences. The table shows the two breakdowns.

Form BN	Form CC/CL
Deposit-taking corporations (III.10(a)) of which intragroup (III.10(a)(i) and appendix 2)	Deposit-taking corporations (III.10(a)) • Intra-group (III.10(a)(i) and appendix 2) • Central Monetary Institutions (III.10(a)(ii) and appendix 3) • Other deposit-taking corporations (III.10(a)(iii))

[20] Under the ESA10 sector classification “General Government” embraces Central and Local Government; although Public Corporations remain within the public sector for economic analysis, they fall within the sector category “Non-financial Corporations”, for national accounts statistical purposes.

<table>
<tr><td>Other financial corporations (III.10(b))
of which intragroup (see appendix 2)
For investments only, data for collective investment schemes (part of OFCs) are collected, split into:
• Money market funds
• Non-money market fund collective investment schemes</td><td rowspan="3">Other non-residents
• Other financial corporations (III.10(b))
For investments only, data for collective investment schemes (part of OFCs) are collected, split into:
• Money market funds
• Non-money market fund collective investment schemes
• General government (III.10(c))
• Non-financial corporations (III.10(d))
• Households (including NPISH) (III.10(e))
• Unallocated (see CC definitions)</td></tr>
<tr><td></td></tr>
<tr><td>Other non-residents</td></tr>
</table>

Appendix 2: Definition of "intra-group" business

"Intra-group" business refers to business with entities that are part of the same group as the reporting institution. This is used to define:

- intra-group business with other UK resident banks on Form BT (see items 2BG, 3BG, 6BG, 23DG and 30BG/ R0050,R0160,R0360,R0830 and R1330 in template BT.01.01) [21]

- intra-group business with non-resident deposit-taking corporations on Form BN (see items 2JAG, 3JAG, 6JAG, 23KG and 30JAG/ R0040, R0110,R0180, R0240 and R0370 in template BN.01.01) [22] and on Form CC/CL/ templates CC.01.01, CC.02.01, CC.03.01, CC.04.01 and CL.01.01, CL.02.01, CL.03.01, CL.04.01.

[21] For mappings between the legacy BT 'items' and data points found in the Annotated templates refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

[22] For mappings between the legacy BN 'items' and data points found in the Annotated templates refer to the 'Bank of England box code mapping tool' available on **Web Page**.

• intra-group business with non-resident other financial corporations on Form BN (see items 2JBG, 3JBG, 6JBG, 29EAG and 30JBG/ R0060, R0130,R0200, R0280 and R0390 in template BN.01.01)[23].

Two entities are deemed to be part of the same group if at least one of the following conditions is met:

a) The reporting institution owns more than half of the other group member it is undertaking business with;

b) More than half of the reporting institution is owned by the group member it is undertaking business with;

c) The reporting institution controls the composition of the board of directors of the group member it is undertaking business with, or

d) The composition of the reporting institution's own board of directors is subject to control from the group member it is undertaking business with.

Two entities are also understood to be part of the same group if:

e) The ownership or control is established indirectly, via a holding company or similar institution (for instance if the reporting institution owns a majority stake in a holding company which then has a majority interest in another entity); or

f) The reporting institution and the counterparty are ultimately owned or controlled by a common company.

Non-resident branches and subsidiaries of the reporting institution are included in "intra-group" non-residents. Similarly, non-resident branches and subsidiaries of other entities that are part of the group, should also be classified as "intra-group".

Associate companies, where less than half of the nominal value of the total ordinary share capital is held by the reporting institution, are not considered to be part of the same group.

The reporting institution should report "intra-group" business in accordance with the appropriate sector classification of the counterparty.

[23] As above.

Appendix 3: Central Monetary Institutions

DEVELOPED COUNTRIES

Europe

Andorra	Govern d'Andorra
	Government of Andorra
Austria	Oesterriechische Nationalbank
Belgium	Banque Nationale de Belgique
Cyprus	Central Bank of Cyprus
Denmark	Danmarks Nationalbank
Estonia	Eesti Pank
	Bank of Estonia
Finland	Suomen Pankki
	Bank of Finland
France	Banque de France
Germany	Deutsche Bundesbank
	European Central Bank
Greece	Trapeza tes Ellados
	Bank of Greece
Iceland	Sedlabanki Islands
	Central Bank of Iceland
Ireland	Central Bank and Financial Services
	Authority of Ireland
Italy	Banca d'Italia
	Uniffico Italiano dei Cambri
Luxembourg	Banque Centrale du Luxembourg
Malta	Central Bank of Malta
Netherlands	De Nederlandsche Bank
Norway	Norges Bank
Portugal	Banco de Portugal
San Marino	San Marinese Institut of Credit
Slovakia	Narodna Banka Slovenska
	National Bank of Slovakia
Slovenia	Banka Slovenije
	Bank of Slovenia
Spain	Banco de Espana
Sweden	Sveriges Riksbank
Switzerland (and Liechenstein)	Schweizerische Nationalbank

	Swiss National Bank
	Bank for International Settlements
Other Developed	
Australia	Reserve Bank of Australia
Canada	Bank of Canada
Japan	Bank of Japan
New Zealand	Reserve Bank of New Zealand
United States	Federal Reserve System
	Federal Reserve Board, Federal
	Reserve Bank of New York and 11 other
	Federal Reserve Banks
OFFSHORE CENTRES	
Aruba	Centrale Bank van Aruba
Bahamas	Central Bank of the Bahamas
Bahrain	Mu'assasat Nagd al-Bahryn
	Bahrain Monetary Authority
Barbados	Central Bank of Barbados
Bermuda	Bermuda Monetary Authority
Cayman Islands	Cayman Islands Monetary Authority
Curacao (formerly Netherlands Antilles)	Centrale Bank Von Curaçao en Sint Maarten
Gibraltar	The Commissioner of Currency
Guernsey	The Treasurer, States of Guernsey
	Guernsey Financial Services Commission
Hong Kong	Hong Kong Monetary Authority
Isle of Man	Isle of Man Financial Supervision Commission
	The Treasurer, Isle of Man Government
Jersey	The Treasurer, States of Jersey
	States of Jersey Financial Services Department
Lebanon	Banque du Liban
	Central Bank of Lebanon
Macao	Autoridade Monetaria de Macau
	Monetary Authority of Macao
Mauritius	Bank of Mauritius
Panama	Banco Nacional de Panama

Singapore	Monetary Authority of Singapore
Vanuatu	Reserve Bank of Vanuatu

DEVELOPING COUNTRIES

Europe

Albania	Banka e Shqiperise Bank of Albania
Belarus	National Bank of the Republic of Belarus
Bosnia-Herzegovina	Centralna Banka Bosne i Hercegovine Central Bank of Bosnia & Herzegovina
Bulgaria	Bulgarska Narodna Banka Bulgarian National Bank
Croatia	Hrvatska Narodna Banka Croatian National Bank
Czech Republic	Ceska Narodni Banka Czech National Bank
Hungary	Magyar Nemzeti Bank National Bank of Hungary
Latvia	Latvijas Banka Bank of Latvi
Lithuania	Lietuvos Bankas Bank of Lithuania
Macedonia	National Bank of the Republic of Macedonia
Moldova	National Bank of Moldova
Montenegro	Centrale banka crne gore Central Bank of Montenegro
Poland	Narodowy Bank Polski National Bank of Poland
Romania	National Bank of Romania
Russia	Central Bank of Russian Federation
Serbia	Narodna banka Srbije National Bank of Serbia
Turkey	Turkiye Cumhuriyet Merkez Bankasi Central Bank of the Republic of Turkey
Ukraine	Natsional Niybank Ukrainy National Bank of Ukraine

Africa & Middle East

Algeria	Bank of Algeria
Angola	National Bank of Angola
Benin	Central Bank of West African States
Botswana	Banka ya Botswana
	Bank of Botswana
Burkina Faso	Central Bank of West African States
Burundi	Ibanki ya Republika y'Uburundi
	Bank of the Republic of Burundi
Cameroon	Bank of the States of Central Africa
Cape Verde	Banco de Cabo Verde
	Bank of Cape Verde
Central African Republic	Bank of the States of Central Africa
Chad	Bank of the States of Central Africa
Comoros Islands	Central Bank of Comoros
Congo	Bank of the States of Central Africa
Democratic Republic of Congo	Banque Centrale du Congo
	Bank of the Democratic Republic of Congo
Dijbouti	National Bank of Djibouti
Egypt	Bank al-Markazi al-Misri
	Central Bank of Egypt
Equatorial Guinea	Bank of the States of Central Africa
Eritrea	National Bank of Eritrea
Ethiopia	National Bank of Ethiopia
Gabon	Bank of the States of Central Africa
Gambia	Central Bank of Gambia
Ghana	Bank of Ghana
Guinea	Central Bank of the Republic of Guinea
Guinea-Bissau	Central Bank of Western African States
Iran	Bank Markazi Jomhouri Islami Iran
	Central Bank of the Islamic Republic of Iran
Iraq	Central Bank of Iraq
Israel	Central Bank of Israel
Ivory Coast	Central Bank of Western African States
Jordan	Bank al-Markazi al-Urduni
	Central Bank of Jordan

Kenya	Bank Kuu ya Kenya
	Central Bank of Kenya

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Kuwait	Bank al-Kuwayt al-Markazi
	Central Bank of Kuwait
	~~Kuwait Investment Authority~~
	~~Kuwait Investment Office~~
Lesotho	Central Bank of Lesotho
Liberia	National Bank of Liberia
Libya	Central Bank of Libya
Madagascar	Banque Central de Madagascar
	Central Bank of Madagascar
Malawi	Reserve Bank of Malawi Senegal
Mali	Central Bank of Western African States
Mauritiana	Central Bank of Mauritania
Morocco	Bank al-Maghrib
	Bank of Morocco
Mozambique	Bank of Mozambique
Namibia	Bank of Namibia
Niger	Central Bank of Western African States
Nigeria	Central Bank of Nigeria
Oman	Bank al-Markazi al-Umani
	Central Bank of Oman
Palestinian Autonomy	Palestinian Monetary Authority
Qatar	Masrif Quatar al-Markazi
	Quatar Central Bank
Rwanda	Banque Nationale du Rwanda
	National Bank of Rwanda
Sao Tome and Principe	Central Bank of Sao Tome and Principe
Saudi Arabia	Mu’assasat al-Nadq al-Arab al-Saudi
	Saudi Arabian Monetary Agency
Senegal	Central Bank of West African States
Seychelles	Labank Santral Sesel
	Central Bank of Seychelles
Sierra Leone	Bank of Sierra Leone
Somalia	Bankiga Dhexe ee Soomaaliya

	Central Bank of Somalia
South Africa	Suid-Afrikannse Reserwebank
	South African Reserve Bank
South Sudan	The Bank of South Sudan
Sudan	Bank al-Sudan
	Bank of Sudan
Swaziland	Central Bank of Swaziland
Syrian Arab Republic	Masrif Suriyah al-Markaz
	Central Bank of Syria
United Republic of Tanzania	Benki Kuu ya Tanzania
	Bank of Tanzania
Togo	Central Bank of West African States
Tunisia	El-Bank-el-Merkazi et-Tounissi
	Central Bank of Tunisia
Uganda	Bank of Uganda

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United Arab Emirates	Central Bank of the United Arab Emirates
	~~Abu Dhabi Investment Authority~~
	~~Government of Dubai~~
Yemen, The Republic of	Central Bank of Yemen
Zambia	Bank of Zambia
Zimbabwe	Reserve Bank of Zimbabwe

Asia & Pacific

Afghanistan	Da Afghanistan Bank
	The Central Bank of Afghanistan
Armenia	Central Bank of Armenia
Azerbaijan	Azerbaycan Respublikasi Milli Banki
	National Bank of Azerbaijan Republic
Bangladesh	Bangladesh Bank
Bhutan	Royal Monetary Authority of Bhutan
Brunei	Brunei Currency Board
Cambodia	National Bank of Cambodia
China, People’s Republic	The People’s Bank of China

	State Adminsitration of Foreign
Democratic People's Republic of Korea	Exchange
(North)	Chungang Unhaeng Chosun Minijujui
	Inmin
	Central Bank of the Democratic
Fiji	People's Republic of Korea
French Polynesia	Reserve Bank of Fiji
Georgia	Institut d'Emission d'Outre-Mer
India	National Bank of Georgia
Indonesia	Reserve Bank of India
	Bank Sentral Republik Indonesia
Kazakhstan	Bank Indonesia
Kiribati	National Bank of Kazakhstan
Korea, Republic of (South)	Bank of Kiribati
	Han'guk Unhaeng
Kyrgyzstan	Bank of Korea
Lao People's Democratic Republic	National Bank of the Kyrgy Republic
Malaysia	Bank of Lao People's Democratic
	Bank Negara Malaysia
Maldives	Central Bank of Malaysia
Mongolia	Maldives Monetary Authority
Nauru	Mongolbank
Nepal	Bank of Nauru
	Nepal Rastra Bank
New Caledonia	Central Bank of Kingdom of Nepal
Pakistan	Institut d'Emission d'Outre-Mer
Papua New Guinea	State Bank of Pakistan
Philippines	Bank of Papua New Guinea
	Bangko Sentral ng Pilipinas
Samoa	Central Bank of the Philippines
	Faletupe Tutotonu o Samoa
Solomon Islands	Central Bank of Samoa
Sri Lanka	Central Bank of Solomon Islands
Taiwan	Central Bank of Sri Lanka
	Chung-Kuo Chung-Ying Yin-Hang
Tajikistan	Central Bank of China (Taiwan)
	National Bank of the Republic of
Thailand	Tajikistan
Tonga	Bank of Thailand

	Pule'Anga'O Tonga
Turkmenistan	National Reserve Bank of Tonga
Tuvalu	Central Bank of Turkmenistan
Union of Myanmar	National Bank of Tuvalu
Uzbekistan	Central Bank of Myanmar
	Central Bank of the Republic of
Vietnam, Socialist Republic of	Uzbekistan
Wallis & Fortuna	State Bank of Vietnam
	Institut d'Emission d'Outre-Mer

Latin America & Caribbean

Argentina	Central Bank of Argentina
	Banco Central de la Republica
	Argentina
Belize	Central Bank of Belize
Bolivia	Banco Central de Bolivia
Brazil	Banco Central do Brazil
Chile	Banco Central de Chile
Colombia	Banco Central de le Republica
Costa Rica	Banco Central de Costa Rica
Cuba	Banco Central de Cuba
Dominica	Eastern Caribbean Central Bank
Dominican Republic	Banco Central de la Republica
	Dominicana
Ecuador	Banco Central del Ecuador
El Salvador	Banco Central de Reserva de El
Grenada	Salvador
Guatemala	Eastern Caribbean Central Bank
Guyana	Banco de Guatemala
Haiti	Bank of Guyana
Honduras	Central Bank of Haiti
Jamaica	Banco Central de Honduras
Mexico	Bank of Jamaica
Nicaragua	Banco de Mexico
Paraguay	Banco Central de Nicaragua
Peru	Banco Central del Paraguay
Saint Lucia	Banco Central de Reserva del Peru
Saint Vincent & the Grenadines	Eastern Caribbean Central Bank
	Eastern Caribbean Central Bank

Suriname	Centrale Bank van Suriname
Trinidad & Tobago	Central Bank of Trinidad & Tobago
Uruguay	Banco Central del Uruguay
Venezuela	Banco Central de Venezuela

Appendix 4: List of International Organisations and reporting guidance

On form CC/CL, International organisations should be reported separately on the forms in boxes EO and OO[24] / R0020 and R0030 in templates CC.01.01.01, CC.02.01.01, CC.03.01.01, CC.04.01.01 and CL.01.01.01, CL.02.01.01, CL.03.01.01. and not within the country of which they are resident.

On forms C1 and CE all international organisations should be reported as public sector.

Financial international organisations

On form CC/CL and BN, the banking international institutions listed below should all be classified as non- resident other financial corporations.

Holdings of debt securities issued by the European Stability Mechanism (ESM) and its precursors the European Financial Stability Facility (EFSF) and the European Financial Stabilisation Mechanism (EFSM) should be reported vis-à-vis EU Organisations (EO) and allocated to the 'Other financial corporations' sector, except on Form CE and C1 where they should be allocated to the public sector.

EU ORGANISATIONS (ENTO or EO on forms)

European Investment Bank (EIB)

European Stability Mechanism (ESM)

OTHER INTERNATIONAL ORGANISATIONS (ONTO or OO on forms)

African Development Bank Group (AfDB)

Andean Development Corporation (ADC)

Arab Bank for Economic Development in Africa (BADEA)

Arab Fund for Economic and Social Development (AFESD)

[24] For mappings between the legacy 'boxes' and data points found in the Annotated templates refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

Arab Monetary Fund (AMF)

Asian Clearing Union (ACU)

Asian Development Bank (ADB)

Caribbean Development Bank (CDB)

Central African States Development Bank (CASDB)

Central American Bank for Economic Integration (CABEI)

Council of Europe Development Bank

East Africa Development Bank (EADB)

European Bank for Reconstruction and Development (EBRD)

Inter-American Development Bank (IADB)

Islamic Development Bank (IsDB)

International Bank for Reconstruction and Development (World Bank) (IBRD)

International Development Association (IDA)

International Finance Corporation (IFC)

International Monetary Fund (IMF)

Latin America Reserve Fund (LARF)

Nordic Investment Bank (NIB)

OPEC Fund for International Development (OFID)

West African Clearing House (WACH)

World Bank (International Bank for Reconstruction and Development (IBRD)

Non-banking international organisations

On form BN these organisations should be reported under 'other non-residents' by sector. On form CC/CL non-banking international organisations should be reported under non-resident non-financial corporations.

On form CC/CL, International organisations should be reported separately on the forms in boxes EO and OO[25] / R0020 and R0030 in templates CC.01.01.01, CC.02.01.01, CC.03.01.01, CC.04.01.01 and CL.01.01.01, CL.02.01.01, CL.03.01.01. and not within the country of which they are resident.

On forms C1 and CE all international organisations should be reported as public sector.

Note: This list covers the main organisations but is not exhaustive.

EU ORGANISATIONS (ENTO or EO on forms)

European Atomic Energy Community (EURATOM)

European Union (EU)

OTHER INTERNATIONAL ORGANISATIONS (ONTO or OO on forms)

Other European

Council of Europe (include Council of Europe Resettlement Fund)

European Company for the Financing of Railway Rolling Stock (EUROFIMA)

European Free Trade Association (EFTA)

European Organisation for Nuclear Research (CERN)

European Space Agency (ESA)

European Telecommunications Satellite Organisation (EUTELSAT)

Western European Union (WEU)

[25] For mappings between the legacy 'boxes' and data points found in the Annotated templates refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

Intergovernmental Organisations

Association of South East Asia Nations (ASEAN)

Caribbean Community (CARICOM)

Central American Common Market (CACM)

Colombo Plan

Economic Community of West Africa States (ECOWAS)

Latin American Association of Development Financing Institutions (ALIDE)

Latin American Economic System (SELA)

Latin American Integration Association (LAIA)

League of Arab States (LAS)

North Atlantic Treaty Organisation (NATO)

Organisation of African Unity (OAU) Organisation of American States (OAS)

Organisation of Central American States (OCAS)

Organisation of Eastern Caribbean States (OECS)

Organisation for Economic Co-operation and Development (OECD)

South Asian Association for Regional Co-operation (SAARC)

West African Economic Community (WAEC)

United Nations (UN)

All United Nations agencies, including the following;

Food and Agriculture Organisation (FAO)

International Atomic Energy Agency (IAEA)

International Civil Aviation Organisation (ICAO)

International Fund for Agriculture Development (IFAD)

International Labour Organisation (ILO)

International Maritime Organisation (IMO)

International Telecommunications Union (ITU)

United Nations Conference on Trade and Development (UNCTAD)

Commodity organisations

Intergovernmental Council of Copper Exporting Countries (CIPEC)

International Cocoa Organisation (ICCO)

International Coffee Organisation (ICO)

International Cotton Advisory Committee (ICAC)

International Jute Organisation (IJO)

International Lead and Zinc Study Group (ILZSG)

International Natural Rubber Organisation (INRO)

International Olive Oil Council (IOOC)

International Rubber Study Group (IRSG)

International Sugar Organisation (ISO) International Tin Council (ITC)

International Wheat Council (IWC)

Latin American Energy Organisation (OLADE)

Organisation of Arab Petroleum Exporting Countries (OAPEC)

Organisation of Petroleum Exporting Countries (OPEC)

Other

International Red Cross (IRC)

World Council of Churches (WCC)

International Maritime Satellite Organisation (IINMARSAT)

Part IV Industrial Classification

IV.1 Introduction

This section describes the industrial categories under which lending to, and deposit-taking from, the public and private sectors are classified on Forms AL and AD, respectively. Lending and deposit taking are grouped into 18 broad industrial categories, which are based on the Office for National Statistics' Standard Industrial Classification of Economic Activities (SIC) 2007.

The AD and AL forms to be used from January 2011 reporting introduce more box items and use SIC 2007 codes resulting in some industrial categories changing box items. A detailed account of the current categories and changes from the previous versions of forms AD and AL are set out in section IV.2.

Industries are classified regardless of who owns or operates them. Thus, industrial establishments owned or operated by the central government are classified in the same way as those privately-owned and should not be included under 'public administration and defence'; for example, transport services operated by local authorities are included under 'transport, storage and communication' and not 'public administration and defence'.

An account which covers more than one activity should be classified according to the main activity of the customer.

Where the customer is an industrial holding company whose prime function is to raise finance on behalf of other companies within the group, the loan should be classified according to the main activity of the ultimate beneficiary, and we request that reporters allocate these on a best endeavours basis.

A subsidiary whose prime function is to raise finance on behalf of other group companies should also be classified according to the main activity of the beneficiary. Where the ultimate beneficiary is a financial corporation, the subsidiary should be classified to item 15M[26] / R0560 in templates AD.01.01, AD.02.01, AL.01.01, AL.02.01, AL.03.01 'other financial intermediaries not elsewhere covered'.

Note that this classification is restricted to enterprises in the domestic UK economy and excludes those incorporated in the UK offshore islands. Also excluded are extra-territorial organisations and bodies

[26] For mappings between the legacy AD and AL 'items' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

such as the Commonwealth Secretariat and the Crown Agents for Overseas Governments and Administrations.

Further guidance about the UK Standard Industrial Classification of Economic Activities may be obtained from the Office for National Statistics website:

http://www.ons.gov.uk/methodology/classificationsandstandards/ukstandardindustrialclassificationofeconomicactivities/uksic2007.

In situations where it is not clear which industry category should be used, further guidance may be sought by contacting the Data and Statistics Division (email: dsd_ms@bankofengland.co.uk **BEEDSQueries@bankofengland.co.uk**).

IV.1 (continued) Summary of detailed industrial categories on Forms AD and AL

Bank of England Statistics Annotated templates - Analysis of deposits			
		ROW (BEEDS)	ITEM (OSCA)
Agriculture, hunting and forestry		R0010	1
Fishing		R0020	2
Mining and quarrying		R0030	3
Manufacturing		R0040	4
	Food, beverages and tobacco	R0050	4A
	Textiles, wearing apparel and leather	R0060	4B
	Pulp, paper and printing	R0070	4C
	Chemicals, pharmaceuticals, rubber & plastics	R0080	4D
	Other non-metallic mineral products, and metals	R0090	4E
	Machinery and equipment n.e.c, and transport equipment	R0100	4F
	Electrical, medical and optical products and equipment	R0110	4G

	Other manufacturing	R0120	4H
Electricity, gas and water supply		R0130	5
	Electricity, gas, steam and air conditioning supply	R0140	5A
	Water collection and sewerage	R0150	5B
	Waste management, related services and remediation activities	R0160	5C
Construction		R0170	6
	Development of buildings	R0180	6A
	Construction of commercial buildings	R0190	6B
	Construction of domestic buildings	R0200	6C
	Civil Engineering	R0210	6D
	Other construction activities	R0220	6E
Wholesale and retail trade		R0230	7
	Wholesale and retail trade and repair of motor vehicles and motorcycles	R0240	7A
	Wholesale trade, excluding motor vehicles and motorcycles	R0250	7B
	Retail trade, excluding motor vehicles & motorcycles	R0260	7C
Accommodation and food service activities		R0270	8
Transport, storage and communication		R0280	9
	Transportation and storage	R0290	9A
	Information and communication	R0300	9B
Real estate, professional services and support activities		R0310	10
	Buying, selling and renting of own or leased real estate	R0320	10A
	Real estate & related activities on a fee or contract basis	R0330	10B

	Professional, scientific and technical activities		R0340	10C
	Administrative and support services		R0350	10D
Public administration and defence			R0360	11
Education			R0370	12
Human health and social work			R0380	13
Recreational, personal and community service activities			R0390	14
	Personal and community service activities		R0400	14A
	Recreational, cultural and sporting activities		R0410	14B
Financial intermediation (excluding insurance companies and pension funds)			R0420	15
	Financial leasing corporations		R0430	15A
	Non-bank credit grantors, excluding credit unions and Special Purpose Vehicles related to securitisation		R0440	15B
	Credit unions		R0450	15C
	Factoring corporations		R0460	15D
	Mortgage & housing credit corporations (excluding Special Purpose Vehicles related to securitisation)		R0470	15E
	Investment & unit trusts other than money market mutual funds		R0480	15F
	Money market mutual funds		R0490	15G
	Bank holding companies		R0500	15H
	Activities of venture and development capital companies		R0510	15I
	Securities dealers		R0520	15J
		Security and commodity contract brokerage	R0530	15JA
		Security dealing on own account	R0540	15JB
	Special purpose vehicles related to securitisation		R0550	15L

	Other financial intermediaries not elsewhere covered			R0560	15M
		of which intragroup transactions		R0570	*15MA*
Insurance companies and pension funds				R0580	16
	Insurance companies			R0590	16A
	Pension funds			R0600	16B
Activities auxiliary to financial intermediation				R0610	17
	Fund management activities (including hedge funds)			R0620	17A
	Other auxiliary activities			R0700	17B
		Central clearing counterparties		R0710	17BA
		Other auxiliary activities, excluding Central clearing counterparties		R0720	17BB
			Administration of financial markets	R0730	17BBA
			Risk and damage evaluation	R0740	17BBB
			Activities of insurance agents and brokers	R0750	17BBC
			Other activities auxiliary to insurance and pension funding	R0760	17BBD
			E-money issuers	R0770	17BBE
			Other auxiliary activities not elsewhere covered	R0780	17BBF
Individuals and individual trusts				R0790	18

Total Deposits	R0800	19

Bank of England Statistics Annotated templates - Analysis of lending to UK residents			
		ROW (BEEDS)	ITEM (OSCA)
Agriculture, hunting and forestry		R0010	1
Fishing		R0020	2
Mining and quarrying		R0030	3
Manufacturing		R0040	4
	Food, beverages and tobacco	R0050	4A
	Textiles, wearing apparel and leather	R0060	4B
	Pulp, paper and printing	R0070	4C
	Chemicals, pharmaceuticals, rubber & plastics	R0080	4D
	Other non-metallic mineral products, and metals	R0090	4E
	Machinery and equipment n.e.c, and transport equipment	R0100	4F
	Electrical, medical and optical products and equipment	R0110	4G
	Other manufacturing	R0120	4H
Electricity, gas and water supply		R0130	5
	Electricity, gas, steam and air conditioning supply	R0140	5A
	Water collection and sewerage	R0150	5B
	Waste management, related services and remediation activities	R0160	5C
Construction		R0170	6
	Development of buildings	R0180	6A

	Construction of commercial buildings	R0190	6B
	Construction of domestic buildings	R0200	6C
	Civil Engineering	R0210	6D
	Other construction activities	R0220	6E
Wholesale and retail trade		R0230	7
	Wholesale and retail trade and repair of motor vehicles and motorcycles	R0240	7A
	Wholesale trade, excluding motor vehicles and motorcycles	R0250	7B
	Retail trade and repair, excluding motor vehicles & motorcycles	R0260	7C
Accommodation and food service activities		R0270	8
Transport, storage and communication		R0280	9
	Transportation and storage	R0290	9A
	Information and communication	R0300	9B
Real estate, professional services and support activities		R0310	10
	Buying, selling and renting of own or leased real estate	R0320	10A
	Real estate & related activities on a fee or contract basis	R0330	10B
	Professional, scientific and technical activities	R0340	10C
	Administrative and support services	R0350	10D
Public administration and defence		R0360	11
Education		R0370	12
Human health and social work		R0380	13
Recreational, personal and community service activities		R0390	14
	Personal and community service activities	R0400	14A
	Recreational, cultural and sporting activities	R0410	14B

Financial intermediation (excluding insurance companies and pension funds)			R0420	15
	Financial leasing corporations		R0430	15A
	Non-bank credit grantors, excluding credit unions and Special Purpose Vehicles related to securitisation		R0440	15B
	Credit unions		R0450	15C
	Factoring corporations		R0460	15D
	Mortgage & housing credit corporations (excluding Special Purpose Vehicles related to securitisation)		R0470	15E
	Investment & unit trusts other than money market mutual funds		R0480	15F
	Money market mutual funds		R0490	15G
	Bank holding companies		R0500	15H
	Activities of venture and development capital companies		R0510	15I
	Securities dealers		R0520	15J
		Security and commodity contract brokerage	R0530	15JA
		Security dealing on own account	R0540	15JB
	Special purpose vehicles related to securitisation		R0550	15L
	Other financial intermediaries not elsewhere covered		R0560	15M
		of which: intragroup transactions	R0570	15MA
Insurance companies and pension funds			R0580	16
	Insurance companies		R0590	16A
	Pension funds		R0600	16B
			R0610	17
	Fund management activities (including hedge funds)		R0620	17A

Activities auxiliary to financial intermediation	Other auxiliary activities			R0630	17B
		Central clearing counterparties		R0640	17BA
		Other auxiliary activities, excluding Central clearing counterparties		R0650	17BB
			Administration of financial markets	R0660	17BBA
			Risk and damage evaluation	R0670	17BBB
			Activities of insurance agents and brokers	R0680	17BBC
			Other activities auxiliary to insurance and pension funding	R0690	17BBD
			E-money issuers	R0700	17BBE
			Other auxiliary activities n.e.c	R0710	17BBF
Individuals and individual trusts				R0720	18
	Bridging finance (both secured and unsecured)			R0730	18A
	Lending secured on dwellings (excluding bridging loans)			R0740	18B
	Other loans and advances n.e.c.			R0750	18C
Total to UK residents				R0760	19

IV.2 Detailed schedule of industries, services, etc., to be included under each category (based on SIC 2007))

SIC 2007 sub-categories within the Form AD & AL items, below, are each followed by the relevant SIC code, in parentheses. This list was updated to reflect the latest AD and AL forms, effective from January 2019. For each industrial classification, there will also be a corresponding holding company SIC code, see IV.2b, which should be used to aid the classifications of holding companies in line with the updated form requirements.

How forms AD and AL are constructed for use from January 2011 reporting

Item 1: Agriculture, hunting and forestry

Growing of non-perennial crops including growing of cereals, leguminous crops, oil seeds, rice, vegetables, melons, roots, tubers, sugar cane, tobacco, fibre crops and other non-perennial crops (01.1)

Growing of perennial crops including growing of grapes, tropical and sub-tropical fruits, citrus fruits, pome and stone fruits, other tree and bush fruits and nuts, oleaginous fruits, beverage crops, spices, aromatic, drug and pharmaceutical crops and other perennial crops (01.2)

Plant propagation (01.3)

Animal production including raising dairy cattle, buffaloes, horses, camels, sheep, goats, pigs, poultry and other animals (01.4)

Mixed farming (01.5)

Support activities to agriculture and post-harvest crop activities including activities for crop production, animal production, animal and boarding care, post-harvest activity and seed processing for propagation (01.6)

Hunting, trapping and related service activities (01.7)

Silviculture and other forestry activities (02.1)

Logging (02.2)

Gathering of wild growing non-wood products (02.3)

Support services to forestry (02.4)

Item 2: Fishing

Fishing including marine and freshwater fishing (03.1)

Aquaculture including marine and freshwater aquaculture (03.2)

Item 3: Mining and quarrying

Mining of hard coal including mining of hard coal from deep mines (underground mining) and from cast coal working (surface mining) (05.1)

Mining of lignite (05.2)

Extraction of crude petroleum (06.1)

Extraction of natural gas (06.2)

Mining of iron ores (07.1)

Mining of non-ferrous metal ores including mining of uranium, thorium ores and other non-ferrous metal ores (07.2)

Quarrying of stone, sand and clay including quarrying of ornamental, building stone, limestone, gypsum, chalk, slate and operation of gravel and sand pits; mining of clays and kaolin (08.1)

Mining and quarrying n.e.c including mining of chemical and fertiliser minerals, extraction of peat, salt and other mining and quarrying (08.9)

Support activities for petroleum and natural gas extraction (09.1)

Support activities for other mining and quarrying (09.9)

Item 4: Manufacturing

Item 4A: Food, beverages and tobacco

Processing and preserving of meat and production of meat products including processing and preserving of meat, poultry meat and production of meat and poultry meat products (10.1)

Processing and preserving of fish, crustaceans and molluscs (10.2)

Processing and preserving of fruit and vegetables including processing and preserving of potatoes, manufacture of fruit and vegetable juice and other processing and preserving of fruit and vegetables (10.3)

Manufacture of vegetable and animal oils and fats including manufacture of oils, fats, margarine and similar edible fats (10.4)

Manufacture of dairy products including operation of dairies and cheese making, liquid milk and cream production, butter and cheese production, milk products and manufacture of ice cream (10.5)

Manufacture of grain mill products, starches and starch products including manufacture of grain mill products, grain milling and manufacture of breakfast cereals, cereal-based foods, starches and starch products (10.6)

Manufacture of bakery and farinaceous products including manufacture of bread, fresh pastry goods, cakes, rusks, biscuits, preserved pastry goods, cakes, macaroni, noodles, couscous and similar farinaceous products (10.7)

Manufacture of other food products including manufacture of sugar, cocoa, chocolate and sugar confectionery, processing of tea and coffee, production of coffee and coffee substitutes, manufacture of condiments, seasoning, prepared meals and dishes, homogenised food preparations, dietetic food and other food products n.e.c (10.8)

Manufacture of prepared animal feeds including manufacture of prepared feeds for farm animals and prepared pet foods (10.9)

Manufacture of beverages including distilling, rectifying and blending of spirits, manufacturing of wine from grape, cider and other fruit wines, non-distilled fermented beverages, beer, malt, soft drinks, mineral waters and other bottled waters (11)

Manufacture of tobacco products (12)

Item 4B: Textiles, wearing apparel and leather

Preparation and spinning of textile fibres (13.1)

Weaving of textiles (13.2)

Finishing of textiles (13.3)

Manufacture of other textiles including manufacture of knitted, crocheted fabrics, made-up textile articles, except apparel, soft furnishings, canvas goods, sacks, household textiles (other than soft

furnishings of 13.92/1), carpets, rugs, woven or tufted carpets & rugs, cordage, rope, twine & netting, non-wovens, articles made from non-wovens, except apparel, other technical, industrial textiles and other textiles (13.9)

Manufacture of wearing apparel, except fur apparel including manufacture of leather clothes, workwear, other outerwear, men's and women's outerwear, other than leather clothes and workwear, underwear and other wearing apparel and accessories (14.1)

Manufacture of articles of fur (14.2)

Manufacture of knitted and crocheted apparel including manufacture of knitted and crocheted hosiery and other knitted and crocheted apparel (14.3)

Tanning and dressing of leather; manufacture of luggage, handbags, saddlery and harness; dressing and dyeing of fur (15.1)

Manufacture of footwear (15.2)

Item 4C: Pulp, paper and printing

Manufacture of pulp, paper and paperboard (17.1)

Manufacture of articles of paper and paperboard including manufacture of corrugated paper, paperboard and of containers of paper and paperboard, sacks and bags of paper, household and sanitary goods, toilet requisites, paper stationery, wallpaper and other articles (17.2)

Printing and service activities related to printing including printing of newspapers, manufacture of printed labels, other printing n.e.c, pre-press and pre-media services, binding and related services (18.1)

Reproduction of recorded media including reproduction of sound recording, video recording and computer media (18.2)

For AD and AL reporting Publishing is now classified under Item 9B: Information and communication.

Item 4D: Chemicals, pharmaceuticals, and rubber & plastics

Manufacture of basic chemicals, fertilisers and nitrogen compounds, plastics and synthetic rubber in primary forms including manufacture of industrial gases, dyes, pigments, other inorganic basic chemicals, other organic basic chemicals, fertilisers and nitrogen compounds, plastics in primary forms and synthetic rubber in primary forms (20.1)

Manufacture of pesticides and other agrochemical products (20.2)

Manufacture of paints, varnishes and similar coatings, printing ink and mastics including manufacture of sealants (20.3)

Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and toilet preparations (20.4)

Manufacture of other chemical products including manufacture of explosives, glues, essential oils and other chemical products n.e.c (20.5)

Manufacture of man-made fibres (20.6)

Manufacture of basic pharmaceutical products (21.1)

Manufacture of pharmaceutical preparations (21.2)

Manufacture of rubber products including manufacture of rubber tyres and tubes; re-treading and rebuilding of rubber tyres and manufacture of other rubber products (22.1)

Manufacture of plastic products including manufacture of plastic plates, sheets, tubes, profiles, plastic packing goods, builders' ware of plastic and other plastic products (22.2)

Item 4E: Other non-metallic mineral products, and metals

Manufacture of glass and glass products including manufacture of flat glass, shaping and processing of flat glass, manufacture of hollow glass, fibre glass and manufacture and processing of other glass, including technical glassware (23.1)

Manufacture of refractory products (23.2)

Manufacture of clay building materials including manufacture of ceramic tiles, flags, bricks, tiles and construction products, in baked clay (23.3)

Manufacture of other porcelain and ceramic products including manufacture of ceramic household and ornamental articles, ceramic sanitary fixtures, ceramic insulators and insulating fittings, other technical ceramic products and other ceramic products (23.4)

Manufacture of cement, lime and plaster (23.5)

Manufacture of articles of concrete, cement and plaster including manufacture of concrete and plaster products for construction purposes, ready-mixed concrete, mortars, fibre cement and other articles of concrete, plaster and cement (23.6)

Cutting, shaping and finishing of stone (23.7)

Manufacture of abrasive products and non-metallic mineral products n.e.c (23.9)

Manufacture of basic iron and steel and of ferro-alloys (24.1)

Manufacture of tubes, pipes, hollow profiles and related fittings, of steel (24.2)

Manufacture of other products of first processing of steel including cold drawing of bars, rolling of narrow strip, forming or folding and drawing of wire (24.3)

Manufacture of basic precious and other non-ferrous metals including precious metals production, aluminium production, lead, zinc, tin and copper production, other non-ferrous metal production and processing of nuclear fuel (24.4)

Casting of metals including casting of iron, steel, light metals and other non-ferrous metals (24.5)

Manufacture of structural metal products including manufacture of metal structures and parts of structures, doors and windows of metal (25.1)

Manufacture of tanks, reservoirs and containers of metal including manufacture of central heating radiators and boilers (25.2)

Manufacture of steam generators, except central heating hot water boilers (25.3)

Manufacture of weapons and ammunition (25.4)

Forging, pressing, stamping and roll-forming of metal; powder metallurgy (25.5)

Treatment and coating of metals; machining (25.6)

Manufacture of cutlery, tools and general hardware (25.7)

Manufacture of other fabricated metal products including manufacture of steel drums and similar containers, light metal packaging, wire products, chain, springs, fasteners, screw machine products and other fabricated metal products n.e.c (25.9)

Item 4F: Machinery and equipment n.e.c, and transport equipment

Manufacture of general purpose machinery including manufacture of engines, turbines, except aircraft, vehicles & cycle engines, fluid power equipment, other pumps, compressors, other taps, valves, bearings, gears, gearing and driving elements (28.1)

Manufacture of other general purpose machinery including manufacture of ovens, furnaces, furnace burners, lifting and handling equipment, office machinery and equipment (except computers and

peripheral equipment), power-driven hand tools, non-domestic cooling and ventilation equipment and other general purpose machinery n.e.c (28.2)

Manufacture of agricultural and forestry machinery including manufacture of agricultural tractors (28.3)

Manufacture of metal forming machinery and machine tools (28.4)

Manufacture of other special-purpose machinery including manufacture of machinery for metallurgy, mining, quarrying, construction, earthmoving equipment, equipment for concrete crushing, screening roadworks, machinery for food, beverage and tobacco processing, machinery for textile, apparel, leather production, paper and paperboard production, plastics and rubber machinery and other special-purpose machinery n.e.c (28.9)

Manufacture of motor vehicles (29.1)

Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-trailers including manufacture of caravans (29.2)

Manufacture of parts and accessories for motor vehicles including manufacture of electrical and electronic equipment for motor vehicles and other parts and accessories for motor vehicles (29.3)

Building of ships and boats including building of ships and floating structures, pleasure and sporting boats (30.1)

Manufacture of railway locomotives and rolling stock (30.2)

Manufacture of air and spacecraft and related machinery (30.3)

Manufacture of military fighting vehicles (30.4)

Manufacture of transport equipment n.e.c including manufacture of motorcycles, bicycles and invalid carriages (30.9)

Item 4G: Electrical, medical and optical products and equipment

Manufacture of electronic components and boards (26.1)

Manufacture of computers and peripheral equipment (26.2)

Manufacture of communication equipment including manufacture of telegraph and telephone apparatus and equipment (26.3)

Manufacture of consumer electronics (26.4)

Manufacture of instruments and appliances for measuring, testing and navigation; watches and clocks including manufacture of electronic and non-electronic industrial process control equipment (26.5)

Manufacture of irradiation, electromedical and electrotherapeutic equipment (26.6)

Manufacture of optical instruments and photographic equipment including manufacture of optical precision instruments, photographic and cinematographic equipment (26.7)

Manufacture of magnetic and optical media (26.8)

Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus (27.1)

Manufacture of batteries and accumulators (27.2)

Manufacture of wiring and wiring devices including manufacture of fibre optic cables (27.3)

Manufacture of electric lighting equipment (27.4)

Manufacture of domestic appliances including manufacture of electronic and non-electronic appliances (27.5)

Manufacture of other electronic equipment (27.9)

Item 4H: Other manufacturing

Sawmilling and planning of wood (16.1)

Manufacture of products of wood, cork, straw and plaiting materials including manufacture of veneer sheets, wood-based panels, assembled parquet floors, other builders' carpentry and joinery, wooden containers and other products (16.2)

Manufacture of coke oven products (19.1)

Manufacture of refined petroleum products including mineral oil refining and other treatment of petroleum products (19.2)

Manufacture of furniture including manufacture of office and shop furniture, kitchen furniture, mattresses and other furniture (31.1)

Manufacturing of jewellery, bijouterie and related articles including striking of coins, manufacturing of jewellery, imitation jewellery and related articles (32.1)

Manufacture of musical instruments (32.2)

Manufacture of sports goods (32.3)

Manufacture of toys and games including manufacture of professional and arcade games and toys (32.4)

Manufacture of medical and dental instruments and supplies (32.5)

Other manufacturing including manufacture of brooms and brushes (32.9)

Repair of fabricated metal products, machinery and equipment including repair of electronic and optical equipment, electrical equipment, repair and maintenance of ships and boats, aircraft and spacecraft, other transport equipment and other equipment (33.1)

Installation of industrial machinery and equipment (33.2)

Item 5: Electricity, gas and water supply

Item 5A: Electricity, gas, steam and air conditioning supply

Electric power generation, transmission and distribution including production, transmission, distribution and trade of electricity (35.1)

Manufacture of gas; distribution of gaseous fuels through mains including trade of gas through mains (35.2)

Steam and air conditioning supply (35.3)

Item 5B: Water collection and sewerage

Water collection, treatment and supply (36)

Sewerage (37)

Item 5C: Waste management, related services and remediation activities

Waste collection including collection of non-hazardous waste and hazardous waste (38.1)

Waste treatment and disposal including treatment and disposal of non-hazardous and hazardous waste (38.2)

Materials recovery including dismantling of wrecks and recovery of sorted materials (38.3)

Remediation activities and other waste management services (39)

Item 6: Construction

The latest AD and AL forms now include five categories within construction, compared to the previous forms which had only one ‘total’ category.

Item 6A: Development of buildings

Development of building projects (41.1)

Item 6B: Construction of commercial buildings

Construction of commercial buildings (41.20/1)

Item 6C: Construction of domestic buildings

Construction of domestic buildings (41.20/2)

Item 6D: Civil engineering

Construction of roads and railways including construction of underground railways, bridges and tunnels (42.1)

Construction of utility projects including utility projects for fluids, electricity and telecommunications (42.2)

Construction of other civil engineering projects n.e.c. including water projects (42.9)

Item 6E: Other construction activities

Demolition and site preparation including test drilling and boring (43.1)

Electrical, Plumbing and other construction installation activities including heat and air-conditioning installation (43.2)

Building Completion and finishing including plastering, joinery installation, floor and wall-covering, painting and glazing (43.3)

Other specialised construction activities including roofing, and scaffold erection (43.9)

Item 7: Wholesale and retail trade

Item 7A: Wholesale and retail trade and repair of motor vehicles and motorcycles

Sale of motor vehicles including sale of new and used cars and light motor vehicles (45.1)

Maintenance and repair of motor vehicles (45.2)

Sale of motor vehicle parts and accessories including wholesale and retail trade of motor vehicle parts and accessories (45.3)

Sale, maintenance and repair of motorcycles and related parts and accessories (45.4)

Item 7B: Wholesale trade, excluding motor vehicles and motorcycles

Wholesale on a fee or contract basis including agents involved in the sale of agricultural raw materials, live animals, textile raw materials, semi-finished goods, fuels, ores, metals, industrial chemicals, timber, building materials, machinery, industrial equipment, ships, aircraft, furniture, household goods, hardware, ironmongery, textiles, clothing, fur, footwear, leather goods, food, beverages, tobacco, other particular products and variety of goods (46.1)

Wholesale of agricultural raw materials and live animals including wholesale of grain, unmanufactured tobacco, seeds, animal feeds, flowers, plants, live animals, hides, skins and leather (46.2)

Wholesale of food, beverages and tobacco including wholesale of fruit, vegetables, meat, meat products, dairy products, eggs, edible oils and fats, fruit and vegetable juices, mineral waters, soft drinks, wine, beer, spirits, other alcoholic beverages, tobacco products, sugar, chocolate, sugar confectionery, coffee, tea. Cocoa, spices, other food, including fish, crustaceans and molluscs (46.3)

Wholesale of household goods including wholesale of textiles, clothing, footwear, electrical household appliances, gramophone records, audio tapes, compact discs, video tapes and of equipment on which these are played, radio, television goods, china, glassware, cleaning materials, perfumes, cosmetics, pharmaceutical goods, furniture, carpets, lighting equipment, watches, jewellery and musical instruments (46.4)

Wholesale of information and communication equipment including wholesale of computers, computer peripheral equipment, software, electronic and telecommunications equipment and parts (46.5)

Wholesale of other machinery, equipment and supplies including wholesale of agricultural machinery, equipment and supplies, machine tools, mining, construction and civil engineering machinery, machinery for textile industry, sewing and knitting machines and office furniture (46.6)

Other specialised wholesale including wholesale of solid, liquid, gaseous fuels, petroleum, petroleum products, metals, metal ores, wood, construction materials, sanitary equipment, hardware, plumbing, heating equipment and supplies, chemical products, other intermediate products, waste and scrap (46.7)

Non-specialised wholesale trade (46.9),

Item 7C: Retail trade and repair, excluding motor vehicles & motorcycles, excluding motor vehicles & motorcycles

Retail in non-specialised stores including retail sale in non-specialised stores with food, beverages or tobacco predominating (47.1)

Retail sale of food, beverages and tobacco in specialised stores including retail sale of fruit, vegetables, meat, meat products, fish, crustaceans, molluscs, bread, cakes, flour confectionery, sugar confectionery, beverages and tobacco products (47.2)

Retail sale of automotive fuel in specialised stores (47.3)

Retail sale of information and communication equipment in specialised stores including sale of computers, peripheral units, software, telecommunications equipment, audio and video equipment (47.4)

Retail sale of other household equipment in specialised stores including sale of textiles, hardware, paints, glass, carpets, rugs, wall and floor coverings, electrical household appliances, furniture, lighting equipment, musical instruments and other household articles (47.5)

Retail sale of cultural and recreation goods in specialised stores including sale of books, newspapers, stationery, music, video recordings, sporting equipment, games and toys (47.6)

Retail sale of other goods in specialised stores including sale of clothing, footwear, leather goods, dispensing chemist, sale of medical and orthopaedic goods, cosmetic and toilet articles, flowers, plants, seeds, fertilisers, pet animals, pet food, watches, jewellery, sale in commercial art galleries, sale by opticians and other retail sale of new goods, sale of second-hand goods and antiques (47.7)

Retail sale via stalls and markets including via stalls and markets of food, beverages, tobacco products, textiles, clothing, footwear and other goods (47.8)

Retail trade not in stores, stalls or markets including sale via mail order houses or via internet (47.9)

Repair of computers and communication equipment including repair of peripheral equipment (95.1)

Repair of personal and household goods including repair of consumer electronics, household appliances, home and garden equipment, footwear, leather goods, furniture, home furnishings, watches, clocks, jewellery and other personal and household goods (95.2)

Item 8: Accommodation and food service activities

Hotels and similar accommodation (55.1)

Holiday and other short-stay accommodation including holiday centres, villages and youth hostels (55.2)

Camping grounds, recreational vehicle parks and trailer parks (55.3)

Other accommodation (55.9)

Restaurants and mobile food service activities including licensed restaurants, unlicensed restaurants and cafes, take away food shops and mobile food stands (56.1)

Event catering and other food service activities (56.2)

Beverage serving activities including licensed clubs, public houses and bars (56.3)

Item 9: Transport, storage and communication

Item 9A: Transport and storage

Passenger rail transport, interurban (49.1)

Freight rail transport (49.2)

Other passenger land transport including urban, suburban or metropolitan area passenger railway transportation by underground, metro or similar systems, taxi operation and other passenger land transport (49.3)

Freight transport by road and removal services (49.4)

Transport via pipeline (49.5)

Sea and coastal passenger water transport (50.1)

Sea and coastal freight water transport (50.2) Inland passenger water transport (50.3)

Inland freight water transport (50.4)

Passenger air transport including scheduled and non-scheduled (51.1)

Freight air transport and space transport (51.2)

Warehousing and storage including operation of warehousing and storage facilities for water transport activities, air transport activities and land transport activities (52.1)

Support activities for transportation including operation of rail freight terminals, rail passenger facilities, bus and coach passenger facilities, service activities incidental to water transportation, air transportation, cargo handling and other transport support activities (52.2)

Postal activities under universal service obligation (53.1)

Other postal and courier activities including licensed and unlicensed carriers (53.2)

Item 9B: Information and communication

Publishing of books, periodicals and other publishing activities including publishing of directories, mailing lists, newspapers, learned journals, consumer, business and professional journals and periodicals (58.1)

Software publishing including publishing of computer games (58.2)

Motion picture, video and television programme activities including production, post-production, distribution and projection activities (59.1)

Sound recording and music publishing activities (59.2)

Radio broadcasting (60.1)

Television programming and broadcasting activities (60.2)

Wired telecommunication activities (61.1)

Wireless telecommunication activities (61.2)

Satellite telecommunication activities (61.3)

Other telecommunication activities (61.9)

Computer programming, consultancy and related activities including ready-made interactive leisure and entertainment software, business and domestic software development, computer consultancy activities, computer facilities management activities and other information technology and computer service activities (62)

Data processing, hosting and related activities; web portals (63.1)

Other information service activities including news agency activities (63.9)

For AD and AL reporting, travel agency, tour operator and other reservation service and related activities (79) has been moved to Item 10D: Administrative and support services.

Item 10: Real estate, professional services and support activities

Item 10A: Buying, selling and renting of own or leased real estate

Buying and selling of own real estate (68.1)

Renting and operating of own or leased real estate including renting and operating of Housing Association real estate, letting and operating of conference and exhibition centres (68.2)

Item 10B: Real estate & related activities on a fee or contract basis

Real estate and activities on a fee or contract basis including real estate agencies and management of real estate (68.3)

Item 10C: Professional, scientific and technical activities

For AD and AL reporting, Computer programming, consultancy and related activities (62) has been moved to Item 9B: Information and communication.

Legal activities including barristers at law, solicitors, activities of patent & copyright agents (69.1)

Accounting, bookkeeping and auditing activities; tax consultancy (69.2)

Activities of head offices (70.1)

Management consultancy activities including public relations, communications activities, business, other management consultancy activities (70.2)

Architectural and engineering activities and related technical consultancy including urban planning, landscape architectural activities, engineering design activities for industrial process & production, engineering related scientific and technical consulting activities (71.1)

Technical testing and analysis (71.2)

Research and experimental development on natural sciences and engineering including research and experimental development on biotechnology (72.1)

Research and experimental development on social sciences and humanities (72.2)

Advertising including advertising agencies and media representation (73.1)

Market research and public opinion polling (73.2)

Specialised design activities (74.1)

Photographic activities including portrait and other specialist photography, film processing (74.2)

Translation and interpretation activities (74.3)

Other professional, scientific and technical activities n.e.c including environmental consulting activities and quantity surveying activities (74.9)

Veterinary activities (75)

Item 10D: Administrative and support services

Renting and leasing of motor vehicles including renting and leasing of cars, light motor vehicles and trucks (77.1)

Renting and leasing of personal and household goods including renting and leasing of recreational, sporting goods, video tapes, disks, media entertainment equipment and other goods (77.2)

Renting and leasing of other machinery, equipment and tangible goods including renting and leasing of agricultural machinery and equipment, construction and civil engineering machinery and equipment, office machinery and equipment (including computers), water transport equipment, air transport equipment and other tangible goods (77.3)

Leasing of intellectual property and similar products, except copyrighted works (77.4)

Activities of employment placement agencies including motion picture, television and other theatrical casting (78.1)

Temporary employment agency activities (78.2)

Other human resources provision (78.3)

Travel agency and tour operator activities (79.1)

Other reservation service and related activities including activities of tourist guides (79.9)

Private security activities (80.1)

Security systems service activities (80.2)

Investigation activities (80.3)

Combined facilities support activities (81.1)

Cleaning activities including general cleaning of buildings, window cleaning services, specialised cleaning services, furnace and chimney cleaning services, disinfecting and extermination services (81.2)

Landscape service activities (81.3)

Office administrative and support activities including combined office administrative service activities, photocopying, document preparation and other specialised office support activities (82.1)

Activities of call centres (82.2)

Organising of conventions and trade shows including activities of exhibition, fair and conference organisers (82.3)

Activities of collection agencies and credit bureaus including packaging activities (82.9)

Item 11: Public administration and defence

Administration of the State and the economic and social policy of the community including general public administration activities, regulation of the activities of providing health care, education, cultural services, regulation and contribution to more efficient operation of businesses (84.1)

Provision of services to the community as a whole including foreign affairs, defence activities, justice and judicial activities, public order and safety activities and fire service activities (84.2)

Compulsory social security activities (84.3)

Item 12: Education

Pre-primary education (85.1)

Primary education (85.2)

Secondary education including general secondary, technical and vocational secondary education (85.3)

Higher education including post-secondary non-tertiary, tertiary, first-degree level and post-graduate level higher education (85.4)

Other education including sports and recreation, cultural education, and driving school activities (85.5)

Educational support activities (85.6)

Item 13: Health and social work

Hospital activities including medical nursing home activities (86.1)

Medical and dental practice activities including general medical practice, specialist medical practice and dental practice activities (86.2)

Other human health activities (86.9)

Residential nursing care activities (87.1)

Residential care activities for learning disabilities, mental health and substance abuse (87.2)

Residential care activities for the elderly and disabled (87.3)

Other residential care activities (87.9)

Social work activities without accommodation for the elderly and disabled (88.1)

Other social work activities without accommodation including child day-care activities (88.9)

Item 14: Recreational, personal and community service activities

Item 14A: Personal and community service activities

For AD and AL reporting, Sewerage (37), Waste collection, treatment and disposal activities; materials recovery (38), Remediation activities and other waste management services (39) have been moved to Item 5B: Water collection and sewerage and Item 5C: Waste management, related services and remediation activities.

Activities of business, employers and professional membership organisations (94.1)

Activities of trade unions (94.2)

Activities of other membership organisations including religious and political organisations (94.9)

Other personal service activities including washing and (dry-)cleaning of textile and fur products, hairdressing and other beauty treatment, funeral and related activities and physical well-being activities (96)

Activities of extraterritorial organisations and bodies (99)

Item 14B: Recreational, cultural and sporting activities

For AD and AL reporting, Motion picture, video and television programme production, sound recording and music publishing activities (59) and Programming and broadcasting activities (60) have been moved to Item 9B: Information and communication. Activities of trade unions and other membership organisations (94.1 and 94.2) have moved from item 14B to 14A.

Creative, arts and entertainment activities including performing arts, support activities to performing arts, artistic creation and operation of arts facilities (90)

Libraries, archives, museums and other cultural activities including operation of historical sites and buildings and similar visitor attractions, botanical and zoological gardens and nature reserve activities (91)

Gambling and betting activities (92)

Sports activities including operation of sports facilities, activities of sport clubs, fitness facilities and activities of racehorse owners (93.1)

Amusement and recreation activities including activities of amusement parks and theme parks (93.2)

Item 15: Financial intermediation (excluding insurance companies and pension funds)

Item 15A: Financial leasing corporations

Financial leasing (64.91)

Item 15B: Non-bank credit grantors, excluding credit unions and Special Purpose Vehicles related to securitisation

Credit granting by non-deposit taking finance houses and other specialist credit grantors (64.92/1)

Other credit granting (not including credit granting by non-deposit taking finance houses and other specialist consumer credit grantors and activities of mortgage finance companies) n.e.c (64.92/9)

Item 15C: Credit Unions

Part of Other monetary intermediation (64.19) excluding Banks (64.19/1) and Building societies (64.19/2)

Item 15D: Factoring corporations

Factoring (64.99/2)

Item 15E: Mortgage & housing credit housing corporations (excluding Special Purpose Vehicles related to securitisation)

Activities of mortgage finance companies (64.92/2)

Item 15F: Investment & unit trusts other than money market mutual funds

Trusts, funds and similar finance entities including activities of investment trusts, unit trusts, open-ended investment companies, property unit trusts and real estate investment trusts, except activities of venture and development capital companies (64.30 [excluding 64.30/3])

Item 15G: Money market mutual funds

Trusts, funds and similar financial entities (66.30)

Item 15H: Bank holding companies

Part of Activities of financial services holding companies (64.20/5)

Item 15I: Activities of venture and development capital companies

Activities of venture and development capital companies and funds excluding activities of venture capital investment trusts, authorised and unauthorised unit trusts and open-ended investment companies (64.30/3)

Item 15J: Securities dealers

Item 15JA: Security and commodity contract brokerage

Security and commodity contract brokerage including dealing in financial markets on behalf of others (e.g. stock broking) and related activities, securities brokerage, commodity contracts brokerage, and activities of bureaux de change etc. (66.12)

Item 15JB: Security dealing on own account

Security dealing on own account including dealing for own account by securities dealers, activities of Stock Exchange money brokers, activities of inter-dealer brokers, dealing in financial futures, options and other derivatives for own account, and dealing in commodities for investment purposes (64.99/1)

Item 15L: Special purpose vehicles related to securitisation

Part of Other financial service activities, except insurance and pension funding, (not including security dealing on own account and factoring) n.e.c (64.99/9)

Item 15M: Other financial intermediaries not elsewhere covered

Other financial service activities, except insurance and pension funding, (not including security dealing on own account and factoring) n.e.c (64.99/9)

Item 16: Insurance companies and pension funds

Item 16A: Insurance companies

Insurance including life and non-life insurance (65.1)

Reinsurance including life and non-life reinsurance (65.2)

Item 16B: Pension funds

Pension funding (65.3)

Item 17: Activities auxiliary to financial intermediation

The latest AD form has removed the further breakdown of ‘fund management activities’ previously captured on form AD. In addition the new forms now include a more detailed breakdown of ‘other auxiliary activities excluding central clearing counterparties’ (17BB).

Item 17A: Placed by fund managers (including hedge funds)

Fund management activities (66.3)

Item 17B: Other auxiliary activities

Item 17BA: Central clearing counterparties

Part of Administration of financial markets (66.11)

Item 17BB: Other auxiliary activities, excluding Central clearing counterparties

Item 17BBA: Administration of financial markets

Administration of financial markets including the operation and supervision of financial markets other than by public authorities including commodity contracts exchanges, futures commodity contracts exchanges, securities exchanges, stock exchanges and stock or commodity options exchanges (66.11)

Item 17BBB: Risk and damage evaluation

Risk and damage evaluation including the provision of administration services of insurance such as assessing insurance clams and settling insurance claims (66.21)

Item 17BBC: Activities of insurance agents and brokers

Activities of insurance agents and brokers including the selling, negotiating or soliciting of annuities and insurance and reinsurance policies (66.22)

Item 17BBD: Other activities auxiliary to insurance and pension funding

Other activities auxiliary to insurance and pension funding including activities involved in or closely related to insurance and pension funding such as salvage administration or actuarial services (66.29)

Item 17BBE: E-money issuers

Part of Other activities auxiliary to financial services, except insurance and pension funding (66.19)

Item 17BBF: Other activities auxiliary to financial services not elsewhere covered

Part of Other activities auxiliary to financial services, except insurance and pension funding (66.19)

Item 18: Individuals and individual trusts

Activities of households as employers of domestic personnel (97)

Undifferentiated goods-producing activities of private households for own use (98.1)

Undifferentiated service-producing activities of private households for own use (98.2)

This item is sub-divided, in form AL, as follows:

Item 18A: Bridging finance

Item 18B: Lending secured on dwellings (excluding bridging loans)

Item 18C: Other loans and advances

IV.2(b) SIC codes for the purpose of holding company classification

As noted in part I.3(k) of this guide, holding companies should be separately identified, where possible. It may be worthwhile applying two SIC codes, the first corresponding to the industry within which the ultimate beneficiary of the holding company funds is primarily active (in accordance with the industrial categories in part IV.2(a)), with the latter capturing the corresponding holding company SIC code. The below holding company SIC codes breakdown types of holding companies by ONS sector, rather than the more detailed industrial breakdown. This table can therefore be used to aid the mapping from a known industry SIC code onto the correct holding company sector SIC code.

Please note the appropriate holding company SIC codes can also be found at:

https://www.ons.gov.uk/methodology/classificationsandstandards/ukstandardindustrialclassificationofeconomicactivities/uksic2007.

Holding company SIC code	Description	BoE AD / AL box codes[27]
64.20/1	Activities of agricultural holding companies	1, 2
64.20/2	Activities of production holding companies	3, 4, 5
64.20/3	Activities of construction holding companies	6
64.20/4	Activities of distribution holding companies	7
64.20/5	Activities of financial services holding companies	15, 16, 17
64.20/9	Activities of other holding companies (not including agricultural, production, construction, distribution and financial services holding companies) n.e.c.	8, 9, 10, 11, 12, 13, 14

Part IV.3 Relationship between sector and industrial classifications

The two systems of classification are basically independent of each other. However, a number of banking accounts fall within the bounds of both systems and need to be assigned to a sector and to an industrial category. The main exclusions are accounts for all non-residents and institutions included in the economic grouping 'Monetary financial institutions' (see part III of this guide), which embraces UK banks and UK building societies, which are not included in the industrial classification.

The following groups of accounts are common to both systems:

[27] For mappings between the legacy AD and AL 'box codes' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

- In the sector components, (see Part III of this guide), item 3 ('financial corporations other than monetary financial Institutions') is equal[28] to the aggregate of the following items in the industrial classification (see Part IV, section 1):

  Items 15A to 15M[29] (specific activities embraced within total other financial intermediation);

  Item 16[30] (insurance companies and pension funds); and

  Item 17[31] (activities auxiliary to financial intermediation).

- Item 8(a) in the sector definitions, 'Individuals and individual trusts' has broadly the same coverage as the sum of the three individual categories in the industrial classification, items 18A to 18C. Note that Lloyd's names fall within the sector Households and individual trusts; however, their business activities are classified within Insurance companies and pension funds for industrial classification purposes - see also CA IV.

An illustration of the relationship between the two systems of classification is given in the following table. This shows where, if at all, accounts classified under sectors (rows in the table) can be expected to appear in industrial categories (grouped into columns in the table).

A single asterisk in a particular column / row indicates that accounts of entities in the sector classification could also appear in the group of industrial categories indicated.

A dash indicates that there is no relationship between the sector/sub-sector and the industrial classification.

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[28] The equation 'Financial corporations other than monetary financial institutions'= Items 15A+B+C+D+E+F+G+H+L+M+ 16 + 17 (forms AD/AL) is only approximate. Any sole traders conducting business relating to financial activity (e.g. Insurance brokers) will be classified to item 17 in the industrial analysis, but they will be classified under "Households and individual trusts" in the sector analysis. See part III, section 8.

[29] For mappings between the legacy AD and AL 'box codes' and data points found in the Annotated templates see the matrix on pages 48-56 of this document or refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

[30] As above.

[31] As above.

Industrial classification (as used in Forms AD & AL with numbering as shown)

	Non-financial (items 1 – 14)	Financial (items 15-17)	Individuals and individual trusts (item 18)
Sector classification (as used in Forms BT and BE)			
Form BT			
Non-residents			
Monetary financial institutions			
UK central government[32]	*	*	-
UK local government	*	-	-
UK public corporations	*	-	-
Other UK residents (sub-divided on form BE) of which:			
Financial corporations (including unlimited liability partnerships) other than monetary financial institutions	-	*	-
Non-financial corporations (incl. unlimited liability partnerships) other than public corporations	*	-	-
Non-profit institutions serving households	*	-	-
Households and individual trusts of which :			
Unincorporated businesses other than unlimited liability partnerships[33]	*	*	-

[32] The Export Credits Guarantee Department falls within the central government sector; within the AD/AL reporting framework, however, the ECGD falls within item 16.

[33] Note that the range of financial activities covered in AD/AL items 15-17 (see column 2 above) embrace not only central government (see footnote 2 above), financial corporations other than monetary financial institutions, but also any financial

Individuals and individual trusts	-	-	*

activities performed by unincorporated businesses other than unlimited liability partnerships (sole traders). Examples of sole traders' financial activity are insurance broking and Lloyd's Underwriters.

Bank of England

V.1 SECTOR COMPONENTS (ESA 10) AND SUB COMPONENTS[34]

<table>
<tr><td colspan="4">Monetary Financial Institutions</td><td colspan="2">General Government</td><td colspan="2">Non-Financial Corporations</td><td colspan="6">Other UK Residents</td><td colspan="4">Rest of the World - Non-Residents</td></tr>
<tr><td rowspan="2">Central Bank</td><td colspan="3">(Other) Monetary Financial Institutions</td><td rowspan="2">Central Government</td><td rowspan="2">Local Government</td><td rowspan="2">Public Corporations</td><td rowspan="2">Private Non-Financial Corporations</td><td colspan="3">Financial Corporations other than Monetary</td><td rowspan="2">Non-Profit Institutions Serving Households</td><td colspan="2">Households and Individual</td><td colspan="3"></td><td rowspan="2">Non- Banks</td></tr>
<tr><td>UK Banks</td><td>UK Building Societies</td><td>Other</td><td>Financial Intermediation excluding Insurance Companies and Pension Funds</td><td>Insurance Cos & Pension Funds</td><td>Activities auxilliary to financial intermediation</td><td>Individuals and Individual Trusts</td><td>Unincorporated Businesses</td><td>Non- resident offices of the reporting institution</td><td>Non-resident CMIs</td><td>Other non- resident banks (inc banking int'l organisations)</td></tr>
<tr><td>2A, 3A, 6A, 21B, 24, 25, 30A, 32L</td><td>2B, 3B, 6B, 23D, 23E, 23F, 26D, 30B, 32A, 41K</td><td>2C, 3C, 6C, 23G, 26EA,30C, 32B, 41A</td><td>2D, 3D, 6D, 23H, 23J, 26EB, 30D, 32C, 41B</td><td>2E, 3E, 6E, 26A, 29A, 30E, 32D, 32E, 41C</td><td>2F, 3F, 6F, 26B, 29B, 30F, 32F, 41D</td><td>2G, 3G, 6G, 26C, 29C, 30G, 32G, 41E</td><td colspan="7">2H, 3H, 6H, 26EC, 26F, 29D, 30H, 32H, 41F</td><td colspan="4">2J, 3J, 6J, 22B, 23K, 23L, 26G, 27, 29E, 30J, 32J, 32K, 41G, 41H, 41J</td></tr>
<tr><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">2H2, 3H2, 6H2, 26EC2, 26F2, 29DA2, 29DB2, 30H2, 32H2, 41F2</td><td colspan="3" rowspan="2">2H1, 3H1, 6H1, 26EC1, 26F1, 29DA1, 29DB1, 30H1, 32H1, 41F1</td><td rowspan="2">2H4, 3H4, 6H4, 26EC4, 29DA4, 29DB4, 30H4, 32H4, 41F4</td><td>2H3A, 3H3A, 29DA3A, 29DB3A1, 29DB3A2, 29DB3A3, 29DB3A4</td><td>2H3B, 3H3B,29DA3B, 29DB3B</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td><td rowspan="2">n/a</td></tr>
<tr><td colspan="2">6H3, 26EC3, 30H3, 41F3</td></tr>
<tr><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td><td>Potentially 1-17</td><td>Potentially 1-17</td><td>Potentially 1-17</td><td>1 - 14</td><td>15</td><td>16</td><td>17</td><td>Potentially 1-17</td><td>18, 18A,18B, 18C</td><td>Potentially 1-17</td><td>n/a</td><td>n/a</td><td>n/a</td><td>n/a</td></tr>
</table>

[34] For mappings between the legacy 'items' and data points found in the Annotated templates refer to the 'Bank of England box code mapping tool' available on **BEEDS Web Page**.

Bank of England

V.2 List of Countries in Alphabetical Order

In the BEEDS Annotated Templates country codes are fully aligned to ISO 3166. In the old OSCA forms there were some instances where the code used didn't align to this standard.

An example below highlights that the two coding structures can cause confusion: care must be taken to ensure you report against the intended country now we are using ISO 3166 country codes. For entries such as Abu Dhabi not in the ISO 3166 standard, a 3 digit code has been assigned which futureproofs against any subsequent ISO additions.

Country name	Code in data point model/ ISO 3166	Code on OSCA form
Antigua	AG	AA
Anguilla	AI	AG
Abu Dhabi	ABI	AI

For the purposes of the statistical returns, the following apply:

Country	Also includes
Australia	Ashmore and Cartier Islands, Australian Antarctic Territory, Christmas Island, Cocos (Keeling) Islands, Coral Sea Islands, Heard and McDonald Islands, Norfolk Island
British Indian Ocean Territory	Chagos Archipelago
Falkland Islands	South Georgia, South Sandwich Group
Finland	Aland Islands
French Polynesia	Winward Islands, Leeward Islands, Marquesas Islands, Austral Islands, Tuamotu Archipelago, Gambier Islands, Society Archipelago
Kiribati	Canton & Enderbury Islands*, Gilbert Islands, Line Islands (except Jarvis, Palmyra and Kingman Reef), Ocean Island, Phoenix Islands
Malaysia	Labuan International Offshore Finance Centre
New Zealand	Cook Islands, Niue, Ross Dependency, Tokelau, Minor Islands
Norway	Bouvet Island, Dronning Maud Land, Jan Mayen, Peter I Island, Svalbard
Panama	Panama Canal Zone
Portugal	The Azores, Madeira
St Helena	Ascension, Tristan da Cunha, Gough
Spain	Balearic Islands, Canary Islands, Spanish North Africa, Ceuta, Melilla
Other United Arab Emirates	Sharjah, Ajman, Umm Al Qaiwain, Ras al-Khaimah, Fujairah
United States	American Samoa, Guam, Midway Islands, Puerto Rico, Wake Islands, Northern Mariana Islands

US Trust Territories in the Pacific	Carolines, Howland & Baker, Johnston Atoll, Jarvis Island, Kingman Reef, Marianas, Palmyra
Country	**Excludes:**
Denmark	Faeroe Islands, Greenland

The full list of countries and ISO 3166 compliant country codes can be found in the Data Point Model (DPM) Dictionary under the eba_GA tab published on **https://www.bankofengland.co.uk/statistics/data-collection/beeds**.