THE CENTRAL BANK
OF THE REPUBLIC OF ARMENIA

P R O C E D U R E

for Creation of Information System of Creditworthiness of Clients of Banks, Credit Organizations, Branches of Foreign Banks operating in the Republic of Armenia, that is of Credit Registry, and Procedure for Participation in Credit Registry

2010

THE CENTRAL BANK OF ARMENIA
BOARD RESOLUTION

ON APPROVAL OF NEW EDITION OF "PROCEDURE FOR CREATION OF INFORMATION SYSTEM OF CREDITWORTHINESS OF CLIENTS OF BANKS, CREDIT ORGANIZATIONS, BRANCHES OF FOREIGN BANKS OPERATING IN THE REPUBLIC OF ARMENIA, THAT IS OF CREDIT REGISTRY, AND PROCEDURE FOR PARTICIPATION IN CREDIT REGISTRY*"

By virtue of the laws of the Republic of Armenia "On the Central Bank of the Republic of Armenia", Article 20 (e, l) and Article 35 (part 3), and "On Regulations", Article 16, the Board of the CBA enacts:

1. To approve the new edition of "Procedure for Creation of Information System of Creditworthiness of Clients of Banks, Credit Organizations, Branches of Foreign Banks operating in the Republic of Armenia, that is of Credit Registry, and Procedure for Participation in Credit Registry", pursuant to Annex 1 (attached);
2. To assign the CBA Administration to arrange an official English and Russian translation of this Procedure within 3 months upon adoption of this Resolution.
3. Upon adoption of this Resolution, to repeal the "Procedure for Creation of Information System of Creditworthiness of Clients of Banks, Credit Organizations, Branches of Foreign Banks operating in the Republic of Armenia, that is of Credit Registry, and Procedure for Participation in Credit

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* *This Procedure includes changes adopted by the CBA Board Resolutions No. 528-N (04.11.05), No. 383-N (27.11.07), No 116-N (05.05.09) and No 157-N (24.05.11).*

Registry" approved by the CBA Board Resolution No. 363 (18.11/2002).

4. This Resolution enters into force on June 6, 2005.

Chairman of the Central Bank of Armenia T. Sargsyan
No. 142-N, 29.03.2005

Annex 1

PROCEDURE FOR CREATION OF INFORMATION SYSTEM OF CREDITWORTHINESS OF CUSTOMERS CLIENTS OF BANKS, CREDIT ORGANIZATIONS, BRANCHES OF FOREIGN BANKS OPERATING IN THE REPUBLIC OF ARMENIA, THAT IS OF CREDIT REGISTRY, AND PROCEDURE FOR PARTICIPATION IN CREDIT REGISTRY

This Procedure and the creation of the Credit Registry, an information system on creditworthiness of clients of banks, credit organizations and foreign banks' branches operating in the Republic of Armenia (hereinafter referred to as the Credit Registry), aim to reduce the credit risk for banks and credit organizations, while making sure that such an information system would allow avoiding non-diligent borrowers.

Chapter I. General Provisions

1. This procedure lays down terms and conditions for: i) creation of the Credit Registry on creditworthiness of clients of banks, credit organizations and foreign banks' branches (hereinafter referred to as the creditor), operating in the Republic of Armenia, and ii) participation of the creditor in the Credit Registry.

2. The Credit Registry represents a system, as established hereunder, that collects, maintains and, upon request, provides information, as defined hereunder, to the creditor concerning different borrowers and loans granted to them. The Credit Registry allows having preliminary understanding of creditworthiness of the borrower, and enables the Central Bank of the Republic of Armenia (hereinafter referred to as the CBA) to control the relationship

between the borrower and the creditor and use the information for carrying out rating.

3. For the meaning of this Procedure, a loan involves a liability to the creditor generated from: i) extending of a loan (including a credit line), financial leasing, factoring, guaranty, L/C contracts, warrant or credit card, overdraft; ii) obtaining of securities through repurchase agreement; iii) a currency swap, and any other transaction, which generates a monetary obligation to the creditor but is nonetheless unrelated to the selling of goods, the rendering of service/work to the creditor by the debtor, or to the obtaining by the creditor of the debtor-issued securities without repurchase agreement.

For the meaning of this Procedure, inadequate data is considered to be data reflected in the information yet failing to present the verity.

Chapter II. Information provided to the Credit Registry

4. Information provided to the Credit Registry shall cover legal entities (except for the creditor), natural persons, including sole proprietors, which have assumed any of the liabilities mentioned in paragraph 3 hereinabove to the creditor.

5. For the meaning of this procedure, a borrower involves a party, which has assumed or may assume any of the liabilities, mentioned in paragraph 3 hereinabove, to the creditor.

6. The Credit Registry will be given information, as determined hereunder as Annex 1 and Annex 2, about any and all liabilities, mentioned in paragraph 3 hereinabove, with the maturity period of

more than three calendar days, or until three calendar days but not repaid in time, exceeding the amount equivalent to AMD 1.5 million, which the borrower has assumed or will assume in respect of the creditor. Where one borrower has received or will receive from the same creditor several loans with the total amount exceeding AMD 1.5 million, the information to be given to the Credit Registry shall cover all the loans separately.

7. The creditor shall give information to the Credit Registry on the loans that carry an outstanding amount or interest, and are classified as Monitored, Non-Standard, Doubtful or Bad loans, pursuant to the “Procedure on Classification of Loans and Receivables and Creation of Loss Reserves for Banks operating in the Republic of Armenia” (approved by the CBA Board Resolution 63, 23/04/1999 and the MoFE Order 214-A, 04/06/1999).

8. The creditor shall give information to the Credit Registry within three business days following the signing of a loan contract or classifying the same. In case of any change in a loan data already inputted into the Credit Registry, including change in classified loans, the creditor shall submit such changes to the Credit Registry within three business days following the making of the change. In case of a credit line, credit card and overdraft, changes in data shall be submitted on the first business day of each week, based on the Sunday data of the previous week. In case of final repayment of a credit line, credit card and overdraft, the information on the repayment shall be given to the Credit Registry within three business days following the repayment. Changes in a classified credit line, credit card and overdraft shall be submitted to the Credit Registry

within three business days following the making of the classification.

The number of overdue days on a loan shall be filled in and updated on the last business day of each month (as of the same day) and shall be submitted to the Credit Registry within the next three business days. In case of repayment of overdue liabilities on a loan, the number of overdue days shall be netted and submitted to the Credit Registry within three business days following the repayment. In case of a credit line, credit card and overdraft, the information shall be given to the Credit Registry along with the information on the repayment, within the timing set hereunder. In case of partial repayment of overdue liabilities on a loan, the number of overdue days shall be reduced and submitted to the Credit Registry within three business days following the repayment.

9. In case of receipt of incorrect information, the Credit Registry shall notify the informant creditor about this not mentioning information received from “Nork” Information Center. The creditor will ascertain the information or confirm its correctness and give it back to the Credit Registry within three business days.

For the meaning of this procedure, incorrect information involves information which is not complying with the formats defined in respect of the information given to the Credit Registry, or which contains data conflict or incompliance.

10. The creditor will create nominative mailboxes in the CBAnet and inform the name of the mailbox to the CBA in writing. In case of change in the name, the creditor shall give a ten days’ written notice to the CBA, and specify the new name.

11. The creditor will begin giving information to the Credit Registry upon being registered and licensed.

Chapter III. Users of Information Provided to the Credit Registry

12. The users of information provided to the Credit Registry include the CBA, creditors and borrowers.

13. The Credit Registry shall provide the creditor with information as established in Annexes 3 and 4 hereto, or with any information on the borrower available with the Credit Registry. The Credit Registry shall provide the borrowers with information as established in Annex 3, as well with any information on the borrower available with the Credit Registry.

14. The CBA and staff of the creditor, both having the right to hold the information, shall carry out its exchange.

Chapter IV. Information from the Credit Registry

15. Information provided from the Credit Registry is categorized as: i) current information (Annex 3) covering the given borrower that has applied for a loan or has already received the loan; and ii) regular information (Annex 4) covering all given borrowers as of the closing of the month, which is given to the creditor until the sixth business day of the next month.

16. Current information falls into two groups: i) information in a standardized format (Annex 3); ii) other, non-standardized information on the borrower available in the Credit Registry.

17. To obtain current information, the creditor shall make an electronic inquiry to the Credit

Registry, using the form set by Annex 5 thereto. The Credit Registry shall provide the inquired information not later than within three business days upon receipt of such an inquiry. In case of requesting other information available with the Credit Registry, the creditor shall submit the list of such other information in a separate table as an attachment to the inquiry. Creditor shall not be provided with information about those legal or physical entities that have had cession of rights to claim on the borrower. Where the creditor or the borrower needs information on liabilities of the related persons with the borrower, guarantors or owners, they shall point out data on such persons in the list of additional information and enlist their content in writing for getting information from the Credit Registry. Where the borrower is incorporated in an offshore area, has no taxpayer number or registration number, the information from the Credit Registry will go to the borrower pursuant to the request specified in Annex 5.1 hereto. The documented information provided from the Credit Registry shall be signed by the head of a unit in charge of running the Credit Registry (the Unit). In his absence, the documented information shall be signed by a staff member of the Unit who is responsible for providing the information.

17.1. The creditor shall bear responsibility for the content in writing from the related persons, guarantors and owners. The Credit Register in entitled to demand from the creditors such contents and to check their availability.

18. The creditor will use the information from the Credit Registry solely for provision of loan to the borrower or appraisal of the borrower’s creditworthiness. The creditor can request information only about the parties who have applied

for a loan, or who have obtained the loan but have not repaid it. Where the information from the Credit Registry contains inconsistency with the data obtained by the creditor, the creditor shall inform the Unit to rectify such inconsistency and provide the verified information.

19. For the meaning of this procedure, a loan obtained but not repaid involves the loan on which the borrower has an outstanding liability to the creditor.

20. The creditor will store all the documents (certifying that the party has applied to the creditor for a loan) relating to the borrower about which the creditor has obtained or sought to obtain information from the Credit Registry.

21. The CBA chairman decision may determine tariffs and a procedure for payment of such tariffs for using information from the Credit Registry, which may vary depending on type of service or the user.

22. All inquires of the creditor shall be registered in the Credit Registry. Each month, until the 7-th business day of the month, the CBA shall, via the CBAnet, submit to the creditor the minutes on the use of the Credit Registry information which the creditor has used during the previous month (Annex 7).

23. The creditor shall electronically store the information provided to the Credit Registry at least for 5 years.

24. The creditors shall enter the information by means of the CBA-developed program. The creditors may send information by formatting ASCII files, with requirements to names and formatting set forth in Annex 8. Where the borrower is incorporated in an offshore area, has no taxpayer number or registration number, and therefore entering of the information into the program system is impossible,

the information shall be given to the Credit Registry in form of tables as determined in Annex 1 and Annex 2 hereto. The files shall be exchanged via the CBAnet.

Chapter V. The Creditor – Borrower Relations

25. In obtaining information from the Credit Registry on a customer, the creditor shall give such information to the customer, upon request.

26. The borrower may also obtain information about itself, available with the Credit Registry, by paying a fee determined for such service.

27. To obtain information from the Credit Registry, the borrower shall physically submit an application in writing (Annex 6) by attaching the financial document certifying payment of the fee (e.g. payment document). Where the borrower is a legal entity, the application shall be signed and sealed by its executive manager. Where the borrower is a physical entity (sole proprietor) a copy of an identification document shall be attached. The Credit Registry shall honor the application provided for hereunder within three business days upon receipt of such an application.

28. The information shall be given to the applicant by hand. To obtain the information, the borrower (or its assignee) shall present an identification document or a letter of attorney, if he is an assignee. Where the presented documents are incomplete, or an applicant has no right to request the information, the application shall be waived by the Unit in a reply letter. The application fee shall not be refunded. In case of incomplete documents, the applicant may supplement or change these and re-apply without paying extra fee.

Chapter VI. Liability for Integrity and Veracity of Information from the Credit Registry

29. The creditor shall provide the Credit Registry with comprehensive and adequate information.

30. The creditor having provided the information will be liable under the law for integrity and veracity of the information.

31. Where the borrower believes the information received from the Credit Registry is incorrect, the borrower may inform this to the Credit Registry in writing by pointing out weakness of the information, and demand the correct one. After having verified accuracy of data and making adjustment where necessary, the Credit Registry shall respond the borrower by giving the verified information within the period specified herewith.

32. Where the creditor having lent to the borrower is in liquidation, the data entered with the Credit Registry on the given loan may be updated using the borrower’s references submitted to the Credit Registry. The borrower will receive such references from the liquidator of the bank/credit institution.

33. The CBA will carry liability when the information given by it does not comply with the creditor’s information given to the Credit Registry, as well as in other cases stipulated by law.

Chapter VII. Liability for Infringement

34. For infringement of the requirements of this procedure, the creditor being banks and branches of foreign banks shall be held liable as provided for in the law of the Republic of Armenia “On Banks and Banking”, chapter 7.

35. For infringement of the requirements of this procedure, the creditor being credit institutions

shall be held liable as provided for in the law of the Republic of Armenia “On Credit Organizations”, chapter 5.

ANNEX 1

Approved
by the CBA Board Resolution
No. 142-N on 29.03.2005

Annex 1

Main information on the borrower provided to the Credit Registry

Date of reporting	
Loan code in the Credit Registry	

1	Code of reporting Creditor (territorial subdivision)		
2	Contract number		
3	Contract date		
4	Borrower		
4.1	Status		
4.2	Name		
4.3	Residency		
4.4	Tax code (passport details for natural persons)		
4.4.1	New passport details of natural person		
4.4.2	Social card number of natural person		
4.5	Location		
4.6	Ownership		
4.7	Other indications		
5	Relation with Creditor (pursuant to banking laws)		
6	Data on participants		
6.1	Status		
6.2	Name (name of natural person); organizational/legal form		
6.3	Tax code (passport details for natural persons)		
6.3.1	New passport details of natural person		
6.3.2	Social card number of natural person		
6.4	Location		
6.5	Residency		
6.6	Ownership		
6.7	Other indications		
7	Executive director (name and passport details)		
8	Data on borrower-affiliated parties carrying outstanding liabilities to Creditor (including off		

	balance-sheet liabilities)		
8.1	Status		
8.2	Name (name of affiliated natural person)		
8.3	Tax code (passport details for natural persons)		
8.3.1	New passport details of affiliated natural person		
8.3.2	Social card number of affiliated natural person		
8.4	Location		
8.5	Residency		
8.6	Ownership		
8.7	Other indications		
9	Affiliated party’s loan code in Credit Registry		
10	Loan granting date (actual)		
11	Type of loan		
12	Final loan repayment date (pursuant to contract)		
13	Actual loan repayment date		
14	Source of loan (whether or not under international program)		
15	Number of revisions of terms of lending		
16	Place of loan use		
17	Field of loan use		
18	Collateral value assessed (by collateral contract)		
19	Subject of collateral		
20	Notes on collateral		
21	Data on guarantor		
21.1	Status		
21.2	Name (name of natural person)		
21.3	Tax code (passport details for natural persons)		
21.3.1	New passport details of natural person		
21.3.2	Social card number of natural person		
21.4	Location		
21.5	Residency		
21.6	Ownership		
21.7	Other indications		
22	Guarantee amount		
23	Loan risk category		
24	Number of overdue days		
25	Amount for provisioning		
26	Loan status		
27	Fines and penalties on loan		
28	Latest classification		
29	Other indications of loan		

The completing of Annex 1

In the line “Date of reporting” the date of formation of the report shall be filled in.

The line “Loan code in the Credit Registry” shall comprise creditor’s code, date of loan registration, and the loan current number of that day. During the first registration, the code shall be given out by the system. After that, when presenting statement on each change, the formed code shall be filled in.

1. Indicates creditor’s code or his territorial subdivision.

2. Loan contract current number shall be filled in, according to creditor’s numeration.

3. Date of signing of loan contract.

4. Data on borrower shall be filled in as follows:

4.1. Status of the borrower – legal entity or natural person (if sole proprietor – natural person).

4.2. If the borrower is a legal entity – the full name of borrower and its organizational/legal form shall be filled in. Organizational/legal form shall be filled in abbreviated, e.g. *OJC*. If the borrower is a sole proprietor - his name, surname and abbreviation *PE* shall be filled in.

4.3. If the borrower is a resident – *resident* shall be filled in., if non-resident – *non-resident*. Residency shall be defined in concordance with “Chart of Accounts Use Manual for Armenian Banks” approved by the CBA Board Resolution # 258S on August 6, 2002.

4.4. If the borrower is a legal entity, the registration number of taxpayer shall be filled in, if he is a natural person or a sole proprietor – passport number.

4.4.1. If the natural person has changed his/her passport new passport details shall be filled in.

4.4.2. Natural person’s social card number shall be filled in (if available).

4.5. Location of legal entity, address of natural person or sole proprietor (country, region, city, street, and house and apartment number) shall be filled in.

4.6. Depending on share of legal entity in statutory or stock capital (more than 50% or dominant), the type of ownership shall be filled in: *state, private, foreign,* accordingly. In case of a natural person or sole proprietor – *other* shall be filled in.

4.7. Other essential information about the borrower shall be filled in.

5. In case of relation with the creditor *yes* shall be filled in, otherwise – *no.* Relation is determined according to criteria set in the law of the Republic of Armenia “On Banks and Banking”, article 39.

6. Data on participants, having 20% or more share in the borrower’s statutory or stock capital, or on 3-5 participants having the most significant participation shall be filled in as follows:

6.1. Status of the participant – natural person (in case of sole proprietor – *natural person*) or legal entity.

6.2. Full name of legal entities, organizational/legal structure and form, name and surname of natural persons, name and surname of sole proprietor and abbreviation *PE.*

6.3. Taxpayer registration number of legal entity, passport number of natural person or sole proprietor.

6.3.1. In case change of passport of the natural person, new passport number shall be filled in.

6.3.2. Social card number of the natural person shall be filled in (if available).

6.4. Location of legal entity, address of natural person or sole proprietor (country, region, city, street, house, apartment number).

6.5. If the participant is a resident – *resident* shall be filled in, if non-resident – *non-resident.* Residency shall be determined in concordance with "Chart of Accounts Use Manual for Armenian Banks" approved by the CBA Board Resolution # 258S on August 6, 2002.

6.6. If the participant is a legal entity, depending on share in statutory or stock capital (more than 50% or dominant) of legal entity, the type of ownership shall be filled in: *state, private, foreign,* accordingly. In case of a natural person or sole proprietor – *other* shall be filled in.

6.7. Other essential information about the participant shall be filled in.

7. If the borrower is a legal entity, data on executive body head shall be filled in, i.e. name, surname, passport number.

8. This line shall be filled in when any of affiliated parties has outstanding liabilities to the creditor. Relationship shall be defined in concordance with the laws of the Republic of Armenia "On Banks and Banking", article 8 and "On Credit Organizations", article 11.

8.1. Status of the affiliated party – legal entity or natural person.

8.2. Full name, organizational/legal structure and form of the affiliated legal entity; natural person's name, surname, sole proprietor's name, surname and abbreviation *PE.*

8.3. Taxpayer registration number of affiliated legal entity's, passport number of a natural person or sole proprietor.

8.3.1. In case of change of passport of the affiliated natural person, new passport number shall be filled in.

8.3.2. Social card number of the affiliated person shall be filled in (if available).

8.4. Location of affiliated legal entity, place of residence of natural person (country, region, city, street, house, apartment number).

8.5. If affiliated person is a resident – *resident* shall be filled in, if non-resident – *non-resident.* Residency is determined in concordance with "Chart of Accounts Use Manual for Armenian Banks" approved by the CBA Board Resolution # 258S on August 6, 2002.

8.6. Depending on share in statutory or stock capital (more than 50% or dominant) of affiliated legal entity, the type of ownership shall be filled in: *state, private, foreign,* accordingly. In case of natural person or sole proprietor – *other* shall be filled in.

8.7. Other essential information about affiliated parties shall be filled in.

9. Loan code of affiliated party shall be filled in.

10. Actual date of loan granting shall be filled in (in case of installment loan – date of granting of the last portion).

11. Type of loan shall be filled in – loan, credit line, leasing, factoring, guarantee, overdraft, credit card, letter of credit, repo, swap or other liability set by this Procedure.

12. Date of loan contractual repayment shall be filled in. If the repayment date has been revised the new date shall be filled in. In case of credit cards, credit lines and other cases when the date of repayment is not set, *01/01/2999* shall be filled in *de bene esse*.

13. Date of the last actual repayment shall be filled in. In case of termination of the borrower's liabilities to the creditor without actual repayment, the date of termination shall be filled in.

14. If the loan is granted by international program, *international program* shall be filled in, otherwise – *not by international program.*

15. If the loan has been revised as provided in "Procedure on classification of loans and receivables in Armenian banks; and formation of reserve funds to cover losses on such loans and receivables", approved by the CBA Board resolution #63 (23.04.1999) and order # 214 of the Ministry of Finance and Economy (04.06.1999), the figure expressing the quantity of revisions (how many times) shall be filled in, otherwise – *0* shall be filled in.

16. The place of loan use is the region where predominant part of loan is used. The name of region shall be filled in. If the loan is used in a foreign country, *foreign* shall be filled in. In case of credit card, place of credit card issue shall be filled in.

17. Field of loan use is defined by fact of use of the predominant part of loan in a specific sector of economy. The sector of economy where the predominant part of loan has been used shall be filled in.

In the meaning of this Procedure the sectors of economy are as follows:

A. Agriculture, wood industry, fishing industry, including:

(01.1/3) plant-growing

(01.4) cattle-breeding

(02) forestry and timber cutting

(03) fishing and fish-breeding

B. Mineral resource industry and opencast mining

(07) metal ore output

(08.1-12) building materials output

C. Manufacturing industry

(10) food industry

(10.1) meat-preserving industry

(10.3) fruit and vegetables preserving

(10.5) dairy produce

(10.7) bread and pastry produce

(11) beverages produce

(12) tobacco goods

(13+14) textile and clothes

(15) leather goods

(16+17) timber, paper industry, wood and paper goods (except for furniture)

(18) printing industry

(20) chemical materials

(21) pharmacy

(22) rubber and plastic goods

(23) non-metallic goods

(24) basic metal production

(25) production of ready-to-use metallic goods, except for automobiles and equipment

(26+27) production of computers, electronic, optical and electric devices

(31) manufacture of furniture

(33) repair and placing of cars and equipment

D. Supply of electricity, gas, steam and purified air

(35.1) supply of electricity, gas, steam, and purified air, including manufacture, delivery and distribution

E. Water supply, sewerage, management and recycle of waste products

F. Construction

(41.2) making of houses and nondomestic buildings

(42.1) construction of roads and railways

G. Trade

(45) automobile, motorcycles business, spare parts trade, repair

(46) wholesale trade

(47) retail trade

H. Transportation and warehousing

(49.32) taxi

(49.4) cargo transportation and services

(51) air transport
(52.1) warehousing

I. Accommodation and public catering

(55.1) hotel business and similar services proving accommodation
(56) public catering

J. Information and communications

(58) publishing
(60) radio and TV programming and broadcasting
(61) telecommunications
(62) computer programming and related activities

K. Financial and insurance activities

(65) insurance companies
(66) investment companies
(67) other financial organizations

L. Real estate activities

(68.1) buying and selling of real estate as property

M. Professional, scientific and technical services

(69) legal activities and accounting
(71) architectural and polytechnic services
(73.1) advertising

P. Education

(85.4) higher education
(85.5) other educational institutions

Q. Health care

R. Arts, entertainment, recreation

T. Other sectors of economy

(32.1) manufacture of jewelry
(79) tourism

Mortgage loans

(101) for real estate purchase
(102) for real estate renovation
(101.0) for real estate construction

Consumer loans

(103) car loan
(104) for consumer electronics and computers purchase
(105) other consumer loans

18. Full value of collateral shall be filled in, in accordance with collateral contract – in Armenian drams. If the collateral is assessed in foreign currency, the reassessment shall be made at the CBA exchange rate on the day of contract signed. If the collateral is not estimated, *0* shall be filled in.

19. The subject of collateral shall be filled in (detailed description, if registered in a state body, the number of the certificate of ownership (for real estate) and the number of certificate of pledge shall be filled in). Data on the certificate of collateral shall be given within three business days following its receipt.

20. Other essential information about the collateral shall be filled in. If the loan is blank, *blank* shall be filled in.

21. Data on guarantor shall be filled in.

21.1. Guarantor’s status (legal entity or natural person). If the guarantor is the Government of Armenia, data on guarantee or guarantor shall not be filled in.

21.2. Full name of the guarantor – legal entity, its organizational/legal structure and form, name and surname of natural person; name and surname of sole proprietor and abbreviation *PE.*

21.3. Taxpayer registration number of the guarantor-legal entity, passport number of natural person or sole proprietor.

21.3.1. In case of change of passport of the guarantor-natural person, new passport number shall be filled in.

21.3.2. Social card number of the guarantor-natural person shall be filled in.

21.4. Location of the guarantor if he/she is a legal entity, place of residence of natural person or sole proprietor shall be filled in.

24.5. If the guarantor is a resident, *resident* shall be filled in, if non-resident – *non-*

resident. Residency shall be defined in concordance with “Chart of Accounts Use Manual for Armenian Banks” approved by the CBA Board Resolution # 258S on August 6, 2002.

21.6. Depending on share in statutory or stock capital (more than 50% or dominant) of guarantor-legal entity, the type of ownership shall be filled in: *state, private, foreign,* accordingly. In case of natural person or sole proprietor – *other* shall be filled in.

21.7. Other essential information about the guarantor shall be filled in.

22. Guarantee amount shall be filled in Armenian drams. If the guarantee is issued in foreign currency, reassessment shall be made at the CBA exchange rate on the day of collateral contract signed.

23. Category of credit risk of granted loan shall be filled in, in accordance with “Procedure of classification of loans and receivables in Armenian banks; formation of reserve funds to cover losses on such loans and receivables” approved by the CBA Board resolution #63 (23.04.1999) and order # 214 of the Ministry of Finance and Economy (04.06.1999). If the loan is charged off to off balance sheet account, *non-recorded* shall be filled in. If the loan is not classified by the above-mentioned Procedure, *non-classified* shall be filled in. If regarding the given loan there is a court decision on non-recognition of the borrower’s obligations to the creditor, *disputable* shall be filled in.

24. The number of overdue or actually revised days on loan, interest on loan, partial repayments in accordance with “Procedure of classification of loans and receivables in Armenian banks; formation of reserve funds to cover losses on such loans and receivables”. If the field “Loan risk category’ is

filled in *non-recorded, disputable or non-classified,* the number of overdue days shall be filled in as *0.*

25. The amount provisioned to a special reserve fund on loans shall be filled in as required by the “Procedure of classification of loans and receivables in Armenian banks; formation of reserve funds to cover loses on such loans and receivables” approved by the CBA Board resolution #63 (23.04.1999) and order # 214 of the Ministry of Finance and Economy (04.06.1999).

26. If the loan is repaid, or the borrower’s obligation to the creditor is terminated, *repaid* shall be filled in, otherwise the loan is considered *performing*.

27. Fines and penalties on the loan shall be filled in.

28. Change of credit category shall be filled in according to the “Procedure of classification of loans and receivables in Armenian banks; formation of reserve funds to cover loses on such loans and receivables” approved by the CBA Board resolution #63 (23.04.1999) and order # 214 of the Ministry of Finance and Economy (04.06.1999).

29. Source of the loan repayment or reason of termination of obligation (due to sale of collateral, as a result of cession or forgiveness) and other essential information about the loan shall be filled in.

30. Numeration above corresponds to the number of lines of table of Annex 1.

Annex 2

Main information on loan provided to Credit Registry

FX code	Contractual			Actual									
	Amount		Annual rate (%)	Amount provided		Amount repaid		Actual balance		Liabilities overdue		Interest overdue	
	FX	Dram		FX	Dram	FX	Dram	FX	Dram	FX	Dram	FX	Dram
1	2		3	4		5		6		7		8	
AMD		R*			R		R		R		R		R
USD		R			R		R		R		R		R
RUR		R			R		R		R		R		R
EUR		R			R		R		R		R		R

**Calculated by the Credit Registry.*

The completing of Annex 2

1. Column 1 shall indicate the code of loan currency.
2. Column 2 shall indicate contractual principal amount of loan in loan currency. If the loan is provided in several currencies, separate line for each currency shall be filled in.
3. Column 3 shall indicate contractual interest rate (in case of compound interest, annual interest amount shall be calculated as a ratio to total amount producing the average interest rate).
4. Column 4 shall indicate the full amount of actually granted loan in corresponding currency (cumulative).
5. Column 5 shall indicate repaid loan amount as of the given day (cumulative).

6. Column 6 shall indicate loan actual balance.

7. Column 7 shall indicate amount not repaid in contractual time.

8. Column 8 shall indicate interest on loan not repaid in contractual time.

Annex 3

Current output information provided by Credit Registry (standardized)

date _____/____/

	1	2
1	Borrower's name/name, surname, organizational/legal structure and form	
2	Tax code/passport details	
3	Natural person's old passport details	
4	Natural person's social card number	
5	Borrower's residency	
6	Number of lenders	
7	US dollar / Armenian dram exchange rate / date	
8	Number of inquiries about customer within preceding 3 months	

	Number	Loan type	Annual interest rate	FX code	Contractual amount	Actual amount	Repaid principal amount	Balance of principal	Overdue amount	Overdue interest	Security type	Subject of collateral	Amount of collateral	Loan granting date	Loan repayment date (pursuant to contract)	Actual loan repayment date	Maximum overdue days	Number of revisions	Creditor's status	Last change date	Number	Penalties and fines
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
performing	1																					
	2																					
	…																					
		x	x	x	x						x		x	x	x	x	x	x	x	x	x	x
repaid		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
	1																					
	2																					
	…																					

	x	x	x	x					x		x	x	x	x	x	x	x	x	x	x	x

Guarantees issued

	number	Guarantee amount	Loan granting date	Loan repayment date (pursuant to contract)
performing		1	2	3
	1			
	2			
	…			
			x	x

Liabilities of the borrower’s affiliated parties to the banking system

1	Number of loans	
2	o/w: overdue	
3	Total amount	
4	o/w: overdue	

The completing of Annex 3

1. Output data shall be expressed in Armenian drams.

2. Points of input statement forms shall be filled in according to the procedure for filling in input data.

3. Line 6 shall indicate the number of creditors who granted loan to the borrower and obtained guarantee on a loan.

4. Line 7 shall indicate official exchange rate (AMD/USD) of the CBA as of the day of formation of the statement.

5. Line 8 shall indicate the number of inquiries within preceding 3 months made to the Credit Registry about the customer for granting him/her a new loan.

6. Column 10 shall indicate either ‘collateral” or “guarantee” depending on type of security.

7. Column 16 shall indicate the number of revisions.

8. Column 17 shall indicate creditor’s status – *liquidated, in liquidation, functioning.*

9. Column 18 shall indicate the date of the last change of data on the loan.

10. Column 19 shall indicate penalties and fines on the loan.

11. Column 20 shall indicate the last date of classification of the loan.

12. Table “Guarantees issued” shall be filled in if the creditor has guarantee issued by a borrower. Guarantees shall be filled in by lines – each separately.

13. Column 2 shall indicate the date of the granted secured loan.

14. Column 3 shall indicate the date of the repayment of the secured loan pursuant to contract.

15. Table “Liabilities of borrower’s affiliated parties to the banking system” shall indicate data on loans found in the Credit Registry received but not repaid by affiliated parties filled in Annex 1, points 8 and 9.

16. Line 1 shall indicate the number of loans received but not repaid by affiliated parties.

17. Line 2 shall indicate number of overdue loans among those in line 1.

18. Line 3 shall indicate amount of loans of line 1.

19. Line 4 shall indicate amount of loans of line 2.

Annex 4

Output periodic information provided by Credit Registry

Date_____/_____

Code of creditor_____

	Client					Loans of client as borrower							Loans of client as guarantor							
	Taxpayer code/ passport number	Old passport number of natural person	Social card number of natural person	First name/name	Surname	Number of loans	Contract amount	Repaid amount	Actual balance	Amount overdue	Interest overdue	Maximum overdue days	Guarantee amount	Number of loans	Contract amount	Repaid amount	Actual balance	Amount overdue	Interest overdue	Maximum overdue days
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1																				
2																				
3																				
4																				
..																				

The completion of Annex 4

Annex 4 comprises information about all borrowers of the creditor with outstanding liabilities to the given creditor and who have information in the Credit Registry. The Annex is filled in according to Annexes of input data.

Annex 5

Request for information about the client from the Credit Registry

1	Name of creditor
2	Code of creditor
3	Date
4	Current number of request
5	Type of requested information
6	Purpose of request

7	Taxpayer code/passport details
8	Natural person’s old passport details
9	Natural person’s social card number
10	Client’s status (natural person/legal entity)
11	Client’s name (name of legal entity)
12	Client’s surname
13	Client’s patronymic name
14	Place of residency (location)
15	Amount of loan to be granted* (in Armenian drams)

** In case of FX loan, recalculation is done at the official exchange rate of the CBA as of the day of making request.*

Annex 5.1

Request for information about the client from the Credit Registry in case of lack of taxpayer code or registration number

1	Name of creditor	
2	Code of creditor	
3	Date	
4	Current number of request	

** In case of FX loan, recalculation is done at the official exchange rate of the CBA as of the day of making request.*

5	Name of creditor	
6	Location (address)	
7	Amount of loan to be granted* (in Armenian drams)	
8	Other notes**	

** *Any additional information for identification of the client.*

Annex 6

Client's request for information about the client from the Credit Registry

1	Date	
2	Current number of request	
3	Type of requested information	

4	Taxpayer code/passport details	
5	Natural person's old passport details(if available)	
6	Natural person's social card number	
7	Client's status (natural person/legal entity)	
8	Client's name (name of legal entity)	
9	Client's surname	
10	Client's patronymic name	
11	Place of residency (location)	

Client's signature (head of executive body of legal entity)

_____

Annex 7

Records of bank operations with the Credit Registry

Date	
Code of creditor	

Information requested by creditor

Date of request registration	Current number of request	Who is requested		Type of requested information
		name/name, surname	tax code/ passport details	
1	2	3	4	5

Annex 8

1. Types of files created at the system

Files created from standard bulletins filled in and kept at the CBA

File name contains 19 signs (3n8d4n.LRS):

3n – creditor's code (code of the file addressee creditor);

8d – file creating date (yyyymmdd, format – yearmonthday);

4n – current number of the file within the day of file formation – current number shall start from 0001 and finish by 9999;

LRS – file extension.

Each file shall contain all standard bulletins.

Types of credit files sent by creditor

1. Information on loan to be registered or on changes in performing loan:

File name contains 19 signs (3n8d4n.LRØ):

3n – creditor's code (code of creditor- file creator);

8d – file creating date (yyyymmdd, format – yearmonthday);

4n – current number of the file within the day of file creating - current number shall start from 0001 and finish by 9999;

LRØ- file extension (the last extension sign is zero).

Each file contains information on one loan.

2. Information about removed loan:

File name contains 19 signs (3n8d4n.LRD):

3n – creditor's code (code of creditor- file creator);

8d – file creating date (yyyymmdd, format – yearmonthday);

4n – current number of the file within the day of file creating - current number shall start from 0001 and finish by 9999;

LRD – file extension.

Each file contains information on one loan.

Types of request files sent by creditor[*]

Request about the creditor

File name contains 19 signs (3n8d4n.LRQ):

3n **-** creditor's code (code of creditor – file creator);

8d – file creating date (yyyymmdd, format – yearmonthday);

4n – file current number within the day of file creating – current number shall start from 0001 and finish by 9999;

LRA – file extension.

Each file contains one request.

Types of receipt files transmitted by the Central Bank

1. Types of receipt files on loans

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[*] *In case of lack of taxpayer code or registration number, or when a non-standard statement is required, the request is formed out of the system in Excel files.*

File name contains 14 signs (1x3n4d2n.XLS):

1x *– request sign, in this case expressed by letter Q;*

3n *– code of the requesting creditor;*

4d *– file creation date (mmdd, format – yearmonthday);*

2n *–current number of the request within the day of file creating;*

XLS *–file extension.*

File-receipt of accepting or rejecting the loan is developed on the basis of inspections carried out in the Central Bank during loan input.

File name contains 19 signs. (3n8d4n.LRA):

3n – creditor's code (code of the file addressee creditor);

8d – file creating date (yyyymmdd, format – yearmonthday);

4n – file current number within the day of file creating – current number shall start from 0001 and finish by 9999;

LRA – file extension.

2. Types of receipt files on requests

File-receipt of accepting or rejecting the request is developed on the basis of inspections carried out in the Central Bank during request input.

File name contains 19 signs. (3n8d4n.LRH):

3n – creditor's code (code of the creditor - file creator);

8d – file creating date (yyyymmdd, format – yearmonthday);

4n – file current number within the day of file creating – current number shall start from 0001 and finish by 9999;

LRH – file extension.

Types of statement files transmitted from the Central Bank

1. "Current output information provided by the Credit Registry" statement file (Excel-File) – answer to the request.

File name contains up to 36 signs (1x 8d3n20x.XLS):

1x – type of statement, in this case expressed by letter D;

8d – file creating date (yyyymmdd, format – yearmonthday);
3n – code of requesting bank;
20x – passport or tax code;
XLS – file extension.

2. “Current output information provided by the Credit Registry (extended)” statement file (Excel-File) – answer to the request.
File name contains up to 36 signs (1x 8d3n20x.XLS):
1x – type of statement, in this case expressed by letter L;
8d – file creating date (yyyymmdd, format – yearmonthday);
3n – code of requesting bank;
20x – passport or tax code;
XLS – file extension.

3. Periodical statement sent to creditors.
File name contains 16 signs (1x 8d3n.QRP):
1x – statement type, in this case expressed by letter S;
8d – file creation date (yyyymmdd, format – yearmonthday);
3n – creditor’s code (code of file addressee creditor);
QRP – file extension.

4. Periodical statement sent to creditors.
Excel-File name contains 16 signs (1x 8d3n.XLS):
1x – statement type, in this case expressed by letter S;
8d – file creation date (yyyymmdd, format – yearmonthday);
3n – creditor’s code (code of file addressee creditor);

XLS – file extension.

2. Structure of messages and description of fields

Each message consists of three parts:

- heading;
- text;
- message end.

Message begins with a special sign“{“ and finishes with “}” ASCII. Straight away after initial sign “{“ (without space) heading shall be filled in – in one line, which shall finish with sign “↵” ASCII.

Heading shall indicate:

3x – file extension;

5n – code of message sender;

5n – code of recipient.

The message itself shall consist of fields. Fields must be filled in according to rules and formats of completion of the given field.

Text part of message shall consist of “Field code” and “Field content”. The field code in the message shall be taken into colon from both sides, i.e. “:101:”. After the field code right colon, information about field shall be filled in without space. Each line shall finish with sign “↵”. After completion of the last sign of the last field, the sign “↵” shall be placed, and after those special signs “}” and “↵” ASCII shall be placed in series. The two last signs represent the message end.

Below is the sample of receipt:

1. heading {LRA1030010600↵
2. text :A00:10601126598732↵
:A01:106200207140001.lRa↵
:A02:ELFF↵
A03:L5error↵
3. message end }↵

Content of standard information

Creditor's information shall be sent from the Central Bank station to the work station of each creditor and contain information on creditor's branches.

R/A[1]	*Field code*	*Field name*	*Field format*[2]
R	B01	Creditor's code	*
R	B02	Branch code	*
R	B03	Name	*
R	B04	Short name	*
R	B05	Address	*
A	B06	Creditor's director	*
A	B07	Chief accountant	*
R	B08	Creditor's status	*

R	C01	Code	*
R	C02	Name	*
R	C03	Unit	*
R	C04	Exchange rate	*
R	C05	Input date	*

R	T01	Code	*
R	T02	Loan type	*

R	S01	Code	*
R	S02	Name	*

R	D01	Code	*
R	D02	Source	*

R	P01	Code	*
R	P02	Ownership	*

R	R01	Code	*
R	R02	Risk category	*

R	Z01	Code	*
R	Z02	Region	*

R	K01	Code	*
R	K02	Creditor’s status	*

R	N01	Code	*
R	N02	Purpose of request	*

Field content	**Field code**
Message of creditors	B01-B08
Message on FX	C01-C05
Message on loan type	T01-T02
Message on field of use	S01-S02
Message on source of loan provision	D01- D02
Message on ownership	P01 –P02
Message on credit risk category	R01 –R02
Message of regions	Z01 –Z02
Message on creditor’s status	K01-K02
Message of purpose of request	N011-N02

Description of fields

Field :B01: Creditor’s code

Format *
This field shall indicate the code of creditor – message recipient.

Field :B02: Branch code

Format *
This field shall indicate codes of branches of creditor of field :B01: of the sent message.

Field :B03: Name

Format *
This field shall indicate the name of creditor of field :B01:.

Field :B04: Short name

Format *
Shall indicate the short name of creditor of field :B01:.

Field :B05: Address

Format *
Shall indicate the address of creditor of field :B01:.

Field :B06: Creditor’s director

Format *
Shall indicate the director of creditor of field :B01:.

Field :B07: Chief accountant

Format *
Shall indicate the chief accountant of creditor of field :B01:.

Field :B08: Creditor’s status

Format *
This field indicates the status of the creditor of field :B01:. Types of creditor’s statuses are shown in the message “Creditor’s status”.

Field :C01: Code

Format *

This field shall indicate FX code.

Field :C02: Name

Format *
Shall indicate the type of foreign currency of field :C01:.

Field :C03: Unit

Format *
This field shall indicate the unit of foreign currency of field :C01:.

Field :C04: Exchange rate

Format *
This field shall indicate the exchange rate of foreign currency of field :C01:.

Field :C05: Date

Format *
Shall indicate the date of input of information.

Field :T01: Code

Format *
This field shall indicate the code of loan type.

Field :T02: Loan type

Format *
This field shall indicate the type of loan.

Field :S01: Code

Format *
This field shall indicate the code of field of loan use.

Field :S02: Name

Format *
This field shall indicate the field of use.

Field :D01: Code

Format *
This field shall indicate the code of the source of loan granting.

Field :D02: Source

Format *

Shall indicate the name of the source of loan granting.

Field :P01: Code

Format *

Shall indicate the code of borrower’s ownership type.

Field :P02: Ownership type

Format *

Shall indicate the type of ownership.

Field :R01: Code

Format *

Shall indicate the code of loan risk category.

Field :R02: Risk category

Format *

This field shall indicate the category of loan risk.

Field :Z01: Code

Format *

This field shall indicate the code of region.

Field :Z02: Region

Format *

This field shall indicate the name of region.

Field :K01: Code

Format *

This field shall indicate the code of creditor’s status.

Field :K02: Creditor’s status

Format *

This field shall indicate the status of the creditor (*liquidated, in liquidation* or *functioning)*.

Field :N01: Code

Format *
This field shall indicate the code of purpose of message.

Field :N02: Code

Format *

This field shall indicate the name of purpose of request (for granting a new loan (on potential borrowers), for information monitoring (on existing borrowers), etc.).

Database on loan

→

R/A	*Field code*	*Field name*	*Field format*
R	101	Credit Registry code	*
R	102	Creditor’s code	*
R	103	Branch code	*
R	201	Borrower’s status	*
R	202	Borrower’s name	*
A	203	Borrower’s surname	*
A	204	Borrower’s patronymic	*
R	205	Borrower’s passport/tax code	*
R	206	Region code	*
A	207	Address	*
A	208	Ownership	*
R	209	Residency	*
R	210	Related/not related with creditor	*
A	211	Executive director	*
R	212	Version current number	*
A	213	Other notes on borrower	
R	301	Contract date	*
R	302	Contract number	*

R	303	Loan change date	*
A	304	Actual repayment date	*
R	305	Date of loan granting (actual)	*
R	306	Final loan repayment date (pursuant to contract)	*
R	307	Loan state	*
A	308	Collateral value	*
A	309	Collateral subject	*
A	310	Notes on collateral	*
R	401	Loan type	*
R	402	Source of granting	*
R	403	Credit risk category	*
R	404	Field of use	*
R	405	Region of use	*
R	406	Number of revisions	*
A	407	Assessment amount	*
A	408	Overdue days	*
A	409	Other notes on loan	*
A	410	Borrower’s passport code	*
A	411	Borrower’s social card number	*
R	412	Penalties and fines on loan	*
A	413	Date of loan last classification	*



R	501	FX code	*
R	502	Contractual amount	*
R	503	Contractual interest rate	*
R	504	Amount provided	*
R	505	Amount repaid	*
R	506	Actual balance	*
R	507	Liabilities overdue	*
R	508	Interest overdue	*



R	601	Guarantor’s status	*
R	602	Guarantor’s name	*
A	603	Guarantor’s patronymic	*
A	604	Guarantor’s surname	*
R	605	Passport/tax code	*
A	606	Address	*
A	607	Region code	*
R	608	Guarantee amount	*
A	609	Ownership	*
A	610	Other notes on guarantor	*
R	611	Guarantor’s residency	*
A	612	Guarantor’s passport code	*
A	613	Guarantor’s social card number	*



R	701	Affiliated party’s status	*
R	702	Affiliated party’s name	*
A	703	Affiliated party’s patronymic	*
A	704	Affiliated party’s surname	*
R	705	Affiliated party’s passport/tax code	*
R	706	Region code	*
A	707	Address	*
R	708	Credit Registry code (loan codes of affiliated party)	*
A	709	Affiliated party’s ownership	*
A	710	Other notes on affiliated party	*
R	711	Residency	*
A	712	Passport code	*
A	713	Social card number	*



R	901	Equity holder’s status	*
R	902	Equity holder’s name	*

A	903	Equity holder’s patronymic	*
A	904	Equity holder’s surname	*
R	905	Passport/tax code	*
A	906	Region code	*
A	907	Address	*
A	908	Equity holder’s ownership	*
A	909	Other notes on equity holder	*
R	910	Equity holder’s residency	*
A	911	Passport code	*
A	912	Social card number	*

Field content	**Field code**
Information on borrower, creditor and loan	101-413
Loan details	501-508
Guarantors	601-613
Affiliated parties	701-713
Equity holders	901-912

Description of fields

Field :101: Credit Registry code

Format *

This field shall indicate credit code in the Credit Registry, which includes:

- creditor’s code;
- date of loan registration
- loan current number within the given day, which starts from 0001 and finishes by 9999;
- control sign.

Field :102: Creditor’s code

Format *

This field shall indicate creditor’s code.

Field :103: Branch code

Format *

This field shall indicate the code of creditor’s branch (if the loan is provided by head office – field must be equivalent to 00 – two zeros).

Field :201: Borrower’s status

Format *

This field shall indicate whether the borrower is a natural person or legal entity.

Field :202: Borrower’s name

Format *

If the borrower is a natural person, his name shall be filled in, if he is a legal entity – the name of organization.

Field :203: Borrower’s surname

Format *

This field shall indicate borrower’s surname.

Field :204: Borrower’s patronymic

Format *

This field shall indicate borrower’s patronymic.

Field :205: Borrower’s passport/tax code

Format *

This field shall indicate borrower’s passport code if the borrower is a natural person, and tax code if the borrower is a legal entity.

Field :206: Region code

Format *

This field shall indicate the code of the region where the borrower lives.

Field :207: Address

Format *

Shall indicate borrower’s address.

Field :208: Ownership

Format *

Shall indicate the type of borrower’s ownership.

Field :209: Residency

Format *

This field shall indicate whether the borrower is resident or non-resident.

Field :210: Related/not related with creditor

Field *

Shall indicate interrelation between the borrower and creditor.

Field :211: Executive director

Format *

This field shall indicate data on executive director if the borrower is a legal entity.

Field :212: Version current number

Format *

Shall indicate the current number of loan version within the current month.

Field :213:Other notes on borrower

Format *

This field shall indicate other information about the borrower.

Field :301: Contract date

Format *

This field shall indicate the date of loan contract signing.

Field :302: Contract number

Format *

Shall indicate the number of loan contract.

Field :303: Loan change date

Format *

Shall indicate the date of changes in loan data.

Field :304: Actual repayment date

Format *

This field shall indicate the last date of actual repayment.

Field :305: Date of loan granting (actual)

Format *****

Shall indicate the date of actual granting of loan.

Field :306: Final loan repayment date (pursuant to contract)

Format *

Shall indicate the contractual date of loan repayment.

Field :307: Loan state

Format *

Shall indicate the state of loan (whether repaid or not).

Field :308: Collateral value

Format *

Shall indicate the assessed value of collateral.

Field :309: Collateral subject

Format *

Shall indicate the subject of collateral.

Field :310: Notes on collateral

Format *

Shall indicate other data on collateral.

Field :401: Loan type

Format *

This field shall indicate the type of loan.

Field :402: Source of granting

Format *

Shall indicate the source of loan granting.

Field :403: Credit risk category

Format *

Shall indicate the category of loan risk.

Field :404: Field of use

Format *
This field shall indicate the field of loan use.

Field :405: Region of use

Format *
Shall indicate the region where the loan shall be used.

Field :406: Number of revisions

Format *
This field shall indicate the number of revisions of loan conditions.

Field :407: Assessment amount

Format *
Shall indicate the amount of assessments to general or special reserve.

Field :408: Overdue days

Format *
Shall indicate the number of overdue or actually revised days on loan, interest on loan and partial repayments.

Field :409:Other notes on loan

Format *
This field shall indicate other information about the loan.

Field :410: Borrower’s passport code

Format *
This field shall indicate the code of the borrower’s previous passport.

Field :411: Borrower’s social card number

Format *
This field shall indicate the number of the borrower’s social card.

Field :412: Penalties and fines on loan

Format *

This field shall indicate whether there are penalties and fines on the loan. In case they are – figure *1* shall be filled in, otherwise – figure *0.*

Field :413: Date of loan last classification

Format *
This field shall indicate the date of the last classification of the loan.

Field :501: FX code

Format *
This field shall indicate the code of loan currency.

Field :502: Contractual amount

Format *
Shall indicate the contractual amount of loan.

Field :503: Contractual interest rate

Format *
Shall indicate contractual interest rate.

Field :504: Amount provided

Format *
Shall indicate the provided amount.

Field :505: Amount repaid

Format *
Shall indicate the principal amount repaid by the borrower.

Field :506: Actual balance

Format *
Shall indicate the actual balance of the loan.

Field :507: Liabilities overdue

Format *
Shall indicate the overdue principal amount.

Field :508: Interest overdue

Format *

Shall indicate the overdue interest amount.

Field :601: Guarantor’s status

Format *

This field shall indicate the status of guarantor whether he is a natural person or legal entity.

Field :602: Guarantor’s name

Format *

Shall indicate the name of the loan guarantor (depending on his status).

Field :603: Guarantor’s patronymic

Format *

Shall indicate the patronymic of the guarantor.

Field :604: Guarantor’s surname

Format *

Shall indicate the surname of the guarantor.

Field :605: Passport/tax code

Format *

Shall indicate passport details or tax code of the guarantor (depending on his status).

Field :606: Address

Format *

Shall indicate the address of the guarantor.

Field :607: Region code

Format *

Shall indicate the region code of the guarantor.

Field :608: Guarantee amount

Format *

Shall indicate the amount of guarantor’s guarantee.

Field :609: Ownership

Format *

Shall indicate the type of ownership of the guarantor.

Field :610: Other notes on guarantor

Format *

This field shall indicate other information about the guarantor.

Field :611: Guarantor’s residency

Format *

In this field figure *1* shall be filled in if the guarantor is a resident, figure *0* if he is non-resident.

Field :612: Guarantor’s passport code

Format *

This field shall indicate the code of the guarantor’s previous passport.

Field :613: Guarantor’s social card number

Format *

This field shall indicate the number of the guarantor’s social card.

Field :701: Affiliated party’s status

Format *

This field shall indicate the status of the party related to the borrower, if available (natural person or legal entity).

Field :702: Related party’s name

Format *

Shall indicate the name of the affiliated party (depending on his status).

Field :703: Affiliated party’s patronymic

Format *

Shall indicate the patronymic of the related person.

Field :704: Affiliated party’s surname

Format *

Shall indicate the surname of the elated person.

Field :705: Affiliated party’s passport/tax code

Format *

Shall indicate passport or tax code of the affiliated party (depending on his status).

Field :706: Region code

Format *

Shall indicate the code of region of the affiliated party.

Field :707: Address

Format *

Shall indicate the address of the affiliated party.

Field :708: Credit Registry code (loan codes of affiliated party)

Format *

Shall indicate the loan code in the Credit Registry of the affiliated party.

Field :709: Affiliated party's ownership

Format *

Shall indicate the type of ownership of the affiliated party.

Field :710: Other notes on affiliated party

Format *

This field shall indicate other information about the affiliated party.

Field :711: Residency

Format *

In this field figure *1* shall be filled in if the affiliated party is a resident, figure *0* if he is non-resident.

Field :712: Passport code

Format *

This field shall indicate the code of the affiliated party's previous passport.

Field :713: Social card number

Format *

This field shall indicate the number of the affiliated party’s social card.

Field :901: Equity holder’s status

Format *

This field shall indicate the status (whether natural person or legal entity) of participants, holding 20% or more equity, or the status of 3-5 biggest holders of equity.

Field :902: Equity holder’s name

Format *

Shall indicate the name of the equity holder (depending on his status).

Field :903: Equity holder’s patronymic

Format *

Shall indicate the patronymic of the equity holder.

Field :904: Equity holder’s surname

Format *

Shall indicate the surname of the equity holder.

Field :905: Passport/tax code

Format *

Shall indicate passport or tax code of the equity holder (depending on his status).

Field :906: Region code

Format *

Shall indicate the code of region of the equity holder.

Field :907: Address

Format *

Shall indicate the address of the equity holder.

Field :908: Equity holder’s ownership

Format *

Shall indicate the type of ownership of the equity holder.

Field :909: Other notes on equity holder

Format *

This field shall indicate other information about the equity holder.

Field :910: Equity holder's residency

Format *

In this field figure *1* shall be filled in if the equity holder is a resident, figure *0* if he is non-resident.

Field :911: Equity holder's passport code

Format *

This field shall indicate the code of the equity holder's previous passport.

Field :912: Equity holder's social card number

Format *

This field shall indicate the number of the equity holder's social card.

Loan removal

R/A	Field code	Field name	Field format
R	101	Credit Registry code	*

Description of fields

Field :101: Credit Registry code

Format *

This field shall indicate the code of the loan in the Credit Registry, which consists of:

- creditor's code;
- date of loan registration;

- loan current number within the given day, which starts from 0001 and finishes by 9999;
- control sign.

Request for information about the client

R/A	Field code	Field name	Field format
R	102	Creditor’s code	*
R	801	Date of request creation	*
R	802	Current number of request	*
R	803	Type of requested information	*
R	804	Purpose of request	*
R	205	Borrower’s passport details/tax code	*
A	410	Borrower’s old passport details	*
A	411	Borrower’s social card number	*
R	201	Borrower’s status	*
R	202	Client’s name	*
A	203	Client’s surname	*
A	204	Clients patronymic	*
R	207	Address	*
A	805	Amount of loan to be granted	*

Field :102: Creditor’s code

Format *

This field shall indicate the code of the requesting creditor.

Field :801: Date of request creation

Format *

This field shall indicate the date when the request was formed in the credit organization.

Field :802: Current number of request

Format *

This field shall indicate the current number of the request within the current month.

Field :803: Type of requested information

Format *

This field shall indicate the type of requested information about the borrower.

Field :804: Purpose of request

Format *

This field shall indicate the purpose of the request for information about the borrower.

Field :205: Borrower’s passport details/tax code

Format *

This field shall indicate the borrower’s passport details if he is a natural person and the tax code if he is a legal entity.

Field :410: Borrower’s old passport details

Format *

This field shall indicate the details of the borrower’s previous passport.

Field :411: Borrower’s social card number

Format *

This field shall indicate the number of the borrower’s social card.

Field :201: Borrower’s status

Format *

This field shall indicate whether the borrower is a natural person or legal entity.

Field :202: Borrower’s name

Format *

This field shall indicate the name the borrower depending on his status.

Field :205: Borrower’s surname

Format *

This field shall indicate the borrower’s surname.

Field :204: Borrower’s patronymic

Format *

This field shall indicate the borrower’s patronymic.

Field :207: Address

Format *

This field shall indicate the borrower’s address.

Field :805: Amount of loan to be granted

Format *

This field shall indicate the amount to be granted.

Receipt files

1. File-receipt of accepting or rejecting the loan

This message is sent by the CBA to work station of the creditor informing whether or not the file, sent from the creditor’s program system, has successfully passed the check up.

R/A	Field number	Field name	Field format
R	A00	Credit Registry code	*
R	A01	Name of file received	*
R	A02	Message code (accepted/rejected)	*
A	A03	Error content	*

Description of fields

Field :A00: Credit Registry code

Format *

This field shall indicate the code of the Credit Registry filled in the message (for which receipt is sent) received from the creditor’s work station.

Field :A01: Name of file received

Format *

Shall indicate the name of received file:

- creditor’s code;
- date of sending;
- message current number;
- file extension.

Field :A02: Message code

Format *

Shall indicate the receipt-answer to the received message – “accepted”, in case of rejection - code of error shall be indicated.

Field :A03: Error content

Format *

Shall indicate the content of error (if available) in the message.

2. File-receipt of accepting or rejecting the request

This message is sent by the CBA to work station of the creditor informing whether or not the file, sent from the creditor’s program system, has successfully passed the check up.

R/A	Field number	Field name	Field format
R	H00	Borrower’s passport/tax code	*

R	H01	Name of file received	*
R	H02	Message code (accepted/rejected)	*
A	H03	Error content	*

Description of fields

Field :H00: Borrower's passport/tax code

Format *

This field shall indicate the code of borrower's passport or his tax code filled in the request from the creditor.

Field :H01: Name of file received

Format *

Shall indicate the name of the received file:

- creditor's code;
- date of sending;
- message current number;
- file extension.

Field :H02: Message code

Format *

Shall indicate the receipt-answer to the received message – "accepted", in case of rejection - code of error shall be indicated.

Field :H03: Error content

Format *

Shall indicate the content of error (if available) in the message.

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[1] *R – required information, A – auxiliary information.*

[2] ** - Formats of message fields correspond to the forms set by the CBA Chairman Resolution.*