Regulation for the Credit Register

(Unofficial translation)

LATVIJAS BANKA

Riga, 18 January 2018   Regulation No. 160

Regulation for the Credit Register

Note.
As amended by Latvijas Banka's Regulation No. 168 of 19 July 2018 (in effect as of 31 August 2018) and Regulation No. 170 of 28 March 2019 (in effect as of 1 April 2019).

Issued pursuant to
Articles 10, 13 and 17, Paragraph three of Article 18,
Paragraph two and Item one of Paragraph five of Article 24,
Paragraph four of Article 31, Paragraph five of Article 38,
Paragraph four of Article 39, and Paragraph three of Article 40 of
the Law "On Credit Register"

General Provisions

1.   The Regulation shall provide for:
1.1   the contents and scope of data to be entered in the Credit Register (hereinafter, the Register);
1.2   the time frame and procedure for the data entry in the Register;
1.3   the scope of the Register data to be provided to the customer and customer's guarantor, Register participant, Register participant who has acquired a restricted status (hereinafter, a restricted Register participant), the Treasury and consumer's creditor, as well as the time frame and procedure for providing such data and covering postal expenses;
1.4   the time frame and procedure for providing the Register data to the Financial and Capital Market Commission (hereinafter, the Commission);
1.5   the time frame and procedure whereby the Register participant, restricted Register participant and the Treasury corrects or cancels the Register data;
1.6   the procedure whereby the former Register participant and its customer or a customer's guarantor or a person who has been incorrectly stated as such in the Register himself/herself signs a mutual certification about the correction or cancellation of incorrect Register data at Latvijas Banka;
1.7   the amount of the fees to be paid for the use of the Register and the payment procedure.

2.   The Register participant, restricted Register participant and the Treasury shall enter data in the Register and update, correct and cancel such data, the Register participant,

restricted Register participant, the Treasury and the Commission shall request the Register data and Latvijas Banka shall provide such data to the Register participant, restricted Register participant, the Treasury and Commission electronically, pursuant to Latvijas Banka's regulation stipulating the procedure for electronic information exchange with Latvijas Banka.

3. The Register participants, restricted Register participants, the Treasury and Commission may have 24/7 online access to the Register. Where the Register is not available due to technical reasons, Latvijas Banka shall notify the Register participants, restricted Register participants, the Treasury and Commission thereof electronically. The Register participant, restricted Register participant, the Treasury and Commission shall notify Latvijas Banka of an e-mail address for sending the above notification to that effect.

4. Latvijas Banka shall provide access to the Register data entered in the Register by the Register participant, restricted Register participant and the Treasury immediately, but no later than within one business day of the date of entering, updating or correcting such data, while the above data shall become unavailable immediately, but no later than within one business day of their cancellation date.

5. The Register participant shall notify Latvijas Banka of the planned changes in the status of the Register participant on a timely basis.

2. Data to Be Entered in the Register

6. Data on a customer:
6.1 person's identity number;
6.2 number of the person's identity document;
6.3 code of the country issuing the person's identity document;
6.4 date of birth;
6.5 uniform registration number;
6.6 code of the country of registration;
6.7 registration number;
6.7^1 type of registration number;
6.8 registration date;
6.9 name and surname;
6.10 name;
6.11 legal form;
6.12 registered address;
6.13 status;
6.14 sector of the economy;
6.15 category;
6.16 status of legal proceedings;
6.17 date of the legal proceedings status.

7. Data on a customer's guarantor:
7.1 person's identity number;
7.2 number of the person's identity document;
7.3 code of the country issuing the person's identity document;
7.4 date of birth;
7.5 uniform registration number;
7.6 code of the country of registration;
7.7 registration number;

7.8 registration date;
7.9 name and surname;
7.10 name;
7.11 legal form;
7.12 registered address;
7.13 status;
7.14 sector of the economy;
7.15 category;
7.16 status of legal proceedings;
7.17 date of the legal proceedings status.

8. General data on the customer's obligations:
8.1 type of the customer's obligations;
8.2 purpose of the customer's obligations;
8.3 date of the customer's obligations taking effect;
8.4 date of taking over the customer's obligations
8.5 individual date of the customer's obligations taking effect;
8.6 end date of the customer's obligations as per customer contract;
8.7 actual end date of the customer's obligations;
8.8 individual end date of the customer's obligations as per customer contract;
8.9 individual actual end date of the customer's obligations;
8.10 amount of the customer's obligations as per customer contract;
8.11 number of customers;
8.12 number of customer's guarantors;
8.13 amount of the customer guarantor's obligations
8.14 reference to a syndicated loan;
8.15 reference to the right of recourse;
8.16 status of the customer's obligations;
8.17 type of origin of the customer's obligations;
8.18 type of termination of the customer's obligations;
8.19 observed agent;
8.20 reporting agent.

9. General data on the customer guarantor's obligations:
9.1 type of the customer's obligations;
9.2 purpose of the customer's obligations;
9.3 date of the customer's obligations taking effect;
9.4 date of taking over the customer's obligations
9.5 individual date of the customer guarantor's obligations taking effect;
9.6 end date of the customer's obligations as per customer contract;
9.7 actual end date of the customer's obligations;
9.8 individual end date of the customer guarantor's obligations as per customer guarantor's contract;
9.9 individual actual end date of the customer guarantor's obligations;
9.10 amount of the customer's obligations as per customer contract;
9.11 amount of the customer guarantor's obligations;
9.12 number of customers;
9.13 number of customer's guarantors;
9.14 reference to a syndicated loan;
9.15 reference to the right of recourse;
9.16 status of the customer's obligations;
9.17 type of origin of the customer's obligations;
9.18 type of termination of the customer's obligations;

9.19 observed agent;
9.20 reporting agent.

10. Periodic data on the customer's obligations:
10.1 actual outstanding amount of the customer's obligations;
10.2 off-balance sheet amount of the customer's obligations;
10.3 type of collateral;
10.4 real estate collateral location;
10.5 next interest rate reset date;
10.6 end date of interest-only period;
10.7 calendar month.

11. Periodic data on the customer guarantor's obligations:
11.1 actual outstanding amount of the customer's obligations;
11.2 off-balance sheet amount of customer obligations;
11.3 calendar month.

12. Data on the supervision of financial market participants and macroeconomic analysis:
12.1 general data on the customer's obligations:
12.1.1 customer contract identifier;
12.1.2 individual reference to the customer's close links;
12.1.3 amount of losses;
12.1.4 syndicated loan contract identifier;
12.1.5 settlement date;
12.1.6 transferred amount;
12.1.7 Register participant involved;
12.1.8 reason for the country risk transfer;
12.1.9 country where the risk is transferred from;
12.1.10 country where the risk is transferred to;
12.2 general data on the customer guarantor's obligations – individual reference to the customer guarantor's close links;
12.3 periodic data:
12.3.1 default status of the customer;
12.3.2 date of the default status of the customer;
12.3.3 default status of the customer's guarantor;
12.3.4 date of the default status of the customer's guarantor;
12.3.5 interest rate;
12.3.6 interest rate cap;
12.3.7 interest rate floor;
12.3.8 reference rate;
12.3.9 interest rate spread;
12.3.10 interest rate type;
12.3.11 interest rate reset frequency;
12.3.12 accounting classification of customer's obligations;
12.3.13 amortisation type;
12.3.14 payment frequency;
12.3.15 reference to fiduciary instrument;
12.3.16 reference to the country of residence assuming the risk related to the customer's obligations;
12.3.17 reference to a project finance loan;
12.3.18 reference to subordinated debt;
12.3.19 reference to repayment rights;

12.3.20 fair value changes due to changes in credit risk before purchase;

12.3.21 collateral identifier;

12.3.22 original collateral value;

12.3.23 date of original collateral value;

12.3.24 collateral value;

12.3.25 type of collateral value;

12.3.26 date of collateral value;

12.3.27 collateral valuation approach;

12.3.28 value of third party priority claims against the collateral;

12.3.29 collateral allocated value;

12.3.30 collateral end date;

12.3.31 accrued interest;

12.3.32 accumulated impairment amount;

12.3.33 impairment assessment method;

12.3.34 type of impairment;

12.3.35 classification group of the customer's obligations;

12.3.36 probability of the customer's default on its obligations;

12.3.37 potential losses in the event of the customer's default on its obligations;

12.3.38 reference to the assessment method;

12.3.39 number of days past due;

12.3.40 principal past due;

12.3.41 interest past due;

12.3.42 other payments past due;

12.3.43 default status of the instrument;

12.3.44 date of the default status of the instrument;

12.3.45 performing status of the instrument;

12.3.46 date of the performing status of the instrument;

12.3.47 reference to the accounting;

12.3.48 reference to balance sheet and off-balance sheet recognition;

12.3.49 type of securitisation;

12.3.50 source of encumbrance;

12.3.51 provisions associated with off-balance-sheet exposures;

12.3.52 status feature of the customer's obligations;

12.3.53 date of the status feature of the customer's obligations;

12.3.54 accumulated changes in fair value due to credit risk;

12.3.55 cumulative recoveries since the date of default;

12.3.56 reference to the classification of customer's obligations in the trading book;

12.3.57 carrying amount;

12.4 periodic exposure data:

12.4.1 exposure identifier;

12.4.2 capital requirement calculation approach for prudential purposes;

12.4.3 exposure type;

12.4.4 risk-weighted exposure amount;

12.4.5 risk weight;

12.4.6 exposure class;

12.4.7 original exposure pre-conversion factors;

12.4.8 credit conversion factor;

12.4.9 exposure value;

12.4.10 exposure to SME subject to reduction factor for capital requirements;

12.4.11 inflows or outflows of exposure due to credit risk mitigation.

13. Data on the violations of the customer's obligations or the customer guarantor's obligations:
13.1 violation date;
13.2 violation reporting start date;
13.3 date of eliminating violation.

14. Date of entering, updating and correcting data on the customer or the customer's guarantor and general data:
14.1 date of data entry;
14.2 date of data updating or correction.

15. Date of entering and correcting periodic data:
15.1 date of entering periodic data;
15.2 date of correcting periodic data.

16. Date of entering and correcting data on the violations of the customer obligations or the customer guarantor's obligations:
16.1 date of entering violation data;
16.2 date of correcting violation data;
16.3 date of entering data on violation elimination;
16.4 date of correcting data on violation elimination.

17. Data on requesting the Register data:
17.1 date of the data request submission;
17.2 data request submitter.

3.   Contents of the Register Data and Provisions for Data Entry in the Register

3.1 General provisions for data entry in the Register

18.   A Register participant and restricted Register participant shall enter in the Register all data provided for herein, unless stipulated otherwise in the present Regulation.

19.   The Treasury shall enter the data referred to in Paragraphs 6–11 and 13 in the Register, unless stipulated otherwise in the present Regulation.

20.   Where the periodic data have to be entered in the Register prior to the deadline stipulated for the entry of data on the customer or the customer's guarantor and general data on the customer's obligations or the customer guarantor's obligations in the Register, and the above data have not been entered in the Register, the periodic data shall not be entered in the Register.

21.   Data on the violations of the customer's obligations shall be entered in the Register where the customer has delayed the payment stipulated by the contract, based on which such customer receives financial service associated with credit risk (hereinafter, a customer contract), for more than 60 calendar days and the amount of the entire arrears of the customer, including the late payment interest and contractual penalty, amounts to or exceeds 150 euro or the respective equivalent in foreign currency.

22.   Where the rights and obligations or credit claims are taken over from another person, data on the violations of the relevant customer's obligations shall be entered in the Register where the above customer has delayed the payment stipulated by the

customer contract for more than 60 calendar days of the date on which the rights and obligations or the credit claims have been taken over, and the amount of the entire arrears, including the late payment interest and contractual penalty, amounts to or exceeds 150 euro or the respective equivalent in foreign currency.

23.   Data on the violations of the customer guarantor's obligations shall be entered in the Register, where the customer's guarantor has delayed the payment stipulated by the contract (guarantee), based on which the customer's guarantor has assumed liability in the amount specified therein for the customer's obligations where such customer is not exempt from its obligations (hereinafter, a customer guarantor's contract), for more than 60 calendar days and the amount of the entire arrears of the customer's guarantor, including the late payment interest and contractual penalty, amounts to or exceeds 150 euro or the respective equivalent in foreign currency.

24.   Where the rights and obligations or credit claims are taken over from another person, data on the violations of the relevant customer guarantor's obligations shall be entered in the Register where the above customer's guarantor has delayed the payment stipulated by the customer guarantor's contract for more than 60 calendar days of the date on which the rights and obligations or credit claims have been taken over, and the amount of the entire arrears, including the late payment interest and contractual penalty, amounts to or exceeds 150 euro or the respective equivalent in foreign currency.

25.   Where the violation of the customer obligations or the customer guarantor's obligations has been eliminated as at 00.01 on the date of acquiring the status of the Register participant, the data on the above violation of the customer obligations or the customer guarantor's obligations shall not be entered in the Register.

26.   Where the Register participant, restricted Register participant or the Treasury has reasonable doubts that the obligations of the customer or the customer's guarantor or the violations of the customer obligations or the customer guarantor's obligations are associated with a particular customer or the customer's guarantor, the data on the relevant customer or the customer's guarantor, the data on the relevant obligations of the customer or the customer's guarantor or the data on the relevant violation of the customer obligations or the customer guarantor's obligations shall not be entered in the Register.

27.   Where the customer is a joint customer and the effective date of the above customer's is later than the effective date of the joint customer's contract, the Register data characterising the joint customer's obligations prior to the date when the relevant customer's contract takes effect shall not apply to the above customer's obligations.

28.   Where the effective date of the customer guarantor's contract is later than the effective date of the customer's contract, the Register data characterising the customer's obligations prior to the date when the customer guarantor's contract takes effect shall not apply to the customer guarantor's obligations.

29.   Where the customer is a joint customer and the settlement date of the joint customer's obligations as per the joint customer's contract is later than the actual end date of the above customer's obligations, the Register data characterising the joint customer's obligations in the subsequent period following the actual end date of the customer's obligations referred to in this Paragraph shall not apply to the above customer's obligations.

30. Where the actual end date of the customer's obligations is later than the actual end date of the customer guarantor's obligations, the Register data characterising the customer's obligations in the subsequent period following the actual end date of the customer guarantor's obligations shall not apply to the above customer guarantor's obligations.

31. Where the actual end date of the customer guarantor's obligations is later than the actual end date of the customer's obligations, the Register data characterising the customer guarantor's obligations in the subsequent period following the actual end date of the customer's obligations shall not apply to the above customer's obligations.

32. Where several surety services provided to one customer have the same date of the customer's obligations taking effect, end date of the customer's obligations as per customer contract, type of collateral, exposure type, risk weight, exposure class, credit conversion factor and exposure to SME subject to reduction factor for capital requirements, data on these surety services may be entered in the Register as pertaining to the single customer's liabilities.

3.2 Contents of data on the customer or the customer's guarantor and provisions for such data entry in the Register

3.2.1 Person's identity number

33. The data *Person's identity number* shall be entered in the Register where a customer or a customer's guarantor is a natural person.

34. Where the customer or the customer's guarantor is a resident pursuant to Latvijas Banka's regulation stipulating the procedure for compiling the monthly financial position report of monetary financial institutions (hereinafter, a resident), the person's identity number, issued in accordance with the legislative acts governing the performance of the Population Register, shall be provided upon entry of the data *Person's identity number* in the Register.

35. Where the customer or the customer's guarantor is a non-resident pursuant to Latvijas Banka's regulation stipulating the procedure for compiling the monthly financial position report of monetary financial institutions (hereinafter, a non-resident), the person's identity number, issued by the competent authority of the country specified as issuing each document that verifies the person's identity and presented to the Register participant, restricted Register participant or the Treasury, shall be stated upon entry of the data *Person's identity number* in the Register. Where the person's identity number has not been assigned to such customer or the customer's guarantor, the data *Person's identity number* shall not be entered in the Register.

3.2.2 Number of the person's identity document

36. The data *Number of the person's identity document* shall be entered in the Register where the customer or the customer's guarantor is a non-resident natural person.

37. When entering the data *Number of the person's identity document* in the Register, the number of each document verifying the person's identity and presented to the Register participant, restricted Register participant or the Treasury shall be stated.

3.2.3 Code of the country issuing the person's identity document

38.   The data *Code of the country issuing the person's identity document* shall be entered in the Register where the customer or the customer's guarantor is a non-resident natural person.

39.   When entering the data *Code of the country issuing the person's identity document* in the Register, the code of the country issuing each document verifying the person's identity and presented to the Register participant, restricted Register participant or the Treasury shall be stated in accordance with standard LVS EN ISO 3166-1:2014 "Codes for the representation of names of countries and their subdivisions – Part 1: Country codes (ISO 3166-1:2013)" (hereinafter, standard ISO 3166).

3.2.4 Date of birth

40.   The data *Date of birth* shall be entered in the Register where the customer or the customer's guarantor is a non-resident natural person.

41.   When entering the data *Date of birth* in the Register, the date of birth of the customer or the customer's guarantor shall be stated.

3.2.5 Uniform registration number

42.   The data *Uniform registration number* shall be entered in the Register where the customer or the customer's guarantor is a resident legal person.

43.   When entering the data *Uniform registration number* in the Register, the uniform registration number of the customer or the customer's guarantor or the taxpayer's registration number shall be stated. Where the customer is an investment management company borrowing on account of an investment fund, excluding a money market fund, or on account of an alternative investment fund, the identification code of the relative investment fund or alternative investment fund shall be stated additionally according to the list (maintained by the European Central Bank) of investment funds or alternative investment funds when entering the data *Uniform registration number* in the Register.

3.2.6 Code of the country of registration

44.   The data *Code of the country of registration* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

45.   When entering the data *Code of the country of registration* in the Register, the country code shall be stated in accordance with standard ISO 3166. Where the customer or the customer's guarantor is an international organisation, code "66" shall be stated when entering the data *Code of the country of registration* in the Register.

3.2.7 Registration number

46.   The data *Registration number* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

47.   When entering the data *Registration number* in the Register, the customer or the customer guarantor's registration number in the country of registration shall be stated. Where the customer's guarantor is an economic operator registered in another country,

equivalent to a credit institution registered in the Republic of Latvia, the eight or eleven digits of the BIC assigned to it in accordance with the international standard ISO 9362:2014 "Business identifier codes" (hereinafter, the BIC) shall be stated when entering the data *Registration number* in the Register. Where the customer is an investment management company borrowing on account of an investment fund, excluding a money market fund, or on account of an alternative investment fund, the identification code of the relative investment fund or alternative investment fund shall be stated additionally according to the list (maintained by the European Central Bank) of investment funds or alternative investment funds or the identification code in the country of registration when entering the data *Registration number* in the Register. Where the customer or the customer's guarantor is an international organisation, when entering the data *Registration number* in the Register, the identifier of the respective international organisation shall be stated according to the list maintained by the European Central Bank and used for the provision of data as required by Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13; hereinafter, ECB Regulation No. 2016/867).

3.2.7^1 Type of registration number

47.^{1} The data *Type of registration number* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

47.^{2} When entering the data *Type of registration number* in the Register, the type of the customer or the customer guarantor's registration number in the respective country shall be stated according to the list maintained by the European Central Bank and used for the provision of data as required by ECB Regulation (EU) 2016/867.

3.2.8 Registration date

48. The data *Registration date* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

49. When entering the data *Registration date* in the Register, the date of registration of the customer or the customer's guarantor in the country of registration shall be stated. Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.2.9 Name and surname

50. The data *Name and surname* shall be entered in the Register where the customer or the customer's guarantor is a non-resident natural person.

51. When entering the data *Name and surname* in the Register, the name and surname of the customer or the customer's guarantor shall be stated.

3.2.10 Name

52. The data *Name* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

53. When entering the data *Name* in the Register, the full legal name of the customer or the customer's guarantor shall be stated.

3.2.11 Legal form

54.   The data *Legal form* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

55.   When entering the data *Legal form* in the Register, the legal form of the customer or customer's guarantor in the respective country shall be stated according to the list maintained by the European Central Bank and used for the provision of data as required by ECB Regulation (EU) 2016/867. Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.2.12 Registered address

56.   The data *Registered address* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

57.   When entering the data *Registered address* in the Register, the registered address of the customer or the customer's guarantor shall be stated, including the name of the street and the number of the building together with the flat number (in case the building is divided into flats) or the name of the house, the name of the territorial unit (e.g. the city), postal code and post box number (if any). Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.2.13 Status

58.   When entering the data *Status* in the Register, the person's respective status – a customer or a customer's guarantor shall be stated.

3.2.14 Sector of the economy

59.   The data *Sector of the economy* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

60.   When entering the data *Sector of the economy* in the Register, the sector of the economy where the customer or the customer's guarantor operates its business permanently shall be stated in accordance with Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains indicating level 2, 3 or 4. Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.2.15 Category

61.   The data *Category* shall be entered in the Register where the customer or the customer's guarantor is a non-resident legal person.

62.   When entering the data *Category* in the Register, the customer or the customer guarantor's category shall be stated according to the *Code list of categories* (Appendix 1). Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.2.16 Status of legal proceedings

63.	The data *Status of legal proceedings* shall be entered in the Register by a Register participant who is a credit institution registered in Latvia or an equivalent economic operator registered in another country (hereinafter, a credit institution) where the customer or the customer's guarantor is a non-resident legal person.

64.	When entering the data *Status of legal proceedings* in the Register, the value characterising the status of the legal proceedings shall be stated, i.e. it shall show the legal status of the customer or customer's guarantor with respect to their solvency in accordance with the *Code list of the status of legal proceedings* (Appendix 2). Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.2.17 Date of the legal proceedings status

65.	The data *Date of the legal proceedings status* shall be entered in the Register by a Register participant who is a credit institution where the data *Status of legal proceedings* has been entered in the Register.

66.	When entering the data *Date of the legal proceedings status* in the Register, the date when the legal proceedings related to the contents of the data *Status of legal proceedings* were filed shall be stated. This data shall not be entered where code "10" characterising the status of the legal proceedings has been stated when entering the data *Status of legal proceedings* in the Register. Where the customer or the customer's guarantor is an international organisation, the data shall not be entered in the Register.

3.3 Contents of the general data on the customer's obligations or the customer guarantor's obligations and provisions for such data entry in the Register

3.3.1 Type of the customer's obligations

67.	When entering the data *Type of the customer's obligations* in the Register, the type of the customer's obligations shall be stated in accordance with the *Code list of the types of the customer's obligations* (Appendix 3).

3.3.2 Purpose of the customer's obligations

68.	The data *Purpose of the customer's obligations* shall be entered in the Register by a Register participant who is a credit institution, or a subsidiary, registered in Latvia, of a credit institution registered in Latvia (hereinafter, a subsidiary of a credit institution registered in Latvia).

69.	When entering the data *Purpose of the customer's obligations* in the Register, the purpose of the customer's obligations shall be stated in accordance with the *Code list of the purpose of the customer's obligations* (Appendix 4).

3.3.3 Date of the customer's obligations taking effect

70.	When entering the data *Date of the customer's obligations taking effect* in the Register, the effective date of the customer's contract shall be stated.

3.3.4 Date of taking over the customer's obligations

71.   The data Date of taking over the customer's obligations shall be entered in the Register where the rights and obligations or credit claims have been taken over from another person.

72.   When entering the data Date of taking over the customer's obligations in the Register, the date of taking over such rights and obligations or credit claims shall be stated.

3.3.5 Individual date of the customer's obligations taking effect

73.   The data *Individual date of the customer's obligations taking effect* shall be entered in the Register where the customer is a joint customer and the effective date of the above customer's contract is later than the effective date of the joint customer's contract.

74.   Where the rights and obligations or credit claims have been taken over from another person, the data *Individual date of the customer's obligations taking effect* shall be entered in the Register, if the customer is a joint customer and the effective date of the above customer's contract is later than the date of taking over the rights and obligations or credit claims.

75.   When entering the data *Individual date of the customer's obligations taking effect* in the Register, the effective date of the customer's contract shall be stated.

3.3.6 Individual date of the customer guarantor's obligations taking effect

76.   The data *Individual date of the customer guarantor's obligations taking effect* shall be entered in the Register where the effective date of the customer guarantor's contract is later than the effective date of the customer's contract. Where the customer's guarantor has undertaken the liability for the joint customers' obligations and the effective dates of the joint customers' contracts differ, the data *Individual date of the customer guarantor's obligations taking effect* shall be entered in the Register only if the effective date of the customer guarantor's contract is later than the effective date of any joint customer's contract.

77.   Where the rights and obligations or credit claims have been taken over from another person, the data *Individual date of the customer guarantor's obligations taking effect* shall be entered in the Register, if the effective date of the relevant customer guarantor's contract is later than the date on which the rights and obligations or credit claims are taken over.

78.   When entering the data *Individual date of the customer guarantor's obligations taking effect* in the Register, the effective date of the customer guarantor's contract shall be stated.

3.3.7 End date of the customer's obligations as per customer contract

79.   When entering the data *End date of the customer's obligations as per customer contract* in the Register, the date of settling the customer's obligations as per customer contract shall be stated. Where a definite settlement date has not been stipulated for the customer's obligations as per customer contract (obligations to be settled on demand), the data *End date of the customer's obligations as per customer* shall not be entered in the Register.

3.3.8 Actual end date of the customer's obligations

80.   When entering the data *Actual end date of the customer's obligations* in the Register, the actual end date of the customer's obligations shall be stated.

81.   Where the rights and obligations or credit claims have been transferred to another person, the date of transferring such rights and obligations or credit claims shall be stated when entering the data *Actual end date of the customer's obligations* in the Register.

3.3.9 Individual end date of the customer's obligations as per customer contract

82.   The data *Individual end date of the customer's obligations as per customer contract* shall be entered in the Register where the customer is a joint customer and the settlement date of such joint customer's obligations as per joint customer's contract is later than the settlement date of such customer's obligations as per customer contract.

83.   Where the rights and obligations or credit claims have been transferred to another person, the data *Individual end date of the customer's obligations as per customer contract* shall be entered in the Register, if the customer is a joint customer and the date of transferring the relevant rights and obligations or credit claims is later than the settlement date of the above customer's obligations as per customer contract.

84.   When entering the data *Individual end date of the customer's obligations as per customer contract* in the Register, the end date of the customer's obligations as per customer contract.

3.3.10 Individual actual end date of the customer's obligations

85.   The data *Individual actual end date of the customer's obligations* shall be entered in the Register where the customer is a joint customer and the actual end date of such joint customer's obligations is later than the actual end date of such customer's obligations, or the actual end date of customer guarantor's obligations is later than the actual end date of such customer's obligations.

86.   Where the rights and obligations or credit claims have been transferred to another person, the data *Individual actual end date of the customer's obligations* shall be entered in the Register where the date of transferring the above rights and obligations or credit claims is later than the *actual end* date of the relevant customer's obligations.

87.   When entering the data *Individual actual end date of the customer's obligations* in the Register, the *actual end* date of the customer's obligations shall be stated.

3.3.11 Individual end date of the customer guarantor's obligations as per customer guarantor's contract

88.   The data *Individual end date of the customer guarantor's obligations as per customer guarantor's contract* shall be entered in the Register, where the settlement date of the customer guarantor's obligations as per customer guarantor's contract and the settlement date of the customer's obligations as per customer contract differ.

89.   Where the rights and obligations or credit claims have been transferred to another person, the data *Individual end date of the customer guarantor's obligations as per customer guarantor's contract* shall be entered in the Register, if the date of

transferring the above rights and obligations or credit claims is later than the settlement date of the relevant customer guarantor's obligations as per such customer guarantor's contract.

90. When entering the data *Individual end date of the customer guarantor's obligations as per customer guarantor's contract* in the Register, the end date of the customer guarantor's obligations as per customer guarantor's contract shall be stated.

3.3.12 Individual actual end date of customer guarantor's obligations

91. The data *Individual actual end date of customer guarantor's obligations* shall be entered in the Register, where the actual end date of the customer's obligations is later than the actual end date of the customer guarantor's obligations.

92. Where the rights and obligations or credit claims have been transferred to another person, the data *Individual actual end date of customer guarantor's obligations* shall be entered in the Register, if the date of transferring the rights and obligations or credit claims is later than the actual end date of the relevant customer guarantor's obligations.

93. When entering the data *Individual actual end date of customer guarantor's obligations* in the Register, the actual end date of the customer guarantor's obligations shall be stated.

3.3.13 Amount of the customer's obligations as per customer contract

94. When entering the data *Amount of the customer's obligations as per customer contract* in the Register, the amount of the customer's obligations (e.g. for payment card credit – the maximum possible credit limit; for a loan granted for real estate purchase or financial leasing – the principal of the loan; for operational leasing – sum total of leasing payments, excluding interest payments and tax amount; for factoring – the maximum possible factoring limit; for surety services – maximum guarantee limit or maximum amount of the guarantee provided; for multi-option facility – maximum total limit of credit exposures) as per customer contract and currency in accordance with LVS ISO 4217:2015 standard "Codes for the representation of currencies and funds" (hereinafter, currency) shall be stated.

95. Where a syndicated loan has been granted pursuant to a customer's contract, the amount of the syndicated loan stipulated by the customer contract and currency granted by the relevant Register participant, restricted Register participant or the Treasury pursuant to the customer contract shall be stated when entering the data *Amount of the customer's obligations as per customer contract* in the Register.

96. Where the data *Amount of the customer guarantor's obligations* is entered in the Register upon entry of the general data on the customer guarantor's obligations in the Register, the data *Amount of the customer's obligations as per customer contract* shall not be entered in the Register.

3.3.14 Amount of the customer guarantor's obligations

97. The data *Amount of the customer guarantor's obligations* shall be entered in the Register, where the customer's guarantor has assumed liability for part of the obligations as per customer contract.

98.   When entering the data *Amount of the customer guarantor's obligations* in the Register, the amount of the customer guarantor's obligations as per customer guarantor's contract and currency shall be stated.

3.3.15 Number of customers

99.   The data *Number of customers* is generated automatically in the Register when the data on the customer and general data on the customer's obligations are entered in the Register and when the relevant Register data are updated or cancelled.

100.   Where the customer's obligations have not been terminated and the rights and obligations or credit claims have not been transferred to another person, the value of the data *Number of customers* shall be the current number of joint customers.

101.   Where the customer's obligations have been terminated, the number of joint customers as at the actual end date of the customer's obligations shall be the value of the data *Number of customers*.

102.   Where the rights and obligations or credit claims have been transferred to another person, the number of joint customers as at the date of transferring the rights and obligations or credit claims shall be the value of the data *Number of customers*.

3.3.16 Number of customer's guarantors

103.   The data *Number of customer's guarantors* is generated automatically in the Register when the data on the customer's guarantor and general data on the customer guarantor's obligations are entered in the Register, and when the relevant Register data are updated or cancelled.

104.   Where the customer's obligations have not been terminated and the rights and obligations or credit claims have not been transferred to another person, the number of customer's guarantors who have a valid guarantee commitment for the customer's obligations shall be stated when entering the data *Number of customer's guarantors* in the Register.

105.   Where the customer's obligations have been terminated, the number of customer's guarantors who have a valid guarantee commitment for the customer's obligations as at the actual end date of the customer's obligations shall be stated when entering the data *Number of customer's guarantors* in the Register.

106.   Where the rights and obligations or credit claims have been transferred to another person, the number of customer's guarantors who have a valid guarantee commitment for the customer's obligations as at the date of transferring the rights and obligations or credit claims shall be stated when entering the data *Number of customer's guarantors* in the Register.

3.3.17 Reference to a syndicated loan

107.   The data *Reference to a syndicated loan* shall be entered in the Register where a syndicated loan has been granted to the customer as per customer contract.

3.3.18 Reference to the right of recourse

108.   The data *Reference to the right of recourse* shall be entered in the Register by a Register participant who is a credit institution, as well as a Register participant who is a commercial company registered in Latvia having close links with the credit institution, as defined by the Law "On Credit Institutions", or an equivalent economic operator registered in another country (hereinafter, an associated company) where the respective participant's right of recourse with respect to the customer's assets, but excluding the collateral used to secure the customer's obligations arises from the customer contract.

3.3.19 Status of the customer's obligations

109.   When entering the data *Status of the customer's obligations* in the Register, the actual status of the customer's obligations shall be stated in accordance with the *Code list of the status of the customer's obligations* (Appendix 5).

3.3.20 Type of origin of the customer's obligations

110.   When entering the data *Type of origin of the customer's obligations* in the Register, the type of origin of the customer's obligations shall be stated in accordance with the *Code list of the type of origin of the customer's obligations* (Appendix 7).

3.3.21 Type of termination of the customer's obligations

111.   When entering the data *Type of termination of the customer's obligations* in the Register, the type of termination of the customer's obligations shall be stated in accordance with the *Code list of the type of termination of the customer's obligations* (Appendix 8).

3.3.22 Observed agent

112.   The data *Observed agent* shall be entered in the Register by a Register participant who is a credit institution registered in Latvia where the respective obligations of the customer have originated at a branch of the Register's participant in the European Union.

113.   When entering the data *Observed agent* in the Register, the BIC of the respective branch in the European Union shall be stated.

3.3.23 Reporting agent

114.   The data *Reporting agent* is generated automatically in the Register by stating the name and the uniform registration number or taxpayer's registration number of the Register participant, restricted Register participant or the Treasury who enters the data on the customer or the customer's guarantor and the respective obligations and their violations in the Register.

3.4 Contents of periodic data on the customer's obligations or the customer guarantor's obligations and provisions for such data entry in the Register

3.4.1 Actual outstanding amount of the customer's obligations

115.   When entering the data *Actual outstanding amount of the customer's obligations* in the Register, the actual outstanding amount of the customer's obligations recorded by

the Register participant, restricted Register participant or the Treasury as at the end of the calendar month (e.g. for payment card credit – the actual outstanding principal of credit paid out; for loans for real estate purchase or financial leasing – the actual outstanding principal of the loan paid out; for operational leasing – the outstanding sum total of leasing payments excluding interest payments and tax amount; for factoring – the actual outstanding principal of the loan paid out; for surety services – the actual outstanding amount of the guarantee provided or the letter of credit payable; for multi-option facility – zero) and the currency shall be stated.

3.4.2 Off-balance sheet amount of the customer's obligations

116.   When entering the data *Off-balance sheet amount of the customer's obligations* in the Register, the available undrawn amount of the customer's obligations at the end of the calendar month, regardless of whether the respective amount of the customer's obligations is available to the customer immediately or subject to any conditions under the customer's contract (e.g. for surety services – the undrawn amount of the guarantee or the letter of credit; for multi-option facility – the undrawn amount of the limit) and the currency shall be stated. Where there is no off-balance sheet amount of the customer's obligations for the type of customer's obligations at the end of the calendar month, zero shall be reported.

117.   A Register participant who is a credit institution registered in Latvia or a subsidiary of a credit institution registered in Latvia, when entering the data *Off-balance sheet amount of the customer's obligations* in the Register, shall state the available undrawn amount of the customer's obligations at the end of the calendar month before considering conversion factors and effect of credit risk mitigation methods.

3.4.3 Type of collateral

118.   Where one or several collaterals have been stipulated in the customer contract, the types of all collaterals as per customer contract shall be stated separately or on an aggregated basis in accordance with the *Code list of the type of collateral* (Appendix 9) when entering the data *Type of collateral* in the Register.

119.   Where no collateral has been stipulated in the customer contract, the code "110" shall be stated when entering the data *Type of collateral* in the Register.

3.4.4 Real estate collateral location

120.   The data *Real estate collateral location* shall be entered in the Register where real estate has been used as collateral.

121.   Where the real estate collateral has been located in Latvia, when entering the data *Real estate collateral location* in the Register, the region of the collateral location shall be stated in accordance with Regulation (EC) No 1059/2003 of the European Parliament and of the Council of 26 May 2003 on the establishment of a common classification of territorial units for statistics (NUTS), reporting NUTS level 3 region.

122.   Where the real estate used as collateral has been located outside Latvia, when entering the data *Real estate collateral location* in the Register, the code of the country where the real estate used as collateral has been located shall be stated in accordance with standard ISO 3166.

3.4.5 Next interest rate reset date

123.   The data *Next interest rate reset date* shall be entered in the Register where the customer's obligations are recognised in the balance sheet of the Register participant, restricted Register participant or the Treasury at the end of the calendar month and the deadline for the interest rate reset has been provided for in the customer contract.

124.   When entering the data *Next interest rate reset date* in the Register, the next date on which interest rate has to be reset after the end of the calendar month pursuant to the customer contract shall be stated. Where no interest rate reset date has been provided for in the customer contract (e.g., code "20" (fixed interest rate) has been stated in accordance with the *Code list of interest rate types* (Appendix 14)) or the next interest rate reset date has not been provided for the customer's obligations, or the last interest rate reset date for the customer's obligations has already passed, the data *Next interest rate reset date* shall not be entered in the Register.

3.4.6 End date of interest-only period

125.   When entering the data *End date of interest-only period*, the date by which the customer pays only the interest on the principal balance, with the principal balance remaining unpaid, shall be stated. The data *End date of interest-only period* shall also be entered in the Register where the period referred to in this Paragraph has already passed. Where a procedure stipulating a period when only interest is repaid is not applied to the repayment of the customer's obligations, the data *End date of interest-only period* shall not be entered in the Register.

3.4.7 Calendar month

126.   When entering the data *Calendar month* in the Register, the year and the sequence number of the calendar month, whose last day is the date that the periodic data entered in the Register refer to, shall be stated.

3.5 Contents of data on the supervision of financial market participants and macroeconomic analysis, and provisions for such data entry in the Register

3.5.1 General data on the customer's obligations

3.5.1.1 Customer contract identifier

127.   The data *Customer contract identifier* shall be entered in the Register by a Register participant and a restricted Register participant where the assigned unique and constant customer contract identifier differs from the general data identifier entered in accordance with Latvijas Banka's Regulation stipulating the procedure for electronic exchange of information with Latvijas Banka.

128.   Where the customer contract provides for several obligations of the customer, when entering the data *Customer contract identifier* in the Register, the same customer contract identifier shall be used with the respective obligations.

3.5.1.2 Individual reference to the customer's close links

129.   The data *Individual reference to the customer's close links* shall be entered in the Register by the Register participant that is a credit institution, an associated commercial company or an economic operator registered in the Republic of Latvia and entitled to

make insurance or reinsurance, or an equivalent economic operator registered in another country (hereinafter, an insurer), and also a restricted Register participant who has lost such Register participant's status.

130.   The Register participant that is a credit institution or an associated commercial company, or a restricted Register participant who has lost such Register participant's status shall enter the data *Individual reference to the customer's close links* in the Register, where the above Register participant or the restricted Register participant has close links with the relevant customer (as defined by the Law "On Credit Institutions").

131.   The Register participant that is an insurer or a restricted Register participant who has lost such Register participant's status shall enter the data *Individual reference to the customer's close links* in the Register where the above Register participant or the restricted Register participant has close links with the relevant customer as defined by the "Insurance and Reinsurance Law".

3.5.1.3 Amount of losses

132.   The data *Amount of losses* shall be entered in the Register where the Register participant or the restricted Register participant fully or partially no longer recognises the principal and interest of customer's obligations as they are considered uncollectible, fully or partially writing it off the balance sheet.

133.   When entering the data *Amount of losses* in the Register, the aggregate amount of the principal and interest of the customer's obligations in euro, calculated by the Register participant or the restricted Register participant and written off by the above Register participant or the restricted Register participant from the date of the customer's obligations taking effect up to the date of the write-off, shall be stated. Where, after writing off the principal and interest of the customer's obligations, the Register participant or the restricted Register participant recovers the entire amount or part of the principal or interest written off, the losses shall be reduced by the amount of the recovered sum.

3.5.1.4 Syndicated loan contract identifier

134.   When entering the data *Syndicated loan contract identifier* in the Register, the contract number assigned by the lead arranger of the syndicated loan as a single unique and constant identifier identifying each part of the syndicated loan as belonging to a single syndicated loan shall be stated.

3.5.1.5 Settlement date

135.   The data *Settlement date* shall be entered in the Register by a Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia, stating the date when the funds were paid out for the first time or when they were made available to the customer as per the customer contract.

3.5.1.6 Transferred amount

136.   The data *Transferred amount* shall be entered in the Register by a Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the rights and obligations or credit claims arising from the customer contract fully or partially have been transferred to another person, with the Register

participant retaining the financial and administrative servicing of these customer liabilities.

137.   When entering the data *Transferred amount* in the Register, the actual outstanding amount (excluding accrued interest) of the transferred customer's obligations on the day of the rights and obligations or credit claims' transfer day and the currency shall be stated. Where there is no transferred amount at the end of the calendar month, zero shall be reported. Where the customer's obligations have a default status (as per codes "30", "40" or "50" stated in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10)) prior to their transfer, the amount of funds received after the customer's obligations have been transferred or refinanced shall be reported by entering the data *Cumulative recoveries since the date of default* in the Register.

3.5.1.7 Register participant involved

138.   The data *Register participant involved* shall be entered in the Register where the rights and obligations or credit claims have been taken over from another Register participant, restricted Register participant or the Treasury, or the customer's obligations have been refinanced from another Register participant, restricted Register participant or the Treasury.

139.   When entering the data *Register participant involved* in the Register, the uniform registration number of the Register participant or restricted Register participant, where the respective rights and obligations or credit claims have been taken over from or wherefrom they have been refinanced, shall be stated. Where the respective rights and obligations or credit claims have been taken over from the Treasury, the taxpayer's registration number of the Treasury shall be stated.

3.5.1.8 Reason for the country risk transfer

140.   The data *Reason for the country risk transfer* shall be entered in the Register by a Register participant who is a credit institution registered in Latvia, stating the reason for the country risk transfer related to the customer's obligations as per the *Code list of the reasons for country risk transfer* (Appendix 11).

3.5.1.9 Country where the risk is transferred from

141.   The data *Country where the risk is transferred from* shall be entered in the Register by a Register participant who is a credit institution registered in Latvia, stating the code of the country where the risk is transferred from in accordance with standard ISO 3166. Where data on the customer's obligations where association with a particular country cannot be identified are entered in the Register, code "77" shall be stated when entering the data *Country where the risk is transferred from*.

3.5.1.10. Country where the risk is transferred to

142.   The data *Country where the risk is transferred to* shall be entered in the Register by a Register participant who is a credit institution registered in Latvia, stating the code of the country where the risk is transferred to in accordance with standard ISO 3166.

143.   Where data on the customer's obligations are entered in the Register and the customer's guarantor is an international organisation not registered as a resident of a country, e.g. the World Bank, the European Bank for Reconstruction and Development,

the European Investment Bank, the World Trade Organisation or the Bank for International Settlements, code "66" shall be stated when entering the data *Country where the risk is transferred to* in the Register. Where data on the customer's obligations where association with a particular country cannot be identified are entered in the Register, code "77" shall be stated when entering the data *Country where the risk is transferred to*.

3.5.2 General data on the customer guarantor's obligations

3.5.2.1 Individual reference to the customer guarantor's close links

144.   The data *Individual reference to the customer guarantor's close links* shall be entered in the Register by the Register participant that is a credit institution, associated commercial company or insurer and also a restricted Register participant who has lost such Register participant's status.

145.   The Register participant that is a credit institution or associated commercial company or restricted Register participant who has lost such Register participant's status shall enter the data *Individual reference to the customer guarantor's close links* in the Register where the above Register participant or restricted Register participant has close links with the relevant customer's guarantor (as defined by the Law "On Credit Institutions").

146.   The Register participant who is an insurer or restricted Register participant who has lost such Register participant's status shall enter the data *Individual reference to the customer guarantor's close links* in the Register, where the above Register participant or restricted Register participant has close links with the relevant customer's guarantor as defined by the "Insurance and Reinsurance Law".

3.5.3 Periodic data

3.5.3.1 Default status of the customer

147.   The data *Default status of the customer* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia, where the customer is a natural person whose type of customer obligations corresponds to code "80" referred to in the *Code list of the types of the customer's obligations* (Appendix 3) or a legal person.

148.   When entering the data *Default status of the customer* in the Register, pursuant to Article 178 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No. 648/2012 (hereinafter, Regulation (EU) No. 575/2013), the identified default status of all customer's obligations with respect to the customer as per the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) shall be stated.

149.   Where the identification of the default status of the customer is performed with respect to a particular instrument and the Register participant has entered the data *Default status of the instrument* and *Date of the default status of the instrument* in the Register, but the identification of the overall default status of the customer is not performed, when entering the data *Default status of the customer* in the Register it shall be stated as per code "10" ("Non-applicable") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10).

3.5.3.2 Date of the default status of the customer

150.   The data *Date of the default status of the customer* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

151.   When entering the data *Date of the default status of the customer* in the Register, the date when the default status has been identified shall be stated.

152.   Where the value of the data *Default status of the customer* with respect to the customer corresponds to code "20" ("Not in default") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) and the value of this data has not changed since cooperation with the customer began, the data *Date of the default status of the customer* shall not be entered in the Register.

153.   Where the data *Default status of the customer* as per code "10" ("Non-applicable") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) has been entered in the Register, the data *Date of the default status of the customer* shall not be entered in the Register.

154.   [Deleted]

155.   Where the default status of the customer had been identified as per codes "30", "40" or "50" referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10), but as a result of the latest assessment it has been identified that the default status of the customer corresponds to code "20" ("Not in default") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10), when entering the data *Date of the default status of the customer* in the Register, the date when the latest status of the customer's obligations has been identified shall be stated.

3.5.3.3 Default status of the customer's guarantor

156.   The data *Default status of the customer's guarantor* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia, where the customer is a legal person whose collateral provided corresponds to codes "80", "81", "82" or "83" referred to in the *Code list of the type of collateral* (Appendix 9).

157.   When entering the data *Default status of the customer's guarantor* in the Register, pursuant to Article 178 of Regulation (EU) No. 575/2013, the identified default status of all customer guarantor's obligations with respect to the customer's guarantor as per the *Code list of the indications of default* (Appendix 10) shall be stated.

3.5.3.4 Date of the default status of the customer's guarantor

158.   The data *Date of the default status of the customer's guarantor* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

159.   When entering the data *Date of the default status of the customer's guarantor* in the Register, the date, when the default status of the customer's guarantor has been identified, shall be stated.

160.   Where the value of the data *Default status of the customer's guarantor* with respect to the customer's guarantor corresponds to code "20" ("Not in default") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) and the value of this data has not changed since cooperation with the customer began, the data *Date of the default status of the customer's guarantor* shall not be entered in the Register.

161.   [Deleted]

162.   Where the default status of the customer's guarantor had been identified as per codes "30", "40" or "50" referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10), but as a result of the latest assessment it has been identified that the default status of the customer's guarantor corresponds to code "20" ("Not in default") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10), when entering the data *Date of the default status of the customer's guarantor* in the Register, the date when the latest status of the customer guarantor's obligations has been identified shall be stated.

3.5.3.5 Interest rate

163.   The data *Interest rate* shall be entered in the Register by the Register participant who is a credit institution, an associated commercial company or a credit union who has an obligation to submit reports in accordance with Latvijas Banka's Regulation for compiling interest rate reports of monetary financial institutions, as well as a restricted Register participant who has lost such Register participant's status.

164.   When entering the data *Interest rate* in the Register, the annualised agreed rate or narrowly defined interest rate specified in the customer's contract in accordance with Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34) of 24 September 2013 concerning statistics on interest rates applied by monetary financial institutions shall be reported by the Register participant who is a credit institution or a restricted Register participant who has lost such Register participant's status. Annualised agreed rate is an agreed interest rate specified in the customer's contract, calculated on a 365-day basis and expressed as percent per annum. The interest rate shall not include commission fees, administration costs and other expense on loan and deposit servicing.

165.   When entering the data *Interest rate* in the Register, the Register participant who is an associated commercial company, as well as a restricted Register participant who has lost such Register participant's status, shall state the interest rate specified in the customer's contract. Where the interest rate type has been stated as per Code "30" (Variable) or "40" (Mixed) referred to in *Code list of interest rate types* (Appendix 14), the interest rate at the end of the calendar month shall be reported.

166.   When entering the data *Interest rate* in the Register, the Register participant who is a credit union, as well as a restricted Register participant who has lost such Register participant's status, shall state the annualised agreed rate or narrowly defined interest rate in accordance with the calculation procedure established in Latvijas Banka's Regulation for compiling interest rate reports of monetary financial institutions".

167.   When entering the data *Interest rate* in the Register, the value of the interest rate applied, expressed as a decimal fraction with six digits after the decimal point, shall be stated, e.g. 0.5 per cent or 50 basis points correspond to the decimal fraction 0.005000.

3.5.3.6 Interest rate cap

168.   The data *Interest rate cap* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

169.   When entering the data *Interest rate cap* in the Register, the maximum value of the interest rate applied, expressed as a decimal fraction with six digits after the decimal point, shall be stated. Where the interest rate cap is not applied, the data *Interest rate cap* shall not be entered in the Register.

3.5.3.7 Interest rate floor

170.   The data *Interest rate floor* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

171.   When entering the data *Interest rate floor* in the Register, the minimum value of the interest rate applied, expressed as a decimal fraction with six digits after the decimal point, shall be stated. Where the interest rate floor is not applied, the data *Interest rate floor* shall not be entered in the Register.

3.5.3.8 Reference rate

172.   The data *Reference rate* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

173.   When entering the data *Reference rate* in the Register, the reference rate code, used for the calculation of the interest rate, shall be stated. The reference rate code is a combination of the reference rate value in accordance with the Code list of the reference rate values (Appendix 12) and reference rate maturity value in accordance with the *Code list of the reference rate maturity* (Appendix 13). For example, the reference rate EONIA is a combination of the reference rate value (code "20"; EURIBOR) and reference rate maturity value ("ON"; overnight). Where the reference rate maturity value exceeds 12 months, the maturity value "12 months" shall be used. Where the interest rate type has been stated as per code "20" ("Fixed") in accordance with the *Code list of the interest rate types* (Appendix 14), the reference rate value in accordance with code "10" ("Not applicable") referred to in the *Code list of the reference rate values* (Appendix 12) shall be used and the reference rate maturity value in accordance with the *Code list of the reference rate maturity* (Appendix 13) shall not be reported.

3.5.3.9 Interest rate spread

174.   The data *Interest rate spread* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

175.   When entering the data *Interest rate spread* in the Register, the differential between the interest rate and the reference rate in basis points, expressed as a decimal fraction with six digits after the decimal point, shall be stated. Where the interest rate spread is not applied, the data *Interest rate spread* shall not be entered in the Register.

3.5.3.10 Interest rate type

176.   The data *Interest rate type* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

177.   When entering the data *Interest rate type* in the Register, the interest rate type in accordance with the *Code list of interest rate types* (Appendix 14) shall be stated.

3.5.3.11 Interest rate reset frequency

178.   The data *Interest rate reset frequency* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

179.   When entering the data *Interest rate reset frequency* in the Register, frequency at which the interest rate is reset after the initial fixed-rate period (if any), in accordance with the *Code list of the interest rate reset frequency* (Appendix 15) shall be stated. For customer's obligations where a fixed interest rate has been set pursuant to the customer's contract (code "20" has been stated in accordance with the *Code list of interest rate types* (Appendix 14)) and there is no agreement to change the interest rate, code "10" ("Not resettable") shall be stated in accordance with the *Code list of the interest rate reset frequency* (Appendix 15). For customer's obligations where a mixed interest rate has been set (code "40" shall be stated in accordance with the *Code list of interest rate types* (Appendix 14)), during the repayment periods when a fixed interest rate is applied, code "10" ("Not resettable") shall be stated in accordance with the *Code list of the interest rate reset frequency* (Appendix 15); meanwhile, during the repayment periods when a variable interest rate is applied, the respective interest rate reset frequency shall be reported.

3.5.3.12 Accounting classification of customer's obligations

180.   The data *Accounting classification of customer's obligations* shall be entered in the Register by the Register participant who is a credit institution where the customer is a legal person and where the customer's obligations are recognised in the balance sheet of the Register participant at the end of the calendar month.

181.   When entering the data *Accounting classification of customer's obligations* in the Register, the accounting portfolio in accordance with the *Code list of accounting classification of customer's obligations* (Appendix 16) shall be stated; the customer's obligations have been classified in accordance with the International Financial Reporting Standards (hereinafter, IFRS) or the Generally Accepted Accounting Principles (hereinafter, the national GAAP), complying with the requirements of Regulation (EU) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information (ECB/2015/13).

3.5.3.13 Amortisation type

182.   The data *Amortisation type* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

183.   When entering the data *Amortisation type* in the Register, the amortisation type of the customer's obligations shall be stated in accordance with the *Code list of*

amortisation types (Appendix 17). Where no amortisation is applied to customer's obligations, e.g. overdraft, the amortisation type "Other" shall be reported.

3.5.3.14 Payment frequency

184.   The data *Payment frequency* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

185.   When entering the data *Payment frequency* in the Register, the frequency of payments due, either of principal or interest of the customer's obligations shall be stated in accordance with the *Code list of payment frequency* (Appendix 18). Where the frequencies of the principal and the interest instalments differ and it cannot be reported as per code "50" in accordance with the code list, a frequency with the shortest time period between the payments of principal or interest due shall be stated (e.g., monthly). Where there is no principal or interest payment frequency stipulated for the customer's obligations, "Other payment frequency" shall be reported.

3.5.3.15 Reference to fiduciary instrument

186.   The data *Reference to fiduciary obligations/fiduciary instrument* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where it acts in its own name but on behalf of a third party who bears the risk related to customer's obligations.

3.5.3.16 Reference to the country of residence of the person bearing the risk related to the customer's obligations

187.   The data *Reference to the country of residence of the person bearing the risk related to the customer's obligations* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the data *Reference to fiduciary instrument* has been entered in the Register and the person who bears the risk related to customer's obligations is a natural person.

188.   When entering the data *Reference to the country of residence of the person bearing the risk related to the customer's obligations* in the Register, the code of the country issuing the document verifying the person's identity and presented to the Register participant shall be stated in accordance with standard ISO 3166.

3.5.3.17 Reference to a project finance loan

189.   The data *Reference to a project finance loan* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the customer's obligations correspond to the case referred to in Annex V to Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (hereinafter, Implementing Regulation (EU) No 680/2014) and the project assets serve as a collateral for the project finance loan and the loan is repaid from the cash flow generated by the project.

3.5.3.18 Reference to subordinated debt

190.   he data *Reference to subordinated debt* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the customer is a legal person and where a subsidiary claim on the customer's obligations can only be exercised by the respective Register participant after all claims with a higher status (e.g. deposits or other loans) have been satisfied. The customer's obligations shall be considered subordinated debt in accordance with the definition provided in the table of Annex II to Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (recast) (ECB/2013/33).

3.5.3.19 Reference to repayment rights

191.   The data *Reference to repayment rights* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the customer is a legal person and where the Register participant has the right to claim the repayment of the customer's obligations on demand (at short notice).

3.5.3.20 Fair value changes due to changes in credit risk before purchase

192.   The data *Fair value changes due to changes in credit risk before purchase* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

193.   The data *Fair value changes due to changes in credit risk before purchase* shall be entered in the Register where the actual outstanding amount of the customer's obligations on the day of taking over the rights and obligations or the credit claims exceeds the takeover value of the rights and obligations or the credit claims, stating the difference between the actual outstanding amount of the customer's obligations and the takeover value of the rights and obligations or the credit claims in euro. This difference points to an impairment of the value of the customer's obligations at the moment of taking over the rights and obligations or the credit claims and shall be reported as a positive value. Where the difference is zero or the actual outstanding amount of the customer's obligations on the day of taking over the rights and obligations or the credit claims is lower than the takeover value of the rights and obligations or the credit claims, the data *Fair value changes due to changes in credit risk before purchase* shall not be entered in the Register.

3.5.3.21 Collateral identifier

194.   The data *Collateral identifier* shall be entered in the Register where the customer contract provides for one or several collaterals.

195.   When entering the data *Collateral identifier* in the Register, a unique and constant identifier shall be stated. It is used for identifying each collateral or a set of the same type of collaterals provided for securing the customer's obligations, e.g. the debts of purchasers and commissioning parties from the same provider of collateral.

3.5.3.22 Original collateral value

196. The data *Original collateral value* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

197. When entering the data *Original collateral value* in the Register, the fair value of collateral (the estimated amount that could be received by using the respective collateral in an appropriate transaction between market participants, i.e. a transaction between a well-informed and interested purchaser and a well-informed and interested seller who have no financial links at the moment of accepting the collateral), and the currency shall be stated.

3.5.3.23 Date of original collateral value

198. The data *Date of original collateral value* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

199. When entering the data *Date of original collateral value* in the Register, the date on which the appraisal or valuation of the collateral was carried out prior to its receipt as collateral for the respective customer's obligations shall be stated.

3.5.3.24 Collateral value

200. The data *Collateral value* shall be entered in the Register where the customer contract provides for one or several collaterals.

201. When entering the data *Collateral value* in the Register, the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia shall state the actual collateral value and the currency as established following the valuation approach in accordance with the *Code list of collateral valuation approach* (Appendix 19) and the type of protection value in accordance with the *Code list of the type of collateral value* (Appendix 20).

202. When entering the data *Collateral value* in the Register, the Register participant other than a credit institution or a subsidiary of a credit institution registered in Latvia, or a restricted Register participant shall state the actual collateral value and the currency and update it in line with the internal procedures established by the above Register participant or restricted Register participant.

203. Where collateral stipulated for a part of a syndicated loan granted by the Register participant or restricted Register participant pursuant to the customer contract is a part of larger collateral, the value of such part of the collateral and currency shall be stated when entering the data *Collateral value* in the Register.

3.5.3.25 Type of collateral value

204. The data *Type of collateral value* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

205.   When entering the data *Type of collateral value* in the Register, the type of collateral value shall be stated in accordance with the *Code list of the type of collateral value* (Appendix 20).

3.5.3.26 Date of collateral value

206.   The data *Date of collateral value* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

207.   When entering the data *Date of collateral value* in the Register, the date when the latest appraisal or valuation of the collateral was carried out shall be stated.

3.5.3.27 Collateral valuation approach

208.   The data *Collateral valuation approach* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

209.   When entering the data *Collateral valuation approach* in the Register, the method used to determine the collateral value in accordance with the *Code list of collateral valuation approach* (Appendix 19) shall be stated.

3.5.3.28 Value of third party priority claims against the collateral

210.   The data *Value of third party priority claims against the collateral* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

211.   When entering the data *Value of third party priority claims against the collateral* in the Register, the maximum amount of any existing higher ranked liens with respect to third parties and the currency shall be stated which the respective third parties might use against the collateral provided for in the customer's contract.

3.5.3.29 Collateral allocated value

212.   When entering the data *Collateral allocated value* in the Register, the maximum collateral value and the currency shall be stated that can be considered as collateral for the respective customer's obligations.

213.   Where several obligations of the customer have the same collateral, the part of the value of the collateral and currency which cover the respective obligations of the customer subject to the Register participant or restricted Register participant's decision shall be stated when entering the data *Collateral allocated value* in the Register.

214.   The Register participant who is a credit institution registered in Latvia shall exclude the third party priority claims and their own higher priority claims against the collateral value from the collateral allocated value.

3.5.3.30 Collateral end date

215.   The data *Collateral end date* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

216.   When entering the data *Collateral end date* in the Register, the collateral end date stipulated in the customer's contract or customer guarantor's contract shall be reported. It is the earliest stipulated date when the collateral can cease to exist or be terminated subject to all agreements on amendments to the original customer's contract or customer guarantor's contract.

3.5.3.31 Accrued interest

217.   The data *Accrued interest* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia or a credit union where the data *Interest rate* has been entered in the Register.

218.   When entering the data *Accrued interest* in the Register, the total amount of interest payable at the end of the calendar month and the currency shall be reported.

3.5.3.32. Accumulated impairment amount

219.   The data *Accumulated impairment amount* shall be entered in the Register where the customer's obligations are recognised in the balance sheet of the Register participant or restricted Register participant at the end of the calendar month.

220.   When entering the data *Accumulated impairment amount* in the Register, the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia shall state the amount and currency of the provisions accumulated for the principal of the customer's obligations as at the end of the calendar month in compliance with the IFRS and the Commission's Regulation on assets quality assessment and provisioning. Where the provisions for the principal of the customer's obligations and interest cannot be reported separately, the total amount and currency of the provisions as at the end of the calendar month shall be stated when entering the data *Accumulated impairment amount* in the Register.

221.   When entering the data *Accumulated impairment amount* in the Register, the Register participant who is a credit union, shall state the amount and currency of the provisions accumulated for the principal of the customer's obligations as at the end of the calendar month in compliance with the Commission's Regulation for assessing assets and off-balance-sheet liabilities. Where the provisions for the principal of the customer's obligations and interest cannot be reported separately, the total amount of the provisions and the currency as at the end of the calendar month shall be stated respectively when entering the data *Accumulated impairment amount* in the Register.

222.   When entering the data *Accumulated impairment amount* in the Register, the amount and the currency of the provisions accumulated for the customer's obligations grouped according to similar risk parameters for assessment purposes and assessed in compliance with the IFRS and the Commission's Regulation on assets quality assessment and provisioning shall be reported for the customer's obligations on a case-by-case basis by the Register participant who is a credit institution. To estimate the amount of provisions for the customer's obligations in the group on a case-by-case basis, the total amount of the provisions accumulated for the customer's obligations in the group shall be divided in proportion to the actual outstanding amount of the customer's obligations on a case-by-case basis.

223.   When entering the data *Accumulated impairment amount* in the Register, the Register participant other than a credit institution, a subsidiary of a credit institution

registered in Latvia or a credit union, as well as a restricted Register participant who has lost such Register participant's status shall report impairment losses and the currency recognised in financial statements in accordance with the accounting standards as at the end of the calendar month.

3.5.3.33 Impairment assessment method

224.   The data *Impairment assessment method* shall be entered in the Register by the Register participant who is a credit institution, a subsidiary of a credit institution registered in Latvia or a credit union where the customer's obligations are recognised in the balance sheet of the Register participant at the end of the calendar month.

225.   When entering the data *Impairment assessment method* in the Register, the impairment assessment method shall be stated in accordance with the *Code list of assessment methods of impairment of the customer's obligations* (Appendix 21).

3.5.3.34 Type of impairment

226.   The data *Type of impairment* shall be entered in the Register by the Register participant who is a credit institution where the customer's obligations are recognised in the balance sheet of the Register participant at the end of the calendar month by stating the respective type of impairment of the customer's obligations in accordance with the *Code list of the type of impairment of the customer's obligations* (Appendix 22).

3.5.3.35 Classification group of the customer's obligations

227.   The data *Classification group of the customer's obligations* shall be entered in the Register by the Register participant who is a credit union where the customer's obligations are recognised in the balance sheet of the Register participant at the end of the calendar month.

228.   When entering the data *Classification group of the customer's obligations* in the Register, the code of the classification group of the customer's obligations shall be stated in compliance with the Commission's Regulation for assessing assets and off-balance-sheet liabilities in accordance with the *Code list of the classification groups of the customer's obligations* (Appendix 23).

3.5.3.36 Probability of the customer's default on its obligations

229.   The data *Probability of the customer's default on its obligations* shall be entered in the Register by the Register participant who is a credit institution registered in Latvia and who at the end of the calendar month has a valid authorisation to apply the internal ratings based approach (hereinafter, the IRB approach) for the calculation of risk-weighted values of credit risk exposures.

230.   The data *Probability of the customer's default on its obligations* shall be entered in the Register where the customer's obligations are included in the calculation of the own funds requirements for credit risk pursuant to Regulation (EU) No 575/2013 and where the customer is a natural person whose type of the customer's obligations corresponds to code "80" referred to in the *Code list of the types of the customer's obligations* (Appendix 3) or a legal person.

231.   When entering the data *Probability of the customer's default on its obligations* in the Register, the probability of the customer's default on its obligations shall be reported

at the end of the calendar month in accordance with the point-in-time method. Where only the through-the-cycle method is used to estimate the probability of the customer's default on its obligations, the said probability shall be reported in accordance with the through-the-cycle method, and the data *Reference to the assessment method* shall be entered in the Register. The probability of the customer's default on its obligations shall be expressed as a decimal fraction with six digits after the decimal point, e.g. 0.05 per cent correspond to the decimal fraction 0.000500.

3.5.3.37 Potential losses in the event of the customer's default on its obligations

232. The data *Potential losses in the event of the customer's default on its obligations* shall be entered in the Register by the Register participant who is a credit institution registered in Latvia and who at the end of the calendar month has a valid authorisation to apply the IRB approach for the calculation of risk-weighted values of credit risk exposures.

233. The data *Potential losses in the event of the customer's default on its obligations* shall be entered in the Register where the customer's obligations are included in the calculation of the own funds requirements for credit risk pursuant to Regulation (EU) No 575/2013 and where the customer is a natural person whose type of the customer's obligations corresponds to code "80" referred to in the *Code list of the types of the customer's obligations* (Appendix 3) or a legal person.

234. When entering the data *Potential losses in the event of the customer's default on its obligations* in the Register, the potential losses in the event of the customer's default on its obligations to the actual outstanding amount of the customer's obligations at the end of the calendar month shall be reported, expressed as a decimal fraction with six digits after the decimal point.

3.5.3.38 Reference to the assessment method

235. The data *Reference to the assessment method* shall be entered in the Register by the Register participant who is a credit institution registered in Latvia and who at the end of the calendar month has a valid authorisation to apply the IRB approach for the calculation of risk-weighted values of credit risk exposures.

236. The data *Reference to the assessment method* shall be entered in the Register where the through-the-cycle method is used in assessing the customer's obligations in order to estimate the probability of the customer's default on its obligations.

3.5.3.39 Number of days past due

237. The data *Number of days past due* shall be entered in the Register where, pursuant to the customer's contract, the customer's obligations are deemed to be past due at the end of the calendar month, reporting the number of days past due at the end of the calendar month.

3.5.3.40 Principal past due

238. The data *Principal past due* shall be entered in the Register where, pursuant to the customer's contract, the principal is past due at the end of the calendar month, reporting the principal amount past due and the currency at the end of the calendar month.

239.   Where the principal past due cannot be reported separately from the interest past due, the total amount of the customer's obligations past due and the currency as at the end of the calendar month shall be reported when entering the data Principal past due in the Register.

3.5.3.41 Interest past due

240.   The data *Interest past due* shall be entered in the Register where, pursuant to the customer's contract, interest is past due and the interest past due can be reported separately from the principal past due.

241.   When entering the data *Interest past due* in the Register, the interest past due as at the end of the calendar month and the currency shall be reported.

3.5.3.42 Other payments past due

242.   The data *Other payments past due* shall be entered in the Register where, pursuant to the customer's contract, there are payments past due other than the principal and interest.

243.   When entering the data *Other payments past due* in the Register, the total amount of payments past due other than the principal or interest as at the end of the calendar month and the currency shall be reported.

3.5.3.43 Default status of the instrument

244.   The data *Default status of the instrument* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia, where the customer is a natural person whose type of customer obligations corresponds to code "80" referred to in the *Code list of the types of the customer's obligations* (Appendix 3) or a legal person.

245.   When entering the data *Default status of the instrument* in the Register, pursuant to Article 178 of Regulation (EU) No 575/2013, the identified default status of the customer's obligations at the level of individual instrument as per the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) shall be stated.

246.   Where the identification of the default status of the customer is performed with respect to all customer's obligations, and the data *Default status of the customer* and *Date of the default status of the customer* have been entered in the Register, and the identification of the default status of the customer's obligations at the level of individual instrument is not performed, code "10" ("Non-applicable") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) shall be stated when entering the data *Default status of the instrument* in the Register.

3.5.3.44 Date of the default status of the instrument

247.   The data *Date of the default status of the instrument* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

248. When entering the data *Date of the default status of the instrument* in the Register, the date of the default status with respect to a particular instrument shall be stated.

249. Where the default status of the customer has not changed since the date of the customer's obligations taking effect, the date of the customer's obligations taking effect as per the customer's contract shall be reported when entering the data *Date of the default status of the instrument* in the Register.

250. Where the value of the data *Default status of the instrument* corresponds to code "10" ("Non-applicable") referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10), the data *Date of the default status of the instrument* shall not be entered in the Register.

3.5.3.45 Performing status of the instrument

251. The data *Performing status of the instrument* shall be entered in the Register by the Register participant who is a credit institution.

252. When entering the data *Performing status of the instrument* in the Register, it should be stated whether the customer's obligations qualify as performing or non-performing in accordance with Part 2 of Annex V to Implementing Regulation (EU) No 680/2014.

3.5.3.46 Date of the performing status of the instrument

253. The data *Date of the performing status of the instrument* shall be entered in the Register by the Register participant who is a credit institution, reporting the date when the performing status of the instrument was established.

254. Where the performing status of the instrument does not change over time (e.g., after assessing the customer's obligations for several times they retain the non-performing status), the earliest date when the performing status of the instrument was established shall be reported when entering the data *Date of the performing status of the instrument* in the Register.

255. Where the assessment of the customer's obligations (performing or non-performing obligations) has not changed since the date of the customer's obligations taking effect, the date of these customer's obligations taking effect as per the customer's contract shall be reported when entering the data *Date of the performing status of the instrument* in the Register.

3.5.3.47 Reference to the accounting

256. The data *Reference to the accounting* shall be entered in the Register where the customer's obligations are not recognised in the balance sheet of the Register participant or restricted Register participant at the end of the calendar month.

3.5.3.48 Reference to the balance sheet and off-balance sheet recognition

257. The data *Reference to the balance sheet and off-balance sheet recognition* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia pursuant to Implementing

Regulation No 680/2014 in accordance with the *Code list of references to balance sheet and off-balance sheet recognition* (Appendix 24).

3.5.3.49 Type of securitisation

258.   The data *Type of securitisation* shall be entered in the Register by the Register participant who is a credit institution where the customer's obligations are securitised, i.e. securitisation means a transfer of the customer's obligations to be securitised from the balance sheet of the respective Register participant to that of a financial vehicle corporation established specifically for the purposes of securitisation and a transfer of the economic benefits and risks arising from these customer's obligations to the respective financial vehicle corporation.

259.   When entering the data *Type of securitisation* in the Register, the type of securitisation of the customer's obligations (traditional or synthetic securitisation) shall be stated in accordance with Paragraphs 9 and 10 of Article 2 of Regulation (EU) No. 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012.

3.5.3.50 Source of encumbrance

260.   The data *Source of encumbrance* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the customer's obligations are encumbered to serve as collateral for the Register participant's obligations or to improve their quality, and where the customer's obligations cannot be freely withdrawn.

261.   When entering the data *Source of encumbrance* in the Register, the source of encumbrance of the customer's obligations shall be stated in accordance with the *Code list of the sources of encumbrance in respect of the customer's obligations* (Appendix 25).

3.5.3.51 Provisions associated with off-balance-sheet exposures

262.   The data *Provisions associated with off-balance-sheet exposures* shall be entered in the Register by the Register participant who is a credit institution.

263.   When entering the data *Provisions associated with off-balance-sheet exposures* in the Register, the amount and currency of the provisions associated with off-balance-sheet exposures shall be reported.

3.5.3.52 Status feature of the customer's obligations

264.   The data *Status feature of the customer's obligations* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

265.   When entering the data *Status feature of the customer's obligations* in the Register, the status feature of the customer's obligations at the end of the month shall be stated in accordance with the *Code list of the status features of the customer's obligations* (Appendix 6). Where the status feature of the customer's obligations is

stated in accordance with the *Code list of the status features of the customer's obligations* (Appendix 6) as per code "15" ("Renegotiated customer's obligations") or code "20" ("Forborne customer's obligations with other modified terms and conditions"), in addition one or several relevant subfeatures regarding the measures taken in the respective calendar month shall also be stated. Where the status feature of the customer's obligations is stated in accordance with the *Code list of the status features of the customer's obligations* (Appendix 6) as per code "15" ("Renegotiated customer's obligations") or code "20" ("Forborne customer's obligations with other modified terms and conditions") but no measures having any of the subfeatures have been taken in the respective calendar month, the subfeature shall not be reported.

3.5.3.53 Date of the status feature of the customer's obligations

266.   The data *Date of the status feature of the customer's obligations* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the data *Status feature of the customer's obligations* has been entered in the Register at the end of the calendar month.

267.   When entering the data *Date of the status feature of the customer's obligations* in the Register, the date when the customer's obligations were classified as per the respective status feature of the customer's obligations shall be reported.

3.5.3.54 Accumulated changes in fair value due to credit risk

268.   The data *Accumulated changes in fair value due to credit risk* shall be entered in the Register by the Register participant who is a credit institution where the customer's obligations are recognised in the balance sheet of the Register participant at the end of the calendar month.

269.   When entering the data *Accumulated changes in fair value due to credit risk* in the Register, the amount of the accumulated changes in the fair value of the customer's obligations due to credit risk and the currency shall be reported in accordance with Annex V to Implementing Regulation (EU) No 680/2014.

3.5.3.55 Cumulative recoveries since the date of default

270.   The data *Cumulative recoveries since the date of default* shall be entered in the Register by the Register participant who is a credit institution.

271.   When entering the data *Cumulative recoveries since the date of default* in the Register, the total amount recovered starting from the date indications of default were identified in accordance with codes "30", "40" or "50" referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10) and up to the end of the calendar month or by the date in the calendar month when indications of default were identified as per code "20" referred to in the *Code list of the indications of default in respect of the customer's obligations* (Appendix 10), and the currency shall be reported.

3.5.3.56 Reference to the classification of the customer's obligations in the trading book

272.   The data *Reference to the classification of the customer's obligations in the trading book* shall be entered in the Register by the Register participant who is a credit

institution, stating the classification of the customer's obligations (in the trading book or in the non-trading book).

273.   Where the customer's obligations meet the criterion defined in Article 4(1)(86) of Regulation (EU) No 575/2013, they shall be classified in the trading book when entering the data *Reference to the classification of the customer's obligations in the trading book* in the Register.

3.5.3.57 Carrying amount

274.   The data *Carrying amount* shall be entered in the Register by the Register participant who is a credit institution where the customer's obligations are recognised in the balance sheet of the Register participant at the end of the calendar month, reporting the carrying amount of the customer's obligations in accordance with Annex V to Implementing Regulation (EU) No 680/2014, i.e. the amount to be reported on the asset side of the balance sheet including accrued interest.

275.   When entering the data *Carrying amount* in the Register, the carrying amount of the customer's obligations and the currency shall be reported.

3.5.4 Periodic exposure data

3.5.4.1 Exposure identifier

276.   The data *Exposure identifier* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

277.   When entering the data *Exposure identifier* in the Register, a unique and constant identifier identifying each exposure in the respective customer's obligations shall be stated. Each obligation of the customer may comprise several exposures thus dividing the customer's obligations in individual parts where each of the latter are characterised by a respective exposure type and risk weight in accordance with Regulation (EU) No 575/2013. Each exposure has a single exposure identifier.

3.5.4.2 Capital requirement calculation approach for prudential purposes

278.   The data *Capital requirement calculation approach for prudential purposes* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

279.   When entering the data *Capital requirement calculation approach for prudential purposes* in the Register, the approach applied for calculating the risk-weighted exposure amounts for credit risk shall be stated (the standardized approach according to Chapter 2 of Title II of Part Three of Regulation (EU) No 575/2013, or the IRB approach according to Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013).

3.5.4.3. Exposure type

280.   The data *Exposure type* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

281.   When entering the data *Exposure type* in the Register, it should be stated whether the exposure has been disclosed on or off the Register participant's balance sheet at the end of the calendar quarter.

3.5.4.4 Risk-weighted exposure amount

282.   The data *Risk-weighted exposure amount* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

283.   When entering the data *Risk-weighted exposure amount* in the Register, the risk-weighted exposure amount and currency at the end of the calendar quarter shall be stated in accordance with Title II of Part Three of Regulation (EU) No 575/2013, taking into account the capital requirements deduction for credit risk on exposures to SMEs in accordance with Article 501 of Regulation (EU) No 575/2013.

3.5.4.5 Risk weight

284.   The data *Risk weight* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

285.   When entering the data *Risk weight* in the Register, the value of the exposure risk weight at the end of the calendar quarter, applied to the exposure in accordance with Title II of Part Three of Regulation (EU) No 575/2013, shall be stated.

3.5.4.6 Exposure class

286.   The data *Exposure class* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

287.   When entering the data *Exposure class* in the Register, the exposure class as per the *Code list of exposure classes* (Appendix 26) at the end of the calendar quarter shall be stated.

3.5.4.7 Original exposure pre-conversion factors

288.   The data *Original exposure pre-conversion factors* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

289.   When entering the data *Original exposure pre-conversion factors* in the Register, the original exposure value and the currency shall be stated without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques, taking into account the following:

289.1   a credit institution applying the standardized approach for calculating the risk-weighted exposure amounts for credit risk shall take into account the requirements of Article 111(2) of Regulation (EU) No 575/2013 and Paragraph 3.2.5 of Annex II to Implementing Regulation (EU) No 680/2014;

289.2   a credit institution applying the IRB approach for calculating the risk-weighted exposure amounts for credit risk shall take into account the requirements of Articles 24 and 166(1), (2) and (4)–(7) of Regulation (EU) No 575/2013. The effect arising from

applying the requirements of Article 166(3) of Regulation (EU) No 575/2013 (the result of the on-balance sheet netting of loans and deposits) shall not reduce the original exposure value.

3.5.4.8 Credit conversion factor

290.   The data *Credit conversion factor* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia where the exposure at the end of the calendar quarter has been reported on the Register participant's off-balance sheet.

291.   When entering the data *Credit conversion factor* in the Register, the credit conversion factor calculated at the end of the calendar quarter for off-balance sheet exposures for assessing capital adequacy in accordance with Regulation (EU) No 575/2013 shall be stated. Conversion factor shall be expressed as a decimal fraction within the range from 0 to 1, with no more than four digits after the decimal point, e.g. 0.25 per cent correspond to the decimal fraction 0.0025, 55 per cent correspond to the decimal fraction 0.55 and 100 per cent correspond to the number 1.

3.5.4.9 Exposure value

292.   The data *Exposure value* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

293.   When entering the data *Exposure value* in the Register, the exposure value and currency as per standard ISO 4271 shall be reported after taking into account credit risk mitigants and credit conversion factors in accordance with Implementing Regulation (EU) No 680/2014.

3.5.4.10 Exposure to SME subject to reduction factor for capital requirements

294.   The data *Exposure to SME subject to reduction factor for capital requirements* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

295.   When entering the data *Exposure to SME subject to reduction factor for capital requirements* in the Register, it shall be stated whether pursuant to Article 501 of Regulation (EU) No 575/2013 the capital requirements deduction for credit risk on exposures to SMEs has been applied (an exposure to SME subject to reduction factor for capital requirements or an exposure to SME not subject to reduction factor for capital requirements).

3.5.4.11 Inflows or outflows of exposure due to credit risk mitigation

296.   The data *Inflows or outflows of exposure due to credit risk mitigation* shall be entered in the Register by the Register participant who is a credit institution or a subsidiary of a credit institution registered in Latvia.

297.   When entering the data *Inflows or outflows of exposure due to credit risk mitigation* in the Register, the inflows (a positive number) or outflows (a negative number) of the exposure shall be reported, taking into account the relation of the collateralized part of the exposure to the collateral provider or the customer in accordance with Paragraphs 3.2.5 and 3.3.3 of Annex II to Implementing Regulation

(EU) No 680/2014 (substitution of the exposure due to credit risk mitigation C 07.00 and C 08.01).

3.6 Contents of data on the violations of the customer's obligations or the customer guarantor's obligations and provisions for such data entry in the Register

3.6.1 Violation date

298.   Where the data on the violations of the customer's obligations are entered in the Register, the date wherefrom the customer has delayed the payment stipulated by the customer's contract, subject to Paragraphs 21 or 22 herein, shall be stated when entering the data *Violation date* in the Register.

299.   When entering the data on the violations of the customer's obligations in the Register, the data *Violation date* shall not be entered in the Register recurrently unless the data *Date of eliminating violation* have been entered in the Register.

300.   Where the data on the violations of the customer guarantor's obligations are entered in the Register, the date wherefrom the customer's guarantor has delayed the payment stipulated by the customer guarantor's contract, subject to Paragraph 23 or 24 herein, shall be stated when entering the data *Violation date* in the Register.

301.   When entering the data on the violations of the customer guarantor's obligations in the Register, the data *Violation date* shall not be entered in the Register recurrently unless the data *Date of eliminating violation* have been entered in the Register.

3.6.2 Violation reporting start date

302.   Where the data on the violations of the customer's obligations are entered in the Register, the effective date of the provisions stipulated in Paragraph 21 or 22 herein shall be stated when entering the data *Violation reporting start date* in the Register.

303.   Where the data on the violations of the customer guarantor's obligations are entered in the Register, the effective date of the provisions of Paragraph 23 or 24 herein shall be stated when entering the data *Violation reporting start date* in the Register.

3.6.3 Date of eliminating violation

304.   When entering the data on the violations of the customer's obligations in the Register, the data *Date of eliminating violation* shall be entered in the Register, where the data *Violation date* and data *Violation reporting start date* have been entered in the Register and all delayed payments as per customer contract have been settled in full. The data *Date of eliminating violation* shall also be entered in the Register where all delayed payments stipulated by the customer contract have not been directly settled in full, but the customer's obligations are reported as terminated as per codes "30", "35", "40" or "90" referred to in the *Code list of the type of termination of the customer's obligations* (Appendix 8).

305.   Where the data on the violations of the customer's obligations are entered in the Register, the date of full settlement of all delayed payments as per customer contract shall be stated when entering the data *Date of eliminating violation* in the Register.

306.   When entering the data on the violations of the customer guarantor's obligations in the Register, the data *Date of eliminating violation* shall be entered in the Register

where the data *Violation date* and data *Violation reporting start date* are entered in the Register and all delayed payments as per customer guarantor's contract have been settled in full. The data *Date of eliminating violation* shall also be entered in the Register where all delayed payments stipulated by the customer contract have not been directly settled in full, but the customer's obligations are reported as terminated as per codes "30", "35", "40" or "90" referred to in the *Code list of the type of termination of the customer's obligations* (Appendix 8).

307.   Where the data on the violations of the customer guarantor's obligations are entered in the Register, the date of full settlement of all delayed payments as per customer guarantor's contract shall be stated when entering the data *Date of eliminating violation* in the Register.

3.7 Date of entering, updating and correcting data on the customer and customer's guarantor and general data, and provisions for such data entry in the Register

3.7.1 Date of data entry

308.   The data *Date of data entry* are generated automatically in the Register when the data on the customer, customer's guarantor and general data are entered in the Register.

309.   When entering the data *Date of data entry* in the Register, the date of entering the data on the customer, customer's guarantor and general data in the Register shall be stated.

3.7.2 Date of updating or correcting data

310.   The data *Date of updating or correcting data* are generated automatically in the Register when the Register data on a customer, customer's guarantor or general data are updated or corrected.

311.   When entering the data *Date of updating or correcting data* in the Register, the date of updating or correcting the Register data on a customer, customer's guarantor or general data shall be stated.

3.8 Date of entering and correcting periodic data, and provisions for such data entry in the Register

3.8.1 Date of entering periodic data

312.   The data *Date of entering periodic data* are generated automatically in the Register when periodic data are entered in the Register.

313.   When entering the data *Date of entering periodic data* in the Register, the date of entering such periodic data in the Register shall be stated.

3.8.2 Date of correcting periodic data

314.   The data *Date of correcting periodic data* are generated automatically in the Register when the periodic Register data are corrected.

315.   When entering the data *Date of correcting periodic data* in the Register, the date of correcting the periodic Register data shall be stated.

3.9 Date of entering and correcting data on the violations of the customer obligations or the customer guarantor's obligations and provisions for such data entry in the Register

3.9.1 Date of entering violation data

316.   The data *Date of entering violation data* are generated automatically in the Register when the data *Violation date* and data *Violation reporting start date* are entered in the Register.

317.   When entering the data *Date of entering violation data* in the Register, the date of entering the data *Violation date* and data *Violation reporting start date* in the Register shall be stated.

3.9.2 Date of correcting violation data

318.   The data *Date of correcting violation data* are generated automatically in the Register when the Register data *Violation date* or the data *Violation reporting start date* are corrected in the Register.

319.   When entering the data *Date of correcting violation data* in the Register, the date of correcting the Register data *Violation date* or the data *Violation reporting start date* shall be stated.

3.9.3 Date of entering data on violation elimination

320.   The data *Date of entering data on violation elimination* are generated automatically in the Register when the data *Date of eliminating violation* are entered in the Register.

321.   When entering the data *Date of entering data on violation elimination* in the Register, the date of entering the data *Date of eliminating violation* in the Register shall be stated.

3.9.4 Date of correcting data on violation elimination

322.   The data *Date of correcting data on violation elimination* are generated automatically in the Register when the Register data *Date of eliminating violation* are corrected.

323.   When entering the data *Date of correcting data on violation elimination* in the Register, the date of correcting the Register data *Date of eliminating violation* shall be stated.

3.10 Contents of data on the Register data requests and provisions for such data entry in the Register

3.10.1 Date of the data request submission

324.   The data *Date of the data request submission* are generated automatically in the Register when the Register data are requested.

325.   When entering the data *Date of the data request submission* in the Register, the date of submitting a data request to the Register shall be stated.

3.10.2 Data request submitter

326.   The data *Data request submitter* are generated automatically in the Register when the following is stated:
326.1   the customer or the customer's guarantor is requesting the Register data pertaining to itself;
326.2   the name of the Register participant or restricted Register participant requesting the Register data.

327.   Where the Register data are requested by another person referred to in the Law "On Credit Register, when entering the data *Data request submitter* in the Register, Latvijas Banka shall state the name and surname or the name of the person requesting the Register data.

4. Time Frame Established for Data Entry in the Register and Register Data Updating, Correction and Cancellation

328.   Data on a customer and general data on the customer's obligations referred to in Paragraph 8 herein shall be entered in the Register within five business days of the date on which the customer contract has taken effect.

329.   Where the rights and obligations or credit claims have been taken over from another person, data on the relevant customer and general data on such customer's obligations referred to in Paragraph 8 herein shall be entered in the Register within ten business days of the date on which the rights and obligations or credit claims have been taken over. Where the Register participant or the Treasury takes over the rights and obligations or credit claims from another person and their total number exceeds half of the average number of new obligations of the above Register participant's customer or the Treasury's customer per calendar month in the previous six calendar months, data on the relevant customers and general data on such customer obligations referred to in Paragraph 8 herein shall be entered in the Register within 20 business days of the date on which the above rights and obligations or credit claims have been taken over, notifying Latvijas Banka thereof in writing.

330.   Data on current customers and general data on such customer obligations referred to in Paragraph 8 herein as at 00.01 a.m. on the date of acquiring the status of the Register participant shall be entered in the Register within two months of the date on which the status of the Register participant has been acquired. Where data on the violations of the above customer's obligations are to be entered in the Register prior to the time frame stipulated in the present Paragraph, the data on the above customer and general data on such customer's obligations referred to in Paragraph 8 herein shall be entered in the Register along with the data on the violations of such customer's obligations.

331.   Data on the customer's guarantor and general data on such customer guarantor's obligations referred to in Paragraph 9 herein shall be entered in the Register within five business days of the customer guarantor's contract taking effect.

332.   Where the rights and obligations or credit claims have been taken over from another person, data on the relevant customer's guarantor and general data on such customer guarantor's obligations referred to in Paragraph 9 herein shall be entered in the Register within ten business days of the date on which the rights and obligations or credit claims have been taken over. Where the Register participant or the Treasury takes

over the rights and obligations or credit claims from another person and their total number exceeds half of the average number of new obligations of the above Register participant's customer or the Treasury's customer per calendar month in the previous six calendar months, data on the relevant customer's guarantors and general data on such customer guarantors' obligations referred to in Paragraph 9 herein shall be entered in the Register within 20 business days of the date on which the rights and obligations or credit claims have been taken over, notifying Latvijas Banka thereof in writing.

333. Data on current customer's guarantors and general data on such customer guarantors' obligations referred to in Paragraph 9 herein as at 00.01 a.m. on the date of acquiring the status of the Register participant shall be entered in the Register within two months of the date on which the status of a Register participant has been acquired. Where data on the violations of the above customer guarantor's obligations or the relevant customer's obligations are to be entered in the Register prior to the deadline stipulated in the present Paragraph, the data on the above customer's guarantor and general data on such customer guarantor's obligations referred to in Paragraph 9 herein shall be entered in the Register along with data on the violations of the above customer guarantor's obligations or the relevant customer's obligations.

334. The general data referred to in Paragraphs 12.1 and 12.2 herein shall be entered in the Register within the time frame for entering the periodic data referred to in Paragraph 335 herein.

335. The periodic data referred to in Paragraphs 10, 11 and 12.3 herein shall be entered in the Register within 10 business days after the end of a calendar month.

336. The periodic data on exposures referred to in Paragraph 12.4 herein shall be entered in the Register within 40 business days after the end of a calendar quarter.

337. Data on the violations of the customer's obligations shall be entered in the Register within five business days of the date on which the provisions stipulated in Paragraph 21 or 22 herein have become effective.

338. Where the provisions stipulated in Paragraph 21 or 22 herein have become effective as at 00.01 a.m. on the date of acquiring the status of the Register participant or the provisions stipulated in Paragraph 21 or 22 herein become effective within one month of the date on which the status of the Register participant has been acquired, the data on the relevant violation of the customer's obligations shall be entered in the Register within two months of the date on which the status of such Register participant has been acquired but no earlier than within one month of the date of acquiring the status of the Register participant.

339. Data on the violations of the customer guarantor's obligations shall be entered in the Register within five business days of the date on which the provisions stipulated in Paragraph 23 or 24 herein have become effective.

340. Where the provisions stipulated in Paragraph 22 or 23 herein have become effective as at 00.01 a.m. on the date of acquiring the status of the Register participant or the provisions stipulated in Paragraph 23 or 24 herein become effective within one month of the date on which the status of the Register participant has been acquired, the data on the relevant violation of the customer guarantor's obligations shall be entered in the Register within two months of the date on which the status of such Register

participant has been acquired but no earlier than within one month of the date of acquiring the status of the Register participant.

341.   The data on eliminating violation of the customer's obligations shall be entered in the Register within five business days of the date on which all delayed payments stipulated by the customer contract have been settled in full.

342.   The data on eliminating violation of the customer guarantor's obligations shall be entered in the Register within five business days of the date on which all delayed payments stipulated by the customer guarantor's contract have been settled in full.

343.   The Register data shall be updated within five business days of identifying a change in the data, pursuant to the provisions for the relevant data entry in the Register, as stipulated herein.

344.   The Register data shall be corrected or cancelled within one business day of identifying such incorrect or unjustified data entry, but no later than within two weeks of the date on which information about a potential incorrect or unjustified data entry in the Register has been furnished.

5. Procedure whereby a Certification for the Correction or Cancellation of the Register Data Entered by a Former Register Participant Shall Be Signed at Latvijas Banka

345.   For Latvijas Banka to correct or cancel the Register data entered by the former Register participant, the former Register participant and its customer, customer's guarantor or a person who has been incorrectly stated as such in the Register shall sign in person a certification of the correction or cancellation of incorrect Register data at Latvijas Banka, specifying information relevant for the above data correction or cancellation in accordance with the requirements laid down in Appendix 27 herein.

346.   The following persons shall sign in person a certification of the correction or cancellation of incorrect Register data at Latvijas Banka:
346.1 on behalf of the former Register participant – its representative or an authorised representative;
346.2 where a customer of the former Register participant, such customer's guarantor or a person who has been incorrectly stated as such in the Register is a natural person – the above natural person, his/her custodian or an authorised representative;
346.3 where a customer of the former Register participant, customer's guarantor or a person who has been incorrectly stated as such in the Register is a legal person – a representative of the above legal person or its authorised representative.

347.   The signatory referred to in Paragraph 346 herein shall present the following documents to Latvijas Banka:
347.1 a representative of the former Register participant – a person's identity document;
347.2 an authorised representative of the former Register participant – a person's identity document and a letter of attorney regarding the right to sign a certification of the correction or cancellation of incorrect Register data;
347.3 a natural person who is a customer of the former Register participant, such customer's guarantor or a person who has been incorrectly stated as such in the Register – a person's identity document;

347.4 a custodian of a natural person who is a customer of the former Register participant, such customer's guarantor or a person who has been incorrectly stated as such in the Register – a person's identity document and a decision of the custody court on the custodian's appointment;

347.5 an authorised representative of a natural person who is a customer of the former Register participant, such customer's guarantor or a person who has been incorrectly stated as such in the Register – a person's identity document and a letter of attorney, certified by a notary public or in an equivalent way, regarding the right to sign a certification of the correction or cancellation of incorrect Register data;

347.6 a representative of a legal person who is a customer of the former Register participant, such customer's guarantor or a person who has been incorrectly stated as such in the Register – a person's identity document;

347.7 an authorised representative of a legal person who is a customer of the former Register participant, such customer's guarantor or a person who has been incorrectly stated as such in the Register – a person's identity document and a letter of attorney regarding the right to sign a certification of the correction or cancellation of incorrect Register data.

6. Scope of the Register Data Provided

348. A customer shall be entitled to receive the Register data referred to in Paragraphs 6, 8, 10 and 13–17 herein, pertaining to the above customer, and customer's guarantor shall be entitled to receive the Register data referred to in Paragraphs 7, 9, 11 and 13–17 herein, pertaining to the above customer's guarantor.

349. A Register participant shall be entitled to receive:
349.1 the Register data referred to in Paragraphs 6.9–6.17, 7.9–7.17, 8.1–8.18 and 9.1–9.18 and Paragraphs 10, 11 and 11–16 herein, pertaining to the person referred to in Paragraph (1) of Article 15 of the Law "On Credit Register";
349.2 all data entered in the Register by the above Register participant, except the data referred to in Paragraph 12 herein, where the Register data have been received via a credit information bureau;
349.3 data on the Register data requests submitted by the above Register participant.

350. A restricted Register participant shall be entitled to receive:
350.1 the Register data referred to in Paragraphs 6.9–6.17, 7.9–7.17, 8.1–8.18 and 9.1–9.18 and Paragraphs 10, 11, 14 and 15 herein, pertaining to the customer of the above restricted Register participant or such customer's guarantor, where the obligations of the customer or the customer's guarantor have not been terminated or the rights and obligations or credit claims arising from the customer contract or customer guarantor's contract have not been transferred to another person;
350.2 data referred to in Paragraphs 13 and 16 herein pertaining to the customer of the above restricted Register participant or such customer's guarantor, where the obligations of the customer or the customer's guarantor have not been terminated or the rights and obligations or credit claims arising from the customer contract or customer guarantor's contract have not been transferred to another person and violations of the customer obligations or the customer guarantor's obligations have not been eliminated;
350.3 all data entered in the Register by the above restricted Register participant, except the data referred to in Paragraph 12 herein, where the Register data have been received via a credit information bureau;
350.4 data on the Register data requests submitted by the above restricted Register participant.

351.   The Register participant and restricted Register participant shall be entitled to receive information compiled on the Register data and entered by the above Register participant or restricted Register participant, and changes thereof in a way that would not make it possible to identify, directly or indirectly, any customer or a customer's guarantor, and information on the Register data entered by other Register participants, restricted Register participants or the Treasury in a way that would not make it possible to identify, directly or indirectly, any customer or a customer's guarantor, other Register participant, restricted Register participant or the Treasury.

352.   Consumer's creditor shall be entitled to receive the Register data referred to in Paragraphs 6.9, 6.13, 7.9, 7.13, 8.1–8.18, 9.1–9.18, 10, 11 and 13–16 herein, pertaining to a natural person.

353.   The Treasury shall be entitled to receive:
353.1 the Register data referred to in Paragraphs 6.9–6.17, 7.9–7.17, 8.1–8.18, 9.1–9.18, 10, 11 and 13–16, pertaining to the person stipulated by Paragraph one of Article 39 of the Law "On Credit Register";
353.2   all data entered in the Register by the Treasury;
353.3   data on the Register data requests by the Treasury;
353.4   aggregated information on the Register data entered by the Treasury and changes therein in a way that would not make it possible to identify, directly or indirectly, any customer or a customer's guarantor, as well as on the data entered by Register participants or restricted Register participants in a way that would not make it possible to identify, directly or indirectly, any customer or a customer's guarantor, Register participant or restricted Register participant.

7. Time Frame and Procedure for Providing Register Data

7.1 General provisions for providing Register data

354.   Register data may be provided to a customer or a customer's guarantor:
354.1   in person at Latvijas Banka;
354.2   as a registered mail delivery to an addressee in any European Union or European Economic Area country;
354.3   as an electronically signed document to the official electronic address of the customer or customer's guarantor;
354.4   interactively by authentication on the Register's website for electronic servicing (address: https://manidati.kreg.lv) upon presenting the following electronic identification means issued in Latvia to a customer or a customer's guarantor who is a natural person or a representative of a legal person who is a customer or a customer's guarantor:
354.4.1   a person's identity document;
354.4.2   another qualified or qualified increased security electronic identification means provided for by the Law on Electronic Identification of Natural Persons and whose acceptance is ensured by Latvijas Banka;
354.4.3 electronic identification means communicated to the European Commission and published in the Official Journal of the European Union which corresponds to the assurance level "substantial" or "high" within the meaning of Regulation No. 910/2014/EU of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC, and whose acceptance is ensured by Latvijas Banka.

355. Information on tariffs of the postal service referred to in Paragraph 354.2 herein shall be made available by Latvijas Banka on its website.

356. A consumer's creditor may receive the Register data as a registered mail delivery.

357. Latvijas Banka shall provide the Register data to the customer or the customer's guarantor in person immediately, but no later than within one business day following the receipt of a written application referred to in Paragraph 363 herein.

358. Latvijas Banka shall send the Register data to the customer or the customer's guarantor as a direct mail delivery within five business days following the receipt of a written application referred to in Paragraph 367 herein and postal service fee.

359. Latvijas Banka shall provide the Register data interactively to the customer or the customer's guarantor immediately, but no later than within one business day after the authentication of such customer or such customer's guarantor who is a natural person or a representative of a legal person who is a customer or a customer's guarantor on the Register's website for electronic servicing.

360. Latvijas Banka shall send the Register data to the customer or customer's guarantor as a digitally signed document to the official electronic address immediately, but no later than within one business day following the receipt of the written application referred to in Paragraph 373 herein.

361. Latvijas Banka shall send the Register data to the consumer's creditor within five business days following the receipt of a data request identification code referred to in Paragraph 379 herein.

362. Latvijas Banka shall provide the Register data to the Register participant, restricted Register participant or Commission immediately, but no later than within one business day following the receipt of the relevant request.

7.2 Provision of Register data to a customer and customer's guarantor in person at Latvijas Banka

363. To receive Register data, the customer or the customer's guarantor shall submit a paper-based or electronic application to Latvijas Banka in writing. Another person shall also be entitled to sign the above application on behalf of the customer or the customer's guarantor.

364. The customer or the customer's guarantor shall be entitled to receive the Register data. A custodian or an authorised representative shall also be entitled to receive the Register data on behalf of the customer or the customer's guarantor.

365. To receive Register data, a recipient shall present the following documents to Latvijas Banka:
365.1 a natural person who is a customer or a customer's guarantor – a person's identity document;
365.2 a custodian of a natural person who is a customer or a customer's guarantor – a person's identity document and a decision of the custody court on the custodian's appointment;

365.3 an authorised representative of a natural person who is a customer or a customer's guarantor – a person's identity document and a letter of attorney, certified by a notary public or in an equivalent way, regarding the right to receive the Register data;

365.4 a representative of a legal person who is a customer or a customer's guarantor – a person's identity document;

365.5 an authorised representative of a legal person who is a customer or a customer's guarantor – a person's identity document and a letter of attorney regarding the right to receive the Register data.

366. Latvijas Banka shall state the scope of the representation rights established in the representation document referred to in Paragraphs 365.2, 365.3 and 365.5 herein.

7.3 Providing Register data to a customer or a customer's guarantor as a direct mail delivery

367. To receive Register data, a customer or a customer's guarantor shall pay Latvijas Banka for postal services, transferring a postal service fee to Latvijas Banka's settlement account LV51 LACB 0EUR 1750 5020 0, BIC LACBLV2X at Latvijas Banka, and the natural person who is a customer or a customer's guarantor shall submit a paper-based or electronic application to Latvijas Banka in writing, specifying information relevant for the delivery of Register data in accordance with the requirements laid down in Appendix 28 herein, and the legal person who is a customer or a customer's guarantor shall submit a paper-based or electronic application to Latvijas Banka in writing, specifying information relevant for the delivery of Register data in compliance with the requirements set out in Appendix 29 herein. A custodian or an authorised representative shall also be entitled to sign the above application on behalf of the customer or the customer's guarantor.

368. Where a custodian of a natural person who is a customer or a customer's guarantor signs the written application referred to in Paragraph 367 herein on such natural person's behalf, a decision of the custody court on the custodian's appointment shall also be submitted to Latvijas Banka to receive the Register data.

369. Where an authorised representative of a natural person who is a customer or a customer's guarantor signs the written application referred to in Paragraph 367 herein on such natural person's behalf, a letter of attorney, certified by a notary public or in an equivalent way, regarding the right to receive the Register data shall also be submitted to Latvijas Banka to receive the Register data.

370. Where an authorised representative of a legal person who is a customer or a customer's guarantor signs the written application referred to in Paragraph 367 herein on such legal person's behalf, a letter of attorney regarding the right to receive the Register data shall also be submitted to Latvijas Banka to receive the Register data.

371. The authenticity of a signature on the written application referred to in Paragraph 367 herein shall be certified by a notary public or in an equivalent way. The authenticity of the person's signature shall not be certified, if a safe digital signature has been used to sign written application or it has been submitted via the person's official electronic address.

372. Where the written application referred to in Paragraph 367 herein has not been executed in compliance with the requirements herein or a postal service fee has not been transferred to Latvijas Banka in accordance with the tariffs of the postal service

provider, Latvijas Banka shall notify the relevant customer or the customer's guarantor thereof in writing.

7.4. Providing Register data to a customer or customer's guarantor to the official electronic address

373.   In order to receive the Register data, a person shall submit to Latvijas Banka a written application in paper form or in the form of an electronic document, indicating the information necessary for releasing Register data in compliance with the requirements laid down in Appendix 28 or 29 herein.

374.   [Deleted]

7.5 Providing Register data to a consumer's creditor

375.   To receive Register data, a consumer's creditor shall fill in an application interactively in the Section of Credit Register consumer creditor request (address: https://pkp.bank.lv), specifying information relevant for the provision of the Register data in accordance with the requirements laid down in Appendix 30 herein. Another person may also fill in the application on behalf of the consumer's creditor.

376.   The consumer's creditor stated in the application referred to in Paragraph 375 herein shall pay Latvijas Banka the one-off payment for the use of the Register as referred to in Paragraph 390 herein.

377.   Latvijas Banka shall send a Register data request identification code and instruction for the use of the above code and confidentiality thereof to a natural person stated in the application referred to in Paragraph 375 herein to the official electronic address of the above natural person or as a registered mail delivery to the above natural person's postal address provided in the application within two business days of the receipt of one-off payment referred to in Paragraph 390 herein.

378.   Where the postal address of a natural person provided in the application referred to in Paragraph 375 herein is outside Latvia, Latvijas Banka shall draw up an instruction for the use of the Register data request identification code and confidentiality thereof in all languages of the European Union and European Economic Area countries.

379.   The natural person stated in the application referred to in Paragraph 375 herein shall enter interactively a Register data request identification code under Section of Credit Register Consumer Creditor Requests (address: https://pkp.bank.lv). Another person to whom the natural person referred to in the above application has assigned the code may also enter the Register data request identification code on behalf of the above natural person.

380.   Latvijas Banka shall send the Register data to the consumer's creditor stated in the application referred to in Paragraph 375 herein.

381.   Where the postal address of the consumer's creditor stated in the application referred to in Paragraph 375 herein is outside Latvia, Latvijas Banka shall prepare the Register data in Latvian and English.

8. Fees to Be Paid by the Register Participant, Restricted Register Participant and Consumer's Creditor for the Use of the Register

8.1 The amount of and the payment procedure for the fee to be paid by the Register participant and restricted Register participant for the use of the Register

382.   To cover the Register maintenance costs, the Register participant and restricted Register participant shall pay Latvijas Banka a monthly fee for the use of the Register.

383.   The amount of the monthly fee to be paid for the use of the Register for the next six calendar months shall be calculated at the end of the calendar half-year in accordance with Paragraph 387 herein, taking into account the number of the data entries concerning the customer's obligations entered in the Register by the Register participant or restricted Register participant, as well as the sum total of the actual outstanding amount and the off-balance sheet amount of the respective customer's obligations at the end of the current calendar half-year.

384.   The amount of the monthly fee to be paid for the use of the Register from the date when the Register participant has entered into the agreement with Latvijas Banka in writing pursuant to Latvijas Banka's Regulation stipulating the procedure for electronic exchange of information with Latvijas Banka (hereinafter, an e-agreement) until the end of the calendar half-year following the expiry of the deadline for the entry of data in the Register on current customers and general data on such customer obligations as at 00.01 a.m. on the date of acquiring the above Register participant's status shall be calculated pursuant to Paragraph 387 herein as per the number of the customer's obligations of the Register participant or restricted Register participant, as well as the sum total of the actual outstanding amount and the off-balance sheet amount of the respective customer's obligations at 00.01 a.m. on the date of acquiring the status of such Register participant. The Register participant shall provide a notification in writing to Latvijas Banka of the quantitative values of the above criteria by the tenth day of the calendar month following the calendar month of entering into an e-agreement.

385.   Where the Register participant has become a restricted Register participant prior to the deadline for the entry of the data in the Register on current customers and general data on such customer obligations as at 00.01 a.m. on the date of acquiring the status of a Register participant, the amount of the monthly fee to be paid for the use of the Register from the date of acquiring the status of a restricted Register participant till the end of the current calendar half-year shall be calculated pursuant to Paragraph 387 herein as per the number of the customer's obligations of the restricted Register participant, as well as the sum total of the actual outstanding amount and the off-balance sheet amount of the respective customer's obligations at 00.01 a.m. on the date of acquiring the status of such restricted Register participant. The restricted Register participant shall provide a written notification to Latvijas Banka of the quantitative values of the above criteria by the tenth day of the calendar month after the calendar month of acquiring the status of restricted Register participant.

386.   Where the Register participant has entered into an e-agreement or the status of the restricted Register participant has been acquired or lost after the first day of the calendar month, the monthly fee for the use of the Register during the relevant periods of time shall be calculated in proportion to the monthly fee for the use of the Register for the entire calendar month.

387.   The monthly fee for the use of the Register shall be as follows:

The number of the customer's obligations of the Register participant or restricted Register participant	Monthly fee for the use of the Register (in euro)*
From 1 to 100	5.00
From 101 to 200	8.00
From 201 to 1000	10.00
From 1001 to 3000	15.00
From 3001 to 10 000	25.00
From 10 001 to 30 000	70.00
From 30 001 to 70 000	100.00
From 70 001 to 110 000	150.00
From 110 001 to 130 000	250.00
From 130 001	280.00

The sum total of the actual outstanding amount and the off-balance sheet amount of the customer's obligations of the Register participant or restricted Register participant	Monthly fee for the use of the Register (in euro)*
From 0.01 euro to 45 000.00 euro	5.00
From 45 000.01 euro to 80 000.00 euro	10.00
From 80 000.01 euro to 150 000.00 euro	15.00
From 150 000.01 euro to 1 500 000.00 euro	20.00
From 1 500 000.01 euro to 15 000 000.00 euro	50.00
From 15 000 000.01 euro to 80 000 000.00 euro	100.00
From 80 000 000.01 euro to 150 000 000.00 euro	120.00
From 150 000 000.01 euro to 800 000 000.00 euro	300.00
From 800 000 000.01 euro to 1 500 000 000.00 euro	500.00
From 1 500 000 000.01 euro	550.00

* Value added tax is not applied pursuant to Paragraph 8, Section 3 of the Law "On Value Added Tax".

388.   The Register participant and restricted Register participant shall pay a monthly fee for the use of the Register to Latvijas Banka by the end of each calendar month for the previous calendar month.

389.   The monthly fee for the use of the Register shall be transferred to Latvijas Banka settlement account LV35 LACB 0EUR 1750 5010 0, BIC LACBLV2X at Latvijas Banka.

8.2 The amount of and the payment procedure for the fee to be paid by the consumer's creditor for the use of the Register

390.   To cover the Register maintenance costs related to the provision of Register data, a consumer's creditor requesting the Register data shall pay the one-off payment to Latvijas Banka for each instance of using the Register.

391.   The one-off payment for the use of the Register shall be 17.50 euro. Value added tax shall not be applied to the above payment pursuant to Paragraph 8, Section 3 of the Law "On Value Added Tax".

392.   The consumer's creditor shall pay the one-off payment for the use of the Register by transferring the above amount to Latvijas Banka's settlement account LV51 LACB 0EUR 1750 5020 0, BIC LACBLV2X at Latvijas Banka. The consumer's creditor shall state under payment details the number of the application referred to in Paragraph 375 herein.

393.   Latvijas Banka shall reimburse the one-off payment received for the use of the Register to the originator specified in the payment order only where:
393.1   the consumer's creditor stated in the application referred to in Paragraph 375 herein has not been specified as the originator in the payment order;
393.2   the number of the application referred to in Paragraph 375 herein has not been stated under payment details;
393.3   the amount of the above one-off payment paid for the use of the Register is not the same as the amount stipulated in Paragraph 391 herein.

394.   Latvijas Banka shall reimburse the one-off payment received for the use of the Register to the originator referred to in Paragraph 393 herein by forwarding a repayment order within five business days of its receipt.

9. Final Provisions

395.   Latvijas Banka's Regulation No. 93 "Regulation for the Credit Register" of 13 September 2012 (*Latvijas Vēstnesis*, 2012, No. 150; 2013, No. 58, No. 186; 2014, No. 97, 2015, No. 135) shall be deemed invalid.

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

397.   A Register participant and a restricted Register participant shall enter the periodic data as at 31 March 2018 in the Register in accordance with the procedure established in Regulation No. 93 "Regulation for the Credit Register" of Latvijas Banka of 13 September 2012 as periodic data for the first quarter of 2018.

398.   A restricted Register participant who has been granted the status of a restricted Register participant before the day this Regulation takes effect shall continue entering in the Register until losing the status of a restricted Register participant only the data concerning customer's obligations and the customer guarantor's obligations provided for herein which he was obliged to enter into the Register pursuant to Regulation No. 93 "Regulation for the Credit Register" of Latvijas Banka of 13 September 2012.

399.   Latvijas Banka shall perform the following actions by 30 April 2018:
399.1   delete the data *Name and surname* where the customer or the customer's guarantor is a resident natural person;
399.2   delete the data *Name* and the data *Sector of the economy* where the customer or the customer's guarantor is a resident legal person*;*
399.3   delete the general data *Collateral value*, the data *Type of collateral* and the data *Code of the country of collateral registration*;
399.4   rename the data *Actual termination date of the customer's obligations* to be called *Actual end date of the customer's obligations*, rename the data *Individual actual termination date of the customer's obligations* to be called *Individual actual end date of the customer's obligations*, rename the data *Individual end date of the borrower guarantor's obligations* to be called *Individual end date of the customer guarantor's*

obligations, rename the data *Individual amount of the customer's guarantor's obligations* to be called *Amount of the customer guarantor's obligations*, rename the data *Provisions for the principal of the customer's obligations* to be called *Accumulated impairment amount*, rename the data *Type of quality assessment of the customer's obligations* to be called *Impairment assessment method*, rename the data *Reference to the restructuring of the customer's obligations or loans in workout* to be called *Status feature of the customer's obligations,* rename the type of customer's obligations *Other obligations* under the data *Type of the customer's obligations* to be called the type of customer's obligations *Other loans*, rename the status of the customer's obligations *Restructured customer's obligations* under the data *Status of the customer's obligations* to be called the status of customer's obligations *Revised customer's obligations*, rename the type of termination of the customer's obligations *Terminated upon writing off time-barred obligations as loss by a Register participant or registered Register participant* under the data *Type of termination of the customer's obligations* to be called the type of termination of the customer's obligations *Terminated upon writing off time-barred customer's obligations as loss by a Register participant or restricted Register participant*;

399.5 rename the data *Calendar quarter* to be called *Calendar month* and correct it accordingly by indicating the sequence number of the calendar month to which the periodic data entered in the Register refer to.

399.6 rename the types of customer's obligations stipulated under the data *Type of the customer's obligations* from *Industrial credit* to be called *Other loans* and *Credit for financing current assets (commercial credit)* to be called *Credit line*, where the Register participant has entered data in the Register on the obligations of a customer before the day the present Regulations takes effect, and the obligations of the above customer have not ended on the day the Regulation takes effect and the relevant rights and obligations or credit claims have not been transferred to another person.

400.   Where the Register participant or restricted Register participant has entered data in the Register on the obligations of a customer before the day the present Regulation takes effect and the type of origin of the customer's obligations has been indicated in compliance with code "20" (as a result of taking over the rights and obligations or credit claims from another person) referred to in the *Code list of the type of origin of the customer's obligations* (Appendix 7), and the obligations of the above customer have not ended on the day the Regulation has taken effect and the relevant rights and obligations or credit claims have not been transferred to another person, Latvijas Banka shall duplicate the value of the Register data *Date of the customer's obligations taking effect* as the value of data *Date of taking over the customer's obligations* on 1 April 2018.

401.   The Register participant that is a credit institution shall update the value of the Register data *Date of the customer's obligations taking effect* in relation to the customer's obligations referred to in Paragraph 400 herein by 30 September 2018.

402.   By 1 September 2018, the Register participant may enter the date of taking over the rights and obligations or credit claims in the Register as the value of data *Date of the customer's obligations taking effect* without entering the data *Date of taking over the customer's obligations*. Should that be the case, the Register participant shall update the Register data *Date of the customer's obligations taking effect* and shall enter the data *Date of taking over the customer's obligations* in the Register by 30 September 2018.

403.   Where the Register participant has entered data in the Register on the obligations of a customer before the day the present Regulation takes effect, and the obligations of the above customer have not ended on the day the Regulation has taken effect and the relevant rights and obligations or credit claims have not been transferred to another person, the above Register participant shall complete the following actions by 30 September 2018:

403.1   check the data *Registered address*, *Category*, *Sector of the economy*, *Type of the customer's obligations, Status of the customer's obligations* and *Type of origin of the customer's obligations* entered in the Register and in the event of inconsistency correct or update them;

403.2   check the data *Uniform registration number* and *Registration number* entered in the Register, where the customer is an investment management company borrowing on account of an investment fund, excluding a money market fund, or on account of an alternative investment fund, and in the event of inconsistency supplement them;

403.3 enter the following data into the Register: *Legal form, Status of legal proceedings, Date of the legal proceedings status, Purpose of the customer's obligations, Reference to the right of recourse, Syndicated loan contract identifier, Customer contract identifier*, *Settlement date*.

404.   Where the restricted Register participant has entered data on the customer's obligations in the Register by the date the present Regulation enters into force, and the obligations of the customer have not been terminated and the respective rights and obligations or credit claims have not been transferred to other person on the date the present Regulation enters into force, such a restricted Register participant shall check and in case of inconsistencies correct or update the Register data *Registered address, Category, Sector of the economy, Type of the customer's obligations* and *Status of the customer's obligations* by 30 September 2018.

405.   A Register participant shall enter the data *Transferred amount* in the Register where the rights and obligations or credit claims arising from the customer's obligations have been transferred to another person on 1 April 2018 or later.

406.   A Register participant shall enter the data *Original collateral value* and *Date of original collateral value* in the Register in relation to the customer's obligations taking effect on 1 April 2018 or later.

407.   A Register participant shall enter the data *Register participant involved* in the Register where the rights and obligations or credit claims arising from the customer's obligations have been taken over on 1 April 2018 or later.

408.   Within two months of the date of starting to participate in the Register, the Treasury shall enter in the Register the data on the existing customers as at 00.01 a.m. on that date and the general data on such customers' obligations referred to in Paragraph 8 herein. Where the data on the violations of the above customer's obligations are to be entered in the Register prior to the deadline stipulated in this Paragraph, the data on the customer and general data on such customer's obligations referred to in Paragraph 8 shall be entered in the Register along with the data on the violations of the customer's obligations in compliance with Paragraphs 410 and 412 herein.

409.   Within two months of the date of starting to participate in the Register, the Treasury shall enter in the Register the data on the existing customer's guarantors as at 00.01 a.m. on that date and the general data on such customer guarantors' obligations referred to in Paragraph 9 herein. Where the data on the violations of the above customer guarantor's obligations are to be entered in the Register prior to the deadline stipulated in this Paragraph, the data on the customer's guarantor and general data on such customer guarantor's obligations referred to in Paragraph 9 herein shall be entered in the Register along with the data on the violations of the customer guarantor's obligations, in compliance with Paragraphs 411 and 412 herein.

410.   Where the provisions referred to in Paragraph 21 or 22 herein have become effective as at 00.01 a.m. on the date of the Treasury starting its participation in the Register or the provisions referred to in Paragraph 21 or 22 herein become effective within one month of the starting date of its participation, the Treasury shall enter the data on the relevant violation of the customer's obligations in the Register within two months of the starting date, but no earlier than within one month of the starting date of the participation.

411.   Where the provisions referred to in Paragraph 23 or 24 herein have become effective as at 00.01 a.m. on the date of the Treasury starting its participation in the Register or the provisions referred to in Paragraph 23 or 24 herein become effective within one month of the starting date of its participation, the Treasury shall enter the data on the relevant violation of the customer guarantor's obligations in the Register within two months of the starting date, but no earlier than within one month of the starting date of the participation.

412.   Where the violation of the customer obligations or the customer guarantor's obligations has been eliminated as at 00.01 on the date of the Treasury starting its participation in the Register, the data on the above violation of the customer obligations or the customer guarantor's obligations shall not be entered in the Register.

413.   Paragraphs 12.1.9–12.1.10 and 140139–143 herein regarding the inclusion of the data *Reason for the country risk transfer*, *Country where the risk is transferred from* and *Country where the risk is transferred to* in the Register shall take effect on 1 April 2019 and shall be applicable by entering data on the customer's new obligations in the Register.

414.   Where a Register participant has included data on the customers obligations in the Register by 1 April 2019 and the obligations of the above customer have not ended on the day the Regulation has taken effect and the relevant rights and obligations or credit claims have not been transferred to another person, the above Register participant shall enter the following data in the Register by 30 June 2019: *Reason for the country risk transfer*, *Country where the risk is transferred from* and *Country where the risk is transferred to*.

415.   A Register participant shall enter the periodic exposure data referred to in Paragraphs 12.4 and 276–297 herein in the Register starting from 1 April 2019 (on the position as at 31 March 2019).

416.   On 1 April 2019, Latvijas Banka shall:
416.1   rename the data *Date of the status of the customer's obligations* to be called *Date of the status feature of the customer's obligations*;

416.2 express the values of the data *Probability of the customer's default on its obligations* and the data *Potential losses in the event of the customer's default on its obligations* entered in the Register by 1 April 2019 according to the format as a decimal fraction with six digits after the decimal point.

417. Where a Register participant has entered data on the obligations of a customer in the Register by 1 April 2019 and the obligations of the above customer have not ended and the relevant rights and obligations or credit claims have not been transferred to another person on 1 April 2019, the above Register participant, by 30 April 2019, shall check and update the data *Code of the country of registration*, the data *Registration number*, the data *Registration date*, the data *Legal form*, the data *Registered address*, the data *Sector of the economy*, the data *Category*, the data *Status of legal proceedings* and the data *Date of the legal proceedings status* entered in the Register.

418. A Register participant shall enter the data *Type of registration number* in the Register starting from 1 July 2019. Where a Register participant has entered data in the Register on the obligations of a customer by 1 July 2019 and the obligations of the above customer have not ended and the relevant rights and obligations or credit claims have not been transferred to another person on 1 July 2019, the above Register participant shall enter the data *Type of registration number* in the Register by 30 September 2019.

Reference to the European Union Directive

The Regulation incorporates legislative provisions arising from:

1)   Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Directive 87/102/EEC;

2)   Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010 (text with EEA relevance).

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Code list of categories

Category	Code
Public institutional units (central government)	10
Credit institution	12
Local government	20
State government	21
Corporation the business of which is to take deposits (except a credit institution)	22
Money market fund	23
Financial vehicle corporation engaged in securitisation transactions (according to Paragraphs 1 and 2 of Article 1 of Regulation (EU) No. 1075/2013 of the European Central Bank of 18 October 2013 concerning statistics on the assets and liabilities of financial vehicle corporations engaged in securitisation transactions (ECB/2013/40))	24
Social security fund	25
Investment fund, excluding a money market fund, and alternative investment fund	30
Other financial intermediary (except an insurance corporation, pension fund and financial vehicle corporation engaged in securitisation transactions)	31
An insurance corporation	32
Pension fund	33
Financial auxiliary	34
Captive financial institution and money lender	35
Non-profit institution serving households	90
Non-financial corporation	
A large enterprise which on average employs 250 or more persons annually and whose annual net turnover exceeds 50 million euro or whose annual balance sheet total assets exceed 43 million euro	41
A medium-sized enterprise which on average employs 50–249 persons annually and whose annual net turnover does not exceed 50 million euro or whose annual balance sheet total assets do not exceed 43 million euro	42
A small enterprise which on average employs 10–49 persons annually and whose annual net turnover does not exceed 10 million euro or whose annual balance sheet total assets do not exceed 10 million euro	43
A micro-enterprise which on average employs fewer than 10 persons annually and whose annual net turnover does not exceed 2 million euro or whose annual balance sheet total assets do not exceed 2 million euro	44

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Code list of the status of legal proceedings

Status of legal proceedings	Code
No legal actions taken (no legal actions have been taken concerning the solvency or indebtedness of a customer or its guarantor)	10
Under judicial administration, receivership or similar measures, including legal protection proceedings and extrajudicial legal protection proceedings (any proceedings involving the intervention of a judicial body or similar aimed at reaching a refinancing agreement among the creditors in respect to the customer's or its guarantor's obligations, with the exception of any bankruptcy or insolvency proceedings)	20
Bankruptcy/insolvency (bankruptcy or insolvency proceedings under judicial control which entail the partial or total divestment of a customer or its guarantor and the appointment of a liquidator)	30
Other legal measures (legal measures other than those already specified, including the agreements concluded to achieve the performance of the customer's or its guarantor's obligations, where the customer's obligations are in workout (corresponds to code "30" referred to in the Code list of the status features of the customer's obligations (Appendix 6))	40

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Code list of the types of the customer's obligations

Type of the customer's obligations	Code
1	2
Overdraft	15
Revolving credit (credit that has the following features: a) the customer may use or withdraw funds from its current account up to a pre-approved credit limit without giving prior notice to the creditor; b) the amount of available credit can increase and decrease as funds are borrowed and repaid by the customer; c) the credit may be used repeatedly; d) it is not credit card debt or overdrafts)	21
Credit line (credit that has the following features: a) the customer may use or withdraw funds from its current account up to a pre-approved credit limit without giving prior notice to the creditor; b) the credit may be used repeatedly; c) it is not credit card debt, overdrafts or revolving credit)	22
Reverse repo (reverse repurchase agreement)	30
Promissory note (a loan granted against a customer's promissory note or making payments to a third party instead of the customer. The accepted customer promissory notes for which the customer has failed to meet its obligations in the amount and time frame stipulated should also be reported here)	40
Financial leases	50
Payment card credit (a loan granted in compliance with the provisions of the payment card usage agreement, i.e. via delayed debit cards (cards providing convenience credit) or via credit cards (cards with credit function providing convenience credit and extended credit)	60
Consumer credit (a loan granted to a household for purchasing consumer goods, such as household appliances and cars, or paying for services, such as medical care and travel, not associated with the purpose of making profit and not classified according to codes "15", "21", "22", "50" or "60" referred to in this code list)	70
Loan for house purchase (a loan granted to a household for the purchase, construction, reconstruction or repair of the house (land, house, apartment for accommodating people, as well as an outbuilding, e.g. a cellar, garage, barn, shed, etc.))	80
Loan for real estate purchase (a loan granted to a legal person for the purchase, construction, reconstruction and repair of non-residential real estate)	81

1	2
Factoring (a loan granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services, including factoring transactions with the right of recourse)	90
Other loans (a loan which does not fall under any other type of the customer's obligations according to this code list. This includes loans to households (including sole proprietors) with the purpose of business start-ups or promotion, or financing of other long-term investment project)	95
Operating lease (rent)	110
Warranty or guarantee	120
Letter of credit	130
Multi-option facility (an agreement whereby the customer has the right to receive various financing services stipulated in the agreement, with a credit risk up to a pre-approved limit)	140

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Code list of the purpose of the customer's obligations

Purpose of the customer's obligations	Code
Residential real estate purchase (incl. financing for house reconstruction and renovation, financing to a legal person for the purchase, reconstruction and renovation of residential property it intends to rent out or sell as housing)	20
Commercial real estate purchase (financing of the purchase, reconstruction and repair of real estate property other than residential property)	30
Margin lending (a loan in connection with the purchase, sale, carrying or trading of securities; margin lending does not include other loans that are secured by securities)	40
Debt financing (financing of outstanding or maturing debt, including debt refinancing)	50
Imports (financing of goods and services (purchases, barter and/or gifts) from non-residents to residents/residents to non-residents)	60
Exports (financing of goods and services (purchases, barter and/or gifts) from non-residents to residents/residents to non-residents)	70
Construction investment (financing of construction of buildings, including construction of housing, creation of infrastructure and purchase of industrial facilities)	80
Working capital facility (financing the cash flow management of a legal person, including the financing of the combined transactions of exports and imports)	90
Other purposes	110

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Code list of the status of the customer's obligations

Status of the customer's obligations	Code
Regular customer's obligations (no changes in the terms and conditions of the customer contract)	10
Renegotiated customer's obligations (changes in the terms and conditions of the customer contract are unrelated to the difficulties of the customer to repay the obligations, and no forbearance measures have been applied to these obligations in accordance with Annex V to Implementing Regulation (EU) No. 680/2014)	15
Forborne customer's obligations (forbearance measures have been applied to the customer's obligations in accordance with Annex V to Implementing Regulation (EU) No. 680/2014, and the obligations correspond to one or several forbearance features referred to in Appendix 6 hereto)	20
Customer's obligations in workout, inter alia under insolvency proceedings (the customer is unable or fails to make payments stipulated by the customer contract, and customer's loan recovery takes place on the basis of an individual loan recovery programme developed for the respective obligations (including e.g. exercising the right of foreclosure or calling a guarantee), or a separate organisational unit or specially assigned staff of the Register participant or restricted Register participant (or a third party) are engaged in the loan recovery)	30
Terminated customer's obligations (the customer's obligations have been terminated in compliance with any type of termination referred to in the Code list of the type of termination of the customer's obligations (Appendix 8))	40

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Appendix 6
to Latvijas Banka's Regulation No. 160
of 18 January 2018

Code list of the status features of the customer's obligations

Status feature of the customer's obligations	Code
Regular customer's obligations (changed conditions are not applied to the customer's obligations or forbearance measures are not applied to them)	10
Renegotiated customer's obligations	15
extension of loan maturity	A
postponement of loan payments	B
capitalisation of interest	C
lowering of the interest rate	D
raising of the interest rate	E
take-over of the collateral for partial loan repayment	F
replacement of the customer or introduction of an additional customer's guarantor	G
change of the interest rate type	H
change of the loan currency	I
provision of additional collateral	J
other	K
Forborne customer's obligations with other modified terms and conditions	20
extension of loan maturity	A
postponement of loan payments	B
capitalisation of interest	C
lowering of the interest rate	D
raising of the interest rate	E
take-over of the collateral for partial loan repayment	F
replacement of the customer or introduction of an additional customer's guarantor	G
change of the interest rate type	H
change of the loan currency	I
provision of additional collateral	J
other	K
Forborne customer's obligations with modified interest rate below market conditions	21
Forborne (partially or totally refinanced) customer's obligations	22
Customer's obligations in workout, inter alia under insolvency proceedings	30

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Code list of the type of origin of the customer's obligations

Type of origin of the customer's obligations	Code
Arising under a new customer contract which has been signed	10
As a result of taking over the rights and obligations or credit claims from another person	20
Arising under a new customer contract signed with the purpose of refinancing the customer's existing obligations by another person	30
Arising under a new customer contract signed with the purpose of correcting the customer's existing obligations (e.g. change of the type of the customer's obligations, type of the repayment schedule, change of currency or the type of interest rate, or replacement of the customer)	40
As a result of insolvency proceedings (the customer's obligations are included in a plan for the discharge of obligations), workout proceedings or out-of-court workout proceedings	50
Customer's obligations arising from a guarantee or a letter of credit payable	60

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Code list of the type of termination of the customer's obligations

Type of termination of the customer's obligations	Code
Settled without any specific additional terms and conditions	10
Terminated by assigning the rights and obligations or credit claims to another person	20
Terminated by the customer refinancing them to another person	30
Terminated by taking over or disposing of a real estate sufficiently covering the discharge of customer's obligations in full (customer's liability in the amount of a collateral)	35
Terminated by agreeing on a new customer contract with the purpose of correcting the customer's obligations	40
Terminated by the Register participant or restricted Register participant writing off the customer's obligations	50
Terminated by the Register participant or restricted Register participant taking over or disposing of collateral, where the customer is unable or fails to make payments stipulated by the customer contract	60
Terminated by consolidating the customer's obligations in a plan for the discharge of obligations under the insolvency proceedings (it also refers to the out-of-court workout proceedings and the workout proceedings)	80
Cancelled after the customer's release from the remaining customer's obligations finalising the discharge procedure of the obligations (it also refers to the out-of-court workout proceedings and the workout proceedings)	90
Terminated where the previous status (individual default) has been restored for the customer's consolidated obligations pursuant to the legislation governing insolvency proceedings	100
Terminated in another manner	110

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Code list of the type of collateral

Type of collateral	Code
The first housing mortgage	10
Other housing mortgage	11
The first housing mortgage sufficiently covering the discharge of customer's obligations in full (customer's liability in the amount of the collateral)	15
Other housing mortgage sufficiently covering the discharge of customer's obligations in full (customer's liability in the amount of the collateral)	16
The first commercial property mortgage, excluding offices and commercial premises	20
Other commercial property mortgage, excluding offices and commercial premises	21
The first mortgage on offices and commercial premises	25
Other mortgage on offices and commercial premises	26
The first land plot mortgage	30
Other land plot mortgage	31
The first land plot mortgage sufficiently covering the discharge of customer's obligations in full (customer's liability in the amount of the collateral)	35
Other land plot mortgage sufficiently covering the discharge of customer's obligations in full (customer's liability in the amount of the collateral)	36
Other mortgage	40
Debt securities or other fixed income securities quoted on the regulated market	51
Debt securities or other fixed income securities not quoted on the regulated market	52
Shares or other non-fixed income securities quoted on the regulated market	61
Shares or other non-fixed income securities not quoted on the regulated market	62
Commercial collateral	70
Central government warranty or guarantee	81
Credit institution warranty or guarantee	82
Local government warranty or guarantee	83
Other warranty or guarantee	80
Credit derivatives	84
Cash and deposits	90
Life insurance policy	91
Trade receivables	92
Gold	93
Equity and investment fund shares or units	94
Loans, including credit claims	95
Other physical collateral	120
Other type of collateral not included in any of the other types referred to in this code list	100

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Code list of the indications of default in respect of the customer's obligations

Default indications in respect of the customer's obligations in accordance with Article 178 of Regulation (EU) No. 575/2013	Code
Not applicable	10
Not in default (the person (customer or customer's guarantor) or the individual customer's obligations are not in default)	20
Default because unlikely to pay (the Register participant has the information that the person (customer or customer's guarantor) is unlikely to pay in full or the individual customer's obligations are unlikely to be repaid in full, without recourse by the Register participant such as realising security)	30
Default because more than 90 days past due (the Register participant has the information that the person (customer or customer's guarantor) is past due more than 90 days on the customer's obligations to the Register participant, the parent undertaking or its subsidiary. Individual customer's obligations are in default where they are past due more than 90 days.	40
Default because both unlikely to pay and more than 90 days past due (the Register participant has the information that the person (customer or customer's guarantor) is in default because it is unlikely to pay its obligations in full and is past due more than 90 days on the customer's obligations to the Register participant, the parent undertaking or its subsidiary. Individual customer's obligations are unlikely to be repaid in full and are past due more than 90 days.)	50

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Code list of the reasons for country risk transfer

Reason for country risk transfer	Code
The customer is a branch of a corporate of another country's resident (the country risk is transferred from the country where the branch is registered to the country whose resident has established that branch)	10
Resident of another country has provided a guarantee for the settlement of the customer's obligations (the country risk is transferred from the country of the customer's registration to the country whose resident has provided a guarantee)	20
The collateral of the customer's obligations is registered in another country (the country risk is transferred from the country of the customer's registration to the country where the collateral is registered)	30
The customer performs its economic activities in another country (the country risk is transferred from the country of the customer's registration to the country where the customer performs its economic activities)	40

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Code list of the reference rate values

Reference rate values	Code
Not applicable	10
EURIBOR	20
USD LIBOR	30
GBP LIBOR	40
EUR LIBOR	50
JPY LIBOR	60
CHF LIBOR	70
MIBOR	80
Other single reference rate	90
Multiple reference rates	110

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Code list of the reference rate maturity

Reference rate maturity	Code
Overnight	ON
One week	1W
Two weeks	2W
Three weeks	3W
One month	1M
Two months	2M
Three months	3M
Four months	4M
Five months	5M
Six months	6M
Seven months	7M
Eight months	8M
Nine months	9M
10 months	10M
11 months	11M
12 months	12M

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Code list of interest rate types

Type of interest rate	Code
Not applicable	10
Fixed	20
Variable	30
Mixed	40

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Code list of the interest rate reset frequency

Interest rate reset frequency	Code
Not resettable	10
Overnight	20
Monthly	30
Quarterly	40
Semi-annual	50
Annual	60
At creditor discretion	70
Other frequency	110

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Code list of accounting classification of customer's obligations

Accounting classification of customer's obligations	Code
Cash balances at central banks and other demand deposits (IFRS accounting portfolios)	10
Financial assets held for trading (IFRS accounting portfolios)	20
Non-trading financial assets mandatorily at fair value through profit or loss (IFRS accounting portfolios)	30
Financial assets designated at fair value through profit or loss (IFRS accounting portfolios)	40
Financial assets at fair value through other comprehensive income (IFRS accounting portfolios)	50
Financial assets at amortised cost (IFRS accounting portfolios)	60
Cash and cash balances at central banks (national GAAP accounting portfolios)	70
Financial assets held for trading (national GAAP accounting portfolios)	80
Non-trading financial assets mandatorily at fair value through profit or loss (national GAAP accounting portfolios)	90
Trading financial assets (national GAAP accounting portfolios)	100
Financial assets designated at fair value through profit or loss (national GAAP accounting portfolios)	110
Available-for-sale financial assets (national GAAP accounting portfolios)	120
Non-trading non-derivative financial assets measured at fair value through profit or loss (national GAAP accounting portfolios)	130
Non-trading non-derivative financial assets measured at fair value to equity (national GAAP accounting portfolios)	140
Loans and receivables (national GAAP accounting portfolios)	150
Held-to-maturity investments (national GAAP accounting portfolios)	160
Non-trading debt instruments measured at a cost-based method (national GAAP accounting portfolios)	170
Other non-trading non-derivative financial assets (national GAAP accounting portfolios)	180

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Code list of amortisation types

Amortisation type	Code
French (amortisation in which the total amount – principal plus interest – of the customer's obligations repaid in each instalment is the same)	10
German (amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest)	20
Fixed amortisation schedule (amortisation in which the principal amount of the customer's obligations repaid in each instalment is the same)	30
Bullet (amortisation in which the full principal amount of the customer's obligations is repaid in the last instalment)	40
Other (other amortisation type not included in any of the categories listed above)	110

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Code list of payment frequency

Payment frequency	Code
Monthly	10
Quarterly	20
Semi-annual	30
Annual	40
The full principal amount of the customer's obligations is repaid in the last instalment, irrespective of the interest payment frequency	50
The full principal amount and interest of the customer's obligations is repaid in the last instalment	60
Other frequency	110

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Code list of collateral valuation approach

Collateral valuation approach	Code
Counterparty estimation (valuation method whereby the valuation is carried out by the provider of collateral)	10
Creditor valuation (valuation method whereby the valuation is carried out by the creditor: valuation undertaken by a staff or external appraiser who possesses the necessary qualifications, ability and experience to execute a valuation and who is related to the credit decision process)	20
Mark-to-market (valuation method whereby the collateral value is based on unadjusted quoted prices for identical assets and liabilities in an active (liquid) market)	30
Third party valuation (valuation method in which the valuation is provided by an appraiser who is independent of the credit decision process)	40
Other valuation approach	110

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Code list of the type of collateral value

Type of collateral value	Code
Fair value (the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants (well informed, interested buyer and well informed, interested seller, both financially unrelated) at the measurement date; to be used if the collateral is not immovable property)	10
Long-term sustainable value (the "mortgage lending value" of immovable property as defined in Subparagraph 74 of Paragraph 1 of Article 4 of Regulation (EU) No. 575/2013; to be used if the collateral is immovable property)	20
Market value (the current "market value" of immovable property as defined in Subparagraph 76 of Paragraph 1 of Article 4 of Regulation (EU) No. 575/2013; to be used if the collateral is immovable property)	30
Notional amount (the nominal or face amount contractually agreed that is used to calculate payments in the event that the collateral is executed)	40
Other collateral value (other collateral value not included in any of the categories listed above)	110

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Code list of assessment methods of impairment of the customer's obligations

Assessment method of impairment of the customer's obligations	Code
Not subject to impairment	10
Individually assessed	20
Collectively assessed	30

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Code list of the type of impairment of the customer's obligations

Type of impairment of the customer's obligations	Code
Not subject to impairment (to be used if the customer's obligations are not subject to impairment in accordance with an applied accounting standard)	10
Stage 1 (according to the IFRS) (to be used if the customer's obligations are not impaired and a loss allowance at an amount equal to 12-month expected credit losses is raised against the customer's obligations under IFRS; only for customer's obligations subject to impairment under IFRS 9)	20
Stage 2 (according to the IFRS) (to be used if the customer's obligations are not impaired and a loss allowance at an amount equal to the expected credit losses during the period of the customer's obligations is raised against the customer's obligations under IFRS; only for customer's obligations subject to impairment under IFRS 9)	30
Stage 3 (according to the IFRS) (to be used if the customer's obligations are impaired due to credit risk losses in accordance with IFRS 9)	40
General allowances (according to the national GAAP) (to be used if the customer's obligations are subject to impairment in accordance with an applied accounting standard other than IFRS 9 and no specific loss allowances are raised against the customer's obligations)	50
Specific allowances (according to the national GAAP) (to be used if the customer's obligations are subject to impairment in accordance with an applied accounting standard other than IFRS 9 and specific loss allowances are raised against the customer's obligations, irrespective of whether these allowances are individually or collectively assessed)	60

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Code list of the classification groups of the customer's obligations

Classification group of the customer's obligations	Code
Standard	1
Close-watch	2
Substandard	3
Doubtful	4
Lost	5

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Code list of references to the balance sheet and off-balance sheet recognition

Reference to the balance sheet and off-balance-sheet recognition pursuant to the requirements of Implementing Regulation No. 680/2014	Code
Customer's obligations entirely recognised in the balance sheet or off-balance sheet	1
Customer's obligations recognised in the balance sheet or off-balance sheet to the extent of the Register participant's continuing involvement pursuant to Annex III of Implementing Regulation No. 680/2014	2
Customer's obligations entirely derecognised in the balance sheet or off-balance sheet	3

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Code list of the sources of encumbrance in respect of the customer's obligations

Sources of encumbrance in respect of the customer's obligations (in accordance with Annex XVI and Annex XVII to Implementing Regulation (EU) No. 680/2014 and the European Banking Authority's implementing technical standards on asset encumbrance reporting as referred to in Paragraph 5 of Article 99 and Article 100 of Regulation (EU) No. 575/2013)	Code
No sources of encumbrance	10
Central bank funding	20
Exchange traded derivatives	30
Over-the-counter derivatives	40
Deposits, i.e. repurchase agreements other than to central banks	50
Deposits other than repurchase agreements	60
Debt securities issued – covered bonds securities	70
Debt securities issued – asset-backed securities	80
Debt securities issued – other than covered bonds and ABSs	90
Other sources of encumbrance	110

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Code list of exposure classes

Type of exposure class	Code
1	2
Exposure class where the Internal Ratings Based Approach is used to calculate the risk-weighted exposure amounts in accordance with Chapter 3 of Regulation (EU) No. 575/2013	
Exposures to central governments or central banks in accordance with Paragraph 3 of Article 147 of Regulation (EU) No. 575/2013	10
Exposures to institutions in accordance with Paragraph 4 of Article 147 of Regulation (EU) No. 575/2013	20
Exposures to corporates in accordance with Paragraph 7 of Article 147 of Regulation (EU) No. 575/2013	30
Specialised lending exposures in accordance with Paragraph 8 of Article 147 of Regulation (EU) No. 575/2013	40
Retail exposures in accordance with Paragraph 5 of Article 147 of Regulation (EU) No. 575/2013	50
Equity exposures in accordance with Paragraph 6 of Article 147 of Regulation (EU) No. 575/2013	60
Exposures representing securitisation positions in accordance with Subparagraph (f) of Paragraph 2 of Article 147 of Regulation (EU) No. 575/2013	70
Exposures representing other positions which are not credit-obligations in accordance with Paragraph 9 of Article 147 of Regulation (EU) No. 575/2013	80
Exposure class where the Standardised Approach is used to calculate the risk-weighted exposure amounts in accordance with Chapter 2 of Regulation (EU) No. 575/2013	
Exposures to central governments or central banks in accordance with Article 114 of Regulation (EU) No. 575/2013	90
Exposures to regional governments or local authorities in accordance with Article 115 of Regulation (EU) No. 575/2013	100
Exposures to public sector entities in accordance with Article 116 of Regulation (EU) No. 575/2013	110
Exposures to multilateral development banks in accordance with Article 117 of Regulation (EU) No. 575/2013	120
Exposures to international organisations in accordance with Article 118 of Regulation (EU) No. 575/2013	130
Exposures to institutions in accordance with Article 119 of Regulation (EU) No. 575/2013	140
Exposures to corporates in accordance with Article 122 of Regulation (EU) No. 575/2013	150
Retail exposures in accordance with Article 123 of Regulation (EU) No. 575/2013	160
Exposures secured by mortgages on immovable property in accordance with Article 124 of Regulation (EU) No. 575/2013	170
Exposures in default in accordance with Article 127 of Regulation (EU) No. 575/2013	180

1	2
Exposures associated with particular high risk in accordance with Article 128 of Regulation (EU) No. 575/2013	190
Exposures in the form of covered bonds in accordance with Article 129 of Regulation (EU) No. 575/2013	200
Exposures representing securitisation positions in accordance with Article 130 of Regulation (EU) No. 575/2013	210
Exposures to institutions and corporates with a short-term credit assessment in accordance with Article 131 of Regulation (EU) No. 575/2013	220
Exposures in the form of units or shares in CIUs in accordance with Article 132 of Regulation (EU) No. 575/2013	230
Equity exposures in accordance with Article 133 of Regulation (EU) No. 575/2013	240
Other items in accordance with Article 134 of Regulation (EU) No. 575/2013	250

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Information to be specified in the certification about the modification or cancellation of incorrect Register data

1. Information on a former Register participant:
1.1. name (mandatory);
1.2. registration number (mandatory for resident; for non-resident – indicate, if applicable);
1.3. registered address (mandatory).

2. Information on a person acting on behalf of a former Register participant:
2.1. personal identity information (mandatory);
2.2. representation rights (mandatory).

3. Information on a customer, customer's guarantor or a person who has been incorrectly stated as such in the Register – a natural person:
3.1. name and surname (mandatory);
3.2. person's identity number (mandatory for resident; for non-resident – indicate, if applicable);
3.3. date of birth (mandatory for non-resident);
3.4. number of the person's identity document (mandatory for non-resident);
3.5. code of the country issuing the person's identity document (mandatory for non-resident);

4. Information on the customer, the customer's guarantor or a person who has been incorrectly stated as such in the Register – a legal person:
4.1. name (mandatory);
4.2. uniform registration number (mandatory for resident);
4.3. code of the country of registration (mandatory for non-resident);
4.4. registration number (mandatory for non-resident);
4.5. registration date (mandatory for non-resident);
4.6. registered address (mandatory for non-resident).

5. Information on a person acting on behalf of a customer, customer's guarantor or a person who has been incorrectly stated as such in the Register:
5.1. personal identity information (mandatory);
5.2. representation rights (mandatory).

6. Information on incorrect Register data:
6.1. name of incorrect Register data (mandatory);
6.2. contents of incorrect Register data (mandatory);
6.3. contents of data to be stated correctly (mandatory);
6.4. information identifying the customer's obligations or the customer guarantor's obligations (mandatory).

7. Information on unjustified Register data entry:
7.1. name of unjustified Register data entry (mandatory where individual data has been groundlessly entered in the Register);

7.2. information identifying the customer's obligations or the customer guarantor's obligations (mandatory where a person has been groundlessly stated as a customer or a customer's guarantor).

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Application of a natural person for the receipt of Credit Register data as a direct mail delivery or to the official electronic address

Name and surname (mandatory): _____

Person's identity number (mandatory for resident; for non-resident – indicate, if applicable): _____

Date of birth (mandatory for non-resident): _____

Number of the person's identity document (mandatory for non-resident): _____

Code of the country issuing the person's identity document (mandatory for non-resident): _____

Please prepare the report in the following language: Latvian ☐   English ☐

☐ I would like to receive the report as a direct mail delivery

Delivery address (mandatory): _____

Telephone number (mandatory): _____

E-mail address: _____

☐ I would like to receive the report to the official electronic address

If the type of receipt of the report is marked as a direct mail delivery, I hereby acknowledge that:
1) I would like Credit Register data to be sent as a registered mail delivery at the delivery address indicated above where it is in the European Union or European Economic Area country;
2) a postal service fee is transferred to Latvijas Banka.

_____
(signature and signatory)

_____ _____ _____
(date)

The position "signature" herein need not be filled in where the application has been drafted as an electronic document in accordance with the legislative requirements governing the execution of electronic documents.

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Application of a legal person for the receipt of Credit Register data as a direct mail delivery or to the official electronic address

Name (mandatory): _____

Registration number (mandatory): _____

Registered address (mandatory): _____

Recipient's name and surname (mandatory): _____

Please prepare the report in the following language: Latvian ☐   English ☐

☐ I would like to receive the report as a direct mail delivery

Delivery address (mandatory): _____

Telephone number (mandatory): _____

E-mail address: _____

☐ I would like to receive the report to the official electronic address

If the type of receipt of the report is marked as a direct mail delivery, I hereby acknowledge that:
1) I would like Credit Register data to be sent as a registered mail delivery at the delivery address indicated above where it is in the European Union or European Economic Area country;
2) a postal service fee is transferred to Latvijas Banka.

_____
(signature and signatory)

_____ _____ _____
(date)

The position "signature" herein need not be filled in where the application has been drafted as an electronic document in accordance with the legislative requirements governing the execution of electronic documents.

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Information to be reported in the application submitted electronically

1. Information about a natural person:
1.1. name and surname (mandatory);
1.2. person's identity number (mandatory for resident; for non-resident – indicate, if applicable);
1.3. date of birth (mandatory for non-resident);
1.4. number of the person's identity document (mandatory for non-resident);
1.5. code of the country issuing the identification document (mandatory for non-resident);
1.6. postal address (mandatory);
1.7. e-mail address.

2. Information about the consumer's creditor – a natural person:
2.1. name and surname (mandatory);
2.2. postal address (mandatory);
2.3. e-mail address.

3. Information about the consumer's creditor – a legal person:
3.1. name (mandatory);
3.2. registration number (mandatory);
3.3. postal address (mandatory);
3.4. recipient's name and surname (mandatory);
3.5. e-mail address.

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