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Regulation No 226

Rīga, 24 October 2022

Regulation on Electronic Information Exchange with Latvijas Banka

Issued pursuant to
Sections 13 and 17, Paragraph two of Section 24,
Paragraph four of Section 31, Paragraph five of Section 38,
Paragraph four of Section 39 and Paragraph three of Section 40 of the Law on the
Credit Register, Paragraph two of Section 63 of the Law on Latvijas Banka,
Paragraphs two and three of Section 50 and Section 105.¹ of the Credit Institution Law,
Paragraph eight of Section 41 of the Insurance and Reinsurance Law, Section 61 of the
Insurance and Reinsurance Distribution Law,
Paragraph one of Section 37 and Paragraph seven of Section 45 of the Law on
Investment Firms,
Paragraph two of Section 72, Paragraph four of Section 75.¹ and Paragraph five of
Section 77 of the Law on Investment Management Companies, Paragraph three of
Section 14 of the Law on State Funded Pensions,
Paragraph nine of Section 36 and Paragraph eleven of Section 40 of the Private Pension
Fund Law,
Paragraphs one and eight of Section 59 and Clause 23 of Paragraph seven of Section 81
of the Law on Alternative Investment Funds and Managers Thereof, Paragraph three of
Section 11 of the Investor Protection Law,
Clauses 2 and 3 of Section 11 and Clause 6¹ of Section 25 of the Deposit Guarantee
Law, Section 4.², Clause 5 of Paragraph one of Section 100.⁴, Clauses 1 and 2 of
Paragraph three of Section 137.² of the Financial Instrument Market Law, Paragraph
one of Section 48 of the Law on Payment Services and Electronic Money, Paragraph
seven of Section 2 and Paragraph thirteen of Section 20 of the Law on Savings and
Loan Associations and Section 37.¹ of the Law on the Prevention of Money Laundering
and Terrorism and Proliferation Financing

1. General Provisions

1 The Regulation establishes:

1.1 the procedure for entering data in the Credit Register (hereinafter referred to as the "Register"), their correction or cancellation, as well as the requesting and receiving Register data by the Register participant, Register participant with a restricted status (hereinafter referred to as the "restricted Register participant") and the Treasury;

1.2 the amount of and the payment procedure for the fees to be paid for the use of the Register;

1.3 the procedure for submitting the statistical data;

1.4 the procedure for the submission of the information, other than the statistical data, needed for the supervision of financial market participants, the application of resolution and the provision of the systems of the compensation disbursement (hereinafter referred to as the "information for the provision of the systems of the supervision, resolution and compensation disbursement").

2 Information exchange with Latvijas Banka shall be carried out in the security system by:

2.1 the Register participant, the restricted Register participant and the Treasury to enter data in the Register, and to request, update, correct and cancel the Register data, as well as by Latvijas Banka to provide the Register data to the Register participant, the restricted Register participant and the Treasury;

2.2 the reporting agent – a credit institution and non-bank (an economic operator other than a credit institution) to submit the statistical data to Latvijas Banka;

2.3 the financial market participant to submit the information for the provision of the systems of the supervision, resolution and compensation disbursement to Latvijas Banka.

3 The following security systems shall be used for information exchange:

3.1 the advanced security system;

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

3.3 the data reporting system (address: <https://dzs.bank.lv>).

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

5 Within the framework of the Register, information exchange shall be carried out in the advanced security system.

6 With regard to the statistical data to be reported by credit institutions and non-banks and with regard to the information for the provision of the systems of the supervision, resolution and compensation disbursement, information exchange shall be carried out in the advanced security system, in the non-bank statistics system or in the data reporting system taking into account:

6.1 the security system to be used for the exchange of the information specified in Latvijas Banka's regulation governing the requirements and procedure for the preparation and submission of the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement;

6.2 the security system to be used for the exchange of the information specified on Latvijas Banka's website (address: <https://www.bank.lv>) with regard to the European Union's directly applicable legislation laying down the requirements for the preparation and submission of the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement;

6.3 the security system to be used for the exchange of the information specified in Latvijas Banka's letter of request.

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8 In the advanced security system, all applications and notices shall be submitted in Latvian. Applications and notices may be submitted in English if the person exchanging information with Latvijas Banka (hereinafter referred to as the "information exchange subject") is registered in another country.

2. Information Exchange in the Advanced Security System

2.1. Security rules for information exchange

9 The 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:

- 9.1 an encrypted communication channel shall be used for information exchange;
- 9.2 the information to be provided in web services format shall be signed digitally;
- 9.3 the information provided in file format shall be signed digitally and encrypted.

10 The information exchange subject shall sign a written agreement with Latvijas Banka to sign information digitally.

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

12 The information exchange subject shall sign digitally and encrypt the information to be submitted in file format by using all public keys of Latvijas Banka that are assigned for the exchange of the respective type of information and that use the respective electronic signing and encryption algorithms.

13 Latvijas Banka shall sign digitally and encrypt the information to be provided in file format by using the public keys that employ the respective electronic signing and encryption algorithms and that are used by all users of the advanced security systems of the information exchange subject registered for the exchange of the respective type of information. Latvijas Banka shall sign digitally and encrypt 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 subjects that are granted:

- 13.1 the Register usage rights referred to in Paragraph 54.6 of the Regulation for the submission of the Register data without the intermediation of a credit information bureau;
- 13.2 the Register usage rights referred to in Paragraph 57 of the Regulation for the submission of the Register data with the intermediation of a credit information bureau.

14 Where information fails to be digitally signed or encrypted in a correct manner, the information exchange subject shall immediately inform Latvijas Banka to this effect by sending a notice to the e-mail address entrust@bank.lv.

15 Latvijas Banka shall hand over to the information exchange subject software to be used for digital signing and encrypting 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.

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

17 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.

18 The following SFTP algorithms shall be used for information exchange in file format:

- 18.1 the ECDSA-384 bit algorithm – for authentication of the file exchange service server;
- 18.2 the hmac-sha256 or hmac-sha256-96 algorithm – for ensuring integrity;

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

18.4 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.

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

20 A user of the file exchange service shall exchange information on behalf of the information exchange subject, using the file exchange service.

21 The information exchange subject shall enter and maintain, in an electronic format, IP addresses used for connecting to the advanced security system and the file exchange service in the security system. In the security system, the information exchange subject shall cancel, without delay and in an electronic format, the IP addresses that are no longer used for connecting to the advanced security system and the file exchange service. Where due to technical reasons the information exchange subject is not able to enter, in an electronic format, IP addresses used for connecting to the advanced security system and the file exchange service in the security system, it shall submit an application in writing for the registration of IP addresses to Latvijas Banka (Appendix 1).

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

22.¹ For the performance of managing measures, a supervisor shall authenticate by using the following means of electronic identification:

22.¹1 an identity card;

22.¹2 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 ensured by Latvijas Banka;

22.¹3 a means of strong authentication that is issued, maintained or accepted by payment service providers, complies with 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;

22.¹4 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 of the European Parliament and of the Council of 23 July 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.

23 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

24 Latvijas Banka shall grant two licences of the advanced security system to the information exchange subject for each compliance by the information exchange subject with any of the following criteria:

24.1 the information exchange subject exchanges information within the framework of the Register;

24.2 the information exchange subject submits the statistical data;

24.3 the information exchange subject submits the information for the provision of the systems of the supervision, resolution and compensation disbursement.

25 The information exchange subject may receive an additional licence of the advanced security system for the use of such rights of a user of the advanced security system to whom authentication by using the means of electronic identification referred to in Paragraph 22.¹ of the Regulation is not performed. 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.

26 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 framework of the Register, the information exchange subject shall sign a written agreement with Latvijas Banka.

27 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 preceding year.

28 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 framework of the Register

29 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 framework of the Register, the Register participant and the restricted Register participant shall pay fees to Latvijas Banka for the use of the Register, and those fees shall comprise a one-off payment in the amount of 65.75 euro, including a charge for the 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 referred to as the "one-off payment"), and an annual fee in the amount of 14.93 euro, including an annual charge in the amount of 12.34 euro and VAT in the amount of 21% (2.59 euro; hereinafter referred to as the "annual fee").

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

31 The Register participant and the restricted Register participant shall pay the annual fee for the current calendar year to Latvijas Banka by 31 January of the current calendar year.

32 Where the Register participant or the 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 the restricted Register participant shall pay this amount of the annual fee to Latvijas Banka within ten business days following the date on which Latvijas Banka granted an additional licence of the advanced security system to the Register participant or the restricted Register participant.

33 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 and cancellation of a supervisor

2.4.1. Number of supervisors and registration of a supervisor

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

35 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 a supervisor.

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

37 After the registration of a supervisor, Latvijas Banka shall send the confirmation for the registration of a supervisor to his/her e-mail address.

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40 The information exchange subject may register a user of the advanced security system as a supervisor as well, except a user with the rights referred to in Paragraphs 54.4, 54.5 or 54.6 of the Regulation. In such a case, after the registration of a supervisor Latvijas Banka shall send a notification to that effect to a supervisor's e-mail address and a supervisor's rights become effective immediately.

2.4.2. Cancellation of a supervisor

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

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

43 To cancel a supervisor, the information exchange subject shall submit to Latvijas Banka an application in writing for the cancellation of a supervisor (Appendix 3).

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

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52 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 a user of the advanced security system

2.5.1. Number and rights of users of the advanced security system

53 The information exchange subject shall register at least two users of the advanced security system for each type of information exchange:

53.1 for exchanging information within the framework of the Register;

53.2 for submitting the statistical data;

53.3 for submitting the information for the provision of the systems of the supervision, resolution and compensation disbursement.

54 A 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:

54.1 the right to enter Register data interactively;

54.2 the right to request the Register data interactively, including the data on the supervision of financial market participants and macroeconomic analysis contained in the register of the information exchange subject;

54.3 the right to request the Register data interactively without receiving the data on the supervision of financial market participants and macroeconomic analysis contained in the register of the information exchange subject;

54.4 the right to request the Register data in web services format;

54.5 the right to enter the Register data in file format;

54.6 the right to request the Register data in file format;

54.7 the right to interactively request information on the activities of the users of the advanced security system of the information exchange subject;

54.8 the right to interactively request aggregated information on the Register data;

54.9 the right to interactively maintain the authorisations to Latvijas Banka provided for by the Regulation.

55 The information exchange subject shall request each of the Register usage rights listed in Paragraph 54 of the Regulation for at least two users of the advanced security system.

56 The information exchange subject may request the Register usage rights referred to in Paragraphs 54.5 or 54.6 of the Regulation for no more than ten users of the advanced security system in total.

57 For the purposes of exchanging information within the framework of the Register, the information exchange subject, who is a user of credit information within the meaning of the Law on Credit Bureaus, shall register a 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 54 of the Regulation.

57.¹ For the use of the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, a user of the advanced security system shall perform authentication by using the means of electronic identification referred to in Paragraph 22.¹ of the Regulation.

2.5.2. Registration of a user of the advanced security system

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

59 Latvijas Banka shall register a user of the advanced security system within one business day following the date on which the application for the registration of a user of the advanced security system was entered in the security system.

60 After the registration of a user of the advanced security system, except a user with the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, Latvijas Banka shall:

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

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

60.¹ After the registration of a user of the advanced security system with the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 un 54.9 of the Regulation, Latvijas Banka shall send a notification regarding registration of a user of the advanced security system to the e-mail addresses of all supervisors of the information exchange subject and to the e-mail address of a user of the advanced security system.

61 The information exchange subject shall introduce a 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. The above condition shall not apply to users of the advanced security system with the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 un 54.9 of the Regulation.

62 The rights of a user of the advanced security system shall become effective within one business day following the date of confirming the introduction of a user of the advanced security system in the security system, except the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 un 54.9 of the Regulation that shall become effective immediately after the registration of a user of the advanced security system.

63 The information exchange subject may also register a supervisor as a user of the advanced security system, except a user with the rights referred to in Paragraphs 54.4, 54.5 and 54.6 of the Regulation.

64 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, except a user with the rights referred to in Paragraphs 54.4, 54.5 and 54.6 of the Regulation: 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.

65 To register a user of the advanced security system in the cases referred to in Paragraphs 63 or 64 of the Regulation, the information exchange subject shall link a supervisor or a user of the advanced security system to the respective type of information in the security system. The new rights of a user of the advanced security system shall become effective immediately.

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

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

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

68 Latvijas Banka shall cancel a user of the advanced security system within one business day following the date on which the application for the cancellation of a user of the advanced security system was entered in the security system.

69 Latvijas Banka shall cancel a user of the advanced security system, except a user with the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, automatically where one of the following conditions sets in:

69.1 the information exchange subject has failed to introduce a user of the advanced security system within the time period indicated in Paragraph 61 of the Regulation;

69.2 a user of the advanced security system has failed to renew the keys within the time period indicated in Paragraph 91 of the Regulation.

70 Latvijas Banka shall renew a user of the advanced security system, except a user with the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, where one of the following conditions sets in:

70.1 Latvijas Banka has cancelled a user of the advanced security system pursuant to Paragraph 69 of the Regulation;

70.2 a user of the advanced security system has forgotten the password used for protecting the keys;

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

71 To renew a user of the advanced security system, except a user with the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, the information exchange subject shall enter an application for the renewal of a user of the advanced security system in the security system.

72 Latvijas Banka shall renew a user of the advanced security system within one business day following the date on which the application for the renewal of a user of the advanced security system was entered in the security system.

73 After the renewal of a user of the advanced security system, Latvijas Banka shall:

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

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

74 The information exchange subject shall introduce a 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.

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

76 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 a user of the advanced security system to the respective type of information in the security system, and the respective rights shall become invalid immediately.

77 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

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

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

2.6. Registration and cancellation of a user of the file exchange service

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

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

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

82 Latvijas Banka shall register a user of the file exchange service within one business day following the date on which the application for the registration of a user of the file exchange service was entered in in the security system.

83 After the registration of a user of the file exchange service, Latvijas Banka shall:

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

83.2 send the user name assigned to a user of the file exchange service to his/her e-mail address.

84 The information exchange subject shall introduce a user of the file exchange service within 25 calendar days after his/her registration by performing the following actions:

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

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

85 The rights of a user of the file exchange service shall become effective within one business day after the activities listed in Paragraph 84.2 of the Regulation have been performed.

2.6.2. Cancellation of a user of the file exchange service

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

87 Latvijas Banka shall cancel a user of the file exchange service within one business day following the date on which the application for the cancellation of a user of the file exchange service was entered in the security system.

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

89 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, user of the file exchange service and Latvijas Banka

90 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.

91 To extend the validity period of the keys, a supervisor or a user of the advanced security system 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.

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

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

94 If the received 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 93 of the Regulation, the information exchange subject shall send a notice thereof to the e-mail address entrust@bank.lv.

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

2.8. Exchange of information within the framework of the Register

2.8.1. Types of information exchange

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

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

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

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

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

101 Information 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

102 Exchanging information within the framework of the Register, the following technical information shall be entered in the Register:

102.1 general data identifier;

102.2 violation data identifier;

102.3 identifier of a user of the advanced security system;

102.4 name of the Register participant, the restricted Register participant cancelling the Register data or the Treasury and the date of cancelling the Register data;

102.5 reference to a query object.

103 Upon entering the general data identifier in the Register, the Register participant, the 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, the restricted Register participant or the Treasury on the customer's obligations of the Register participant, the restricted Register participant or the Treasury.

104 Upon entering the violation data identifier in the Register, the Register participant, the 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's obligations or customer guarantor's obligations whereby data on the respective violation by the customer or customer's guarantor can be identified among other Register data entered by the respective Register participant, the restricted Register participant or the Treasury on the violations of obligations by the respective customer or customer's guarantor.

105 The technical information referred to in Paragraphs 102.3 and 102.4 of the Regulation is generated automatically upon information exchange within the framework of the Register.

106 The 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's guarantor or another person stipulated by the Law on the Credit Register, other than the above Register participant's or the Treasury's customer or customer's guarantor.

2.8.3. Technical limitations for updating and correcting the Register data

107 To update or correct the Register data on a customer or the Register 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.

108 To update or correct the 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.

109 To update or correct the 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.

110 To update or correct the 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.

111 To correct the 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

112 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, the Register

participant, the restricted Register participant or the Treasury shall prepare a data submission file.

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

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

115 To inform the Register participant, the 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.

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

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

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

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

120 To request the Register data of the relevant Register participant or the 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 that is registered in Latvia and fulfils the special task of implementing state development and support programmes, or via the Treasury (hereinafter referred to as the "Register data pertaining to the central government guarantee programme"), the Register participant or the restricted Register participant shall prepare the data request file of the Register data pertaining to the central government guarantee programme.

121 Where the Register participant or the restricted Register participant intends to request the Register data pertaining to the central government guarantee programme referred to in Paragraph 120 of the Regulation on a regular basis and authorise Latvijas Banka to prepare and, on behalf of the Register participant or the restricted Register participant, send 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 on the Register's website (address: <https://www.kreg.lv>).

122 To provide the Register data pertaining to the central government guarantee programme to the Register participant or the 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.

123 The Register participant, the restricted Register participant, the Treasury and Latvijas Banka shall prepare information in accordance with the structure and formats of the Register files and web services published on Latvijas Banka's website (address: <https://www.bank.lv>).

2.8.5. Information exchange in web services format

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

125 The Register participant, the restricted Register participant, the Treasury and Latvijas Banka shall prepare information in accordance with the structure and formats of the Register files and web services published on Latvijas Banka's website (address: <https://www.bank.lv>).

2.9. Information exchange pertaining to the statistical data to be reported

126 The reporting agent shall submit the statistical data to Latvijas Banka, as well as shall update and correct them in file format, using the file exchange service.

127 The reporting agent shall prepare the statistical data as a separate file in accordance with the structure and format of statistical data files to be submitted. The structure and format of these files are published on Latvijas Banka's website (address: <https://www.bank.lv>).

128 To notify the reporting agent of the receipt of a statistical data file, Latvijas Banka shall reply to the statistical data provider in file format by using the file exchange service.

129 Latvijas Banka shall prepare the reply as a separate file in accordance with the structure and format of Latvijas Banka's reply on acceptance of statistical data. The structure and format of these files are published on Latvijas Banka's website (address: <https://www.bank.lv>).

2.9.¹ Information exchange pertaining to the information for the provision of the systems of the supervision, resolution and compensation disbursement to be reported

129.¹ The financial market participant shall submit the information for the provision of the systems of the supervision, resolution and compensation disbursement to Latvijas Banka, as well as shall update and correct it in file format, using the file exchange service.

129.² The financial market participant shall prepare the information for the provision of the systems of the supervision, resolution and compensation disbursement in file format in accordance with the structure and format of the files that contain the information for the provision of the systems of the supervision, resolution and compensation disbursement to be reported. The structure and format of these files are published on Latvijas Banka's website (address: <https://www.bank.lv>).

129.³ To notify the financial market participant of the receipt of the file that contains the information for the provision of the systems of the supervision, resolution and compensation disbursement, Latvijas Banka shall reply to the financial market participant in file format by using the file exchange service.

129.⁴ Latvijas Banka shall prepare the reply as a separate file in accordance with the structure and format of Latvijas Banka's reply on acceptance of the files that contain the information for the provision of the systems of the supervision, resolution and compensation disbursement. The structure and format of this reply are published on Latvijas Banka's website (address: <https://www.bank.lv>).

2.10. Notification of changes in the procedure for the provision of information

130 Latvijas Banka shall notify the information provider in a timely manner before making changes to the information structure and formats referred to in Paragraphs 123, 125, 127, 129, 129.² and 129.⁴ of the Regulation and published on Latvijas Banka's website (address: <https://www.bank.lv>).

2.11. Time limits for file storage

131 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>).

132 The information exchange subject may store the file received from Latvijas Banka at the file exchange service or on the Register website (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

133 A non-bank shall submit the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement to Latvijas Banka interactively or in file format in accordance with the structure and format of files established in the non-bank statistics system by using the non-bank statistics system.

134 A user of the non-bank statistics system shall submit the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement on behalf of the non-bank to Latvijas Banka.

135 A user of the non-bank statistics system shall perform authentication on the non-bank statistics system's website (address: <https://stat.bank.lv>) by using the means of electronic identification referred to in Paragraph 22.¹ of the Regulation or by using a user's identifier and password if, due to valid reasons, it is impossible to use the means of electronic identification referred to in Paragraph 22.¹ of the Regulation.

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

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

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

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

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

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

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

142.1 a user of the non-bank statistics system has not connected to the non-bank statistics system within three months following the receipt of the confirmation of his/her registration;

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

143 If the phone number or the e-mail address of a user of the non-bank statistics system changes, a 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 his/her profile of the non-bank statistics system.

4. Information Exchange in the Data Reporting System

144 The financial market participant shall submit the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement to Latvijas Banka, using the data reporting system, including interactively or in file format.

145 The financial market participant shall prepare the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement to be reported in compliance with the format set out in Latvijas Banka's regulation and in the European Union's directly applicable legislation laying down the provisions for the preparation of the relevant statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement or in Latvijas Banka's letter of request and in accordance with the technical requirements published in the data reporting system or on Latvijas Banka's website (address: <https://www.bank.lv>).

146 Where the submitted statistical data or the information for the provision of the systems of the supervision, resolution and compensation disbursement do not comply with the requirements of Latvijas Banka's regulation or the European Union's directly applicable legislation laying down the provisions for the preparation of the relevant statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement, the submitted statistical data or the information for the provision of the systems of the supervision, resolution and

compensation disbursement shall be considered incorrect, and Latvijas Banka shall immediately inform the financial market participant thereof. Should that be the case, the financial market participant shall prepare and submit the statistical data or the information for the provision of the systems of the supervision, resolution and compensation disbursement to Latvijas Banka repeatedly. Where Latvijas Banka's regulation does not specify a different deadline for the submission of the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement or an agreement on another submission deadline has not been reached with Latvijas Banka, the revised statistical data and information for the provision of the systems of the supervision, resolution and compensation disbursement shall be submitted to Latvijas Banka no later than on the next business day after receipt of the notice on the existence of errors from Latvijas Banka.

147 Registered users of the financial market participant (hereinafter referred as "users") shall be entitled to send, within the data reporting system, the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement prepared by the financial market participant.

148 The data reporting system contains the following types of users:

148.1 the main user of the data reporting system. The main user shall be entitled to submit the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement or register the users specified in Paragraph 148.2 or Paragraph 148.3 of the Regulation in the data reporting system. Each financial market participant shall register at least one main user. To register the main user of the data reporting system, the financial market participant shall submit an application for the registration of the main user of the data reporting system (Appendix 5) to Latvijas Banka. On a continuous basis, the main user shall update, including cancellation, the user information referred to in Paragraphs 148.2 and 148.3 of the Regulation. To cancel the main user of the data reporting system, the financial market participant shall submit the application for the cancellation of the main user of the data reporting system (Appendix 6). Where the main user's data (the e-mail address or the mobile phone number) need to be changed, this shall be done by another main user of the respective financial market participant or the financial market participant shall submit an updated registration application of the main user of the data reporting system (Appendix 5) to Latvijas Banka;

148.2 a user of the data reporting system. The data reporting system can have several users, and all of them shall enjoy equal user rights. The main user shall register or cancel a user of the data reporting system in the data reporting system. Within two business days following a user's registration, Latvijas Banka shall introduce the new user or rightly reject a user's introduction;

148.3 an automated user of the data reporting system. Where there is a need to provide an opportunity for sending the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement in an automated manner, the financial market participant's main user shall register the automated user of the data reporting system. Within five business days following the automated user's registration, Latvijas Banka shall carry out the work required for the provision of the exchange of the statistical data and the information for the provision of the systems of the supervision, resolution and compensation disbursement in an automated manner.

5. Final Provisions

149 Until the issuance of Latvijas Banka's regulation on the preparation and submission of the statistical data and the information for the provision of the supervision, resolution

and compensation disbursement, the regulation issued by the Financial and Capital Market Commission governing the matters in question shall be considered Latvijas Banka's regulation referred to in Paragraph 6 and Chapter 4 of the Regulation.

150 As of 1 January 2023, the users of the data reporting system registered in line with the Financial and Capital Market Commission's Regulation No 76 "Regulation on Submission of Electronically Prepared Reports" of 18 June 2020 shall be considered the users referred to in Chapter 4 of the Regulation.

150.¹ Amendments regarding supplementation of this Regulation with Paragraphs 22.¹, 57.¹ and 60.¹, amendments to the introductory part of Paragraph 24, Paragraphs 25, 37, 40, 55, 60, 61, 62, 63, 64, 69, 70, 71 and 135 of the Regulation related to the change of the procedure for the authentication of a supervisor for the performance of the managing measures and the change of the procedure for the authentication of a user of the advanced security system for the use of the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, as well as amendments regarding deletion of Paragraphs 38, 39, 45, 46, 47, 48, 49, 50 and 51 and Appendix 4 of the Regulation, shall take effect on 1 April 2024.

150.² For the performance of the managing measures referred to in Paragraph 22 of the Regulation, a supervisor may also authenticate, until 30 June 2024, by user's identifier and password assigned to him/her until 31 March 2024.

150.³ For the use of the rights referred to in Paragraphs 54.1, 54.2, 54.3, 54.7, 54.8 and 54.9 of the Regulation, a user of the advanced security system may also authenticate, until 30 April 2024, by user's identifier and password assigned to him/her until 31 March 2024.

151 Latvijas Banka's Regulation No 162 "Regulation on Electronic Information Exchange with Latvijas Banka" of 18 January 2018 (*Latvijas Vēstnesis*, 2018, No 17, 2020, No 140, 2021, Nos 58, 115 and 187, 2022, No 63) shall be deemed invalid.

152 The Financial and Capital Market Commission's Regulation No 76 "Regulation on Submission of Electronically Prepared Reports" of 18 June 2020 (*Latvijas Vēstnesis*, 2020, No 120, 2022, No 126) shall be deemed invalid.

153 The Regulation shall take effect on 1 January 2023.

Governor of Latvijas Banka

Mārtiņš Kazāks

Application for Registration of IP addresses

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

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

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

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

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

Governor of Latvijas Banka

Mārtiņš Kazāks

Application for Registration of a Supervisor

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

hereby requests the registration of a supervisor

(first name, surname; personal identity number)

(e-mail address, mobile phone number)

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

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

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ELECTRONIC SIGNATURE AND COMPRISES A TIME STAMP**

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

(first name and surname of a supervisor)

Governor of Latvijas Banka

Mārtiņš Kazāks

Application for Cancellation of a Supervisor

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

hereby informs of the cancellation of a supervisor

(first name, surname; personal identity number)

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ELECTRONIC SIGNATURE AND COMPRISES A TIME STAMP**

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

Governor of Latvijas Banka

Mārtiņš Kazāks

[Deleted]

Application for Registration of the Main User of the Data Reporting System

(name of the financial market participant and the registration number)

hereby requests the registration of the main user of the data reporting system:

(first name, surname)

(e-mail address, mobile phone number)

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

(first name, surname and position of the person having the right to represent the financial market participant)

Governor of Latvijas Banka

Mārtiņš Kazāks

Application for Cancellation of the Main User of the Data Reporting System

(name of the financial market participant and the registration number)

hereby informs of the cancellation of the main user of the data reporting system:

(first name, surname)

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

(first name, surname and position of the person having the right to represent the financial market participant)

Governor of Latvijas Banka

Mārtiņš Kazāks