



Riga, 18 January 2018

Regulation No. 162

Regulation for Electronic Information Exchange with Latvijas Banka

Note.

As amended by Latvijas Banka's Regulation No. 164 of 15 March 2018 (in effect as of 1 September 2018), Regulation No. 169 of 20 December 2018 (in effect as of 1 January 2019), Regulation No. 172 of 28 March 2019 (in effect as of 1 April 2019), Regulation No. 178 of 20 January 2020 (in effect as of 1 April 2020), Regulation No. 181 of 27 April 2020 (in effect as of 6 May 2020), Regulation No. 182 of 21 July 2020 (in effect as of 31 July 2020), Regulation No. 185 of 22 March 2021 (in effect as of 1 April 2021) and Regulation No. 197 of 11 June 2021 (in effect as of 1 July 2021).

Issued pursuant to
Articles 13 and 17, Paragraph 3 of Article 18, Paragraph 2 of Article 24,
Paragraph 4 of Article 31, Paragraph 5 of Article 38, Paragraph 4 of Article 39 and
Paragraph 3 of Article 40 of the Law on Credit Register and Paragraph 2 of Article 39 of
the Law on Latvijas Banka

1. General Issues

1. The Regulation shall provide for:

- 1.1 the procedure for data entry in the Credit Register (hereinafter, the Register);
- 1.2 the procedure for providing Register data to a Register participant, a Register participant with a restricted status (hereinafter, a restricted Register participant) and the Treasury;
- 1.3 procedure for providing Register data to the Financial and Capital Market Commission (hereinafter, the Commission);
- 1.4 procedure for correcting or cancelling Register data by a Register participant, a restricted Register participant and the Treasury;
- 1.5 the amount of and the payment procedure for the fees to be paid for the use of the Register;
- 1.6 the procedure of submitting statistical reports.

2. A Register participant, a restricted Register participant, the Treasury, the Commission and a respondent, inter alia a credit institution, as well as a credit union, an investment brokerage company, electronic money institution, a money market fund and a business entity other than a credit institution (hereinafter, a non-bank) shall electronically exchange information with Latvijas Banka. It means that a Register participant, a restricted Register participant and the Treasury shall enter data in the Register, as well as update, correct and cancel the Register data; a Register participant, a restricted Register participant, the Treasury and the Commission shall request the Register data and Latvijas Banka shall provide the Register data to a Register participant, a restricted Register participant, the Treasury and the Commission; and a credit institution and non-bank shall submit statistical

reports to Latvijas Banka in the security system by using software and taking measures to ensure authenticity and confidentiality of information during its exchange.

3. There shall be two types of security systems:

3.1 the advanced security system;

3.2 the non-bank statistics system (address: <https://stat.bank.lv>).

4. Pursuant to this Regulation, information exchange in the security system shall or may be carried out interactively, by using web services or in file format. Information exchange in the advanced security system pursuant to this Regulation shall or may be carried out by using file exchange service (address: sftp.bank.lv).

5. Information exchange in the advanced security system shall be carried out within the framework of the Register and the statistics to be reported by credit institutions.

6. Information exchange in the non-bank statistics system shall be carried out within the framework of the statistics to be reported by non-banks.

6.¹ All applications and notices in the advanced security system shall be given in Latvian. Applications and notices may be given in English if the person exchanging information with Latvijas Banka (hereinafter, the information exchange subject) is incorporated in another country.

2. Information Exchange in the Advanced Security System

2.1 Security rules for information exchange

7. A information exchange subject and Latvijas Banka shall take the following measures in the advanced security system to ensure authenticity and confidentiality of information during its exchange:

7.1 an encrypted communication channel shall be used for information exchange;

7.2 electronic signing of information to be provided in the form of web services;

7.3 encrypting and electronic signing of information to be provided in file format.

8. An information exchange subject shall sign a written agreement with Latvijas Banka to sign information electronically.

8.¹ Information shall be encrypted and signed electronically by applying the RSA-2048 and AES-256 algorithms or the ECDSA/ECDH-384, SHA-256 and AES-256 algorithms.

9. An information exchange subject shall encrypt and sign electronically information to be submitted in file format by using all public keys of Latvijas Banka assigned for the exchange of the respective type of information that uses the respective encryption and electronic signing algorithms.

10. Latvijas Banka shall encrypt and sign electronically information to be submitted in file format by using public keys of all advanced security system users of the information exchange subject who are registered for the exchange of the respective type of information that uses the respective encryption and electronic signing algorithms. Latvijas Banka shall encrypt and sign electronically the Register data to be provided in file format by using public keys of the users of the advanced security system of the information exchange subject who are granted:

10.1 the Register usage rights referred to in Paragraph 52.5 herein for the submission of Credit Register data without the intermediation of a credit information bureau;

10.2 the Register usage rights referred to in Paragraph 55 herein for the submission of Credit Register data with the intermediation of a credit information bureau.

11. [Deleted]

12. Where information fails to be correctly encrypted or signed electronically, the information exchange subject shall immediately inform Latvijas Banka to this effect by sending notice to the e-mail address entrust@bank.lv.

13. Latvijas Banka shall hand over to the information exchange subject software to be used for encrypting and electronic signing of information. For the purposes of electronic signing and encryption of information, the information exchange subject may also use other software compatible with the advanced security system software.

14. Latvijas Banka shall maintain the advanced security system, except for the software and hardware installed at the information exchange subject.

15. To exchange information in file format by using the file exchange service, the information exchange subject shall use SFTP (SSH File Transfer Protocol) customer software compatible with the software of the file exchange service server.

16. The following SFTP algorithms shall be used for information exchange in file format:
16.1 the ECDSA-384 bit algorithm – for authentication of the file exchange services server;

16.2 the hmac-sha256 or hmac-sha256-96 algorithm – for ensuring integrity;

16.3 the aes128/192/256-cbc/ctr or 3des-ctr algorithm – for encryption;

16.4 the ECDH key with at least 256 bit algorithm or the DH key with at least 2048 bit algorithm – for ensuring the exchange of keys.

17. A user of the advanced security system shall exchange information, including encrypting and electronic signing of information, on behalf of the information exchange subject.

18. A user of the file exchange service shall exchange information on behalf of the information exchange subject by using file exchange service.

19. The information exchange subject shall enter electronically and maintain in the security system IP addresses used for connecting to the advanced security system and the file exchange service. The information exchange subject shall immediately electronically cancel those IP addresses in the security system which are no longer used for connecting to the advanced security system and the file exchange service. Where the information exchange subject due to technical reasons is not able to enter electronically in the security system IP addresses used for connecting to the advanced security system and the file exchange service, it shall submit an application in writing to Latvijas Banka for the registration of IP addresses (Appendix 1).

20. The information exchange subject shall take measures stipulated in this Regulation in relation to the managing of users of the advanced security system and of the file exchange service (hereinafter, the managing measures) in the internet (address: <https://entrust.bank.lv>). A supervisor shall carry out managing measures on behalf of the information exchange subject and may also submit an application for the registration of IP addresses.

21. Where the information exchange subject no longer exchanges information with Latvijas Banka, Latvijas Banka shall delete all IP addresses entered in the security system by the information exchange subject and used for connecting to the advanced security system and the file exchange service.

2.2 Licences of the advanced security system

22. Latvijas Banka shall grant the information exchange subject two licences of the advanced security system. Furthermore, Latvijas Banka shall grant the information exchange subject two additional licences of the advanced security system for each compliance by the information exchange subject with any of the following criteria:

22.1 the information exchange subject exchanges information within the Register framework;

22.2 the information exchange subject submits statistical reports.

23. The information exchange subject may receive an additional licence of the advanced security system. The information exchange subject shall submit an application in writing to Latvijas Banka five business days in advance to receive an additional licence of the advanced security system.

24. To receive an additional licence of the advanced security system without registering a user of the advanced security system for the purposes of exchanging information within the Register framework, the information exchange subject shall sign a written agreement with Latvijas Banka.

25. The information exchange subject may waive the additional licence of the advanced security system as of 1 January of each year. To waive an additional licence of the advanced security system, the information exchange subject shall submit an application in writing to Latvijas Banka by the end of the previous year.

26. The information exchange subject may transfer the additional licence of the advanced security system to another information exchange subject by submitting a mutually signed application to Latvijas Banka.

2.3 Fees for an additional licence of the advanced security system for information exchange within the Register

27. To cover the Register maintenance costs for an additional licence of the advanced security system registering a user of the advanced security system for the purposes of exchanging information within the Register framework, a Register participant and restricted Register participant shall pay fees to Latvijas Banka for the use of the Register comprising one-off payment in the amount of 65.75 euro, including the fee for additional licence of the advanced security system in the amount of 54.34 euro and VAT in the amount of 21% (11.41 euro; hereinafter, the one-off payment), and the annual fees in the amount of 16.40 euro, including the annual fee in the amount of 13.55 euro and VAT in the amount of 21% (2.85 euro; hereinafter, the annual fee).

28. A Register participant and restricted Register participant shall pay the one-off payment to Latvijas Banka within ten business days following the date Latvijas Banka has granted an additional licence of the advanced security system to the Register participant or restricted Register participant.

29. A Register participant and restricted Register participant shall pay the annual fee for the current calendar year to Latvijas Banka by 15 January of the current year.

30. Where a Register participant or restricted Register participant is granted an additional licence of the advanced security system after 1 January, the annual fee for the residual period of the current calendar year shall be calculated in proportion to the annual fee for the entire calendar year, and the Register participant and restricted Register participant shall pay this amount of the annual fee to Latvijas Banka within ten business days following the date Latvijas Banka has granted an additional licence of the advanced security system to the Register participant or restricted Register participant.

31. The one-off payment and the annual fee shall be transferred to Latvijas Banka settlement account LV35 LACB 0EUR 1750 5010 0, BIC LACBLV2X.

2.4 Registration, cancellation and renewal of a supervisor

2.4.1 Number of supervisors and registration of a supervisor

32. The information exchange subject shall register at least two supervisors.

33. To register a supervisor, the information exchange subject shall submit to Latvijas Banka an application in writing for the registration of a supervisor (Appendix 2). The person who is registered as a supervisor shall also sign the application for the registration of the supervisor.

34. Latvijas Banka shall register the supervisor within one business day following the receipt of the application for registration of the supervisor.

35. After the registration of the supervisor, Latvijas Banka shall:

35.1 send the first part of the supervisor's registration code to his/her e-mail address;

35.2 send the second part of the supervisor's registration code to his/her mobile phone number.

36. The information exchange subject shall introduce the supervisor within 25 calendar days following the registration of the supervisor and shall confirm the introduction in the security system.

37. The supervisor's rights shall become effective within one business day following the date of confirming the introduction of the supervisor in the security system.

38. The information exchange subject may register a user of the advanced security system as a supervisor as well. In such a case after the registration of the supervisor Latvijas Banka shall send a notification to that effect to the supervisor's e-mail address and the supervisor's rights become effective immediately.

2.4.2 Cancellation and renewal of a supervisor

39. The information exchange subject may cancel a supervisor on its own initiative.

40. The information exchange subject shall cancel the supervisor in case the name or the surname of the supervisor changes.

41. To cancel a supervisor, the information exchange subject shall submit to Latvijas Banka an application in writing for the cancellation of a supervisor (Appendix 5).

42. Latvijas Banka shall cancel the supervisor within one business day following the date of receiving the application for the cancellation of the supervisor.

43. Latvijas Banka shall cancel a supervisor automatically where one of the following conditions sets in:
- 43.1 the information exchange subject has failed to introduce the supervisor within the time period indicated in Paragraph 36 herein;
 - 43.2 the supervisor has failed to renew the keys within the time period indicated in Paragraph 89 herein.
44. Latvijas Banka shall renew a supervisor where one of the following conditions sets in:
- 44.1 Latvijas Banka has cancelled the supervisor pursuant to Paragraph 43 herein;
 - 44.2 the supervisor has forgotten the password used for protecting the keys;
 - 44.3 the supervisor's key is damaged due to technical reasons.
45. To renew a supervisor, the information exchange subject shall submit to Latvijas Banka an application in writing for the renewal of a supervisor (Appendix 6). The person who is renewed as a supervisor shall also sign the application for the supervisor's renewal.
46. Latvijas Banka shall renew the supervisor within one business day following the date of receiving the application for the renewal of the supervisor.
47. After the renewal of the supervisor, Latvijas Banka shall:
- 47.1 send the first part of the supervisor's registration code to his/her e-mail address;
 - 47.2 send the second part of the supervisor's registration code to his/her mobile phone number.
48. The information exchange subject shall introduce the supervisor within 25 calendar days following the renewal of the supervisor and shall confirm the introduction in the security system.
49. The supervisor's rights shall become effective within one business day following the date of confirming the introduction of the supervisor in the security system.
50. Where the information exchange subject no longer exchanges information with Latvijas Banka, Latvijas Banka shall cancel all supervisors of the information exchange subject.
- 2.5 Registration, cancellation, renewal and change of rights of an advanced security system user**
- 2.5.1 Number and rights of advanced security system users**
51. The information exchange subject shall register at least two users of the advanced security system for each type of information exchange:
- 51.1 for exchanging information within the framework of the Register;
 - 51.2 for submitting statistical reports.
52. The user of the advanced security system who is registered for exchanging information within the framework of the Register may have the following Register usage rights:
- 52.1 the right to enter Register data interactively;
 - 52.2 the right to request the Register data interactively;
 - 52.3 the right to request the Register data in web services format;
 - 52.4 the right to enter Register data in file format;
 - 52.5 the right to request the Register data in file format;
 - 52.6 the right to interactively request information on the activities of the information exchange subject's users of the advanced security system;

52.7 the right to request interactively aggregated information on the Register data;
52.8 the right to maintain interactively the authorisations to Latvijas Banka provided for by the present regulation.

53. The information exchange subject shall request all the Register usage rights listed in Paragraph 52 herein for at least two users of the advanced security system.

54. The information exchange subject may request the Register usage rights referred to in Paragraphs 52.4 or 52.5 herein for no more than ten users of the advanced security system in total.

55. For the purposes of exchanging information within the Register framework, the information exchange subject, who is a user of credit information within the meaning of the Law "On Credit Information Bureaus", shall register the user of the advanced security system entitled to the Register usage rights of requesting the Register data with the intermediation of a credit information bureau. The above user of the advanced security system may not be entitled to the Register usage rights referred to in Paragraph 52 herein.

2.5.2 Registration of an advanced security system user

56. To register a user of the advanced security system, the information exchange subject shall enter in the security system an application for the registration of the advanced security system user.

57. Latvijas Banka shall register the advanced security system user within one business day following the entry date of the registration application of the advanced security system user into the security system.

58. After the registration of the user of the advanced security system, Latvijas Banka shall:
58.1 send a notification of the registration of the advanced security system user to email addresses of all the supervisors of the information exchange subject and grant them access in the security system to the first part of the registration code of the advanced security system user;

58.2 send to the e-mail address of the advanced security system user the second part of his/her registration code.

59. The information exchange subject shall introduce the user of the advanced security system within 25 calendar days following the registration of such user and shall confirm the introduction in the security system.

60. The rights of the advanced security system user shall become effective within one business day following the date of confirming the introduction of the advanced security system user in the security system.

61. The information exchange subject may also register the supervisor as a user of the advanced security system.

62. For the purposes of exchanging a certain type of information, the information exchange subject may register the following as a user of the advanced security system: a user of the advanced security system already registered for exchanging of another type of information or a user of the advanced security system registered for submitting to or receiving from Latvijas Banka information in accordance with a written agreement signed between Latvijas Banka and the information exchange subject.

63. To register a user of the advanced security system in the cases referred to in Paragraphs 61 or 62 herein, the information exchange subject shall appoint a supervisor or a user of the advanced security system for the respective type of information in the security system. The new rights of the user of the advanced security system shall become effective immediately.

2.5.3 Cancellation and renewal of a user of the advanced security system

64. The information exchange subject may cancel a user of the advanced security system on its own initiative.

65. To cancel a user of the advanced security system, the information exchange subject shall enter in the security system an application for the cancellation of the user of the advanced security system.

66. Latvijas Banka shall cancel the advanced security system user within one business day following the entry date of the cancellation application of the advanced security system user in the security system.

67. Latvijas Banka shall cancel a user of the advanced security system automatically where one of the following conditions sets in:

67.1 the information exchange subject has failed to introduce the user of the advanced security system within the time period indicated in Paragraph 59 herein;

67.2 the user of the advanced security system has failed to renew the keys within the time period indicated in Paragraph 89 herein.

68. Latvijas Banka shall renew a user of the advanced security system where one of the following conditions sets in:

68.1 Latvijas Banka has cancelled the user of the advanced security system pursuant to Paragraph 67 herein;

68.2 the advanced security system user has forgotten the password used for protecting the keys;

68.3 the key of the advanced security system user has been damaged due to technical reasons.

69. To renew a user of the advanced security system, the information exchange subject shall enter in the security system an application for the renewal of the user of the advanced security system.

70. Latvijas Banka shall renew the advanced security system user within one business day following the entry date of the application for the renewal of the advanced security system user in the security system.

71. After the renewal of the user of the advanced security system, Latvijas Banka shall:

71.1 send to the e-mail addresses of all the supervisors of the information exchange subject a notification of the renewal of the advanced security system user and grant them access in the security system to the first part of the registration code of the advanced security system user;

71.2 send to the e-mail address of the advanced security system user the second part of his/her registration code.

72. The information exchange subject shall introduce the user of the advanced security system within 25 calendar days following the renewal of such user and shall confirm the introduction in the security system.

73. The rights of the advanced security system user shall become effective within one business day following the date of confirming the introduction of the advanced security system user in the security system.

74. The information exchange subject may cancel the rights to exchange a certain type of information for a user of the advanced security system who is registered for exchanging all types of information or for exchanging a certain type of information and for submitting to or receiving from Latvijas Banka information in accordance with a written agreement signed between Latvijas Banka and the information exchange subject. In such a case, the information exchange subject shall cancel the link of the user of the advanced security system to the respective type of information in the security system, and the respective rights shall become invalid immediately.

75. Where the information exchange subject no longer exchanges information with Latvijas Banka, Latvijas Banka shall cancel all users of the advanced security system of the information exchange subject.

2.5.4 Changing the Register usage rights of a user of the advanced security system

76. To change the Register usage rights of a user of the advanced security system, the information exchange subject shall enter in the security system an application for changing such rights.

77. The new Register usage rights of the user of the advanced security system shall become effective immediately.

2.6 Registration and cancellation of a file exchange service user

2.6.1 Number of file exchange service users and registration of a file exchange service user

78. The information exchange subject may register no more than six users of the file exchange service.

79. To register a user of the file exchange service, the information exchange subject shall enter in the security system an application for the registration of a file exchange service user.

80. Latvijas Banka shall register the file exchange service user within one business day following the entry date of the registration application of the file exchange service user in the security system.

81. After the registration of the file exchange service user, Latvijas Banka shall:

81.1 send to the e-mail addresses of all the supervisors of the information exchange subject a notification of the registration of the file exchange service user and grant them access in the security system to the checksum of the file exchange service server;

81.2 send to the e-mail address of the file exchange service user the user name assigned to him/her.

82. The information exchange subject shall introduce a file exchange service user within 25 calendar days after its registration upon performing the following actions:

82.1 create SSH2 keys, using the RSA-2048 bit algorithm or ECDSA-384 bit algorithm;

82.2 save the public key necessary for authentication of the file exchange service user in SSH2 or OpenSSH format and enter it in the security system.

83. The rights of the file exchange service user shall become effective within one business day after the activities listed in Paragraph 82.2 herein have been performed.

2.6.2 Cancellation of a file exchange service user

84. To cancel a file exchange service user, the information exchange subject shall enter in the security system an application for cancellation of the file exchange service user.

85. Latvijas Banka shall cancel the file exchange service user within one business day following the entry date of the cancellation application of the file exchange service user in the security system.

86. Latvijas Banka shall cancel the file exchange service user automatically, if the information exchange subject has failed to introduce the file exchange service user within the time period referred to in Paragraph 82 herein.

87. Where the information exchange subject no longer exchanges information with Latvijas Banka, Latvijas Banka shall cancel all users of the file exchange service of the information exchange subject.

2.7 Keys of a supervisor, user of the advanced security system, file exchange service user and Latvijas Banka

88. The signing keys of a supervisor and a user of the advanced security system shall be valid for 24 months following their generation; the encryption keys shall be valid for 36 months following their generation.

89. To extend the validity period of the keys, the supervisor or the advanced security system user shall interactively connect to the security system within 100 days before the expiry of the key validity period, and the security system shall automatically generate new keys.

90. The public key of the file exchange service user shall be permanently valid.

91. Latvijas Banka shall enter the public keys of Latvijas Banka in the security system and shall send to the supervisors' e-mail addresses a notification on commencing the usage of the public key of Latvijas Banka by indicating the checksum of Latvijas Banka's public key and the type of information exchange for which the key is intended.

92. If the checksum of the public key of Latvijas Banka fails to correspond to the checksum of the public key of Latvijas Banka, as stated in the notification referred to in Paragraph 91 herein, the information exchange subject shall send a notice thereof to the e-mail address entrust@bank.lv.

93. Latvijas Banka shall cancel the public key of Latvijas Banka and shall send to the supervisors' e-mail addresses a notification of the type of information exchange for which the use of the public key of Latvijas Banka is terminated.

2.8 Exchange of information within the Register framework

2.8.1 Types of information exchange

94. Information exchange between a Register participant, a restricted Register participant or the Treasury and Latvijas Banka shall be interactive, in file format or in web service format.

95. Latvijas Banka shall provide aggregated information on Register data to a Register participant, a restricted Register participant and the Treasury only interactively.

96. A Register participant, a restricted Register participant and the Treasury may request the Register data in web services format, and Latvijas Banka may provide the Register data to a Register participant, a restricted Register participant and the Treasury in the same format.

97. The Commission and Latvijas Banka shall only exchange data interactively.

98. The data shall be exchanged interactively on the Register's website (address: <https://www.kreg.lv>).

99. The data shall be exchanged in file format on the Register's website (address: <https://www.kreg.lv>) or by using the file exchange service.

100. The data shall be exchanged in web services format on the Register's website (address: <https://www.kreg.lv>).

2.8.2 Content of technical information to be entered in the Register and terms and conditions for its entry in the Register

101. Exchanging information within the framework of the Register, the following technical information shall be entered into the Register:

101.1 general data identifier;

101.2 violation data identifier;

101.3 identifier of the user of the advanced security system;

101.4 name of the Register participant, the restricted Register participant or the Treasury cancelling the Register data and the date thereof; 101.5 reference to a query object.

102. Upon entering the general data identifier in the Register, a Register participant, a restricted Register participant or the Treasury shall assign at its own discretion a unique combination of characters (no more than 35 characters) to the customer's obligations whereby data on the customer's obligations can be identified among other Register data entered by the respective Register participant, restricted Register participant or the Treasury on the customers' obligations of the Register participant, restricted Register participant or the Treasury.

103. Upon entering the violation data identifier in the Register, a Register participant, restricted Register participant or the Treasury shall assign at its own discretion a unique combination of characters (no more than 16 characters) to the data on violations of the customer obligations or customer guarantor's obligations whereby data on the respective violation by the customer or customer guarantor can be identified among other Register data entered by the respective Register participant, restricted Register participant or the Treasury on the violations of obligations by the respective customer or customer's guarantor.

104. The technical information referred to in Paragraphs 101.3 and 101.4 herein is generated automatically upon information exchange within the Register framework.

105. A Register participant or the Treasury shall enter a reference to the query object in the Register where the Register participant or the Treasury requests the Register data on a potential customer, potential customer guarantor or another person stipulated by the Law On Credit Register, other than the above Register participant's or the Treasury's customer or customer's guarantor.

2.8.3 Technical limitations for Register data updating and correction

106. To update or correct Register data on a customer or general data on the customer's obligations in file format, all data on this customer, all joint customers and guarantors of these customers, and general data shall be entered in the Register repeatedly.

107. To update or correct Register data on a customer guarantor or general data on the customer guarantor's obligations in file format, all data on this customer guarantor, all respective customers and guarantors of the customer, and general data shall be entered in the Register repeatedly.

108. To update or correct Register data on violations of the customer's obligations in file format, all data on the respective violation of the customer's obligations shall be entered in the Register repeatedly.

109. To update or correct Register data on violations of the customer guarantor's obligations in file format, all data on the respective violation of the customer guarantor's obligations shall be entered in the Register repeatedly.

110. To correct Register periodic data or periodic exposure data in file format, all respective periodic data or periodic exposure data on the respective customer obligations and customer guarantor's obligations for the respective reporting period shall be entered in the Register repeatedly.

2.8.4 Preparation of information for exchange in file format

111. To enter data on a customer and customer guarantor, general data and data on violations of the customer obligations and customer guarantor's obligations in the Register, as well as to update, correct or cancel such Register data, a Register participant, a restricted Register participant or the Treasury shall prepare a data submission file.

112. To correct or supplement Register data identifying a customer or customer guarantor, as well as correct the general data identifier or violation data identifier, the Register participant, restricted Register participant or the Treasury shall prepare an identification data correction or supplemental data file.

113. To enter periodic data in the Register, as well as to correct or cancel such Register data, a Register participant, a restricted Register participant or the Treasury shall prepare a periodic data file.

114. To inform the Register participant, restricted Register participant or the Treasury on the result of processing the data submission file, the periodic data file or the identification data correction or supplemental data file, Latvijas Banka shall prepare a reply file.

115. To request Register data, a Register participant, restricted Register participant or the Treasury shall prepare a general request file.

116. After processing the general request file, Latvijas Banka shall prepare a general data receipt file to provide Register data to the Register participant, restricted Register participant or the Treasury.

117. To request Register data on customer obligations or customer guarantor's obligations, entered in the Register by the respective Register participant, restricted Register participant or the Treasury, without receiving data on the customer, the customer's guarantor and violations of their obligations, the Register participant, restricted Register participant or the Treasury shall prepare a loan portfolio request file.

118. After processing the loan portfolio request file, Latvijas Banka shall prepare a loan portfolio report file to provide Register data to the Register participant, restricted Register participant or the Treasury.

119. To request Register data on the relevant Register participant or restricted Register participant in relation to the customer's obligations secured by a guarantee or warranty under the state support programme via a state capital company, which is registered in Latvia and fulfils the special task of implementing state development and support programmes, or via the Treasury (hereinafter, the Register data pertaining to the central government guarantee programme), the Register participant or restricted Register participant shall prepare the data request file of the Register data pertaining to the central government guarantee programme.

119.¹ Where the Register participant or restricted Register participant intends to request the Register data pertaining to the central government guarantee programme referred to in Paragraph 119 herein on a regular basis and authorise Latvijas Banka to prepare and send on behalf of the Register participant or restricted Register participant a copy of the data receipt file of the Register data pertaining to the central government guarantee programme also to the provider of the respective guarantee or warranty at the times specified in the authorisation, it shall interactively authorise Latvijas Banka accordingly.

120. To provide Register data pertaining to the central government guarantee programme to the Register participant or restricted Register participant after processing the data request file of the Register data pertaining to the central government guarantee programme, Latvijas Banka shall prepare a data receipt file of the Register data pertaining to the central government guarantee programme.

121. A Register participant, a restricted Register participant, the Treasury and Latvijas Banka shall prepare information in accordance with the structure and formats specified in Appendix 8 to this Regulation.

2.8.5 Information exchange in web services format

122. To request Register data, a Register participant, a restricted Register participant or the Treasury shall submit a request to Latvijas Banka, indicating the relevant format for the Register data disclosure.

123. A Register participant, a restricted Register participant, the Treasury and Latvijas Banka shall prepare information in accordance with the structure and formats specified in Appendix 8 to this Regulation.

2.9 Information exchange within the framework of statistics to be reported by credit institutions

124. A credit institution shall submit to Latvijas Banka statistical reports in file format using the file exchange service.

125. A credit institution shall prepare a statistical report as a separate text file in accordance with the structure and format specified in Appendices 10–20 to this Regulation.

126. To notify a credit institution on the receipt of a statistical report file, Latvijas Banka shall reply to the credit institution in file format by using the file exchange service.

127. Latvijas Banka shall prepare the reply as a separate text file in accordance with the structure and format specified in Appendix 21 to this Regulation.

2.10 Exchange of information on the credit institutions' credit exposures and the persons involved

128. A credit institution shall provide information on its credit exposures and the persons involved to Latvijas Banka, as well as update, correct or cancel information on its credit exposures and the persons involved:

128.1 in a file format by using the file exchange service;

128.2 by preparing a file consistent with the structure and format stipulated in Appendix 9 hereto;

128.3 by exchanging information within the Register framework.

129. To notify a credit institution on the receipt of the file of information referred to in Paragraph 128 herein, Latvijas Banka shall reply to the credit institution in file format by using the file exchange service, consistent with the structure and format stipulated in Appendix 9 hereto.

2.11 Time limits for file storage

130. After processing the file received from the information exchange subject, Latvijas Banka shall automatically delete it from the file exchange service or the Register website (address: <https://www.kreg.lv>).

131. The information exchange subject may store the file received from Latvijas Banka at the file exchange service or Register web site (address: <https://www.kreg.lv>) no longer than ten days of its receipt. When the above time period expires, Latvijas Banka shall automatically delete the file.

3. Information exchange in the non-bank statistics system

132. A non-bank shall interactively submit statistical reports to Latvijas Banka by using the non-bank statistics system.

133. A user of the non-bank statistics system shall submit a statistical report on behalf of the non-bank to Latvijas Banka.

133.¹ A user of the non-bank statistics system shall perform authentication on the non-bank statistics system's website (<https://stat.bank.lv>) by using the following means of electronic identification:

133.¹1 an identification card;

133.¹2 any other means of qualified or qualified increased security electronic identification, as specified in the Law on Electronic Identification of Natural Persons, the acceptance of which is provided by Latvijas Banka;

133.¹3 a means of strong authentication which is issued, maintained or accepted by the payment service providers, complies with the Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication, and the acceptance of which is ensured by Latvijas Banka;

133.¹4. a means of electronic identification which is notified to the European Commission and published in the Official Journal of the European Union, corresponds to the assurance level substantial or high within the meaning of Regulation (EU) No. 910/2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, and the acceptance of which is ensured by Latvijas Banka.

134. To register a user of the non-bank statistics system, an application for the registration of the user of the non-bank statistics system shall be submitted interactively on the non-bank statistics system's website (<https://stat.bank.lv>).

135. Latvijas Banka shall register the user of the non-bank statistics system within one business day following the date of receiving the application for the registration of the user of the non-bank statistics.

136. After the registration of the user of the non-bank statistics system, Latvijas Banka shall send to the e-mail address of the non-bank statistics system user confirmation of his/her registration.

137. The rights of the non-bank statistics system user shall become effective immediately after receiving his/her registration.

138. To cancel a user of the non-bank statistics system, the non-bank shall submit to Latvijas Banka an application for the cancellation of the user of the non-bank statistics system interactively on the non-bank statistics system's website (<https://stat.bank.lv>).

139. Latvijas Banka shall cancel the user of the non-bank statistics system within one business day following the date of receiving the application for the cancellation of the non-bank statistics system user.

140. Latvijas Banka shall cancel a user of the non-bank statistics system automatically where one of the following conditions sets in:

140.1 the user of the non-bank statistics system has not connected to the non-bank statistics system within three months following the receipt of his/her identifier;

140.2 the user of the non-bank statistics system has not connected to the non-bank statistics system during a period of 18 months.

141. If the phone number or the e-mail address of a user of non-bank statistics system changes, the user of the non-bank statistics system shall immediately inform Latvijas

Banka thereof by entering the actual phone number or e-mail address interactively in the section "My data" of the non-bank statistics system.

4. Final provisions

142. Latvijas Banka's Regulation No. 130 "Regulation for Electronic Information Exchange with Latvijas Banka" of 12 December 2013 (Latvijas Vēstnesis, 2013, No. 248; 2014, No. 97; 2015, No. 95; 2016, No. 93, 2017, No. 140 and 2018, No. 15) shall be deemed invalid.

143. The Regulation shall take effect on 1 April 2018.

144. [Deleted]

145. Until 30 September 2021, a user of the non-bank statistics system may also perform authentication on the non-bank statistics system's website (<https://stat.bank.lv>) by using an authentication method valid until the day of coming into force of Paragraph 133.¹ of the Regulation herein.

Governor of Latvijas Banka

I. Rimšēvičs

Application for Registration of IP addresses

(name of the information exchange subject and the registration number)

hereby requests the registration of IP addresses whence the supervisor connects to the security system:

(the above addresses are updated by the supervisor in the security system)

THE DOCUMENT HAS BEEN SIGNED ELECTRONICALLY WITH A SECURE ELECTRONIC SIGNATURE AND COMPRISES A TIME STAMP

(name, surname and position of the person having the right to represent the information exchange subject)

THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF SIGNING THE DOCUMENT

Application for Registration of a Supervisor

(name of the information exchange subject and the registration number)

hereby requests the registration of the supervisor

(name; surname; person's identity number)

(e-mail address, mobile phone number)

IP addresses to be used by the supervisor for access to the security system: _____

(to be indicated if such addresses have not been registered before; the supervisor updates them in the security system)

THE DOCUMENT HAS BEEN SIGNED ELECTRONICALLY WITH A SECURE ELECTRONIC SIGNATURE AND COMPRISES A TIME STAMP

(name, surname and position of the person having the right to represent the information exchange subject)

(name and surname of the supervisor)

THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF SIGNING THE DOCUMENT

[Deleted]

[Deleted]

Application for Supervisor's Cancellation

(name of the information exchange subject and the registration number)

hereby informs on the cancellation of the supervisor

(name; surname; person's identity number)

THE DOCUMENT HAS BEEN SIGNED ELECTRONICALLY WITH A SECURE ELECTRONIC SIGNATURE AND COMPRISES A TIME STAMP

(name, surname and position of the person having the right to represent the information exchange subject)

THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF SIGNING THE DOCUMENT

Application for Supervisor's Renewal

(name of the information exchange subject and the registration number)

hereby requests to renew the supervisor

(name; surname; person's identity number)

(e-mail address, mobile phone number)

Reason for renewal: _____

**THE DOCUMENT HAS BEEN SIGNED ELECTRONICALLY WITH A SECURE
ELECTRONIC SIGNATURE AND COMPRISES A TIME STAMP**

(name, surname and position of the person having the right to represent the information
exchange subject)

(name and surname of the supervisor)

**THE TIMESTAMP OF THE ELECTRONIC SIGNATURE BEARS THE DATE OF
SIGNING THE DOCUMENT**

[Deleted]

Formats and Structure of Credit Register Files and Web Services

I. Notations used

1. Notations

Notation used	Explanation
N	Value is a number
C	Value is a combination of characters. Characters to be used are '0'-'9', 'A'-'Z', 'a'-'z', <i>Space</i> symbols, "-", "+", "!", "?", ".", ",", "&", "*", "_", "(", ")", ":", "%", ";" and "/". Diacritical marks are not allowed
Cn	Value as in C format; maximum length of the value is n characters
Nm	Value is a number with a maximum length of m characters
YYYY-MMDD	Value is expressed as the date in the format YYYY-MM-DD where: YYYY – four digit number of the year; MM – double digit number of the month (from 01 to 12); DD – double digit number of the day (from 01 to 31)
HH.MM:SS	Value is expressed as time in the format HH.MM:SS, where: HH – hours (from 00 to 23); MM – minutes (from 00 to 59); SS – seconds (from 00 to 59)
<u>Cn</u> or <u>Nn</u>	Value as in C or N formats, and the length of the value is exactly n characters

II. File exchange using the file exchange service

2. The file name format shall be aaayymmddnnnnnn.xml, compressed (in GZIP format) file name format shall be aaagmmddnnnnnn.gz, and an encrypted and electronically signed file name format shall be aaayymmddnnnnnn.ext, where: 2.1 aaa – the prefix of the name of the respective file type;

2.1 yymmdd – the date of preparing the file;

2.2 nnnnnn – unique file number on the day when the file was prepared;

2.3 ext – encrypted and electronically signed file extension ("ent" or "p7m").

3. After compressing, electronic signing and encrypting of the prepared files, the Register participant, restricted Register participant and the Treasury shall insert them in the KREG/OUT catalogue of the file exchange service. After compressing, encrypting and electronic signing of the reply files, Latvijas Banka shall insert them in the KREG/IN catalogue of the file exchange service. File compression is mandatory where the encrypted and electronically signed "p7m" file format is used.

III. Data submission file

4. The prefix of the data submission file name shall be "krk".

5. Data submission file structure


```

<?xml version="1.0" encoding="Windows-1257"?>
<KRFile>
  <Header>Header element of a file (see Paragraph 7 of the present
  Appendix)</Header>
  <KRMessages>
    <Message>Message element</Message>
    ...
    <Message>Message element</Message>
  </KRMessages>
</KRFile>

```

6. In the message element, a message identifying customer obligations or customer guarantor's obligations (see Paragraph 8 of the present Appendix), Violation message (see Paragraph 9 of the present Appendix) or Message on elimination of the violation (see Paragraph 10 of the present Appendix) shall be indicated.

7. Header element of a file

7.1 The structure of the file header element

```

<Header>
  <Participant>Identifier of a Register participant, a restricted Register
  participant or the Treasury identifier</Participant>
  <Subject>Data subject</Subject>
  <Messages>Number of messages</Messages>
  <Prepared>Date</Prepared>
  <FileType>K</FileType>
</Header>

```

7.2 Description of the data included in the file header element

Name	Description	Format
Identifier of a Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Number of messages	Number of messages in a file. The number of messages may not exceed 10 000 in a file	N5
Date	The date when the file is prepared	YYYY-MM-DD

8. Message identifying customer obligations or customer guarantor's obligations

8.1 When entering, updating and correcting the data, the structure of the message identifying customer obligations or customer guarantor's obligations shall be as follows (in case of cancelling, the element BorrowerList shall be omitted):

```

<Message>
  <Header>Header element (see Paragraph 8.2 of the present Appendix)</Header>
  <BorrowerList>
    <Borrower>Person description element (see Paragraph 8.3 of the present
    Appendix)</Borrower>
    ...

```

```

    <Borrower>Person description element</Borrower>
  </BorrowerList>
    <Credit>Description element of customer obligations or customer
    guarantor's obligations (see Paragraph 8.4 of the present
    Appendix)</Credit>
</Message>

```

8.2 Header element

8.2.1 The structure of the header element

```

<Header>
  <MessageType>S</MessageType>
  <Operation>Type of operation</Operation>
</Header>

```

8.2.2 Description of data used in the header element

Name	Description	Format
Type of operation	"N" – message entry; "E" – message updating or correction; "D" – message cancellation	<u>C1</u>

8.3 Person description element

8.3.1 The structure of the person description element depends on the person type and the resident type

8.3.2 The structure of the description element of a resident natural person

```

<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <PersonCode>Person's identity number</PersonCode>
  <CloseConnected>Individual reference to the customer's close links or
  Individual reference to the customer guarantor's close links</CloseConnected>
  <PeriodList>
    <Period>
      <Status>Status</Status>
      <IndividualDateFrom>Individual date of the customer's
      obligations taking effect or Individual date of the customer
      guarantor's obligations taking effect</IndividualDateFrom>
      <IndividualDateTo>Individual end date of the customer's
      obligations as per customer contract or Individual end date of the
      customer guarantor's obligations as per customer guarantor's
      contract</IndividualDateTo>
      <GuaranteeAmount>Amount of the customer guarantor's
      obligations</GuaranteeAmount>
      <GuaranteeCurrency>Currency code of the customer guarantor's
      obligations</GuaranteeCurrency>
      <ActualEndDate>Individual date of the actual termination of the
      customer's obligations or Individual date of the actual
      termination of the customer guarantor's
      obligations</ActualEndDate>
    </Period>
  ...

```

```

    <Period>...</Period>
  </PeriodList>
</Borrower>

```

8.3.3 The structure of the description element of a non-resident natural person

```

<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <DocNumber>Number of person's identity document</DocNumber>
  <Country>Code of the country issuing the person's identity document </Country>
  <BirthDate>Date of birth</BirthDate>
  <PersonCodeN>Person's identity number</PersonCodeN>
  <Name>Name</Name>
  <Surname>Surname</Surname>
  <CloseConnected>Individual reference to the customer's close links or Individual
  reference to the customer guarantor's close links</CloseConnected>
  <PeriodList>
    <Period>
      <Status>Status</Status>
      <IndividualDateFrom>Individual date of the customer's
      obligations taking effect or Individual date of the customer
      guarantor's obligations taking effect</IndividualDateFrom>
      <IndividualDateTo>Individual end date of the customer's
      obligations as per customer contract or Individual end date of the
      customer guarantor's obligations as per customer guarantor's
      contract</IndividualDateTo>
      <GuaranteeAmount>Amount of the customer guarantor's
      obligations</GuaranteeAmount>
      <GuaranteeCurrency>Currency code of the customer guarantor's
      obligations</GuaranteeCurrency>
      <ActualEndDate>Individual date of the actual termination of the
      customer's obligations or Individual date of the actual termination
      of the customer guarantor's obligations</ActualEndDate>
    </Period>
    ...
    <Period>...</Period>
  </PeriodList>
</Borrower>

```

8.3.4 The structure of the description element of a resident legal person

```

<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <RegNumber>Uniform registration number</RegNumber>
  <InvestmentFundID>Fund identifier</InvestmentFundID>
  <CloseConnected>Individual reference to the customer's close links or
  Individual reference to the customer guarantor's close links</CloseConnected>
  <PeriodList>
    <Period>
      <Status>Status</Status>

```

<IndividualDateFrom>*Individual date of the customer's obligations taking effect or Individual date of the customer guarantor's obligations taking effect*</IndividualDateFrom>
 <IndividualDateTo>*Individual end date of the customer's obligations as per customer contract or Individual end date of the customer guarantor's obligations as per customer guarantor's contract*</IndividualDateTo>
 <GuaranteeAmount>*Amount of the customer guarantor's obligations*</GuaranteeAmount>
 <GuaranteeCurrency>*Currency code of the customer guarantor's obligations*</GuaranteeCurrency>
 <ActualEndDate>*Individual date of the actual termination of the customer's obligations or Individual date of the actual termination of the customer guarantor's obligations*</ActualEndDate>
 </Period>
 ...
 <Period>...</Period>
 </PeriodList>
 </Borrower>

8.3.5 The structure of the description element of a non-resident legal person

<Borrower>
 <PersonType>*Person type*</PersonType>
 <ResidentType>*Resident type*</ResidentType>
 <Country>*Code of the country of registration*</Country>
 <RegNumberN>*Registration number*</RegNumberN>
 <RegNumType>*Type of registration number*</RegNumberType>
 <InvestmentFundID>*Fund identifier*</InvestmentFundID>
 <RegDate>*Registration date*</RegDate>
 <NameJP>*Name*</NameJP>
 <LegalForm>*Legal form*</LegalForm>
 <AddressStreet>*Registered address – street*</AddressStreet>
 <AddressCity>*Registered address – administrative territory*</AddressCity>
 <AddressPostalCode>*Registered address – postal code*</AddressPostalCode>
 <AddressPostBox>*Registered address – post box*</AddressPostBox>
 <CloseConnected>*Individual reference to the customer's close links or Individual reference to the customer guarantor's close links*</CloseConnected>
 <PeriodList>
 <Period>
 <Status>*Status*</Status>
 <IndividualDateFrom>*Individual date of the customer's obligations taking effect or Individual date of the customer guarantor's obligations taking effect*</IndividualDateFrom>
 <IndividualDateTo>*Individual end date of the customer's obligations as per customer contract or Individual end date of the customer guarantor's obligations as per customer guarantor's contract*</IndividualDateTo>
 <GuaranteeAmount>*Amount of the customer guarantor's obligations*</GuaranteeAmount>

<GuaranteeCurrency>Currency code of the customer
 guarantor's obligations</GuaranteeCurrency>
 <ActualEndDate>Individual date of the actual termination of the
 customer guarantor's obligations</ActualEndDate>
 </Period>
 ...
 <Period>...</Period>
 </PeriodList>
 <Category>Category</Category>
 <EconomicSector>Sector of the economy</EconomicSector>
 <LegalStatus>Status of legal proceedings</LegalStatus>
 <LegalStatusDate>Date of the legal proceedings status</LegalStatusDate>
 </Borrower>

8.3.6 Description of the data included in the person description element

Name	Description	Format
Person type	"F" – natural person; "J" – legal person	<u>C1</u>
Resident type	"R" – resident; "N" – non-resident	<u>C1</u>
Person's identity number	Person's identity number	<u>N6-N5</u> C40
Name	Name	C40
Surname	Surname	C60
Number of person's identity document	Number of person's identity document	C40
Date of birth	Date of birth	YYYY-MM-DD
Uniform registration number	Uniform registration number	<u>N11</u>
Fund identifier	Identification code of the investment fund, alternative investment fund, investment plan or pension scheme	C20
Name	Name	C254
Code of the country of registration	From the standard	<u>C2</u>
Code of the country issuing the person's identity document	From the standard	<u>C2</u>
Registration number	Registration number	C100
Type of registration number	Type of registration number (from the code list)	C22
Registration date	Registration date	YYYY-MM-DD
Legal form	Legal form	C6

Registered address – street	Street, the number of the building and the apartment number (if the building is divided into apartments) or the name of the building. The post box number shall also be indicated if it must not be reported separately and is not indicated in the field "Registered address – post box"	C100
Registered address – administrative territory	City or civil parish	C100
Registered address – postal code	Postal code	C20
Registered address – post box	The post box number. Shall be indicated if it must be reported separately and is not included in the field "Registered address – street"	C20
Individual reference to the customer's close links <i>or</i> Individual reference to the customer guarantor's close links	"C"	C1
Status	"B" – customer; "G" – customer's guarantor	<u>C1</u>
Individual date of the customer's obligations taking effect <i>or</i> Individual date of the customer guarantor's obligations taking effect	Individual date of the customer's obligations taking effect <i>or</i> individual date of the customer guarantor's obligations taking effect	YYYY-MM-DD
Individual end date of the customer's obligations as per customer contract <i>or</i> Individual end date of the customer guarantor's obligations as per customer guarantor's contract	Individual end date of the customer's obligations as per customer contract <i>or</i> individual end date of the customer guarantor's obligations as per customer guarantor's contract	YYYY-MM-DD
Amount of the customer guarantor's obligations	Amount of the customer guarantor's obligations	N15.N2
Currency code of the customer guarantor's obligations	From the standard	<u>C3</u>

Individual date of the actual termination of the customer's obligations or Individual date of the actual termination of the customer guarantor's obligations	Individual date of the actual termination of the customer's obligations or Individual date of the actual termination of the customer guarantor's obligations	YYYY-MM-DD
Category	From the code list	<u>N2</u>
Sector of the economy	From the regulation	N2, N3 or N4
Status of legal proceedings	From the code list	<u>N2</u>
Date of the legal proceedings status	Date of the legal proceedings status	YYYY-MM-DD

8.4 Description element of the customer obligations or customer guarantor's obligations

8.4.1 Element structure

<Credit>

<CreditID>*General data identifier*</CreditID>
 <CreditType>*Type of the customer's obligations*</CreditType>
 <ContractID>*Customer contract identifier*</ContractID>
 <CreditPurpose>*Purpose of the customer's obligations*</CreditPurpose>
 <ValidFrom>*Date of the customer's obligations taking effect*</ValidFrom>
 <TakeOverDate>*Date of taking over the customer's obligations*</TakeOverDate>
 <ValidTo>*End date of the customer's obligations as per customer contract*</ValidTo>
 <SettlementDate>*Settlement date*</SettlementDate> <TransfAmount>*Transferred amount*</TransfAmount> <TransfAmountCurrency>*Currency code of the transferred amount*</TransfAmountCurrency>
 <ActualEndDate>*Actual termination date of the customer's obligations*</ActualEndDate>
 <Amount>*Amount of the customer's obligations as per customer contract*</Amount>
 <Currency>*Currency code of the customer's obligations as per customer's contract*</Currency>
 <Syndicate>*Reference to a syndicated loan*</Syndicate>
 <SyndContractID>*Syndicated loan contract identifier*</SyndContractID>
 <RegrRights>*Reference to the right of recourse*</RegrRights>
 <CreditStatus>*Status of the customer's obligations*</CreditStatus>
 <OriginationWay>*Type of origin of the customer's obligations*</OriginationWay>
 <CompletionWay>*Type of termination of the customer's obligations*</CompletionWay>
 <Covid19Status>*Reference to Covid-19-related support measures*</Covid19Status>
 <Covid19StatusDate>*Start date of applying Covid-19-related support measures*</Covid19StatusDate>
 <Losses>*Amount of losses*</Losses>
 <LossesCurrency>*Currency code of the amount of losses*</LossesCurrency>
 <LinkedPart>*Register participant involved*</LinkedPart>
 <CountryRiskTransfBasis>*Reason for the country risk transfer*</CountryRiskTransfBasis>

<RiskEmanatingCountry>Country where the risk is transferred from</RiskEmanatingCountry>

<RiskAcceptCountry>Country where the risk is transferred to</RiskAcceptCountry>

</Credit>

8.4.2 Description of the data used in the element

Name	Description	Format
General data identifier	General data identifier	C35
Type of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Customer contract identifier	Customer contract identifier. Shall be omitted if the type of operation is D	C35
Purpose of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Date of the customer's obligations taking effect	Date of the customer's obligations taking effect. Shall be omitted if the type of operation is D	YYYY-MM-DD
Date of taking over the customer's obligations	Date of taking over the customer's obligations. Shall be omitted if the type of operation is D	YYYY-MM-DD
End date of the customer's obligations as per customer contract	End date of the customer's obligations as per customer contract. Shall be omitted if the type of operation is D	YYYY-MM-DD
Settlement date	Settlement date. Shall be omitted if the type of operation is D	YYYY-MM-DD
Transferred amount	Transferred amount. Shall be omitted if the type of operation is D	N15.N2
Currency code of the transferred amount	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Actual termination date of the customer's obligations	Actual termination date of the customer's obligations. Shall be omitted if the type of operation is D	YYYY-MM-DD
Amount of the customer's obligations as per customer contract	Amount of the customer's obligations as per customer contract. Shall be omitted if the type of operation is D	N15.N2
Currency code of the customer's obligations as per customer contract	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Reference to a syndicated loan	"1" – a syndicated loan has been granted. Shall be omitted if the type of operation is D	<u>C1</u>
Syndicated loan contract identifier	Syndicated loan contract identifier. Shall be omitted if the type of operation is D	C35
Reference to the right of recourse	"1" – the right of recourse. Shall be omitted if the type of operation is D	<u>C1</u>

Status of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Type of origin of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Type of termination of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Reference to Covid-19-related support measures	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Start date of applying Covid-19-related support measures	Start date of applying Covid-19-related support measures. Shall be omitted if the type of operation is D	YYYY-MM-DD
Amount of losses	Amount of losses. Shall be omitted if the type of operation is D	N15.N2
Currency code of the amount of losses	"EUR" or "LVL". Shall be "EUR", where the currency code has not been stated. Shall be omitted if the type of operation is D	<u>C3</u>
Register participant involved	Identifiers of all Register participants involved, separated by a comma. Shall be omitted if the type of operation is D	<u>C</u>
Reason for the country risk transfer	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Country where the risk is transferred from	From the standard. Shall be omitted if the type of operation is D	<u>C2</u>
Country where the risk is transferred to	From the standard. Shall be omitted if the type of operation is D	<u>C2</u>

9. Violation message

9.1 When entering, updating and correcting the data, the structure of the violation message shall be as follows (in case of cancelling, the element Borrower shall be omitted):

<Message>

<Header>*Header element* (see Paragraph 9.2 of the present Appendix)</Header>

<Credit>*Description element of the customer obligations or customer guarantor's obligations* (see Paragraph 9.3 of the present Appendix)</Credit>

<Borrower>*Person description element* (see Paragraph 9.4 of the present Appendix)</Borrower>

</Message>

9.2 Header element

9.2.1 Header element structure

<Header>

<MessageType>N</MessageType>

<MessageID>*Violation data identifier*</MessageID>

<Operation>*Type of operation*</Operation>

</Header>

9.2.2 Description of the data used in the element

Name	Description	Format
------	-------------	--------

Violation data identifier	Where the type of operation is E or D, the violation data identifier of the respective message to be updated, corrected or cancelled shall be indicated	C16
Type of operation	"N" – message entry; "E" – message updating or correction; "D" – message cancellation	<u>C1</u>

9.3 Description element of the customer obligations or customer guarantor's obligations

9.3.1 Structure of the description element of the customer obligations or customer guarantor's obligations

<Credit>

<CreditID>*General data identifier*</CreditID>

<MKDate>*Violation date*</MKDate>

<MKZDate>*Violation reporting start date*</MKZDate>

</Credit>

9.3.2 Description of the data used in the element

Name	Description	Format
General data identifier	General data identifier	C35
Violation date	Violation date	YYYY-MM-DD
Violation reporting start date	Violation reporting start date	YYYY-MM-DD

9.4 Person description element

9.4.1 For the description of the data used in the element see Paragraph 8.3.6 of the present Appendix.

9.4.2 The structure of the person description element depends on the person type and the resident type.

9.4.3 The structure of the description element of a resident natural person

<Borrower>

<PersonType>*Person type*</PersonType>

<ResidentType>*Resident type*</ResidentType>

<PersonCode>*Person's identity number*</PersonCode>

</Borrower>

9.4.4 The structure of the description element of a non-resident natural person

<Borrower>

<PersonType>*Person type*</PersonType>

<ResidentType>*Resident type*</ResidentType>

<DocNumber>*Number of a person's identity document*</DocNumber>

<Country>*Code of the country issuing the person's identity document*</Country>

<BirthDate>*Date of birth*</BirthDate>

<PersonCode>*Person's identity number*</PersonCode>

</Borrower>

9.4.5 The structure of the description element of a resident legal person

<Borrower>

<PersonType>*Person type*</PersonType>

<ResidentType>*Resident type*</ResidentType>

<RegNumber>*Uniform registration number*</RegNumber>
</Borrower>

9.4.6 The structure of the description element of a non-resident legal person

<Borrower>
 <PersonType>*Person type*</PersonType>
 <ResidentType>*Resident type*</ResidentType>
 <Country>*Code of the country of registration*</Country>
 <RegNumberN>*Registration number*</RegNumberN>
 <RegDate>*Registration date*</RegDate>
 </Borrower>

10. Message of violation elimination

10.1 Structure of the message of violation elimination:

<Message>
 <Header>*Header element* (see Paragraph 10.2 of the present Appendix)</Header>
 <Credit>*Description element of the customer obligations or customer guarantor's obligations* (see Paragraph 10.3 of the present Appendix)</Credit>
 </Message>

10.2 Header element

10.2.1 Header element structure

<Header>
 <MessageType>P</MessageType>
 <MessageID>*Violation data identifier*</MessageID>
 <MessageID>*Related violation data identifier*</MessageID>
 <Operation>*Type of operation*</Operation>
 </Header>

10.2.2 Description of the data used in the element

Name	Description	Format
Violation data identifier	Where the type of operation is E or D, the violation data identifier of the respective message to be updated, corrected or cancelled shall be indicated	C16
Related violation data identifier	Violation data identifier from the respective violation message	C16
Type of operation	"N" – message entry; "E" – message updating or correction; "D" – message cancellation	<u>C</u> 1

10.3 Description element of the customer obligations or customer guarantor's obligations

10.3.1 Structure of the description element of the customer obligations or customer guarantor's obligations

<Credit>
 <CreditID>*General data identifier*</CreditID>
 <MKIDate>*Date of eliminating violation*</MKIDate>
 </Credit>

10.3.2 Description of the data used in the element

Name	Description	Format
-------------	--------------------	---------------

General data identifier	General data identifier	C35
Date of eliminating violation	Date of eliminating violation	YYYY-MM-DD

IV. Periodic data file

11. The prefix of the periodic data file name shall be "krr".

12. Structure of the periodic data file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 13 of the present
  Appendix)</Header>
```

```
  <KRMessages>
```

```
    <Message>Periodic data message element (see Paragraph 14
    of the present Appendix)</Message>
```

```
    ...
```

```
    <Message>Periodic data message element</Message>
```

```
  </KRMessages>
```

```
</KRFile>
```

13. Header element of the file

13.1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant, restricted Register
  participant or the Treasury</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <Messages>Number of messages</Messages>
```

```
  <Prepared>Date</Prepared>
```

```
  <FileType>R</FileType>
```

```
</Header>
```

13.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Number of messages	Number of messages in the file. Number of messages in a file may not exceed 10 000	N5
Date	Date of preparing the periodic data file.	YYYY-MM-DD

14. Periodic data message element

14.1 Structure of the periodic data message element

```
<Message>
```

```
  <Header>
```

```
    <Year>Year</Year>
```

```
    <Month>Calendar month</Month>
```

```
    <MessageType>R</MessageType>
```

<Operation>*Type of operation*</Operation>
 </Header>
 <Credit>
 <CreditID>*General data identifier*</CreditID>
 <RemainingAmount>*Actual outstanding obligations of the customer*</RemainingAmount>
 <RemainderCurrency>*Currency code of the actual outstanding obligations of the customer*</RemainderCurrency>
 <OffBlncAmount>*Off-balance sheet amount of the customer's obligations*</OffBlncAmount>
 <OffBlncCurrency>*Currency code of the off-balance sheet amount of the customer's obligations*</OffBlncCurrency>
 <InterestRateRevisionDate>*Next interest rate reset date*</InterestRateRevisionDate>
 <IntRateEndDate>*End date of interest-only period*</IntRateEndDate>
 <CustomerDefaultStatus>*Default status of the customer or Default status of the customer's guarantor*</CustomerDefaultStatus>
 <CustomerDefaultStatusDate>*Date of the default status of the customer or Date of the default status of the customer's guarantor*</CustomerDefaultStatusDate>
 <IntRate>*Interest rate*</IntRate>
 <IntRateCap>*Interest rate cap*</IntRateCap>
 <IntRateFloor>*Interest rate floor* </IntRateFloor>
 <RefRate>*Reference rate value*</RefRate>
 <RefRateDur>*Reference rate maturity*</RefRateDur>
 <IntRateSpread>*Interest rate spread*</IntRateSpread>
 <IntRateType>*Interest rate type*</IntRateType>
 <IntRateFrq>*Interest rate reset frequency*</IntRateFrq>
 <AccountClsf>*Accounting classification of customer's obligations*</AccountClsf>
 <AmountInNext12M>*Customer's principal amount due in next 12 months*
 </AmountInNext12M>
 <AmrtType>*Amortisation type*</AmrtType>
 <PmntFrq>*Payment frequency*</PmntFrq>
 <FiduciaryInst>*Reference to fiduciary instrument*</FiduciaryInst>
 <FiduciaryInstCountry>*Reference to the country of residence assuming the risk related to the customer's obligations*</FiduciaryInstCountry>
 <ProjectLoan>*Reference to a project finance loan*</ProjectLoan>
 <SubDebts>*Reference to subordinated debt*</SubDebts>
 <RpmntRights>*Reference to repayment rights*</RpmntRights>
 <FairValueRisk>*Fair value changes due to changes in credit risk before purchase*</FairValueRisk>
 <
 <AccInterest>*Accrued interest*</AccInterest>
 <AccInterestCurrency>*Currency code of the accrued interest*</AccInterestCurrency>
 <Accruals>*Accumulated impairment amount*</Accruals>
 <AccrualsCurrency>*Currency code of the accumulated impairment amount*</AccrualsCurrency>
 <QualityRate>*Impairment assessment method*</QualityRate>

<ImpairmentType>*Type of impairment*</ImpairmentType>
 <CreditClass>*Classification group of the customer's obligations*</CreditClass>
 <ProbabilityOfDefault>*Probability of the customer's default on its obligations*</ProbabilityOfDefault>
 <LossGivenDefault>*Potential losses in the event of the customer's default on its obligations*</LossGivenDefault>
 <PoDMethod>*Reference to the assessment method*</PoDMethod>
 <DelayPeriod>*Number of days past due*</DelayPeriod>
 <DelayAmount>*Principal past due*</DelayAmount>
 <DelayCurrency>*Currency code of the principal past due*</DelayCurrency>
 <DelayInterest>*Interest past due*</DelayInterest>
 <DelayInterestCurrency>*Currency code of the interest past due*</DelayInterestCurrency>
 <OtherDelayedFees>*Other payments past due*</OtherDelayedFees>
 <OtherDelayedFeesCurrency>*Currency code of other payments past due*</OtherDelayedFeesCurrency>
 <CreditDefaultStatus> *Default status of the instrument*</CreditDefaultStatus>
 <CreditDefaultDate> *Date of the default status of the instrument*</CreditDefaultDate> <PerformingStatus>*Performing status of the instrument*</PerformingStatus>
 <PerformingDate>*Date of the performing status of the instrument*</PerformingDate>
 <AccountRef>*Reference to the accounting*</AccountRef>
 <RecognBalStatus>*Reference to the balance sheet and off-balance sheet recognition*</RecognBalStatus>
 <SecuritType>*Type of securitisation*</SecuritType>
 <SrcEncumbrance>*Source of encumbrance*</SrcEncumbrance>
 <PrvsnOffBlnc>*Provisions associated with off-balance-sheet exposures*</PrvsnOffBlnc>
 <PrvsnOffBlncCurrency>*Currency code of the provisions associated with off-balance-sheet exposures*</PrvsnOffBlncCurrency>
 <ForbearanceStatus>*Status feature of the customer's obligations*</ForbearanceStatus>
 <ForbearanceStatusDate>*Date of the status feature of the customer's obligations*</ForbearanceStatusDate>
 <FairValAccu>*Accumulated changes in fair value due to credit risk*</FairValAccu>
 <FairValAccuCurrency>*Currency code of the accumulated changes in fair value due to credit risk*</FairValAccuCurrency>
 <CumulatRecov>*Cumulative recoveries since the date of default*</CumulatRecov>
 <CumulatRecovCurrency>*Currency code of the cumulative recoveries since the date of default*</CumulatRecovCurrency>
 <ClsExposure>*Reference to the classification of customer's obligations in the trading book*</ClsExposure>
 <CarryAmount>*Carrying amount*</CarryAmount>
 <CarryAmountCurrency>*Currency code of the carrying amount*</CarryAmountCurrency>
 <CollateralList>

```

<Collateral>
  <CollateralType>Type of collateral</CollateralType>
  <CollateralCountry>Real estate collateral
  location</CollateralCountry>
  <CollateralId>Collateral identifier</CollateralId>
  <CollateralOrigValue>Original collateral
  value</CollateralOrigValue>
  <CollateralOrigValueCurrency>Currency code of the original
  collateral value</CollateralOrigValueCurrency>
  <CollateralOrigDate>Date of original collateral
  value</CollateralOrigDate>
  <CollateralValue>Collateral value</CollateralValue>
  <CollateralValueCurrency>Currency code of the collateral
  value</CollateralValueCurrency>
  <CollateralValueType>Type of collateral
  value</CollateralValueType>
  <CollateralValueDate>Date of collateral
  value</CollateralValueDate>
  <CollateralValutApproach>Collateral valuation
  approach</CollateralValutApproach>
  <Collateral3rdPartyClaims>Value of third party priority claims
  against the collateral</Collateral3rdPartyClaims>
  <Collateral3rdPartyClaimsCurrency>Currency code of the value
  of third party priority claims against the
  collateral</Collateral3rdPartyClaimsCurrency>
  <CollateralAllocValue>Collateral allocated
  value</CollateralAllocValue>
  <CollateralAllocValueCurrency>Currency code of the collateral
  allocated value</CollateralAllocValueCurrency>
  <CollateralMaturityDate>Collateral end
  date</CollateralMaturityDate>
<LandBookList>
  <LandBookNr>Cadastre No</LandBookNr>
  ...
</LandBookList>

</Collateral>
...
<Collateral>...</Collateral>
</CollateralList>
</Credit>
</Message>

```

14.2 Description of the data used in the element

Name	Description	Format
Year	Year	YYYY
Calendar month	Calendar month	N2
Type of operation	"N" – message entry; "E" – message correction; "D" – message cancellation	<u>C1</u>

General data identifier	General data identifier	C35
Actual outstanding obligations of the customer	Actual outstanding obligations of the customer. Shall be omitted if the type of operation is D	N15.N2
Currency code of the actual outstanding obligations of the customer	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Off-balance sheet amount of the customer's obligations	Off-balance sheet amount of the customer's obligations. Shall be omitted if the type of operation is D	N15.N2
Currency code of the off-balance sheet amount of the customer's obligations	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Next interest rate reset date	Next interest rate reset date. Shall be omitted if the type of operation is D	YYYY-MM-DD
End date of interest-only period	End date of interest-only period. Shall be omitted if the type of operation is D	YYYY-MM-DD
Default status of the customer or Default status of the customer's guarantor	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Date of the default status of the customer or Date of the default status of the customer's guarantor	Date of the default status of the customer or Date of the default status of the customer's guarantor. Shall be omitted if the type of operation is D	YYYY-MM-DD
Interest rate	Interest rate. Shall be omitted if the type of operation is D	N3.N6
Interest rate cap	Interest rate cap. Shall be omitted if the type of operation is D	N3.N6
Interest rate floor	Interest rate floor. Shall be omitted if the type of operation is D	N3.N6
Reference rate value	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Reference rate maturity	From the code list. Shall be omitted if the type of operation is D	<u>C3</u>
Interest rate spread	Interest rate spread. Shall be omitted if the type of operation is D	<u>N3.N6</u>
Interest rate type	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>

Interest rate reset frequency	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Accounting classification of customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Customer's principal amount due in next 12 months	Customer's principal amount due in next 12 months. Shall be omitted if the type of operation is D	N15.N2
Amortisation type	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Payment frequency	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Reference to fiduciary instrument	"1" – fiduciary obligations. Shall be omitted if the type of operation is D	C1
Reference to the country of residence assuming the risk related to the customer's obligations	From the standard. Shall be omitted if the type of operation is D	<u>C2</u>
Reference to a project finance loan	"1" – project finance loan. Shall be omitted if the type of operation is D	<u>C1</u>
Reference to subordinated debt	"1" – subordinated debt. Shall be omitted if the type of operation is D	<u>C1</u>
Reference to repayment rights	"1" – repayment rights. Shall be omitted if the type of operation is D	<u>C1</u>
Fair value changes due to changes in credit risk before purchase	Fair value changes in <i>euro</i> due to changes in credit risk before purchase. Shall be omitted if the type of operation is D	N15.N2
Accrued interest	Accrued interest. Shall be omitted if the type of operation is D	N15.N2
Currency code of the accrued interest	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Accumulated impairment amount	Accumulated impairment amount. Shall be omitted if the type of operation is D	N15.N2
Currency code of the accumulated impairment amount	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>

Impairment assessment method	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Type of impairment	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>
Classification group of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N1</u>
Probability of the customer's default on its obligations	Probability of the customer's default on its obligations; %. Shall be omitted if the type of operation is D	N3.N6
Potential losses in the event of the customer's default on its obligations	Potential losses in the event of the customer's default on its obligations; %. Shall be omitted if the type of operation is D	N3.N6
Reference to the assessment method	"1" – probability of the customer's default on its obligations shall be determined based on the through-the-cycle method. Shall be omitted if the type of operation is D	<u>C1</u>
Number of days past due	Number of days past due. Shall be omitted if the type of operation is D	N5
Principal past due	Principal past due. Shall be omitted if the type of operation is D	N15.N2
Currency code of the principal past due	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Interest past due	Interest past due. Shall be omitted if the type of operation is D	N15.N2
Currency code of the interest past due	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Other payments past due	Other payments past due. Shall be omitted if the type of operation is D	N15.N2
Currency code of other payments past due	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Default status of the instrument	From the code list. Shall be omitted if the type of operation is D	<u>N2</u>

Date of the default status of the instrument	Date of the default status of the instrument. Shall be omitted if the type of operation is D	YYYY-MM-DD
Performing status of the instrument	"I" – performing; "N" – non-performing. Shall be omitted if the type of operation is D	<u>C1</u>
Date of the performing status of the instrument	Date of the performing status of the instrument. Shall be omitted if the type of operation is D	YYYY-MM-DD
Reference to the accounting	"1" – obligations are not recognised in the balance sheet of the Register participant or restricted Register participant. Shall be omitted if the type of operation is D	<u>C1</u>
Reference to balance sheet and off-balance sheet recognition	From the code list. Shall be omitted if the type of operation is D	<u>N1</u>
Type of securitisation	"T" – traditional; "S" – synthetic; "N" – no securitisation. Shall be omitted if the type of operation is D	<u>C1</u>
Source of encumbrance	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Provisions associated with offbalance-sheet exposures	Provisions associated with offbalance-sheet exposures. Shall be omitted if the type of operation is D	N15.N2
Currency code of the provisions associated with offbalance-sheet exposures	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Status feature of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	C13
Date of the status feature of the customer's obligations	Date of the status feature of the customer's obligations. Shall be omitted if the type of operation is D	YYYY-MM-DD
Accumulated changes in fair value due to credit risk	Accumulated changes in fair value due to credit risk. Shall be omitted if the type of operation is D	N15.N2
Currency code of the accumulated changes in fair value due to credit risk	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>

Cumulative recoveries since the date of default	Cumulative recoveries since the date of default. Shall be omitted if the type of operation is D	N15.N2
Currency code of the cumulative recoveries since the date of default	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Reference to the classification of customer's obligations in the trading book	"T" – trading; "N" – non-trading. Shall be omitted if the type of operation is D	<u>C1</u>
Carrying amount	Carrying amount. Shall be omitted if the type of operation is D	N15.N2
Currency code of the carrying amount	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Type of collateral	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Real estate collateral location	From the standard or NUTS code. Shall be omitted if the type of operation is D	<u>C2</u> or <u>C5</u>
Collateral identifier	Collateral identifier. Shall be omitted if the type of operation is D	C60
Original collateral value	Original collateral value. Shall be omitted if the type of operation is D	N15.N2
Currency code of the original collateral value	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Date of original collateral value	Date of original collateral value. Shall be omitted if the type of operation is D	YYYY-MM-DD
Collateral value	Collateral value. Shall be omitted if the type of operation is D	N15.N2
Currency code of the collateral value	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Type of collateral value	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Date of collateral value	Date of collateral value. Shall be omitted if the type of operation is D	YYYY-MM-DD
Collateral valuation approach	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>

Value of third party priority claims against the collateral	Value of third party priority claims against the collateral. Shall be omitted if the type of operation is D	N15.N2
Currency code of the value of third party priority claims against the collateral	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Collateral allocated value	Collateral allocated value. Shall be omitted if the type of operation is D	N15.N2
Currency code of the collateral allocated value	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Collateral end date	Collateral end date. Shall be omitted if the type of operation is D	YYYY-MM-DD
Cadastre No	Cadastre number. Shall be omitted if the type of operation is D	N17

IV.1 Periodic exposure data file

14.¹ The prefix of the periodic exposure data file name shall be "krb".

14.² Structure of the periodic exposure data file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 14.3 of the present Appendix)</Header>
```

```
  <KRMessages>
```

```
    <Message>Periodic exposure data message element (see Paragraph 14.4 of the present Appendix)</Message>
```

```
    ...
```

```
    <Message>Periodic exposure data message element</Message>
```

```
  </KRMessages>
```

```
</KRFile>
```

14.³ Header element of the file

14.³1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant, restricted Register participant or the Treasury</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <Messages>Number of messages</Messages>
```

```
  <Prepared>Date</Prepared>
```

```
  <FileType>B</FileType>
```

```
</Header>
```

14.3.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant or restricted Register participant	Uniform registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Number of Messages	Number of messages in the file. Number of messages in a file shall not exceed 10 000	N5
Date	Date of preparing the periodic exposure data file	YYYY-MM-DD

14.4 Periodic exposure data message element

14.4.1. Structure of the periodic exposure data message element

<Message>

<Header>

<Year>*Year*</Year>

<Month>*Calendar month*</Month>

<MessageType>*H*</MessageType>

<Operation>*Type of operation*</Operation>

</Header>

<Credit>

<CreditID>*General data identifier*</CreditID>

<RiskList>

<Risk>

<ExposureID>*Exposure identifier*</ExposureID>

<CapCalcApproach>*Capital requirement calculation approach*</CapCalcApproach>

<ExposureType>*Exposure type*</ExposureType>

<RiskWeightAmount>*Risk-weighted exposure amount*</RiskWeightAmount>

<RiskWeightAmountCurrency>*Currency code of the risk-weighted exposure amount*</RiskWeightAmountCurrency>

<RiskWeight>*Risk weight*</RiskWeight>

<ExposureClass>*Exposure class*</ExposureClass>

<OrigExposureValue>*Original exposure pre-conversion factors*</OrigExposureValue>

<OrigExposureValueCurrency>*Currency code of the risk-weighted exposure amount*</OrigExposureValueCurrency>

<ConversFactor>*Credit conversion factor*</ConversFactor>

<ExposureValue>*Exposure value*</ExposureValue>

<ExposureValueCurrency>*Currency code of the exposure value*</ExposureValueCurrency>

<SMEECapitalReq>*Exposure to SME subject to reduction factor for capital requirements*</SMEECapitalReq>

<ExposureFlow>*Inflows or outflows of exposure due to credit risk mitigation*</ExposureFlow>

```

    <ExposureFlowCurrency>Currency code of the inflows or
    outflows of exposure due to credit risk
    mitigation</ExposureFlowCurrency>
  </Risk>
  ...
  <Risk> .. </Risk>
</RiskList>
</Credit>
</Message>

```

14.42. Description of the data used in the element

Name	Description	Format
Year	Year	YYYY
Calendar month	Calendar month	N2
Type of operation	"N" – message entry; "E" – message correction; "D" – message cancellation	<u>C1</u>
General data identifier	General data identifier	C35
Exposure identifier	Exposure identifier. Shall be omitted if the type of operation is D	C35
Capital requirement calculation approach for prudential purposes	"S" – standardised approach; "I" – internal ratings based approach. Shall be omitted if the type of operation is D	<u>C1</u>
Exposure type	"B" – balance sheet; "A" – off-balance sheet. Shall be omitted if the type of operation is D	<u>C1</u>
Risk-weighted exposure amount	Risk-weighted exposure amount. Shall be omitted if the type of operation is D	N15.N2
Currency code of the risk-weighted exposure amount	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Risk weight	Risk weight. Shall be omitted if the type of operation is D	<u>N3</u>
Exposure class	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>
Original exposure pre-conversion factors	Original exposure pre-conversion factors. Shall be omitted if the type of operation is D	N15.N2
Currency code of the original exposure pre-conversion factors	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>

Credit conversion factor	Credit conversion factor. Shall be omitted if the type of operation is D	<u>N1.N4</u>
Exposure value	Exposure value. Shall be omitted if the type of operation is D	N15.N2
Currency code of the exposure value	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>
Exposure to SME subject to reduction factor for capital requirements	"T" – the capital requirements deduction for credit risk is applied; "N" –exposure to SME not subject to reduction factor for capital requirements. Shall be omitted if the type of operation is D	<u>C1</u>
Inflows or outflows of exposure due to credit risk mitigation	Inflows or outflows of exposure due to credit risk mitigation. Negative value shall be permitted. Shall be omitted if the type of operation is D	N15.N2
Currency code of the inflows or outflows of exposure due to credit risk mitigation	From the standard. Shall be omitted if the type of operation is D	<u>C3</u>

";

V. General request file

15. The prefix of the general request file name shall be "krp".

16. Structure of the general request file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 17 of the present Appendix)</Header>
```

```
  <KRQueries>
```

```
    <Message>Request element (see Paragraph 18 of the present Appendix)</Message>
```

```
    ...
```

```
    <Message>Request element</Message>
```

```
  </KRQueries>
```

```
</KRFile>
```

17. Header element of the file

17.1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant, restricted Register participant or the Treasury</Participant>
```

```
  <Subject>Data subject</Subject>
```


<Queries>Number of request elements</Queries>
 <Prepared>Date</Prepared>
 <FileType>P</FileType>
 </Header>

17.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number.	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Number of request elements	Number of request elements in the general request file. Number of request elements in a file may not exceed 10 000. Where the size of the reply file creates technical problems with respect to the file's encryption and electronic signing, a new general request file shall be prepared with a smaller number of request elements.	N5
Date	Date of preparing the file	YYYY-MM-DD

18. Request element

18.1 Request element structure

<Message>
 <Header>
 <MessageType>Type of the element</MessageType>
 <QueryID>Request identifier</QueryID>
 <ReportType>Report type</ReportType>
 <PotentialClient>Reference to a query object</PotentialClient>
 <PeriodCount>Number of periods of periodic data</PeriodCount>
 <ExcludeType>Indication for entering the reporting agent's register data</ExcludeType>
 </Header>
 <Query>Element of the request parameters</Query>
 </Message>

18.2 Where the type of the element is B, the element of the request parameters shall contain the person's description as per Paragraph 9.4 of the present Appendix, replacing the element name "Borrower" with "Query".

18.3 Where the type of the element is C, the general data identifier <CreditID>General data identifier</CreditID> shall be indicated in the element of the request parameters.

18.4 Description of the data used in the element

Name	Description	Format
Type of the element	"B" – report on the customer or customer's guarantor, general data, periodic data and data on the violations of the customer or customer guarantor's obligations; "C" – report on the customer obligations or customer guarantor's obligations	<u>C1</u>
Request identifier	Unique identifier assigned by a Register participant, restricted Register participant or the Treasury within the general request file	C16
Report type	"G" – aggregated report; "D" – detailed report. Shall be indicated only where the type of the element is "B"	<u>C1</u>
Reference to a query object	"P" – potential customer, potential customer guarantor or another person stipulated by the Law On Credit Register other than the above Register participant's or the Treasury's customer or customer's guarantor. Shall be indicated only where the type of the element is "B"	<u>C1</u>
General data identifier	General data identifier	C35
Number of periods of periodic data	Indicates the number of the previous months for which periodic data shall be entered in the report (default value – 1). Where the indicated value is 0, periodic data shall not be entered in the report	N2
Indication for entering the reporting agent's register data	Indication for entering the reporting agent's register data: 0 – such data shall be entered in the report (default value); 1 – such data shall not be entered in the report	N1

VI. Reply file

19. The prefix of the reply file name shall be "kra".

20. Structure of the reply file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 22 of the present Appendix)</Header>
```

```
  <KRErrors>
```

```
    <Message>Message rejection element (see Paragraph 23 of the present Appendix)</Message>
```

```
    ...
```

```
    <Message>Message rejection element</Message>
```

```
  </KRErrors>
```

```
</KRFile>
```

21. The element KRErrors shall be indicated only where the data submission file, the periodic data file or the identification data correction or supplemental data file contains erroneous messages.

22. Header element of the file

22.1 Structure of the header element of the file

<Header>

<Participant>*Identifier of the Register participant, restricted Register participant or the Treasury*</Participant><FileName>*File name*</FileName><Errors>*Number of erroneous messages*</Errors><ErrorCode>*Error code*</ErrorCode><ErrorText>*Error description*</ErrorText><Line>*Number of the erroneous row*</Line><LinePos>*Error position in the row*</LinePos><Reason>*Reason for error*</Reason><Prepared>*Date*</Prepared><FileType>*A*</FileType>

</Header>

22.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number.	<u>N11</u>
File name	File name of the data submission file, the periodic data file or the identification data correction or supplemental data file without extensions, entered by the Register participant, restricted Register participant or the Treasury	<u>C15</u>
Number of erroneous messages	Number of erroneous messages in the data submission file or the periodic data file. Where the data submission file or the periodic data file contains no erroneous messages the value shall be 0. In the event of file format error the value shall be 1.	N5
Error code	Error code	<u>C4</u>
Error description	Error description text	C
Number of the erroneous row	Shall be stated in the event of a file format error	N
Error position in the row	Shall be stated in the event of a file format error	N
Reason for error	Shall be stated in the event of a file format error	C
Date	Date of preparing the reply file	YYYY-MM-DD

23. Message rejection element

23.1 Structure of the message rejection element

```

<Message>
  <Header>
    <MessageType>A</MessageType>
    <MessageID>Identifier</MessageID>
  </Header>
  <Error>
    <CreditID>General data identifier</CreditID>
    <Type>Type of the submitted erroneous message</Type>
    <MessageIDCO>Identifier of the submitted erroneous
    message</MessageIDCO>
    <ErrorCode>Error code</ErrorCode>
    <ErrorText>Error description</ErrorText>
  </Error>
</Message>

```

23.2 Description of the data used in the element

Name	Description	Format
Identifier	System-generated message identifier	<u>C16</u>
General data identifier	General data identifier from the erroneous message of the Register participant, restricted Register participant or the Treasury. Shall not be indicated for message types I and T	C35
Type of the submitted erroneous message	"S" – message identifying customer obligations or customer guarantor's obligations "R" – periodic data message; "N" – violation message; "P" – message of violation elimination; "I" – identification information change message "D" – credit exposure message; "F" – message describing the persons involved in credit exposures; "H" – periodic exposure data message; "T" – identification information change message on credit exposures	<u>C1</u>
Identifier of the submitted erroneous message	Shall be indicated only for message types N, P, I, F and T	C16
Error code	System-generated error code	<u>C4</u>
Error description	Error description text	C

VII. General data receipt file

24. The prefix of the general data receipt file name shall be "krz".

25. Structure of the general data receipt file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 26 of the present
  Appendix)</Header>
```

```
  <KRReports>
```

```
    <Report>Data element (see Paragraph 27 of the present
    Appendix)</Report>
```

```
    ...
```

```
    <Report>Data element</Report>
```

```
    <QueryError>Error description element (see Paragraph 28 of the present
    Appendix)</QueryError>
```

```
    ...
```

```
    <QueryError>Error description element</QueryError>
```

```
  </KRReports>
```

```
</KRFile>
```

26. Header element of the file

26.1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant, restricted Register participant
  or the Treasury</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <FileName>File name</FileName>
```

```
  <Reports>Number of reports prepared</Reports>
```

```
  <Errors>Number of erroneous requests</Errors>
```

```
  <ErrorCode>Error code</ErrorCode>
```

```
  <ErrorText>Error description</ErrorText>
```

```
  <Line>Number of the erroneous row</Line>
```

```
  <LinePos>Error position in the row</LinePos>
```

```
  <Reason>Reason for error</Reason>
```

```
  <Prepared>Date</Prepared>
```

```
  <FileType>Z</FileType>
```

```
</Header>
```

26.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
File name	The general request file name without extensions, submitted by the Register participant, restricted Register participant or the Treasury	<u>C15</u>
Number of reports prepared	Number of reports prepared by the system	N5

Number of erroneous requests	Number of erroneous requests in the general request file	N5
Error code	Error code	C4
Error description	Error description text	C
Number of the erroneous row	Shall be stated in the event of a file format error	N
Error position in the row	Shall be stated in the event of a file format error	N
Reason for error	Shall be stated in the event of a file format error	C
Date	Date of preparing the general data receipt file	YYYY-MM-DD

27. Data element

27.1 Data element structure

<Report>

 <Header>*Header element* (see Paragraph 27.3 of the present Appendix)</Header>

 <Query>*Request parameter element*</Query>

 <KRMessages>*Report message element* (see Paragraph 27.4 of the present Appendix)</KRMessages>

</Report>

27.2 The request parameter element contains information about the request parameters from the general request file (see Paragraph 18 of the present Appendix).

27.3 Header element

27.3.1 Header element structure

<Header>

 <ReportType>*Report type*</ReportType>

 <ReportID>*Report registration number*</ReportID>

 <QueryID>*Request identifier* </QueryID>

 <PreparedDate>*The date of preparing the report*</PreparedDate>

 <PreparedTime>*The time of preparing the report*</PreparedTime>

 <QueryUserName>*Identifier of the user of the advanced security system of the data request submitter*</QueryUserName>

 <Messages>*Number of messages*</Messages>

 <TotalRemainder>*Total actual outstanding obligations of the customer*

 </TotalRemainder>

</Header>

27.3.2 Description of the data used in the element

Name	Description	Format
Report type	"G" – aggregated report on the customer or customer's guarantor, general data, periodic data and data on the violations of the customer or customer guarantor's obligations; "D" – detailed report on the customer or customer's guarantor, general data, periodic data and data on the violations of the customer or customer guarantor's obligations; "C" – report on the customer obligations or customer guarantor's obligations	<u>C1</u>
Report registration number	System-generated report registration number	<u>C16</u>
Request identifier	Related request identifier from the general request file	C16
Date of preparing the report	The date of preparing the report	YYYY-MM-DD
Time of preparing the report	The time of preparing the report	HH.MM:SS
Identifier of the user of the advanced security system of the data request submitter	Identifier of the user of the advanced security system of the data request submitter	C
Number of messages	Number of messages in the element <i>KRMessages</i>	N5
Actual total outstanding obligations of the customer	Total amount of all actual outstanding obligations of the customer (in euro). Shall be stated where the report type is G	N15.N2

27.4 Report message element

27.4.1 Structure of the report message element

```
<KRMessages>
```

```
  <Message>Message element</Message>
```

```
  ...
```

```
  <Message>Message element</Message>
```

```
</KRMessages>
```

27.4.2 Depending on the indication of the report type (G, D or C) contained in the request, the report message element shall comprise aggregated report messages (see Paragraph 27.4.3 of the present Appendix), detailed report messages (see Paragraph 27.4.4 of the present Appendix) or messages of the report on the customer or customer guarantor's obligations (see Paragraph 27.4.5 of the present Appendix).

27.4.3 Aggregated report message element

27.4.3.1 Structure of the aggregated report message element

```

<Message>
  <Header>
    <MessageType>G</MessageType>
  </Header>
  <Credit>
    <Status>Status</Status>
    <CreditType>Type of the customer's obligations</CreditType>
    <ValidFrom>Date of the customer's obligations taking effect, Individual
    date of the customer's obligations taking effect or Individual date of the
    customer guarantor's obligations taking effect</ValidFrom>
    <ValidTo>End date of the customer's obligations as per customer
    contract, Individual end date of the customer's obligations as per customer
    contract or Individual end date of the customer guarantor's obligations as
    per customer guarantor's contract</ValidTo>
    <ActualEndDate>Actual termination date of the customer's obligations,
    individual date of the actual termination of the customer's obligations or
    Individual date of the actual termination of the customer guarantor's
    obligations</ActualEndDate>
    <CreditStatus>Status of the customer's obligations</CreditStatus>
    <Amount>Amount of the customer's obligations as per customer contract or
    Amount of the customer guarantor's obligations</Amount>
    <Currency>Currency code of the customer's obligations as per customer
    contract</Currency>
    <RemainingAmount>Actual outstanding obligations of the customer
    </RemainingAmount>
    <RemainderCurrency>Currency code of the actual outstanding obligations
    of the customer</RemainderCurrency>
    <RemainderEUR>Actual outstanding obligations of the customer in
    euro</RemainderEUR>
    <OffBlncAmount>Off-balance sheet amount of the customer's
    obligations</OffBlncAmount>
    <OffBlncCurrency>Currency code of the off-balance sheet amount
    of the customer's obligations</OffBlncCurrency>
    <BorrowerCount>Number of customers</BorrowerCount>
    <GuarantorCount>Number of customer's guarantors</GuarantorCount>
    <MKCount>Number of violation messages</MKCount>
    <MKStatus>Actual status of violation</MKStatus>
    <Historical>Terminated obligations of the customer or customer's
    guarantor</Historical>
  </Credit>
</Message>

```

27.4.3.2 Description of the data used in the element

Name	Description	Format
Status	"B" – customer; "G" – customer's guarantor	<u>C1</u>
Type of the customer's obligations	From the code list	<u>N2</u> or <u>N3</u>

Date of the customer's obligations taking effect, Individual date of the customer's obligations taking effect or Individual date of the customer guarantor's obligations taking effect	Date of the customer's obligations taking effect, individual date of the customer's obligations taking effect or individual date of the customer guarantor's obligations taking effect	YYYY-MM-DD
End date of the customer's obligations as per customer contract, Individual end date of the customer's obligations as per customer contract or Individual end date of the customer guarantor's obligations as per customer guarantor's contract	End date of the customer's obligations as per customer contract, individual end date of the customer's obligations as per customer contract or individual end date of the customer guarantor's obligations as per customer guarantor's contract	YYYY-MM-DD
Actual termination date of the customer's obligations, individual date of the actual termination of the customer's obligations <i>or</i> individual date of the actual termination of the customer guarantor's obligations	Actual termination date of the customer's obligations, individual date of the actual termination of the customer's obligations or individual date of the actual termination of the customer guarantor's obligations	YYYY-MM-DD
Status of the customer's obligations	From the code list	<u>N2</u>
Amount of the customer's obligations as per customer contract or Amount of the customer guarantor's obligations	Amount of the customer's obligations as per customer contract or Amount of the customer guarantor's obligations	N15.N2
Currency code of the customer's obligations as per customer contract	From the standard	<u>C3</u>
Actual outstanding obligations of the customer	Actual outstanding obligations of the customer	N15.N2
Currency code of the actual outstanding obligations of the customer	From the standard	<u>C3</u>
Actual outstanding obligations of the customer in euro	Actual outstanding obligations of the customer in euro	N15.N2

Off-balance sheet amount of the customer's obligations	Off-balance sheet amount of the customer's obligations	N15.N2
Currency code of the off-balance sheet amount of the customer's obligations	From the standard	C3
Number of customers	Number of customers	N
Number of customer's guarantors	Number of customer's guarantors	N
Number of violation messages	Number of violation messages	N5
Actual status of violation	"K" where the last message registered for the customer or customer's guarantor is a violation message. The data shall be omitted where a message of violation elimination is the last one registered for the customer or customer's guarantor.	<u>C1</u>
Terminated obligations of the customer <i>or</i> customer's guarantor	"H" where the obligations of the customer or customer's guarantor have been terminated or the rights and obligations or credit claims have been transferred to another person.	<u>C1</u>

27.4.4 Detailed report message element

27.4.4.1 Structure of the detailed report message element

<Message>

<Header>

<MessageType>*Message type*</MessageType>

<MessageID>*Violation data identifier*</MessageID>

<MessageIDCO>*Related violation data identifier*

</MessageIDCO>

<BorrowerCount>*Number of customers*</BorrowerCount>

<GuarantorCount>*Number of customer guarantors*</GuarantorCount>

<Historical>*Terminated obligations of the customer or customer's guarantor*</Historical>

<Year>*Year*</Year>

<Month>*Calendar month*</Month>

<Registered>*Message registration date*</Registered>

<RegisteredBy>*Identifier of the Register participant, restricted Register participant or the Treasury*</RegisteredBy>

<Subject>*Data subject*</Subject>

</Header>

<Borrower>*Person description element*</Borrower>

<Credit>*Description element of the customer obligations or customer guarantor's obligations*</Credit>

</Message>

27.4.4.2 Description of the data used in the element

Name	Description	Format
Message type	"S" – message identifying customer obligations or customer guarantor's obligations; "R" – periodic data message; "N" – violation message; "P" – message of violation elimination	<u>C1</u>
Violation data identifier	Shall be indicated only for message types N and P where the data request submitter is also the submitter of data	C16
Related violation data identifier	Violation data identifier from the respective violation data message. Shall be indicated only for message type P where the data request submitter is also the submitter of data	C16
Number of customers	Shall be indicated only for message type S	N
Number of customer guarantors	Shall be indicated only for message type S	N
Terminated obligations of the customer or customer's guarantor	"H" where the obligations of the customer or customer's guarantor have been terminated or the rights and obligations or credit claims have been transferred to another person	<u>C1</u>
Year	Year of the calendar month of the periodic data. Shall be indicated only for message type R	YYYY
Calendar month	Calendar month of the periodic data. Shall be indicated only for message type R	N2
Message registration date	Message registration date	YYYY-MM-DD
Identifier of the Register participant, restricted Register participant or the Treasury	Where the data request submitter is the submitter of data, the data shall contain the uniform registration number (for the Treasury – tax payer registration number). Where data entries have been made by another Register participant or restricted Register participant, such data shall contain an indication "Cits"	<u>C4</u> or <u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>

27.4.4.3 The person description element shall be indicated only for message type S. For the element description see Paragraph 8.3 of the present Appendix. Where data are requested with the intermediation of a credit information bureau, the data Individual reference to the customer's close links or Individual reference to the customer guarantor's close links shall not be included in the person description element.

27.4.4.4 Description element of the customer obligations or customer guarantor's obligations

Message type	Format of the obligations' description	Notes
S	See Paragraph 8.4 of the present Appendix	The data <i>General data identifier</i> , <i>Amount of losses</i> and <i>Currency code of the amount of losses</i> shall be indicated only where the data request submitter is also the submitter of data. In all other cases a unique identifier assigned by the Register automatically shall be indicated. Where the data are requested with the intermediation of a credit information bureau, the data <i>Amount of losses</i> and <i>Currency code of the amount of losses</i> shall not be included
N	See Paragraph 9.3 of the present Appendix	The data <i>General data identifier</i> shall be indicated only where the data request submitter is also the submitter of data. In all other cases a unique identifier assigned by the Register automatically shall be indicated
P	See Paragraph 10.3 of the present Appendix	The data <i>General data identifier</i> shall be indicated only where the data request submitter is also the submitter of data. In all other cases a unique identifier assigned by the Register automatically shall be indicated
R	See Paragraph 14 of the present Appendix	Where the data request submitter is not the submitter of data or the data are requested with the intermediation of a credit information bureau, only the data <i>Actual outstanding obligations of the customer</i> , <i>Currency code of the actual outstanding obligations of the customer</i> , <i>Off-balance sheet amount of the customer's obligations</i> , <i>Currency code of the off-balance sheet amount of the customer's obligations</i> , <i>Type of collateral</i> , <i>Real estate collateral location</i> , <i>Next interest rate reset date</i> and <i>End date of interest-only period</i> shall be indicated in the periodic data message element

27.4.5 Message element of the report on the customer obligations or customer guarantor's obligations

27.4.5.1 Structure of the message element of the report on the customer obligations or customer guarantor's obligations

<Message>

<Header>

<MessageType>*Message type*</MessageType>

<MessageID>*Violation data identifier*</MessageID>

<MessageIDCO>*Related violation data identifier*

</MessageIDCO>

<BorrowerCount>Number of customers</BorrowerCount>
 <GuarantorCount>Number of customer guarantors</GuarantorCount>
 <Year>Year</Year>
 <Month>Calendar month</Month>
 <Registered>Message registration date</Registered>
 </Header>
 <BorrowerList>Person description element</BorrowerList>
 <Credit>Description element of the customer obligations or customer guarantor's obligations</Credit>
 </Message>

27.4.5.2 For message types S and R all customers and customer guarantors shall be indicated in the Person description element. In other message types, the customer or customer's guarantor to whom this message applies shall be indicated. For the element description see Paragraph 8.3 of the present Appendix.

27.4.5.3 Description element of the customer obligations or customer guarantor's obligations

Message type	Format of the obligations' description	Notes
S	See Paragraph 8.4 of the present Appendix	Description element of the customer obligations or customer guarantor's obligations
N	See Paragraph 9.3 of the present Appendix	Violation message element
P	See Paragraph 10.3 of the present Appendix	Violation elimination message element
R	See Paragraph 14 of the present Appendix	Periodic data message element

27.4.5.4 Description of the data used in the element

Name	Description	Format
Message type	"S" – message identifying customer obligations or customer guarantor's obligations; "R" – periodic data message; "N" – violation message; "P" – message of violation elimination	<u>C1</u>
Violation data identifier	Shall be indicated only for message types N and P	C16
Related violation data identifier	Violation data identifier from the respective violation data message. Shall be indicated only for message type P	C16
Number of customers	Number of customers	N
Number of customer guarantors	Number of customer guarantors	N
Year	Year of the calendar month of the periodic data. Shall be indicated only for message type R	YYYY

Calendar month	Calendar month of the periodic data. Shall be indicated only for message type R	N2
Message registration date	Message registration date	YYYY-MM-DD

28. Error description element

28.1 Structure of the error description element

```

<QueryError>
  <Header>
    <MessageType>A</MessageType>
    <MessageID>Message identifier</MessageID>
  </Header>
  <Error>
    <QueryID>Request identifier </QueryID>
    <ErrorCode>Error code</ErrorCode>
    <ErrorText>Error description</ErrorText>
  </Error>
</QueryError>

```

28.2 Description of the data used in the element

Name	Description	Format
Message identifier	System-generated message identifier	<u>C16</u>
Request identifier	Identifier of the respective erroneous request from the general request file	C16
Error code	Error code	<u>C4</u>
Error description	Error description	C

VIII. Register data request file pertaining to the central government guarantee programme

29. The prefix of the name of the Register data request file pertaining to the central government guarantee programme shall be "krv".

30. The structure of the Register data request file pertaining to the central government guarantee programme

```

<?xml version="1.0" encoding="Windows-1257"?>
<KRFile>
  <Header>Header element of the file (see Paragraph 31 of the present Appendix)</Header>
  <Query>Request element (see Paragraph 32 of the present Appendix)</Query>
</KRFile>

```

31. Header element of the file

31.1 Structure of the header element of the file

```

<Header>
  <Participant>Identifier of the Register participant or restricted Register participant</Participant>
  <Subject>Data subject</Subject>
  <FileType>V</FileType>
</Header>

```

31.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant or restricted Register participant	Uniform registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>

32. Request element

32.1 Request element structure

<Query>

<Guarantor>*Identifier of the institution implementing the central government guarantee programme*</Guarantor><Year>*Year*</Year><Month>*Calendar month*</Month><Type>*Type of the central government guarantee programme*</Type><ValidFrom>*Date of the customer's obligations taking effect*</ValidFrom><Proxy>*Authorisation to send simultaneously to the institution implementing the central government guarantee programme*</Proxy>

</Query>

32.2 Description of the data used in the element

Name	Description	Format
Identifier of the institution implementing the central government guarantee programme	Uniform registration number or tax payer registration number. Shall be entered if Register data on a specific institution implementing the central government guarantee programme and indicated in the Register as a customer's guarantor of the relevant customer's obligations are required	N11
Year	Year of the calendar month of the periodic data	YYYY
Calendar month	Calendar month of the periodic data	N2
Type of the central government guarantee programme	From the code list. Shall be entered if Register data on a specific type of the central government guarantee programme are required	N3
Date of the customer's obligations taking effect	Date of the customer's obligations taking effect. Shall be indicated if Register data on the customer's obligations, which have taken effect on the indicated date or later, are required	YYYY-MM-DD

Authorisation to send simultaneously to the institution implementing the central government guarantee programme	"P". Shall be entered where Latvijas Banka has been authorised on behalf of the Register participant or restricted Register participant to also send the data to the institution implementing the central government guarantee programme as indicated in the request	C1
---	--	----

IX. The Register data receipt file pertaining to the central government guarantee programme

33. The prefix of the name of the Register data receipt file pertaining to the central government guarantee programme shall be "krg".

33.¹ Data on customer obligations meeting the criteria for their entry in the Register shall be included in the Register data receipt file pertaining to the central government guarantee programme, taking into account the periodic data in the respective year and calendar month or the previous calendar month.

34. The structure of the Register data receipt file pertaining to the central government guarantee programme <?xml version="1.0" encoding="Windows-1257"?>

<KRFile>

<Header>*Header element of the file* (see Paragraph 35 of the present Appendix)</Header>

<KRReports>

<Report>*Data element* (see Paragraph 36 of the present Appendix)</Report>

...

<Report>*Data element*</Report>

</KRReports>

</KRFile>

35. Header element of the file

35.1 Structure of the header element of the file

<Header>

<Participant>*Identifier of the Register participant or restricted Register participant*</Participant>

<Subject>*Data subject*</Subject>

<Guarantor>*Identifier of the institution implementing the central government guarantee programme*</Guarantor>

<Year>*Year*</Year>

<Month>*Calendar month*</Month>

<CreditCount>*Number of the customer's obligations*</CreditCount>

<ErrorCode>*Error code*</ErrorCode>

<ErrorText>*Error description*</ErrorText>

<Line>*Number of the erroneous row*</Line>

<LinePos>*Error position in the row*</LinePos>

<Reason>*Reason for error*</Reason>

<Proxy>*Authorisation to send simultaneously to the institution implementing the central government guarantee programme*</Proxy>

</Header>

35.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant <i>or</i> restricted Register participant	Uniform registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Identifier of the institution implementing the central government guarantee programme	Uniform registration number or tax payer registration number	<u>N11</u>
Year	Year of the calendar month of the periodic data	YYYY
Calendar month	Calendar month of the periodic data	N2
Number of the customer's obligations	Total number of obligations included in a file	N
Error code	Error code	<u>C4</u>
Error description	Error description text	C
Number of the erroneous row	Shall be stated in the event of a file format error	N
Error position in the row	Shall be stated in the event of a file format error	N
Reason for error	Shall be stated in the event of a file format error	C
Authorisation to send simultaneously to the institution implementing the central government guarantee programme	"P". Shall be entered where, in line with the authorisation issued to Latvijas Banka, the data have also been sent to the institution implementing the central government guarantee programme on behalf of the Register participant or restricted Register participant	C1

36. Data element

36.1 Data element structure

<Report>

<Credit>

<CreditID>General data identifier</CreditID>

<Guarantor>Identifier of the institution implementing the central government guarantee programme</Guarantor>

<Type> Type of the central government guarantee programme</Type>

<CreditType>Type of the customer's obligations</CreditType>

<CreditPurpose>Purpose of the customer's obligations</CreditPurpose>

<CreditStatus>Status of the customer's obligations</CreditStatus>

<Covid19Status>Reference to Covid-19-related support measures

</Covid19Status>

<Covid19StatusDate>Start date of applying Covid-19-related support measures</Covid19StatusDate>
 <ValidFrom>Date of the customer's obligations taking effect</ValidFrom>
 <ValidTo>End date of the customer's obligations as per customer contract</ValidTo>
 <ActualEndDate>Actual end date of the customer's obligations</ActualEndDate>
 <Amount>Amount of the customer's obligations as per customer agreement</Amount>
 <Currency>Currency code of the customer's obligations as per customer contract</Currency>
 <RemainingAmount>Actual outstanding obligations of the customer</RemainingAmount>
 <RemainderCurrency>Currency code of the actual outstanding obligations of the customer</RemainderCurrency>
 <IntRateEndDate>End date of interest-only period</IntRateEndDate>
 <AmrtType>Amortisation type</AmrtType>
 <PmntFrq>Payment frequency</PmntFrq>
 <Delay>Number of days overdue</Delay>
 <DelayAmount>Delayed principal of the customer's obligations</DelayAmount>
 <DelayCurrency>Currency code of the delayed principal of the customer's obligations</DelayCurrency>
 <DelayInterest>Delayed interest of the customer's obligations</DelayInterest>
 <DelayInterestCurrency>Currency code of the delayed interest of the customer's obligations</DelayInterestCurrency>
 <OtherDelayedFees>Other payments past due</OtherDelayedFees>
 <OtherDelayedFeesCurrency>Currency code of other payments past due</OtherDelayedFeesCurrency>
 <ImpairmentType>Type of impairment of the customer's obligations</ImpairmentType>
 <CustomerDefaultStatus>Default status of the customer</CustomerDefaultStatus>
 <ForbearanceStatus>Status feature of the customer's obligations</ForbearanceStatus>
 </Credit>
 <BorrowerList>
 <Borrower>Person description element (see Paragraph 36.3 of the present Appendix)</Borrower>
 ...
 </BorrowerList>
 </Report>

36.2 Description of the data used in the element

Name	Description	Format
General data identifier	General data identifier	C35

Identifier of the institution implementing the central government guarantee programme	Uniform registration number or tax payer registration number	N11
Type of the central government guarantee programme	From the code list	N3
Type of the customer's obligations	From the code list	<u>N2</u> or <u>N3</u>
Purpose of the customer's obligations	From the code list	<u>N2</u> or <u>N3</u>
Status of the customer's obligations	From the code list	<u>N2</u>
Reference to Covid-19-related support measures	From the code list	<u>N2</u>
Start date of applying Covid-19-related support measures	Start date of applying Covid-19-related support measures. Shall be omitted if the type of operation is D	YYYY-MM-DD
Date of the customer's obligations taking effect	Date of the customer's obligations taking effect	YYYY-MM-DD
End date of the customer's obligations as per customer contract	End date of the customer's obligations as per customer contract	YYYY-MM-DD
Actual end date of the customer's obligations	Actual end date of the customer's obligations	YYYY-MM-DD
Amount of the customer's obligations as per customer's agreement	Amount of the customer's obligations as per customer's agreement	N15.N2
Currency code of the customer's obligations as per customer contract	From the standard	<u>C3</u>

Actual outstanding obligations of the customer	Actual outstanding obligations of the customer	N15.N2
Currency code of the actual outstanding obligations of the customer	From the standard	<u>C3</u>
End date of interest-only period	End date of interest-only period	YYYY-MM-DD
Amortisation type	From the code list	<u>N2</u> or <u>N3</u>
Payment frequency	From the code list	<u>N2</u> or <u>N3</u>
Number of days overdue	Number of days overdue	N5
Delayed principal of the customer's obligations	Delayed principal of the customer's obligations	N15.N2
Currency code of the delayed principal of the customer's obligations	From the standard	<u>C3</u>
Delayed interest of the customer's obligations	Delayed interest of the customer's obligations	N15.N2
Currency code of the delayed interest of the customer's obligations	From the standard	<u>C3</u>
Other payments past due	Other payments past due	N15.N2
Currency code of other payments past due	From the standard	<u>C3</u>
Type of impairment of the customer's obligations	From the code list	<u>N2</u>
Default status of the customer	From the code list	<u>N2</u>
Status feature of the customer's obligations	From the code list	<u>N2</u> or <u>N3</u>

36.3 Person description element

36.3.1 Description of the data used in the element (see Paragraph 8.3.6 of the present Appendix).

36.3.2 The structure of the person description element depends on the person type and the resident type.

36.3.3 The structure of the description element of a resident natural person

```
<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <PersonCode> Person's identity number</PersonCode>
</Borrower>
```

36.3.4 The structure of the description element of a non-resident natural person

```
<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <DocNumber>Number of person's identity document</DocNumber>
  <Country>Code of the country issuing the person's identity document</Country>
  <BirthDate>Date of birth</BirthDate>
  <PersonCodeN>Person's identity number</PersonCodeN>
  <Name>Name</Name>
  <Surname>Surname</Surname>
</Borrower>
```

36.3.5 The structure of the description element of a resident legal person

```
<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <RegNumber>Uniform registration number</RegNumber>
  <InvestmentFundID>Fund identifier</InvestmentFundID>
</Borrower>
```

36.3.6 The structure of the description element of a non-resident legal person

```
<Borrower>
  <PersonType>Person type</PersonType>
  <ResidentType>Resident type</ResidentType>
  <Country>Code of the country of registration</Country>
  <RegNumberN>Registration number</RegNumberN>
  <RegNumType>Type of registration number</RegNumType>
  <InvestmentFundID>Fund identifier</InvestmentFundID>
  <RegDate>Registration date</RegDate>
  <NameJP>Name</NameJP>
  <LegalForm>Legal form</LegalForm>
  <AddressStreet>Registered address – street</AddressStreet>
  <AddressCity>Registered address – administrative territory</AddressCity>
  <AddressPostalCode>Registered address – postal code</AddressPostalCode>
  <AddressPostBox>Registered address – post box</AddressPostBox>
</Borrower>
```

X. Loan portfolio request file

37. The prefix of the loan portfolio request file name shall be "krq".

38. Structure of the loan portfolio request file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 39 of the present
  Appendix)</Header>
```

```
  <Query> Request element (see Paragraph 40 of the present Appendix)</Query>
</KRFile>
```

39. Header element of the file

39.1 Element structure

```
<Header>
```

```
  <Participant>Identifier of the Register participant, restricted Register
  participant or the Treasury</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <FileType>Q</FileType>
```

```
</Header>
```

39.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number.	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>

40. Request element

40.1 Element structure

```
<Query>
```

```
  <CreditStartFrom>Minimum of Start date of the customer's obligations taking
  effect or of the Individual customer's obligations taking
  effect</CreditStartFrom>
```

```
  <CreditStartTo>Maximum of Start date of the customer's obligations taking
  effect or of the Individual customer's obligations taking effect</CreditStartTo>
```

```
  <RegisteredFrom>Start date of the registration period</RegisteredFrom>
```

```
  <RegisteredTo>End date of the registration period</RegisteredTo>
```

```
  <ModifiedFrom>Start date of the last updating or correction</ModifiedFrom>
```

```
  <ModifiedTo>End date of the last updating or correction</ModifiedTo>
```

```
  <CreditStatus1>Status of the customer's obligations</CreditStatus1>
```

```
  <CreditStatus2>Status of the customer's obligations</CreditStatus2>
```

```
  <CreditStatus3>Status of the customer's obligations</CreditStatus3>
```

```
  <Month>Calendar month</Month>
```

```
</Query>
```

40.2 The request element shall contain one of the following periods: time period of the date of customer or customer guarantor's obligations taking effect (Minimum of Start date of the customer's obligations taking effect or of the Individual customer's obligations taking effect and Maximum of Start date of the customer's obligations taking effect or of the Individual customer's obligations taking effect), or time period of the obligations' registration date (Start date of the registration period and End date of the registration period), or time period of the obligations' updating or correction date (Start date of the last updating or correction and End date of the last updating or correction). In the request element one or several periods, one or several statuses of the customer's obligations or a calendar month may be indicated either together or separately.

40.3 Description of the data used in the element

Name	Description	Format
Minimum of Start date of the customer's obligations taking effect <i>or</i> of the Individual customer's obligations taking effect	Start date of the time period where the date of the customer obligations or customer guarantor's obligations taking effect shall fall within	YYYY-MM-DD
Maximum of Start date of the customer's obligations taking effect <i>or</i> of the Individual customer's obligations taking effect	End date of the time period where the date of the customer obligations or customer guarantor's obligations taking effect shall fall within. Shall be indicated where <i>Minimum of Start date of the customer's obligations taking effect or of the Individual customer's obligations taking effect</i> has been indicated	YYYY-MM-DD
Start date of the registration period	Start date of the time period where the registration date of the customer obligations or customer guarantor's obligations shall fall within	YYYY-MM-DD
End date of the registration period	End date of the time period where the registration date of the customer obligations or customer guarantor's obligations shall fall within. Shall be indicated where <i>Start date of the registration period</i> has been indicated	YYYY-MM-DD
Start date of the last modification	Start date of the time period where the date of the last modification of the customer obligations or customer guarantor's obligations shall fall within	YYYY-MM-DD
End date of the last modification	End date of the time period where the date of the last updating or correction of the customer obligations or customer guarantor's obligations shall fall within. Shall be indicated where <i>Start date of the last updating or correction</i> has been indicated	YYYY-MM-DD

Status of the customer's obligations	One or more values from the code list. If omitted, all the obligations of a customer or customer's guarantor shall be included	<u>N2</u>
Calendar month	Calendar month for which the actual outstanding obligations of the customer are reported	YYYY-N2

XI. Loan portfolio report file

41. The prefix of the loan portfolio report file name shall be "krs".

42. Structure of the loan portfolio report file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 44 of the present Appendix)</Header>
```

```
  <Query>Request element</Query>
```

```
  <Credits>Element of the customer or customer guarantor's obligations (see Paragraph 45 of the present Appendix)</Credits> </KRFile>
```

43. The request element contains information from the request element of the loan portfolio request file (see Paragraph 40 of the present Appendix).

44. Header element of the file

44.1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant, restricted Register participant or the Treasury</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <FileName>File name</FileName>
```

```
  <Credits>Number of the selected customer obligations or customer guarantor's obligations</Credits>
```

```
  <ErrorCode>Error code</ErrorCode>
```

```
  <ErrorText>Error description</ErrorText>
```

```
  <Line>Number of the erroneous row</Line>
```

```
  <LinePos>Error position in the row</LinePos>
```

```
  <Reason>Reason for error</Reason>
```

```
  <Prepared>Date</Prepared>
```

```
  <FileType>S</FileType>
```

```
</Header>
```

44.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>

File name	The loan portfolio request file name without extensions, submitted by the Register participant, restricted Register participant or the Treasury	<u>C15</u>
Number of the selected customer obligations or customer guarantor's obligations	Number of the selected customer obligations or customer guarantor's obligations. Shall be omitted in the event of an error in the loan portfolio request file	N
Error code	Error code	<u>C4</u>
Error description	Error description text	C
Number of the erroneous row	Shall be stated in the event of a file format error	N
Error position in the row	Shall be stated in the event of a file format error	N
Reason for error	Shall be stated in the event of a file format error	C
Date	Date of preparing the loan portfolio report file	YYYY-MM-DD

45. Element of the customer obligations or customer guarantor's obligations

45.1 The element of the customer obligations or customer guarantor's obligations contains data on the selected customer obligations or customer guarantor's obligations. Each row shall comprise data on a single obligation of the customer or customer's guarantor.

45.2 Structure of the description of the customer obligations or customer guarantor's obligations

<Credit ID=*General data identifier*

StartDate=*Date of the customer's obligations taking effect*

EndDate=*End date of the customer's obligations as per customer contract*

Registered=*Date of data entry*

LastModified=*Date of updating or correcting data*

Status=*Status of the customer's obligations*

Remainder=*Actual outstanding obligations of the customer*

Currency=*Currency code of the actual outstanding obligations of the customer*

OffBlncAmount=*Off-balance sheet amount of the customer's obligations*

OffBlncCurrency=*Currency code of the off-balance of the customer's obligations*

Period=*Calendar month*/>

45.3 Description of the data used in the element

Name	Description	Format
General data identifier	General data identifier	C35
Date of the customer's obligations taking effect	Date of the customer's obligations taking effect	YYYY-MM-DD

End date of the customer's obligations as per customer contract	End date of the customer's obligations as per customer contract	YYYY-MM-DD
Date of data entry	Date of data entry	YYYY-MM-DD
Date of updating or correcting data	Date of updating or correcting data	YYYY-MM-DD
Status of the customer's obligations	From the code list	<u>N2</u>
Actual outstanding obligations of the customer	The last entry of the customer's actual outstanding obligations, where a calendar month has not been indicated in the loan portfolio request file. The customer's actual outstanding obligations in the loan portfolio request file as at the end of the specified calendar month, where the calendar month has been indicated in the loan portfolio request file. Where no actual outstanding obligations have been entered, the field value shall be left empty	N15.N2
Currency code of the actual outstanding obligations of the customer	From the standard. Where no actual outstanding obligations have been entered, the field value shall be left empty	<u>C3</u>
Off-balance sheet amount of the customer's obligations	Off-balance sheet amount of the customer's obligations	<u>N15.N2</u>
Currency code of the off-balance of the customer's obligations	From the standard	<u>C3</u>
Calendar month	Calendar month for which the customer's actual outstanding obligations are indicated. Where it/such quarter has not been entered, the field value shall be left empty	YYYY-N2

XII. Identification data correction or supplemental data file

46. The prefix of the identification data correction or supplemental data file shall be "kri".

47. Structure of the identification data correction or supplemental data file

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 48.1 of the present Appendix)</Header>
```

```

<KRMessages>
  <Message>Message element (see Paragraph 48.3 of the present
  Appendix)</Message>
  ...
  <Message>Message element (see Paragraph 48.3 of the present
  Appendix)</Message>
</KRMessages>
</KRFile>

```

48. Header element of the file

48.1 Structure of the header element of the file

```

<Header>
  <Participant>Identifier of the Register participant, restricted Register participant
  or the Treasury</Participant>
  <Subject>Data subject</Subject>
  <Prepared>Date</Prepared>
  <FileType>I</FileType>
</Header>

```

48.2 Description of the data used in the element

Name	Description	Format
Identifier of the Register participant, restricted Register participant or the Treasury	Uniform registration number. For the Treasury – tax payer registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Date	Date of preparing the identification data correction or supplemental data file	YYYY-MM-DD

48.3 Message element

48.3.1 Structure of the message element

```

<Message>
  <Header>
    <MessageType>I</MessageType>
    <SubstitutionType>Type of operation</SubstitutionType>
    <MessageID>Message identifier</MessageID>
  </Header>
  <Substitution>Identification data correction or supplemental element (see
  Paragraph 48.3.2 of the present Appendix)</Substitution>
</Message>

```

48.3.2 Depending on the type of the operation (K, P or N), an identification data correction or supplemental element shall comprise an identifier correction element (see Paragraph 48.3.3 of the present Appendix) or person identification data correction or supplemental element (see Paragraph 48.3.4 of the present Appendix).

48.3.3 Identifier correction element

<Substitution>

<Credit IdFrom=*Current general data identifier* IdTo=*New general data identifier*>

<Violation IdFrom=*Current violation data identifier*
IdTo=*New violation data identifier*>

...

<Violation IdFrom=*Current violation data identifier*
IdTo=*New violation data identifier*>

</Credit>

</Substitution>

48.3.4 Person identification data correction or supplemental element

<Substitution>

<PersonFrom>*Current person description element*</PersonFrom>

<PersonTo>*New person description element*</PersonTo>

</Substitution>

48.3.5 The person description element referred to in Paragraph 48.3.4 herein shall be stated in line with Paragraph 36.3 herein, replacing the name of the element "Borrower" with "PersonFrom" and "PersonTo" respectively.

48.3.6 [Deleted]

48.3.7 Description of the data used in the element

Name	Description	Format
Type of operation	"K" – correction of the identifier of obligations; "P" – correction of person's identification data; "N" – supplementing of person's identification data	<u>C1</u>
Message identifier	Unique identifier assigned by a Register participant or restricted Register participant within the file	C16
Current general data identifier	Current general data identifier to be changed	C35
New general data identifier	New general data identifier	C35
Current violation data identifier	Current violation data identifier to be changed	C16
New violation data identifier	New violation data identifier	C16

XIII. Information request with the web service function

49. Data exchange is performed via SOAP messages, using HTTP protocol. Data encrypting is ensured on a case-by-case basis, in line with the Web Services Security specification.

50. Information requests are ensured by the function QueryData (queryType: <string>, query:<string>):<string>.

51. The parameter `queryType` of the function `QueryData` indicates the type of request and could comprise the following values: "G" – aggregated report on a customer or a customer guarantor, "D" – detailed report on a customer or a customer guarantor, "GP" – aggregated report on a potential customer, potential customer guarantor or another person stipulated by the Law On Credit Register, other than the above Register participant's customer or customer's guarantor, "DP" – detailed report on a potential customer, potential customer guarantor or another person stipulated by the Law On Credit Register, other than the above Register participant's customer or customer's guarantor, "C" – report on the customer obligations or customer guarantor's obligations.

52. The value of the parameter `query` shall be indicated in accordance with the type of request. The value of the parameter is information identifying a person or obligations in line with the XML format referred to in Paragraphs 18.2 and 18.3 of the present Appendix.

53. To comply with the request, a combination of characters in XML format shall be prepared.

<Report>

 <KRMessages>*Message element* (see Paragraph 27.4 of the present Appendix)</KRMessages>

 <Error>*Request error description*</Error>

</Report>

54. Where the format of the parameters `queryType` and `query` is correct, the section <KRMessages> shall be prepared, omitting section <Error>; otherwise, only section <Error> shall be prepared.

Structure and Format to Be Used for Providing Information on the Credit Institutions' Credit Exposures and the Persons Involved

I. Notations used

1. Notations used in the present Appendix to the Regulation are in line with Paragraph 1 of Appendix 8 hereto.

II. File exchange using the file exchange service

2. The file name format shall be aaagmmddnnnnnn.xml, compressed (in GZIP format) file name format shall be aaagmmddnnnnnn.gz, and an encrypted and electronically signed file name format shall be aaagmmddnnnnnn.ext, where:

2.1 aaa – the prefix of the name of the respective file type;

2.2 ggmmdd – the date of preparing the file;

2.3 nnnnnn – unique file number on the day when the file was prepared;

2.4 ext – encrypted and electronically signed file extension ("ent" or "p7m").

3. After compressing, electronic signing and encrypting the prepared files, the Register participant shall insert them in the KREG/OUT catalogue of the file exchange service. After compressing, electronic signing and encrypting the reply files, Latvijas Banka shall insert them in the KREG/IN catalogue of the file exchange service. File compression is mandatory if the encrypted and electronically signed "p7m" file format is used.

III. The file of information on credit exposures

4. The prefix of the file name shall be "krd".

5. Unless otherwise stipulated in the present Appendix, information to be provided shall comply with the description and format stated in Appendix 8 herein.

6. File structure

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element (see Paragraph 7 of the present Appendix)</Header>
```

```
  <KRMessages>
```

```
    <Message>Exposure data message element(see Paragraph  
    8 of the present Appendix)</Message>
```

```
    ...
```

```
    <Message>Exposure data message element</Message>
```

```
  </KRMessages>
```

```
</KRFile>
```

7. Header element of the file

7.1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <Messages>Number of messages</Messages>
```

```

    <Prepared>Date</Prepared>
    <FileType>D</FileType>
</Header>

```

8. Exposure data message element

8.1 Structure of the exposure data message element

```

<Message>
  <Header>
    <Year>Year</Year>
    <Month>Calendar month</Month>
    <MessageType>D</MessageType>
    <Operation>Type of operation</Operation>
  </Header>
  <BorrowerList>
    <Borrower>Person description element(see Paragraph 8.3 of the present
    Appendix)</Borrower>
    ...
    <Borrower>Person description element</Borrower>
  </BorrowerList>
  <Credit>
    <ContractID>Customer contract identifier</ContractID>
    <CreditType>Identifier of customer obligations</CreditType>
    <CreditType>Type of the customer's obligations</CreditType>
    <CreditPurpose>Purpose of the customer's obligations</CreditPurpose>
    <ValidFrom>Date of the customer's obligations taking effect</ValidFrom>
    <TakeOverDate>Date of taking over the customer's
    obligations</TakeOverDate>
    <ValidTo>End date of the customer's obligations as per customer
    contract</ValidTo>
    <SettlementDate>Settlement date</SettlementDate>
    <ActualEndDate>Actual end date of the customer's
    obligations</ActualEndDate>
    <Amount>Amount of the customer's obligations as per customer
    contract</Amount>
    <Currency>Currency code of the customer's obligations as per customer
    contract</Currency>
    <Syndicate>Reference to a syndicated loan</Syndicate>
    <SyndContractID>Syndicated loan contract identifier</SyndContractID>
    <RegrRights>Reference to the right of recourse</RegrRights>
    <FiduciaryInst>Reference to fiduciary instrument</FiduciaryInst>
    <ProjectLoan>Reference to a project finance loan</ProjectLoan>
    <SubDebts>Reference to subordinated debt</SubDebts>
    <RpmntRights>Reference to repayment rights</RpmntRights>
    <RemainingAmount>Actual outstanding amount of the customer's
    obligations</RemainingAmount>
    <RemainderCurrency>Currency code of the actual outstanding amount of
    the customer's obligations</RemainderCurrency>
    <OffBlncAmount>Off-balance sheet amount of the customer's
    obligations</OffBlncAmount>

```

<OffBlncCurrency>Currency code of the off-balance sheet amount of the customer's obligations</OffBlncCurrency>
 <CreditAccounting>Reference to the accounting</CreditAccounting>
 <IntRate>Interest rate</IntRate>
 <IntRateCap>Interest rate cap</IntRateCap>
 <IntRateFloor>Interest rate floor</IntRateFloor>
 <RefRate>Reference rate values</RefRate>
 <RefRateDur>Reference rate maturity</RefRateDur>
 <IntRateSpread>Interest rate spread</IntRateSpread>
 <IntRateType>Interest rate type</IntRateType>
 <IntRateFrq>Interest rate reset frequency</IntRateFrq>
 <InterestRateRevisionDate>Next interest rate reset date</InterestRateRevisionDate>
 <IntRateEndDate>End date of interest-only period</IntRateEndDate>
 <AccInterest>Accrued interest</AccInterest>
 <AccInterestCurrency>Currency code of the accrued interest</AccInterestCurrency>
 <Accruals>Accumulated impairment amount</Accruals>
 <AccrualsCurrency>Currency account of the accumulated impairment amount</AccrualsCurrency>
 <QualityRate>Impairment assessment method</QualityRate>
 <ImpairmentType>Type of impairment</ImpairmentType>
 <PrvsnOffBlnc>Provisions associated with off-balance-sheet exposures</PrvsnOffBlnc>
 <PrvsnOffBlncCurrency>Currency account of the provisions associated with off-balance-sheet exposures</PrvsnOffBlncCurrency>
 <DelayPeriod>Number of days past due</DelayPeriod>
 <DelayAmount>Principal past due</DelayAmount>
 <DelayCurrency>Currency code of the principal past due</DelayCurrency>
 <DelayInterest>Interest past due</DelayInterest>
 <DelayInterestCurrency>Currency code of the interest past due</DelayInterestCurrency>
 <OtherDelayedFees>Other payments past due</OtherDelayedFees>
 <OtherDelayedFeesCurrency>Currency code of the other payments past due</OtherDelayedFeesCurrency>
 <ProbabilityOfDefault>Probability of the customer's default on its obligations</ProbabilityOfDefault>
 <LossGivenDefault>Potential losses in the event of the customer's default on its obligations</LossGivenDefault>
 <PoDMethod>Reference to the assessment method</PoDMethod>
 <CreditDefaultStatus>Default status of the instrument</CreditDefaultStatus>
 <CreditDefaultDate>Date of the default status of the instrument</CreditDefaultDate>
 <PerformingStatus>Performing status of the instrument</PerformingStatus>
 <PerformingDate>Date of the performing status of the instrument</PerformingDate>
 <RecognBalStatus>Reference to balance sheet and off-balance sheet recognition</RecognBalStatus>

<AccountClsf>Accounting classification of customer's obligations</AccountClsf>
 <AmrtType>Amortisation type</AmrtType>
 <PmntFrq>Payment frequency</PmntFrq>
 <FairValueRisk>Fair value changes due to changes in credit risk before purchase</FairValueRisk>
 <TransfAmount>Transferred amount</TransfAmount>
 <TransfAmountCurrency>Currency account of the transferred amount</TransfAmountCurrency>
 <CountryRiskTransfBasis>Reason for the country risk transfer</CountryRiskTransfBasis>
 <RiskEmanatingCountry>Country where the risk is transferred from</RiskEmanatingCountry>
 <RiskAcceptCountry>Country where the risk is transferred to</RiskAcceptCountry>
 <SecuritType>Type of securitisation</SecuritType>
 <Losses>Amount of losses</Losses>
 <LossesCurrency>Currency account of the amount of losses</LossesCurrency>
 <SrcEncumbrance>Source of encumbrance</SrcEncumbrance>
 <CreditStatus>Status of the customer's obligations</CreditStatus>
 <ForbearanceStatus>Status feature of the customer's obligations</ForbearanceStatus>
 <ForbearanceStatusDate>Date of the status feature of the customer's obligations</ForbearanceStatusDate>
 <FairValAccu>Accumulated changes in fair value due to credit risk</FairValAccu>
 <FairValAccuCurrency>Currency code of the accumulated changes in fair value due to credit risk</FairValAccuCurrency>
 <CumulatRecov>Cumulative recoveries since the date of default</CumulatRecov>
 <CumulatRecovCurrency>Currency code of the cumulative recoveries since the date of default</CumulatRecovCurrency>
 <ClsExposure>Reference to the classification of customer's obligations in the trading book</ClsExposure>
 <CarryAmount>Carrying amount</CarryAmount>
 <CarryAmountCurrency>Currency code of the carrying amount</CarryAmountCurrency>
 <CollateralList>
 <Collateral>
 <CollateralId>Collateral identifier</CollateralId>
 <CollateralType>Type of collateral</CollateralType>
 <CollateralCountry>Real estate collateral location</CollateralCountry>
 <CollateralOrigValue>Original collateral value</CollateralOrigValue>
 <CollateralOrigValueCurrency>Currency code of the original collateral value</CollateralOrigValueCurrency>
 <CollateralOrigDate>Date of original collateral value</CollateralOrigDate>

```

    <CollateralValue>Collateral value</CollateralValue>
    <CollateralValueCurrency>Currency code of the collateral
    value</CollateralValueCurrency>
    <CollateralValueType>Type of collateral
    value</CollateralValueType>
    <CollateralValueDate>Date of collateral
    value</CollateralValueDate>
    <CollateralValutApproach>Collateral valuation
    approach</CollateralValutApproach>
    <Collateral3rdPartyClaims>Value of third party priority claims
    against the collateral</Collateral3rdPartyClaims>
    <Collateral3rdPartyClaimsCurrency>Currency code of the value
    of third party priority claims against the
    collateral</Collateral3rdPartyClaimsCurrency>
    <CollateralAllocValue>Collateral allocated
    value</CollateralAllocValue>
    <CollateralAllocValueCurrency>Currency code of the collateral
    allocated value</CollateralAllocValueCurrency>
    <CollateralMaturityDate>Collateral end
    date</CollateralMaturityDate>
  </Collateral>
  ...
  <Collateral>...</Collateral>
</CollateralList>
</Credit>
</Message>

```

8.2 Description of data used in the element

Name	Description	Format
Customer's obligations identifier;	Customer's obligations identifier;	C35
Type of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> or <u>N3</u>

8.3 Person description element

8.3.1 The structure of the person description element depends on the person type and the resident type.

8.3.2 The structure of the description element of a resident legal person

```

<Borrower>
  <ResidentType>Resident type</ResidentType>
  <RegNumber>Uniform registration number</RegNumber>
  <InvestmentFundID>Fund identifier</InvestmentFundID>
  <CustomerDefaultStatus>Default status of the
  customer</CustomerDefaultStatus>
  <CustomerDefaultStatus>Date of the default status of the
  customer</CollateralValueDate>
</Borrower>

```

8.3.3 The structure of the description element of a non-resident legal person

```

<Borrower>

```

```

<ResidentType>Resident type</ResidentType>
<Country>Code of the country of registration</Country>
<RegNumberN>Registration number</RegNumberN>
<RegNumType>Type of registration number</RegNumType>
  <InvestmentFundID>Fund identifier</InvestmentFundID>
<RegDate>Registration date</RegDate>
<NameJP>Name</NameJP>
<LegalForm>Legal form</LegalForm>
<AddressStreet>Registered address - street</AddressStreet>
<AddressCity>Registered address - administrative territory</AddressCity>
<AddressPostalCode>Registered address - postal code</AddressPostalCode>
<AddressPostBox>Registered address - post box</AddressPostBox>
<Category>Category</Category>
<EconomicSector>Sector of the economy</EconomicSector>
<LegalStatus>Status of legal proceedings</LegalStatus>
<LegalStatusDate>Date of the legal proceedings status</LegalStatusDate>
<CustomerDefaultStatus>Default status of the customer</CustomerDefaultStatus>
<CustomerDefaultStatusDate>Date of the default status of the
customer</CustomerDefaultStatusDate></Borrower>
</Borrower>

```

8.3.4 Description of data used in the element

Name	Description	Format
Category	From the code list	<u>N2</u>

IV. File of the persons involved in credit exposures

9. The prefix of the file name shall be "krf".

10. Unless otherwise stipulated in the present Appendix, information to be provided shall comply with the description and format stated in Appendix 8 herein.

11. File structure

```
<?xml version="1.0" encoding="Windows-1257"?>
```

```
<KRFile>
```

```
  <Header>Header element (see Paragraph 12 of the present Appendix)</Header>
```

```
  <KRMessages>
```

```
    <Message>Role description element(see Paragraph 13
of the present Appendix)</Message>
```

```
    ...
```

```
    <Message>Role description element</Message>
```

```
  </KRMessages>
```

```
</KRFile>
```

12. Header element of the file

12.1 Structure of the header element of the file

```
<Header>
```

```
  <Participant>Identifier of the Register participant</Participant>
```

```
  <Subject>Data subject</Subject>
```

```
  <Messages>Number of messages</Messages>
```

```
  <Prepared>Date</Prepared>
```

<FileType>F</FileType>
</Header>

13. Role description element

13.1 Structure of the role description element

<Message>
 <Header>
 <MessageID>Message identifier</MessageID>
 <Year>Year</Year>
 <Month>Calendar month</Month>
 <MessageType>F</MessageType>
 <Operation>Type of operation</Operation>
 </Header>
 <Credit>
 <CreditID>General data identifier</CreditID>
 <ContractID>Customer contract identifier</ContractID>
 <CollateralId>Collateral identifier</CollateralId>
 <Role>Reference to the role of a person involved</Role>
 </Credit>
 <Person>Person description element(see Paragraph 8.3 of the present Appendix)</Person>
 </Message>

13.2 Description of data used in the element

Name	Description	Format
Message identifier	Unique identifier assigned by a Register participant within the file	C16
Type of operation	"N" – message entry; "D" – message cancellation	<u>C1</u>
Collateral identifier	Collateral identifier. Collateral identifier shall be indicated only where the value of the message <i>Reference to the role of a person involved</i> is N	C60
Reference to the role of a person involved	"C" – the person involved is a creditor; "N" – the person involved is a provider of obligations' collateral; "P" – the person involved is a service provider; "I" – the person involved is an originator;	<u>C1</u>

IV.¹ Identification data correction file on the persons involved in credit exposures

13.¹ The prefix of the file name shall be "krt".

13.² Structure of the identification data correction file

<?xml version="1.0" encoding="Windows-1257"?>
 <KRFile>
 <Header>Header element of the file (see Paragraph 13.³1 of the present Appendix)</Header>

```

<KRMessages>
  <Message>Message element (see Paragraph 13.3 of the present
  Appendix)</Message>
  ...
  <Message>Message element (see Paragraph 13.3 of the present
  Appendix)</Message>
</KRMessages>
</KRFile>

```

13.3 Header element of the file

13.3.1 Structure of the header element of the file

```

<Header>
  <Participant>Identifier of the Register participant or restricted Register
  participant</Participant>
  <Subject>Data subject</Subject>
  <Prepared>Date</Prepared>
  <FileType>T</FileType>
</Header>

```

13.3.2 Description of data used in the element

Name	Description	Format
Identifier of the Register participant or restricted Register participant	Uniform registration number	<u>N11</u>
Data subject	BIC of the Register participant's branch	<u>C8</u>
Date	The date when the identification data correction file on the persons involved in credit exposures is prepared	YYYY-MM-DD

13.3.3 Message element

13.3.3.1 Structure of the message element

```

<Message>
  <Header>
    <MessageType>T</MessageType>
    <MessageID>Message identifier</MessageID>
  </Header>
  <Substitution>
    <PersonFrom>Current person description element</PersonFrom>
    <PersonTo>New person description element</PersonTo>
  </Substitution>
</Message>

```

13.3.3.2 The person description element referred to in Paragraph 13.3.1 herein shall be prepared in line with Paragraph 8.3 herein, replacing the name of the element "Borrower" with "PersonFrom" and "PersonTo" respectively without indicating the data *Default status of the customer, Date of the default status of the customer, Category, Sector of the economy, Status of legal proceedings and Date of the legal proceedings status.*

13.3.3.3 Description of the data used in the element

Name	Description	Format
Message identifier	Unique identifier assigned by a Register participant or restricted Register participant within the file	C16

V. Reply file

1. The format and structure of the reply file are described in Appendix 8 to the Regulation.

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File Formats and Structure of Statistical Reports Submitted by Credit Institutions

I. File format

1. The report files shall be prepared in ASCII format by using the following table to encrypt the Latvian language letters with diacritic marks:

Letter	ASCII code
Ā	181
Č	211
Ē	240
Ģ	242
Ī	215
Ķ	244
Ļ	246
Ņ	252
Š	208
Ū	222
Ž	248

2. File name format shall be *aaa_kkk_yyyymmdd.txt*, and the name format of an encrypted and electronically signed file shall be *aaa_kkk_yyyymmdd.ext*, where:

2.1 *aaa* – prefix of the file name, to be indicated in accordance with the formats for compiling the respective report;

2.2 *kkk* – code of the monetary financial institution in accordance with the "List of Monetary Financial Institutions of the Republic of Latvia";

2.3 *yyyy* – reporting year;

2.4 *mm* – last month of the reporting period;

2.5 *dd* – last date of the reporting period;

2.6 *ext* – encrypted and electronically signed file extension ("ent" or "p7m").

3. After electronically signing and encrypting the prepared report files, they shall be inserted in the STAT/OUT catalogue of the file exchange service.

II. Report Structure

4. The report consists of rows. Each row shall comprise one report indicator, i.e. the indicator's notation, the equality sign (symbol "=") and the indicator's value. Only the report indicators having a value shall be reported. In each report, the following report indicators are mandatory:

4.1 code of the report submitter (indicator's notation – *ORG_KODS*, indicator's value – code of the monetary financial institution in accordance with the "List of Monetary Financial Institutions of the Republic of Latvia");

4.2 report code (indicator's notation – *DOK_KODS*, indicator's value – *VSPARK* code of the respective report form in the format *nnnnnnnn*, where it is provided for in the regulation for compiling the respective report);

4.3 the reporting period (the indicator's notation – DATUMS; the principles for reporting the indicator's value have been stipulated by the format description for compiling the respective report);

4.4 correction (indicator's notation – LABOJUMS; indicator's value – the sequence number of the correction if the report has been submitted anew; the indicator shall not be reported where the report is submitted for the first time);

4.5 the date of report submission (the indicator's notation – IESN_DAT; the indicator's value shall be reported in the format yyymmdd where yyyy – the year, mm – the month, dd – the day);

4.6 the person preparing the report (indicator's notation – PERSONA; indicator's value – the name and surname of the person preparing the report);

4.7 the telephone number of the person preparing the report (indicator's notation – TALRUNIS; indicator's value – the telephone number of the person preparing the report);

4.8 the e-mail address of the person preparing the report where required by the regulation for compiling the respective report (indicator's notation – EPASTS, indicator's value – the e-mail address of the person preparing the report).

5. A decimal point (symbol ".") shall be used for separating decimal fractions. A minus sign shall be used to indicate negative values.

6. Other report indicators shall be reported in compliance with the regulation for compiling the respective report. In the absence of values to be indicated, only mandatory indicators shall be submitted.

III. Lists of the codes to be used in the reports

7. List of counterparty sector codes

Counterparty sector	Code to be used in Appendices ABL and N to the "Monthly financial position report"
Non-financial corporations	SK11
Public non-financial corporations	SK111
Private non-financial corporations	SK112
Central banks	SK121
Monetary financial institutions, excluding money market funds	SK122
Associated and affiliated monetary financial institutions, excluding money market funds	SK12201
Monetary financial institutions other than associated and monetary financial institutions, excluding money market funds	SK12202
Money market funds	SK123
Investment funds, excluding money market funds, and alternative investment funds	SK124

Other financial intermediaries	SK125
Other financial intermediaries, excluding non-MFI credit institutions, central counterparties and FVC	SK125B
Investment brokerage companies which are non-MFI credit institutions	SK12511
Central counterparties (CCP)	SK1256
Financial vehicle corporations (FVC)	SK1254
Financial auxiliaries	SK126
Captive financial institutions and money lenders	SK127
Insurance corporations	SK128
Pension funds	SK129
Central governments	SK1311
Local governments	SK1313
Social security funds	SK1314
Households	SK14
Households, excluding sole proprietors	SK14C
Sole proprietors	SK142
Non-profit institutions serving households	SK15
No information available	SK9

8. List of maturity type codes

Type of maturity	Code to be used in Appendix ABL to the "Monthly financial position report"
Demand	TV111
With an agreed maturity	TV112
Redeemable at notice	TV12
<i>Repo</i> transactions	TV13
Reverse repo transactions	TV14
Overnight	TV15
With an original maturity	TV16

9. List of maturity band codes

Maturity band	Code to be used in Appendix ABL to the "Monthly financial position report"
Overnight	00D01D
Demand	00M00M
Up to 3 months	00M03M
Up to 6 months	00M06M
3–12 months	03M12M
6–12 months	06M12M

Up to 1 year	00M12M
1–2 years	01G02G
2–5 years	02G05G
Over 2 years	02G99G
Over 5 years	05G99G
<i>Repo</i> transactions	00R99R
Reverse <i>repo</i> transactions	99R00R

10. List of instrument type codes

Type of instrument	Code to be used in Appendix ABL to the "Monthly financial position report"
Structured deposits	IV201
Transferable deposits	IV202
Non-transferable deposits	IV203
Structured debt securities issued	IV301
Debt securities issued with a maturity of up to 2 years and nominal capital guarantee upon maturity below 100%	IV302
Syndicated loans	IV404
Loans for house purchase	IV405
Consumer credit	IV406
Other loans	IV407

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Format of the "Monthly Financial Position Report" and Its Appendices

1. "Monthly financial position report"

1.1 The prefix of the file name shall be "MBP".

1.2 The value of indicator's notation DATUMS shall be indicated in the format `yyyymm`, where `yyyy` – the year and `mm` – the reporting month (from 01 to 12).

1.3 The indicator's notation shall consist of the file name prefix, item code and column code, with the underline symbol inserted between them (symbol `"_"`).

2. Appendix ABL "Explication of items of the monthly financial position report"

2.1 The prefix of the file name shall be "MBP_ABL".

2.2 The value of indicator's notation DATUMS shall be indicated in the format `yyyymm`, where `yyyy` – the year and `mm` – the reporting month (from 01 to 12).

2.3 The indicator's notation for columns 04 and 05 shall consist of the file name prefix, notation for column 04 or 05 ("ATL" or "PARKL" respectively), item code of the "Monthly financial position report", country code, currency code, counterparty's sector code in accordance with the list of codes (Paragraph 7 of Appendix 10), code of the monetary financial institution (if none, then "000"), code of the maturity type in accordance with the list of codes (Paragraph 8 of Appendix 10; if none, then "00"), maturity band code in accordance with the list of codes (Paragraph 9 of Appendix 10; if none, then "00") and code of the instrument type in accordance with the list of codes (Paragraph 10 of Appendix 10; if none, then "00"), with the underline symbol inserted between them (symbol `"_"`).

2.4 The country code of the rows of Item "Vault cash" of the "Monthly financial position report" shall be "ND", and of the rows of sum total items – "W0".

2.5 The currency code of the rows of sum total items of the "Monthly financial position report" shall be "Z01".

3. Appendix B-P "Credit card debt, revolving loans and overdrafts granted in euro"

3.1 The prefix of the file name shall be "MBP_B_P".

3.2 The value of indicator's notation DATUMS shall be indicated in the format `yyyymm`, where `yyyy` – the year and `mm` – the reporting month (from 01 to 12).

3.3 The indicator's notation shall consist of the file name prefix, item code and column code, with the underline symbol inserted between them (symbol `"_"`).

4. Appendix F "Profit and loss statement"

4.1 The prefix of the file name shall be "MBP_F".

4.2 The value of indicator's notation DATUMS shall be indicated in the format `yyyymm`, where `yyyy` – the year and `mm` – the reporting month (from 01 to 12).

4.3 The indicator's notation shall consist of the file name prefix, item code and column code, with the underline symbol inserted between them (symbol `"_"`).

5. Appendix J "Trust assets"

5.1 The prefix of the file name shall be "MBP_J".

5.2 The value of indicator's notation DATUMS shall be indicated in the format `yyyymm`, where `yyyy` – the year and `mm` – the reporting month (from 01 to 12).

5.3 The indicator's notation for Appendix J shall consist of the file name prefix, item code and column code, with the underline symbol inserted between them (symbol `"_"`).

6. Appendix K "Report on electronic money"

6.1 The prefix of the file name shall be "MBP_K".

6.2 The value of indicator's notation DATUMS shall be indicated in the format yyyymm, where yyyy – the year and mm – the last month of the respective half of the year (06 or 12) according to the reporting period.

6.3 The indicator's notation shall consist of the file name prefix, item code and column code, with the underline symbol inserted between them (symbol "_").

7. Appendix M "Loans in the breakdown by residual maturity and by interest rate reset period"

7.1 The prefix of the file name shall be "MBP_M".

7.2 The value of indicator's notation DATUMS shall be indicated in the format yyyymm, where yyyy – the year and mm – the last month of the respective quarter (03, 06, 09 or 12) according to the reporting period.

7.3 The indicator's notation shall consist of the file name prefix, item code and column code, with the underline symbol inserted between them (symbol "_").

8. Appendix N "Report on share capital"

8.1 The prefix of the file name shall be "MBP_N".

8.2 The value of indicator's notation DATUMS shall be indicated in the format yyyymm, where yyyy – the year and mm – the reporting month (from 01 to 12).

8.3 The indicator's notation for column 04 shall consist of the file name prefix, row code, country code from column 02 and sector code from column 03 in accordance with the list of codes (Paragraph 7 of Appendix 10), with the underline symbol inserted between them (symbol "_"), except for the row of sum total for which the country code and the sector code shall be omitted.

8.4 The row code shall be the shareholder's identification from column 01, except for the sum total row, its code being "KOPA".

9. "Changes in items of the "Monthly financial position report""

9.1 The prefix of the file name shall be "MBP_P1".

9.2 The value of indicator's notation DATUMS shall be indicated in the format yyyymm, where yyyy – the year and mm – the reporting month (from 01 to 12).

9.3 The indicator's notation shall consist of the section prefix, row code and column code, with the underline symbol inserted between them (symbol "_"). The prefix for the section "Assets of the monthly financial position report" shall be "MBP_P1_AK", for the section "Liabilities of the monthly financial position report" – "MBP_P1_PA", for the section "Off-balance sheet items of the monthly financial position report" – "MBP_P1_AR".

9.4 The row code shall be the row sequence number in the respective section.

9.5 [Deleted]

10. "Explication of other assets" and "Explication of other liabilities"

10.1 The file name prefix for the report "Explication of other assets" shall be "MBP_P2" and for the "Explication of other liabilities" – "MBP_P3".

10.2 The value of indicator's notation DATUMS shall be indicated in the format yyyymm, where yyyy – the year and mm – the reporting month (from 01 to 12).

10.3 The indicator's notation shall consist of the file name prefix of the respective explanatory file, row code and column code, with the underline symbol inserted between them (symbol "_").

10.4 The row code shall be the row sequence number, except for the sum total row, its code being "KOPA".

Format of Interest Rate Reports

1. The value of indicator's notation DATUMS shall be indicated in the format yyyyymm, where yyyy – the year and mm – the reporting month (from 01 to 12).
2. "Interest rate report on new business"
 - 2.1 The prefix of the file name shall be "JDL".
 - 2.2 The indicator's notation shall consist of the prefix ("KJ_1", "KJ_2", "KJ_3", "KJ_4", "NJ_1" or "NJ_2") corresponding to the section, item code and column code, with the underline symbol inserted between them (symbol "_").
3. "Interest rate report on outstanding amounts"
 - 3.1 The prefix of the file name shall be "JDA".
 - 3.2 The indicator's notation shall consist of the prefix ("KA_1", "KA_2", "KA_3", "KA_4", "NA_1" or "NA_2") corresponding to the section, item code and column code, with the underline symbol inserted between them (symbol "_").
4. "Changes in the items of the interest rate report on new business"
 - 4.1 The prefix of the file name shall be "JDP".
 - 4.2 The indicator's notation shall consist of the prefix corresponding to the section, row code and column code, with the underline symbol inserted between them (symbol "_").
 - 4.3 The section prefixes shall be as follows:
 - 4.3.1 for the section "In Euro" – "JDP_EUR";
 - 4.3.2 for the section "In US Dollars" – "JDP_USD";
 - 4.3.3 for the section "In Other Foreign Currencies" – "JDP_PRV".
 - 4.4 The row code shall be the row sequence number in the respective section.

Format of "Calculation of the Reserve Base and Requirement"

1. The prefix of the file name shall be "RPA".
2. The value of indicator's notation DATUMS shall be indicated in the format `yyyymmdd`, where `yyyy` – the year and `mm` – the reporting month (from 01 to 12).
3. The indicator's notation shall consist of the file name prefix and item code, with the underline symbol inserted between them (symbol " ").

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[Deleted]

Format of "Report on Money Market Transactions"

1. The prefix of the file name shall be "NTD".
2. The value of indicator's notation DATUMS shall be indicated in the format yyyy.mm.dd, where yyyy – the year, mm – the month and dd – the day indicating the first date of the reporting period.
3. The values of indicators "Spot settlement date of the transaction" and "Forward settlement date of the transaction" shall be indicated in the format yyyy.mm.dd, where yyyy – the year, mm – the month and dd – the day.
4. The indicator's notation of columns shall consist of the prefix of the respective report section, row code and column code, with the underline symbol inserted between them (symbol "_"). The row code shall be the row sequence number in the respective section, except for the subtotal row, its code being replaced with "Kontrolsumma".
5. The section prefixes shall be as follows:
 - 5.1 for money market transactions (except foreign exchange swaps) with residents – "NTR";
 - 5.2 for money market transactions (except foreign exchange swaps) with non-residents – "NTN";
 - 5.3 for foreign exchange swaps with residents – "VMR";
 - 5.4 for foreign exchange swaps with non-residents – "VMN".

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Format of Payment Statistics Reports on Customer Payments

1. "Semi-annual payment statistics report on customer payments" and "Semi-annual payment statistics report on customer payments with a limited set of required data"

1.1 The prefix of the file name shall be "KMS_P".

1.2 The value of indicator's notation DATUMS shall be indicated in the format yyynn, where yyyy – the year, nn – 01 if the report is submitted for the first half of the year and 02 if the report is submitted for the second half of the year.

1.3 The indicator's notation shall consist of the file name prefix, position code, code of the payment initiation channel (if indicated for the corresponding position code), scheme code (if indicated for the corresponding position code), country code or two country codes as per the sequence of columns in the respective report (if indicated for the corresponding position code) and column code, with the underline symbol inserted between them (symbol "_").

1.4 The country code "W0" shall be indicated for the rows of sum total items.

2. "Quarterly payment statistics report on customer payments"

2.1 The prefix of the file name shall be "KMS_C".

2.2 The value of indicator's notation DATUMS shall be indicated in the format yyyyymm, where yyyy – the year and mm – the last month of the respective quarter (03, 06, 09 or 12) according to the reporting period.

2.3 The indicator's notation shall consist of the file name prefix, position code, code of the payment initiation channel, scheme code, country code and column code, with the underline symbol inserted between them (symbol "_").

Format of Payment Statistics Reports on Card-Based Payment Transactions

1. "Quarterly report on sent card-based payment transactions"

1.1 The prefix of the file name shall be "PMC_ISS_Q".

1.2 The value of indicator's notation DATUMS shall be indicated in the format yyyyymm, where yyyy – the year and mm – the last month of the respective quarter (03, 06, 09 or 12) according to the reporting period.

1.3 The indicator's notation shall consist of the file name prefix, the values of report columns A, B, C, D and the column code (1 or 2), with the underline symbol inserted between them (symbol "_").

2. "Weekly report on sent card-based payment transactions" and "Weekly report on received card-based payment transactions"

2.1 The prefix of the file name of the " Weekly report on sent card-based payment transactions " shall be "PMC_ISS", and that of the " Weekly report on received card-based payment transactions" – "PMC_ACQ".

2.2 The indicator's notation DATUMS and its value shall not be indicated. The reporting period shall be provided with indicator's notations DATUMS_NO and DATUMS_LIDZ.

2.3 The value of indicator's notation DATUMS_NO shall be indicated in the format yyyyymmdd, where yyyy – the year, mm – the month (from 01 to 12) and dd – the day indicating the start date of the reporting period.

2.4 The value of indicator's notation DATUMS_LIDZ shall be indicated in the format yyyyymmdd, where yyyy – the year, mm – the month (from 01 to 12) and dd – the day indicating the end date of the reporting period.

2.5 The indicator's notation shall consist of the file name prefix, the values of report columns A, B, C, D, E and the column code (1 or 2), with the underline symbol inserted between them (symbol "_").

2.6 The values in the column "Date" shall be indicated in the format yyyyymmdd, where yyyy – the year, mm – the month (from 01 to 12) and dd – the day.

"Report on Adjustments in Respect of Write-Offs/ Write-Downs of Loans and Price Revaluations of Securities"

1. The prefix of the file name shall be "KNVP".
2. The value of indicator's notation DATUMS shall be indicated in the format yyyy-mm, where yyyy – the year and mm – the reporting month (from 01 to 12).
3. The indicator's notation shall consist of the prefix corresponding to the section, item code and column code, with the underline symbol inserted between them (symbol "_").
4. The section prefixes shall be as follows:
 - 4.1 for the section "Adjustment in respect of write-offs/write-downs of loans" – "KNK";
 - 4.2 for the section "Adjustment in respect of revaluation of securities" – "VPK";
 - 4.3 for the section "Counterpart of the adjustment" – "KPV".

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Format of Reports on Foreign Currency Purchases and Sales

1. The value of indicator's notation DATUMS shall be indicated in the format yyyyymm, where yyyy – the year and mm – the reporting month (from 01 to 12).
2. "Report on Foreign Currency Purchases and Sales for Euro"
 - 2.1 The prefix of the file name shall be "VAL_PAR_V".
 - 2.2 The indicator's notation shall consist of the file name prefix, row code and column code, with the underline symbol inserted between them (symbol "_").
 - 2.3 The row code shall be the row sequence number, except for the sum total row, its code being "KOPA".
- 3 "Report on Foreign Currency Purchases and Sales for Foreign Currencies"
 - 3.1 The prefix of the file name shall be "VAL_PAR_N".
 - 3.2 The indicator's notation shall consist of the file name prefix, row code and column code, with the underline symbol inserted between them (symbol "_").
 - 3.3 The row code shall be the row sequence number, except for the sum total row, its code being "KOPA".
- 4 "Report on Cash and Non-Cash Foreign Exchange Transactions"
 - 4.1 The prefix of the file name shall be "VAL_PAR_D".
 - 4.2 The indicator's notation shall consist of the file name prefix, transaction type, residence, sector, currency, transaction and the other currency of the transaction, with the underline symbol inserted between them (symbol "_").

The notations of the transactions, transaction types, currencies, residence and sector shall be as follows:

Position	Reporting instructions for the positions
Transaction	"SP" – spot transaction "FU" – futures "SW" – foreign exchange swap "Z0" – all transactions
Type of transaction	"N" – purchased "P" – sold
Currency	"EUR" – euro "USD" – US dollars "GBP" – British pounds sterling "Z22" – other currencies "Z01" – all currencies
Residence	"LV" – resident "Z9" – non-resident "A1" – all
Sector	"100" – MFIs, excluding Latvijas Banka "210" – OFIs, financial auxiliaries, insurance companies and pension funds "224" – households

	"225" – government, non-financial corporations, households, and associations and foundations serving households
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4.3 Indicator's notation for the sum total row shall consist of the prefix "VAL_PAR_D", transaction type, residence and sector, with the underline symbol inserted between them (symbol "_").

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Format of Securities Reports

1. The prefixes of the file names of reports shall be as follows:
 - 1.1 "Monthly report on securities with ISIN codes": "VIP_D";
 - 1.2 "Monthly report on securities without ISIN codes": "VIP_BI";
 - 1.3 "Monthly report on equity holdings" (according to Item 270000 of the "Monthly financial position report" of monetary financial institutions): "VIP_LIDZD";
 - 1.4 "Quarterly report on securities held by a credit institution's group": "VIP_GP".
2. The value of indicator's notation DATUMS shall be indicated in the format yyyyymm, where yyyy – the year and mm – the reporting month (from 01 to 12) according to the reporting period of a monthly report or the last month of a quarter (03, 06, 09 or 12) according to the reporting period of a quarterly report.
3. The indicator's notation of the "Monthly report on securities with ISIN codes" shall consist of the prefix "VIP_1D", row code and column code, with the underline symbol inserted between them (symbol "_"). The indicator's notations of other reports shall consist of the file name prefix, row code and column code, with the underline symbol inserted between them (symbol "_").
4. The row code shall be the row sequence number in the report, except for the sum total row, its code being "0".
5. In the "Monthly report on equity holdings" (according to Item 270000 of the "Monthly financial position report" of monetary financial institutions), the values of the columns "Total amount of securities issued (in the currency of issue)", "Issuer's equity capital (in the currency of issue)" and "Issuer's profit or loss of the reporting year (in the currency of issue)" shall be indicated in whole numbers.
6. Other report indicators shall be reported in compliance with the Regulation for Compiling Reports on Securities.

"Monthly Report on External Payments of Non-Banks"

1. The prefix of the file name shall be "NAM".
2. The "Monthly report on external payments of non-banks" shall have the following sections:
 - 2.1 the report start row;
 - 2.2 the report content rows;
 - 2.3 the report end row.
3. The indication of the start of the row shall be the opening brace (symbol "{"). The indication of the end of the row shall be the closing brace (symbol "}").
4. The first row of the report shall be the report start row and the last row – the report end row. The report content rows shall be placed in-between these rows.
5. The format `yyyymmdd` shall be used for the date description, where:
 - 5.1 `yyyy` – year;
 - 5.2 `mm` – month;
 - 5.3 `dd` – day.
6. Items of the report start row shall be filled in as follows:

Item	Name	Filling in of items
1	Notation	"S"
2–12	Code of the credit institution	MFI code
13–20	Start date of the current reporting period	Shall be indicated in the format <code>yyyymmdd</code> , where <code>yyyy</code> – year, <code>mm</code> – month, <code>dd</code> – the first day of the month
21–28	End date of the current reporting period	Shall be indicated in the format <code>yyyymmdd</code> , where <code>yyyy</code> – year, <code>mm</code> – month, <code>dd</code> – the last day of the month

7. Items of the report content rows shall be filled in as follows:

Item	Name	Filling in of items
1	Notation	"J"
2–9	Transaction date	All items shall be filled in
10–25	Transaction reference number	Align left
26	Non-bank group code	Item shall be filled in
27–37	Merchant registration number	Align left if Item 26 contains symbol "6".
38	Type of external payment	"K" or "D"
39–53	Sum	Align right and use the decimal point (symbol ".") for separating decimal fractions.
54–56	Currency code	All items shall be filled in

57–59	External payment code	If the code of an incoming external payment cannot be determined, the items shall be left empty.
60–61	Country code	All items shall be filled in

8. Items of the report end row shall be filled in as follows:

Item	Name	Filling in of items
1	Notation	"B"
2–9	Date of report submission	All items shall be filled in
10–35	Phone number	Align left
36–53	Total amount	Align right and use the decimal point (symbol ".") for separating decimal fractions.

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Format and Structure of Bank of Latvia's Reply on Acceptance of Credit Institution Statistical Report File

1. The name of the reply file shall be in the format rez_name, where:
 - 1.1 rez shall be "OK" if the file has been processed successfully; "NOK" – if the file has not been accepted;
 - 1.2 name – name of the received file.

2. The reply file shall be prepared in the ASCII file format and shall contain:
TYPE: "FILE UPLOAD"
BANK: <MFI>
FILE: <NameSource>
DATE: <DateLastModified>
TIME: <TimeLastModified>
RESULT: <Rez>
ERRORS: <ErrCount>
<Errors>
 - 2.1 <MFI> – code of the monetary financial institution in accordance with the "List of Monetary Financial Institutions of the Republic of Latvia";
 - 2.2 <NameSource> – name of the received file;
 - 2.3 <DateLastModified> – date of receiving the incoming file in the format dd.mm.yyyy;
 - 2.4 <TimeLastModified> – time of receiving the incoming file in the format hh.mm:ss;
 - 2.5 <Rez> – decrypting result: OK or NOK;
 - 2.6 <ErrCount> – number of errors detected during decrypting;
 - 2.7 <Errors> – text of decrypting errors.

3. Latvijas Banka shall not encrypt and electronically sign the reply files.

4. Latvijas Banka shall insert the reply files in the STAT/IN catalogue of the file exchange service.

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