

Formats and Structure of Credit Register Files and Web Services (In effect as of 30 June 2023)

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 Credit Register participant (hereinafter, the Register), 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)</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), Violation message (see Paragraph 9) or Message on elimination of the violation (see Paragraph 10) 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)</Header>
  <BorrowerList>
    <Borrower>Person description element (see Paragraph 8.3)</Borrower>
    ...
    <Borrower>Person description element</Borrower>
  </BorrowerList>
  <Credit>Description element of customer obligations or customer guarantor's
  obligations (see Paragraph 8.4)</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>
    ...
  </PeriodList>
</Borrower>

```

<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	C100

	indicated if it must not be reported separately and is not indicated in the field "Registered address – post box"	
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 <i>or</i> Individual date of the actual termination of the customer guarantor'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	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>
 <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
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	C60
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)</Header>

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

<Borrower>*Person description element* (see Paragraph 9.4)</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

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)</Header>
 <Credit>*Description element of the customer obligations or customer guarantor's obligations* (see Paragraph 10.3)</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)</Header>
 <KRMessages>
 <Message>*Periodic data message element* (see Paragraph 14)</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>
 <FundingAvailabilityDate>*End date of funding availability*</FundingAvailabilityDate>
 <FinObjectRefList>
 <FinObjectRef>*Reference to the financed object*</FinObjectRef>

...

<FinObjectRefList>
 <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>
 <TransfAmount>Transferred amount</TransfAmount>
 <TransfAmountCurrency>Currency code of the transferred amount</TransfAmountCurrency>
 <CollateralList>
 <Collateral>
 <CollateralType>Type of collateral</CollateralType>
 <CollateralCountry>Real estate collateral location</CollateralCountry>
 <CollateralTypeSynthSec>Type of collateral in the case of synthetic securitisation </CollateralTypeSynthSec>
 <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>
End date of funding availability	End date of funding availability. Shall be omitted if the type of operation is D	YYYY-MM-DD
Reference to the financed object	From the standard. Shall be omitted if the type of operation is D	C17
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>
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>
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>
Type of collateral in the case of synthetic securitisation	From the code list. Shall be omitted if the type of operation is D	<u>N2</u> vai <u>N3</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

14.3 The code lost of programmes of central government warranty and guarantee provided by a Development Finance Institution

<u>Programme</u>	<u>Code</u>
<u>Central government warranty or guarantee to support house purchase</u>	<u>811</u>
<u>Central government warranty or guarantee as a portfolio guarantee to support house purchase</u>	<u>812</u>
<u>Central government warranty or guarantee to support commercial activity</u>	<u>813</u>
<u>Central government warranty or guarantee as a portfolio guarantee to support commercial activity</u>	<u>814</u>
<u>Central government warranty or guarantee to support students</u>	<u>815</u>
<u>Central government warranty or guarantee as a portfolio guarantee to support students</u>	<u>816</u>
<u>Central government warranty or guarantee as a portfolio guarantee to support upgrading energy efficiency of private houses</u>	<u>817</u>
<u>Central government warranty or guarantee under another state-support programme</u>	<u>819</u>
<u>Central government warranty or guarantee to support commercial activity in relation to Covid-19 outbreak</u>	<u>820</u>
<u>Central government warranty or guarantee as a portfolio guarantee to support commercial activity in relation to Covid-19 outbreak</u>	<u>821</u>
<u>Central government warranty or guarantee to mitigate the economic consequences of Russian military aggression against Ukraine</u>	<u>822</u>

Central government warranty or guarantee as a portfolio guarantee to support house purchase of National Armed Forces soldiers	823
Central government/European Investment Fund warranty or guarantee as a portfolio guarantee to support students	824

V. Periodic exposure data file

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

16. Structure of the periodic exposure data file

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

```
<KRFile>
```

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

```
  <KRMessages>
```

```
    <Message>Periodic exposure data message element (see Paragraph 18.)</Message>
```

```
    ...
```

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

```
  </KRMessages>
```

```
</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>
```

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

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

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

```
</Header>
```

17.2 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

18. Periodic exposure data message element

18.1 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>

```

18.2 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
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>
--	---	-----------

";

VI. General request file

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

20. Structure of the general request file

```
<?xml version="1.0" encoding="Windows-1257"?>
<KRFile>
  <Header>Header element of the file (see Paragraph 21)</Header>
  <KRQueries>
    <Message>Request element (see Paragraph 22)</Message>
    ...
    <Message>Request element</Message>
  </KRQueries>
</KRFile>
```

21. Header element of the file

21.1 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>
```

21.2 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

22. Request element

22.1 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>

```

22.2 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, replacing the element name "Borrower" with "Query".

22.3 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.

22.4 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	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

agent's register data		
-----------------------	--	--

VII. Reply file

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

24. Structure of the reply file

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

```
<KRFile>
```

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

```
  <KRErrors>
```

```
    <Message>Message rejection element (see Paragraph 27)</Message>
```

```
    ...
```

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

```
  </KRErrors>
```

```
</KRFile>
```

25. 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.

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>
```

```
  <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>
```

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>

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

27. Message rejection element

27.1 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>

27.2 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

VIII. General data receipt file

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

29. Structure of the general data receipt file

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

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 30)</Header>
```

```
  <KRReports>
```

```
    <Report>Data element (see Paragraph 31)</Report>
```

```
    ...
```

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

```
    <QueryError>Error description element (see Paragraph 32)</QueryError>
```

```
    ...
```

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

```
  </KRReports>
```

```
</KRFile>
```

30. Header element of the file

30.1 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>

30.2 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	<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 general data receipt file	YYYY-MM-DD

31. Data element

31.1 Data element structure

<Report>
 <Header>*Header element* (see Paragraph 31.3)</Header>
 <Query>*Request parameter element*</Query>
 <KRMessages>*Report message element* (see Paragraph 31.4)</KRMessages>
 </Report>

31.2 The request parameter element contains information about the request parameters from the general request file (see Paragraph 22).

31.3 Header element

31.3.1 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>

31.3.2 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

31.4 Report message element

31.4.1 Structure of the report message element

<KRMessages>
 <Message>*Message element*</Message>
 ...
 <Message>*Message element*</Message>
 </KRMessages>

31.4.2 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 31.4.3), detailed report messages (see Paragraph 31.4.4) or messages of the report on the customer or customer guarantor's obligations (see Paragraph 31.4.5).

31.4.3 Aggregated report message element

31.4.3.1 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>
    <FundingAvailabilityDate> End date of funding availability
    </FundingAvailabilityDate>
    <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>

```

31.4.3.2 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
End date of funding availability	End date of funding availability	YYYY-MM-DD
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>

31.4.4 Detailed report message element

31.4.4.1 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>

31.4.4.2 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>

31.4.4.3 The person description element shall be indicated only for message type S. For the element description see Paragraph 8.3. 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.

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

Message type	Format of the obligations' description	Notes
S	See Paragraph 8.4	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	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	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	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>End date of funding availability</i> , <i>Reference to financed object</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

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

31.4.5.1 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>

31.4.5.2 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.

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

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

31.4.5.4 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

32. Error description element

32.1 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>

```

32.2 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

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

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

34. 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 35)</Header>
  <Query>Request element (see Paragraph 36)</Query>
</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>
  <FileType>V</FileType>
</Header>

```

35.2 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>

36. Request element

36.1 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>

36.2 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
---	--	----

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

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

38. 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.

39. 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 40)</Header>

<KRReports>

<Report>*Data element* (see Paragraph 41)</Report>

...

<Report>*Data element*</Report>

</KRReports>

</KRFile>

40. Header element of the file

40.1 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>

40.2 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>
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

41. Data element

41.1 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>
 <FundingAvailabilityDate>*End date of funding availability*
 </FundingAvailabilityDate>
 <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>
 <CustomerDefaultStatusDate>*Date of the default status of the customer*
 </CustomerDefaultStatusDate>
 <CreditDefaultStatus>*Default status of the instrument*</CreditDefaultStatus>
 <CreditDefaultDate>*Date of the default status of the instrument*
 </CreditDefaultDate>
 <ForbearanceStatus>*Status feature of the customer's obligations*</ForbearanceStatus>
 <ForbearanceStatusDate>*Date of the status feature of the customer's obligations* </ForbearanceStatusDate>
 </Credit>
 <CollateralList>
 <Collateral>
 <CollateralType>*Type of collateral*</CollateralType>

```

    <CollateralOrigValue>Original collateral value </CollateralOrigValue>
    <CollateralOrigValueCurrency>Currency code of original collateral
    value</CollateralOrigValueCurrency>
    <CollateralOrigDate>Date of original collateral
    value</CollateralOrigDate>
    <CollateralValue>Collateral value</CollateralValue>
    <CollateralValueCurrency>Currency code of collateral value
    </CollateralValueCurrency>
    <CollateralValueDate>Date of collateral value </CollateralValueDate>
    <CollateralAllocValue>Collateral allocated value
    </CollateralAllocValue>
    <CollateralAllocValueCurrency>Currency code of collateral allocated
    value </CollateralAllocValueCurrency>
  </Collateral>
  ...
  <Collateral>...</Collateral>
</CollateralList>
<BorrowerList>
  <Borrower>Person description element (see Paragraph 41.3)</Borrower>
  ...
</BorrowerList>
</Report>

```

41.2 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 funding availability	End date of funding availability	YYYY-MM-DD
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>
Date of the default status of the customer	Date of the default status of the customer	YYYY-MM-DD
Default status of the instrument	From the code list	<u>N2</u>
Date of the default status of the instrument	Date of the default status of the instrument	YYYY-MM-DD
Status feature of the customer's obligations	From the code list	<u>N2</u> or <u>N3</u>
Date of the status feature of the customer's obligations	Date of the status feature of the customer's obligations	<u>YYYY-MM-DD</u>
Type of collateral	From the code list	<u>N2</u> or <u>N3</u>
Original collateral value	Original collateral value	N15.N2
Currency code of original collateral value	From the standart	<u>C3</u>

Date of original collateral value	Date of original collateral value	YYYY-MM-DD
Collateral value	Collateral value	N15.N2
Currency code of collateral value	From the standart	<u>C3</u>
Date of collateral value	Date of collateral value	YYYY-MM-DD
Collateral allocated value	Collateral allocated value	<u>N15.N2</u>
Currency code of collateral allocated value	From the standart	<u>C3</u>

41.3 Person description element

41.3.1 Description of the data used in the element (see Paragraph 8.3.6).

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

41.3.3 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>

<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>

<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>

41.3.4 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>
<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>
    <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>

```

41.3.5 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>
  <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>
      <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>

```

41.3.6 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>
  <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>
      <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>
    ...
  </PeriodList>
</Borrower>

```

XI. Loan portfolio request file

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

43. Structure of the loan portfolio request file

```

<?xml version="1.0" encoding="Windows-1257"?>
<KRFile>
  <Header>Header element of the file (see Paragraph 44)</Header>
  <Query> Request element (see Paragraph 45)</Query>
</KRFile>

```

44. Header element of the file

44.1 Element structure

```

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

```

<Subject>Data subject</Subject>
 <FileType>Q</FileType>
 </Header>

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>

45. Request element

45.1 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>

45.2 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.

45.3 Description of the data used in the element

Name	Description	Format
Minimum of Start date of the customer's obligations taking effect or 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

XII. Loan portfolio report file

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

47. Structure of the loan portfolio report file

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

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 49)</Header>
```

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

```
  <Credits>Element of the customer or customer guarantor's obligations (see Paragraph 50)</Credits>
```

```
</KRFile>
```

48. The request element contains information from the request element of the loan portfolio request file (see Paragraph 45).

49. Header element of the file

49.1 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>

49.2 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

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

50.1 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.

50.2 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*/>

50.3 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	<u>YYYY-N2</u>

XIII. Identification data correction or supplemental data file

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

52. 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 53.1)</Header>
```

```
  <KRMessages>
```

```
    <Message>Message element (see Paragraph 53.3)</Message>
```

```
    ...
```

```
    <Message>Message element (see Paragraph 53.3)</Message>
```

```
  </KRMessages>
```

```
</KRFile>
```

53. Header element of the file

53.1 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>
```

53.2 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
------	--	------------

53.3 Message element

53.3.1 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 53.3.2)</Substitution>
</Message>

```

53.3.2 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 53.3.3) or person identification data correction or supplemental element (see Paragraph 53.3.4).

53.3.3 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>

```

53.3.4 Person identification data correction or supplemental element

```

<Substitution>
  <PersonFrom>Current person description element</PersonFrom>
  <PersonTo>New person description element</PersonTo>
</Substitution>

```

53.3.5 The person description element referred to in Paragraph 53.3.4 herein shall be stated in line with Paragraph 41.3 herein, replacing the name of the element "Borrower" with "PersonFrom" and "PersonTo" respectively.

53.3.6 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

XIV. Information request with the web service function

54. 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.

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

56. 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.

57. 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 22.2 and 22.3.

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

```
<Report>
  <KRMessages>Message element (see Paragraph 31.4)</KRMessages>
  <Error>Request error description</Error>
</Report>
```

59. 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 Statistical Data on the Credit Institutions' Credit Exposures and the Persons Involved

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-MM-DD	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 *aaaggmddnnnnnn.xml*, compressed (in GZIP format) file name format shall be *aaaggmddnnnnnn.gz*, and an encrypted and electronically signed file name format shall be *aaaggmddnnnnnn.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 Credit Register (hereinafter, 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 description, information to be provided shall comply with the description and format stated in Formats and Structure of Credit Register Files and Web Services (hereinafter, Register Formats and Structure).

6. File structure

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

```
<KRFile>
```

```
  <Header>Header element (see Paragraph 7)</Header>
```

```
  <KRMessages>
```

```
    <Message>Exposure data message element(see Paragraph 8)</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)</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>
 <CreditDefaultStatusDate>*Date of the default status of the instrument*</CreditDefaultStatusDate>
 <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>
 <CustomerDefaultStatus>*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 description, information to be provided shall comply with the description and format stated in Register Formats and Structure.

11. File structure

```
<?xml version="1.0" encoding="Windows-1257"?>
<KRFile>
  <Header>Header element (see Paragraph 12)</Header>
  <KRMessages>
    <Message>Role description element (see Paragraph 13)</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)</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>

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

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

15. Structure of the identification data correction file

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

```
<KRFile>
```

```
  <Header>Header element of the file (see Paragraph 16.1)</Header>
```

```
  <KRMessages>
```

```
    <Message>Message element (see Paragraph 16.2)</Message>
```

```
    ...
```

```
    <Message>Message element (see Paragraph 16.3)</Message>
```

```
  </KRMessages>
```

```
</KRFile>
```

16. Header element of the file

16.1 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>
```

16.2 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

16.3 Message element

16.3.1. 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>

```

16.3.2. The person description element referred to in Paragraph 16.3.1 shall be prepared in line with Paragraph 8.2, 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*.

16.3.3. 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

VI. Reply file

17. The format and structure of the reply file are described in Register Formats and Structure .