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', *Space* 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 *aaaggmmddnnnnnn*.**xml**, compressed (in GZIP format) file name format shall be *aaaggmmddnnnnnn*.**gz**, and an encrypted and electronically signed file name format shall be *aaaggmmddnnnnnn*.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>
<CreditDefaultStatus>*Date of the default status of the instrument*</CreditDefaultDate>
<PerformingStatus>*Performing status of the instrument*</PerformingStatus>
<PerformingDate>*Date of the performing status of the instrument*</PerformingDate>
<RecognBalStatus>*Reference to balance sheet and off-balance sheet recognition*</RecognBalStatus>
<AccountClsf>*Accounting classification of customer's obligations*</AccountClsf>
<AmrtType>*Amortisation type*</AmrtType>
<PmntFrq>*Payment frequency*</PmntFrq>
<FairValueRisk>*Fair value changes due to changes in credit risk before purchase*</FairValueRisk>
<TransfAmount>*Transferred amount*</TransfAmount>
<TransfAmountCurrency>*Currency account of the transferred amount*</TransfAmountCurrency>
<CountryRiskTransfBasis>*Reason for the country risk transfer*</CountryRiskTransfBasis>
<RiskEmanatingCountry>*Country where the risk is transferred from*</RiskEmanatingCountry>
<RiskAcceptCountry>*Country where the risk is transferred to*</RiskAcceptCountry>
<SecuritType>*Type of securitisation*</SecuritType>
<Losses>*Amount of losses*</Losses>
<LossesCurrency>*Currency account of the amount of losses*</LossesCurrency>
<SrcEncumbrance>*Source of encumbrance*</SrcEncumbrance>
<CreditStatus>*Status of the customer's obligations*</CreditStatus>
<ForbearanceStatus>*Status feature of the customer's obligations*</ForbearanceStatus>
<ForbearanceStatusDate>*Date of the status feature of the customer's obligations*</ForbearanceStatusDate>
<FairValAccu>*Accumulated changes in fair value due to credit risk*</FairValAccu>
<FairValAccuCurrency>*Currency code of the accumulated changes in fair value due to credit risk*</FairValAccuCurrency>

```
            <CumulatRecov>Cumulative recoveries since the date of
            default</CumulatRecov>
            <CumulatRecovCurrency>Currency code of the cumulative recoveries
            since the date of default</CumulatRecovCurrency>
            <ClsExposure>Reference to the classification of customer's obligations in
            the trading book</ClsExposure>
            <CarryAmount>Carrying amount</CarryAmount>
            <CarryAmountCurrency>Currency code of the carrying
            amount</CarryAmountCurrency>
            <CollateralList>
                 <Collateral>
                      <CollateralId>Collateral identifier</CollateralId>
                      <CollateralType>Type of collateral</CollateralType>
                      <CollateralCountry>Real estate collateral
                      location</CollateralCountry>
                      <CollateralOrigValue>Original collateral
                      value</CollateralOrigValue>
                      <CollateralOrigValueCurrency>Currency code of the original
                      collateral value</CollateralOrigValueCurrency>
                      <CollateralOrigDate>Date of original collateral
                      value</CollateralOrigDate>
                      <CollateralValue>Collateral value</CollateralValue>
                      <CollateralValueCurrency>Currency code of the collateral
                      value</CollateralValueCurrency>
                      <CollateralValueType>Type of collateral
                      value</CollateralValueType>
                      <CollateralValueDate>Date of collateral
                      value</CollateralValueDate>
                      <CollateralValutApproach>Collateral valuation
                      approach</CollateralValutApproach>
                      <Collateral3rdPartyClaims>Value of third party priority claims
                      against the collateral</Collateral3rdPartyClaims>
                      <Collateral3rdPartyClaimsCurrency>Currency code of the value
                      of third party priority claims against the
                      collateral</Collateral3rdPartyClaimsCurrency>
                      <CollateralAllocValue>Collateral allocated
                      value</CollateralAllocValue>
                      <CollateralAllocValueCurrency>Currency code of the collateral
                      allocated value</CollateralAllocValueCurrency>
                      <CollateralMaturityDate>Collateral end
                      date</CollateralMaturityDate>
                 </Collateral>

                 …
                 <Collateral>…</Collateral>
            </CollateralList>
      </Credit>
</Message>
```

8.2 Description of data used in the element

Name	Description	Format

Customer's obligations identifier;	Customer's obligations identifier;	C35
Type of the customer's obligations	From the code list. Shall be omitted if the type of operation is D	N2 or N3

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	N2

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	C1

Collateral identifier	Collateral identifier. Collateral identifier shall be indicated only where the value of the message *Reference to the role of a person involved* 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	C1

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

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

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>

Header element of the file
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>

Description of data used in the element

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

Message element
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>
```

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*.

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 .