BANK CENTRALI TA' MALTA
---------- EUROSISTEMA----------
CENTRAL BANK OF MALTA

CENTRAL BANK OF MALTA

DIRECTIVE NO 14

in terms of the

CENTRAL BANK OF MALTA ACT
(CAP. 204)

CENTRAL CREDIT REGISTER

Ref: CBM/14

CENTRAL CREDIT REGISTER

Issued on: 15th February 2016
Amended on: 1st March 2018
and on 15thOctober 2019.

INTRODUCTION

1. In terms of article 24(2) of the Central Bank of Malta Act (Cap. 204) (hereinafter referred to as "the Act"), the Central Bank of Malta (hereinafter referred to as "the Bank") has been empowered to make directives in respect of, ***inter alia***, the organisation and functioning of a Central Credit Register (hereinafter referred to as "the Register") held at the Bank.

SCOPE AND APPLICATION

2. This Directive lays down rules concerning the obligations of credit institutions and the Malta Development Bank to provide information in relation to the Register. Furthermore, the Directive sets out the rules on the right of access to information held on the Register by credit institutions and the Malta Development Bank.

3. This Directive shall apply without prejudice to the Data Protection Act (Cap. 586 of the Laws of Malta) and other local and EU data protection legislation in force at the time of processing including the GDPR.

4. Without prejudice to paragraph 3, credit institutions shall inform existing counterparties that data, including personal data, in relation to any credit facility granted, will be made available on the said Register for the purposes of this Directive.

DEFINITIONS

5. In this Directive, unless the context otherwise requires:

'Connected parties' refers to affiliates operating within the same group of companies;

'Counterparty' means a physical or legal person who has an exposure with a credit institution in Malta, excluding a credit institution, whether licensed in Malta or abroad, and the Bank;

'Credit institutions' means those credit institutions licensed in accordance with the Banking Act *(Cap. 371 of the Laws of Malta)* including those exercising the freedom of establishment in accordance with European Passport Rights for Credit Institutions Regulations *(S.L. 371.1)*;

'Exposure' means loans, advances, overdrafts, credit lines, financial guarantees or any other credit facility in any currency which, considered individually, the credit lines or the outstanding balance exceed five thousand euro (€5,000) or the equivalent in a foreign currency calculated on the basis of exchange rates published on the website of the European Central Bank.

'GDPR' means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation); and

'Malta Development Bank' has the same meaning as assigned to it by article 2 of the Malta Development Bank Act *(Cap. 574 of the Laws of Malta)*.

For the purposes of this Directive, terms used in this Directive shall have the same meaning as is assigned to them under the Act. Register for the purposes of this Directive.

REPORTING REQUIREMENTS

6. Credit institutions and the Malta Development Bank shall provide the information to be held on the Register as specified in Annex I of this Directive. Every credit institution and the Malta Development Bank shall report to the Bank the end-of-month balances of exposures related to the credit operations as listed in Annex I by the twentieth calendar (20^{th}) day of the month following the reference month to which they relate.

   If the submission date falls on a weekend or a public holiday the information must be submitted on the following day. The first reference month shall be the first month following the date of issuance of this Directive.

7. Credit institutions and the Malta Development Bank shall be fully responsible for the correctness and completeness of the information they provide in relation to the Register. They are exclusively responsible for amending or rectifying it, on their own initiative or at the request of their counterparties or the Bank, whenever errors or omissions occur.

8. Only the data submitted in relation to the previous twenty-four (24) months up to the latest reference period shall be available on the Register. Data related to exposures that were designated as at least one of (i) past due more than ninety (90) days, (ii) forborne or (iii) written-off shall be available on the Register for a period of five (5) years.

RIGHT TO ACCESS INFORMATION

9. A credit institution and the Malta Development Bank may access information held on the Register as indicated in Annex I.

   The information accessible on the Register by credit institutions or to the Malta Development Bank shall not include any reference to the institutions submitting the information to the Register. The information accessed shall be used exclusively by the requesting credit institution or the Malta Development Bank and shall not be transmitted to third parties, in full or in part. Institutions granted access to the Register shall only use the information accessed for the assessment of credit risk.

10. The credit institution or the Malta Development Bank making a request to access information held on the Register shall provide evidence by electronic means of an application or request signed by the counterparty for the granting of credit, or any other service, leading to an exposure with the credit institution or the Malta Development Bank, as the case may be. This requirement is satisfied by submission of an information request notification form drawn in accordance with Annex II.

11. Access to the Register shall be given for a period of two (2) months on information related to the counterparty following the submission of the signed request notification form in electronic format. The information request notification form is not required to access information on a credit institution's existing counterparties and access to information on existing counterparties shall be made available whenever required.

    A credit institution and the Malta Development Bank may also access information on any exposures of persons who are proposed to act as guarantors in relation to an exposure, provided that the credit institution or the Malta Development Bank submits evidence by electronic means of an information request notification form signed by the guarantor. For the avoidance of doubt, the Register shall not store information on the guarantees being offered by persons in relation to an exposure.

    A credit institution or the Malta Development Bank may further access information held on the Register on connected parties of a counterparty, where the connected parties have given their consent by signing the information request notification form. Access shall only be granted to information on the Register relating to those of the connected parties which have signed the form. The signed form is to be submitted to the Bank in electronic format prior to obtaining access to the Register to information on connected parties**.**

12. Counterparties having an exposure guaranteed by the Malta Development Bank shall be informed by the credit institution that the information held on the Register concerning them may be shared with the Malta Development Bank. Furthermore, the Malta Development Bank shall not require the consent of a natural or legal person when the request to access information from the Register relates to an exposure issued by a credit institution and such exposure is guaranteed by the Malta Development Bank.

13. Provided that the credit institution shall have had to electronically submit, through the Bank's portal, the information request notification form found in Annex II of this Directive, signed in writing. A credit institution and the Malta Development Bank shall designate a number of its officials as its authorised representatives for the purpose of granting exclusive access to the Register in terms of paragraph 11 and shall notify the Bank in writing. It shall be at the discretion of the Bank to impose limits on the number of officials that may be granted access to the Register in respect of each credit institution.

14. Counterparties, or their lawful representatives, requesting to exercise the right to have an extract of the information kept on them on the Register under article 24(3) of the Act shall first make such request in writing and subsequently call at the Bank by appointment, presenting an identity card or

passport in case of an individual or the relevant certificates of incorporation in case of a legal person. The lawful representative should also present his identity card and proof, to the satisfaction of the Bank, of a power of attorney or other certification confirming that he is authorised to act as the counterparty's representative. The said extract of information shall comprise the details indicated in Annex I of this Directive.

MISCELLANEOUS

15. The Schedule of Fees in Annex III of this Directive shall be applicable in respect of credit institutions requesting access to the information held on the Register and to counterparties who are legal persons requesting an extract of information kept on them on the Register.

16. In case of breach of this Directive, the Bank shall have the right to impose sanctions in accordance with article 56 of the Act and the provisions of Central Bank of Malta Directive No 12 on Administrative Measures and Penalties for Infringements under the Act.

ANNEX I - DATA ATTRIBUTES

Section 1: Definition of the attributes to be reported in the credit register granular exposure template

The following is a list of data attributes which shall be held on the Register.

All non-core attributes will become mandatory within one-year from the first reference date. However, in the case of *collateral: market value (by type), specifically (a) of residential property* **and (b) of** *commercial property,* **these non-core attributes will become mandatory within six months from the first reference date.**

Non-core attributes are to be reported meanwhile on a best effort basis.

Table1: Data attributes and variables to be reported and attributes included in feedback to lenders and counterparties

Data attributes		Definition	Feedback to lenders	Feedback to counterparty	Non-core attributes
General (non-granular data)					
General	**Return for month ending**	**Reporting date**	✓	✓	
	Name of Bank	**Name of reporting institution**			
Lender attributes	**Legal Entity Identifier; Contact Person, Contact Number, Contact Email**	**LEI Code, and contact details of the reporting institution**		**✓(LEI code)**	
	Date	**Date when template is submitted**			
	Total Number of Exposures	**Total number of exposures as reported in the template**			

	Reported				
Granular data					
Counterparty attributes **Counterparty attributes (continued)**	**Counterparty identifier**	**Households and sole traders** **Report the ID card numbers and Date of Birth in the case of Maltese individuals, while in the case of foreigners report at least one from non- Malta issued ID card number, passport number, Social Security number or Tax number (in that order of preference).** **Legal entities** **For MT companies provide the C numbers for registered companies. In the case of those exceptions which do not have a C number report, the VAT Registration number is to be reported. In the case of foreign companies report the registration number provided by the respective jurisdiction. To include also all other legal entities unique identifiers.** **In the case of joint exposures, report as separate exposures for each counterparty.**	✓	✓	**VAT Numbers - Core Field in case of Legal persons**
	Counterparty's country of residence	**2 letter ISO code of country of residence of counterparty.**	✓	✓	
	Counterparty's institutional sector	**Institutional sector (or sub-sector) of the counterparty, in accordance with ESA 2010 classification.**			
	Counterparty's sector of economic activity	**Classification of (financial and non-financial) counterparties according to the main sector of economic activity using broad NACE statistical classification. Refer to Section II.**			**Core field in case of Households/Sole proprietors - Non-Core field otherwise**
	Enterprise size (Legal person)	**Classification of enterprises by size (into Non-SME and SME). Not applicable to sole proprietors and households.**			**Non-core**
Credit data	**Exposure identifier**	**IBAN number code or account number whenever an IBAN is not relevant. Bank reference code if sanctioned but not signed.**			

variables	**Currency denomination**	**ISO code of currency in which the exposure is denominated.**	✓	✓	
	Type of exposure	**Type of facility granted, such as loans, overdrafts and credit cards. Kindly refer to list in section II.**	✓	✓	
	Inception date	**Date when the sanction letter is issued.**	✓	✓	
	Original maturity date	**Original maturity date of the exposure as stipulated in the initial sanction letter.**			
	Legal final maturity date	**Contractual date of maturity taking into account any agreements amending initial pacts.**	✓	✓	
	Default status of the counterparty	**Categories describing the motives for which the counterparty can be at default as regards Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (the Capital Requirements Regulations or CRR), as follows: Non-impaired; Impaired but not in default; Default because of both, unlikely to pay and past due more than 90 days; Default because of unlikely to pay; and Default because of past due more than 90 days. Refer to Section II**			
	Credit lines *(Limit)*	**Amount outstanding plus any additional unutilised credit limit that the customer can draw upon.** **In the case of a joint exposure, the amount to be reported as explained above is to be reported for each counterparty.**	✓	✓	
Credit data variables (continued)	**Utilised balance**	**Amount availed of from the authorised amount (in actual figures).** **In the case of a joint exposure, report the whole value of the exposure for each counterparty.**	✓	✓	
	Outstanding balance	**Amount outstanding on the utilised balance at the end of the reference date, excluding accrued interest. (in actual figures).** **In the case of a joint exposure, report the whole value of the exposure for each counterparty.**	✓	✓	
	Group of connected counterparties	**If the counterparty belongs to a group of connected counterparties, all the identifiers of related companies or individuals, as recognised by the credit institution given they have an exposure (even if the exposure falls under the threshold), have to be reported. The counterparty identifiers**			**Non-core**

		have to be separated by a ",".			
	Number of counterparties jointly liable	**Report the number of counterparties involved in a joint/split exposure. In the case of single counterparty, this value is set to 1.**	✓	✓	
Credit data measures	**Amount in arrears**	**Aggregate amount of principal, interest and any fee payment outstanding at the reference date, which is contractually due and has not been paid (past due).**	✓	✓	
	Collateral: Market value (by type)	**Reflects the market value of the respective type of asset which backs the exposure as per latest valuation.**			**Non-Core (6 months) for market value of residential and commercial property,**
	Collateral: Extendible value (by type)	**Amount of collateral for the respective type of asset that can be considered for credit risk mitigation at the reporting date**			
	Specific credit risk adjustment	**The amount of provisioning against credit risk**			
	Risk weighted assets	**Risk-weighted exposure amounts in accordance with the CRR**			
	Interest rate	**Interest rate is calculated on the basis of the Annualised Agreed Rate(AAR)**			
	Interest rate type	**Indicate whether fixed, variable, mixed interest rate applies**			
	Days past due	**Total Number of days past due as from day 1.**	✓	✓	
	Indicator of Distress	**"0" indicates no distress,"1" indicates past due more than 90 days, "2" indicates forborne, and "3" indicates written off. Refer to Section II**	✓	✓	

Additional information provided to the credit institutions, the Malta Development Bank and counterparties

With respect to the indicator of distress, credit institutions, the Malta Development Bank and counterparties will be provided with a system generated variable which indicates whether the exposure is in distress (1) or otherwise (0). Granular information on exposures classified as 'in distress' will be available for a period of 5 years and those listed as 'otherwise' will be available for two (2) years.

Section II: Entries associated with data attributes

Counterparty's Country of Residence	
AD	Andorra
AE	United Arab Emirates
AF	Afghanistan
AG	Antigua and Barbuda
AI	Anguilla
AL	Albania
AM	Armenia
AO	Angola
AQ	Antarctica
AR	Argentina
AS	American Samoa
AT	Austria
AU	Australia
AW	Aruba
AX	Aland Islands
AZ	Azerbaijan
BA	Bosnia and Herzegovina
BB	Barbados
BD	Bangladesh
BE	Belgium
BF	Burkina Faso
BG	Bulgaria
BH	Bahrain
BI	Burundi
BJ	Benin
BL	Saint Barthelemy
BM	Bermuda
BN	Brunei Darussalam
BO	Bolivia, Plurinational State of
BQ	Bonaire, Saint Eustatius and Saba
BR	Brazil
BS	Bahamas
BT	Bhutan
BV	Bouvet Island
BW	Botswana
BY	Belarus
BZ	Belize
CA	Canada
CC	Cocos (Keeling) Islands
CD	Congo, the Democratic Republic of the

CF	Central African Republic
CG	Congo
CH	Switzerland
CI	Cote d'Ivoire
CK	Cook Islands
CL	Chile
CM	Cameroon
CN	China
CO	Colombia
CR	Costa Rica
CU	Cuba
CV	Cabo Verde
CW	Curasao
CX	Christmas Island
CY	Cyprus
CZ	Czech Republic
DE	Germany
DJ	Djibouti
DK	Denmark
DM	Dominica
DO	Dominican Republic
DZ	Algeria
EC	Ecuador
E$	European International Organisations
EE	Estonia
EG	Egypt
EH	Western Sahara
ER	Eritrea
ES	Spain
ET	Ethiopia
FI	Finland
FJ	Fiji
FK	Falkland Islands (Malvinas)
FM	Micronesia, Federated States of
FO	Faroe Islands
FR	France
GA	Gabon
GB	United Kingdom of Great Britain and Northern Ireland
GD	Grenada
GE	Georgia
GF	French Guiana
GG	Guernsey

GH	Ghana
GI	Gibraltar
GL	Greenland
GM	Gambia
GN	Guinea
GP	Guadeloupe
GQ	Equatorial Guinea
GR	Greece
GS	South Georgia and the South Sandwich Islands
GT	Guatemala
GU	Guam
GW	Guinea-Bissau
GY	Guyana
HK	Hong Kong
HM	Heard Island and McDonald Islands
HN	Honduras
HR	Croatia
HT	Haiti
HU	Hungary
ID	Indonesia
IE	Ireland
IL	Israel
IM	Isle of Man
IN	India
IO	British Indian Ocean Territory
IQ	Iraq
IR	Iran, Islamic Republic of
IS	Iceland
IT	Italy
JE	Jersey
JM	Jamaica
JO	Jordan
JP	Japan
KE	Kenya
KG	Kyrgyzstan
KH	Cambodia
KI	Kiribati
KM	Comoros
KN	Saint Kitts and Nevis
KP	Korea, Democratic People's Republic of
KR	Korea, Republic of
KW	Kuwait

KY	Cayman Islands
KZ	Kazakhstan
LA	Lao People's Democratic Republic
LB	Lebanon
LC	Saint Lucia
LI	Liechtenstein
LK	Sri Lanka
LR	Liberia
LS	Lesotho
LT	Lithuania
LU	Luxembourg
LV	Latvia
LY	Libya
MA	Morocco
MC	Monaco
MD	Moldova, Republic of
ME	Montenegro
MF	Saint Martin (French part)
MG	Madagascar
MH	Marshall Islands
MK	Macedonia, the former Yugoslav Republic of
ML	Mali
MM	Myanmar
MN	Mongolia
MO	Macao
MP	Northern Mariana Islands
MQ	Martinique
MR	Mauritania
MS	Montserrat
MT	Malta
MU	Mauritius
MV	Maldives
MW	Malawi
MX	Mexico
MY	Malaysia
MZ	Mozambique
N$	Non-European International Organisations
NA	Namibia
NC	New Caledonia
NE	Niger
NF	Norfolk Island
NG	Nigeria

NI	Nicaragua
NL	Netherlands
NO	Norway
NP	Nepal
NR	Nauru
NU	Niue
NZ	New Zealand
OM	Oman
PA	Panama
PE	Peru
PF	French Polynesia
PG	Papua New Guinea
PH	Philippines
PK	Pakistan
PL	Poland
PM	Saint Pierre and Miquelon
PN	Pitcairn
PR	Puerto Rico
PS	Palestine, State of
PT	Portugal
PW	Palau
PY	Paraguay
QA	Qatar
RE	Reunion
RO	Romania
RS	Serbia
RU	Russian Federation
RW	Rwanda
SA	Saudi Arabia
SB	Solomon Islands
SC	Seychelles
SD	Sudan
SE	Sweden
SG	Singapore
SH	Saint Helena, Ascension and Tristan da Cunha
SI	Slovenia
SJ	Svalbard and Jan Mayen
SK	Slovakia
SL	Sierra Leone
SM	San Marino
SN	Senegal
SO	Somalia

SR	Suriname
SS	South Sudan
ST	Sao Tome and Principe
SV	El Salvador
SX	Sint Maarten (Dutch part)
SY	Syrian Arab Republic
SZ	Swaziland
TC	Turks and Caicos Islands
TD	Chad
TF	French Southern Territories
TG	Togo
TH	Thailand
TJ	Tajikistan
TK	Tokelau
TL	Timor-Leste
TM	Turkmenistan
TN	Tunisia
TO	Tonga
TR	Turkey
TT	Trinidad and Tobago
TV	Tuvalu
TW	Taiwan, Province of China
TZ	Tanzania, United Republic of
UA	Ukraine
UG	Uganda
UM	United States Minor Outlying Islands
US	United States of America
UY	Uruguay
UZ	Uzbekistan
VA	Holy See
VC	Saint Vincent and the Grenadines
VE	Venezuela, Bolivarian Republic of
VG	Virgin Islands, British
VI	Virgin Islands, U.S.
VN	Viet Nam
VU	Vanuatu
WF	Wallis and Futuna
WS	Samoa
YE	Yemen
YT	Mayotte
ZA	South Africa
ZM	Zambia

ZW Zimbabwe

Counterparty's Institutional Sector	
S11	Non-financial corporations
S123	Money market funds
S124	Non-MMF investment funds
S125	Other financial intermediaries, except insurance corporations and pension funds (OFIs)
S126	Financial auxiliaries
S127	Captive financial institutions and money lenders
S128	Insurance corporations
S129	Pension funds
S1311	Central government (excluding social security funds)
S1312	State government (excluding social security funds)
S1313	Local government (excluding social security funds)
S1314	Social security funds
S14	Households
S15	Non-profit institutions serving households

Counterparty's Sector of Economic Activity	
N/A	N/A
A	Agriculture, forestry and fishing
B	Mining and quarrying
C	Manufacturing
D	Electricity, gas, steam and air conditioning supply
E	Water supply; sewerage waste management and remediation activities
F	Construction
G	Wholesale and retail trade; repair of motor vehicles and motor cycles
H	Transportation and storage
I	Accommodation and food service activities
J	Information and communication
K	Financial and insurance activities
L	Real estate activities
M	Professional, scientific and technical activities
N	Administrative and support service activities
O	Public administration and defence; compulsory social security
P	Education
Q	Human health and social work activities
R	Arts, entertainment and recreation
S	Other service activities
U	Activities of extraterritorial organisations and bodies
H1	Households - Acquisition of land/dwelling for own use
H2	Households - Construction, extension and completion of self-owned dwellings
H3	Households - Other loans
H4	Households - Purchase of goods and services

Enterprise Sizes

N/A **Non-SME** **SME**

Currency Denomination	
AED	United Arab Emirates Dirham
AFN	Afghanistan Afghani
ALL	Albania Lek
AMD	Armenia Dram
ANG	Netherlands Antilles Guilder
AOA	Angola Kwanza
ARS	Argentina Peso
AUD	Australia Dollar
AWG	Aruba Guilder
AZN	Azerbaijan New Manat
BAM	Bosnia and Herzegovina Convertible Marka
BBD	Barbados Dollar
BDT	Bangladesh Taka
BGN	Bulgaria Lev
BHD	Bahrain Dinar
BIF	Burundi Franc
BMD	Bermuda Dollar
BND	Brunei Darussalam Dollar
BOB	Bolivia Boliviano
BRL	Brazil Real
BSD	Bahamas Dollar
BTN	Bhutan Ngultrum
BWP	Botswana Pula
BYR	Belarus Ruble
BZD	Belize Dollar
CAD	Canada Dollar
CDF	Congo/Kinshasa Franc
CHF	Switzerland Franc
CLP	Chile Peso
CNY	China Yuan Renminbi
COP	Colombia Peso
CRC	Costa Rica Colon
CUC	Cuba Convertible Peso
CUP	Cuba Peso
CVE	Cape Verde Escudo
CZK	Czech Republic Koruna
DJF	Djibouti Franc
DKK	Denmark Krone
DOP	Dominican Republic Peso
DZD	Algeria Dinar

EGP	Egypt Pound
ERN	Eritrea Nakfa
ETB	Ethiopia Birr
EUR	Euro Member Countries
FJD	Fiji Dollar
FKP	Falkland Islands (Malvinas) Pound
GBP	United Kingdom Pound
GEL	Georgia Lari
GGP	Guernsey Pound
GHS	Ghana Cedi
GIP	Gibraltar Pound
GMD	Gambia Dalasi
GNF	Guinea Franc
GTQ	Guatemala Quetzal
GYD	Guyana Dollar
HKD	Hong Kong Dollar
HNL	Honduras Lempira
HRK	Croatia Kuna
HTG	Haiti Gourde
HUF	Hungary Forint
IDR	Indonesia Rupiah
ILS	Israel Shekel
IMP	Isle of Man Pound
INR	India Rupee
IQD	Iraq Dinar
IRR	Iran Rial
ISK	Iceland Krona
JEP	Jersey Pound
JMD	Jamaica Dollar
JOD	Jordan Dinar
JPY	Japan Yen
KES	Kenya Shilling
KGS	Kyrgyzstan Som
KHR	Cambodia Riel
KMF	Comoros Franc
KPW	Korea (North) Won
KRW	Korea (South) Won
KWD	Kuwait Dinar
KYD	Cayman Islands Dollar
KZT	Kazakhstan Tenge
LAK	Laos Kip
LBP	Lebanon Pound
LKR	Sri Lanka Rupee
LRD	Liberia Dollar
LSL	Lesotho Loti
LYD	Libya Dinar
MAD	Morocco Dirham
MDL	Moldova Leu
MGA	Madagascar Ariary

MKD	Macedonia Denar
MMK	Myanmar (Burma) Kyat
MNT	Mongolia Tughrik
MOP	Macau Pataca
MRO	Mauritania Ouguiya
MUR	Mauritius Rupee
MVR	Maldives (Maldive Islands) Rufiyaa
MWK	Malawi Kwacha
MXN	Mexico Peso
MYR	Malaysia Ringgit
MZN	Mozambique Metical
NAD	Namibia Dollar
NGN	Nigeria Naira
NIO	Nicaragua Cordoba
NOK	Norway Krone
NPR	Nepal Rupee
NZD	New Zealand Dollar
OMR	Oman Rial
PAB	Panama Balboa
PEN	Peru Nuevo Sol
PGK	Papua New Guinea Kina
PHP	Philippines Peso
PKR	Pakistan Rupee
PLN	Poland Zloty
PYG	Paraguay Guarani
QAR	Qatar Riyal
RON	Romania New Leu
RSD	Serbia Dinar
RUB	Russia Ruble
RWF	Rwanda Franc
SAR	Saudi Arabia Riyal
SBD	Solomon Islands Dollar
SCR	Seychelles Rupee
SDG	Sudan Pound
SEK	Sweden Krona
SGD	Singapore Dollar
SHP	Saint Helena Pound
SLL	Sierra Leone Leone
SOS	Somalia Shilling
SPL	Seborga Luigino
SRD	Suriname Dollar
STD	Sao Tome and Principe Dobra
SVC	El Salvador Colon
SYP	Syria Pound
SZL	Swaziland Lilangeni
THB	Thailand Baht
TJS	Tajikistan Somoni
TMT	Turkmenistan Manat
TND	Tunisia Dinar

TOP	Tonga Pa'anga
TRY	Turkey Lira
TTD	Trinidad and Tobago Dollar
TVD	Tuvalu Dollar
TWD	Taiwan New Dollar
TZS	Tanzania Shilling
UAH	Ukraine Hryvnia
UGX	Uganda Shilling
USD	United States Dollar
UYU	Uruguay Peso
UZS	Uzbekistan Som
VEF	Venezuela Bolivar
VND	Viet Nam Dong
VUV	Vanuatu Vatu
WST	Samoa Tala
XAF	**Communaute Financiere Africaine (BEAC) CFA Franc BEAC**
XCD	East Caribbean Dollar
XDR	International Monetary Fund (IMF) Special Drawing Rights
XOF	Communaute Financiere Africaine (BCEAO) Franc
XPF	Comptoirs Frangais du Pacifique (CFP) Franc
YER	Yemen Rial
ZAR	South Africa Rand
ZMW	Zambia Kwacha
ZWD	Zimbabwe Dollar

Type of Exposure	
A	Overdrafts on current accounts
B	Credit Cards
C	Overdrafts and Revolving Loans
D	Credit lines other than revolving credit
E	Trade Receivables
F	Financial Leases
G	Loans
H	Syndicated Loans
I	Loan Commitments
J	Financial Guarantees
K	Other Commitments

Default status of the counterparty	
IMP1	Default because of both unlikely to pay and past due more than 90 days
IMP2	Default because of past due more than 90 days
IMP3	Default because of unlikely to pay
IMP4	Impaired but not in default
IMP5	Non-impaired

Indicator of distress

0	No distress
1	Past due more than 90 days
2	Forborne
3	Written off

Interest rate type		
Fixed	**Variable Mixed**	**N/A**

ANNEX II - INFORMATION REQUEST NOTIFICATION FORM

(Credit Institutions/Malta Development Bank)

I Date I

Re. Access to Information on Exposures held on the Central Credit Register by a Credit Institution/Malta Development Bank

N.B. The term "exposure" is defined in the Central Bank of Malta Directive No 14 entitled "Central Credit Register."

I, [name] with (fill where applicable)

Local Natural Person

- **Malta Issued ID Card No.: [specify];**

Foreign Natural Person

- **Non-Malta Issued ID Card: [specify];**
- **Passport Number: [specify];**
- **Social Security Number: [specify];**
- **Tax Number: [specify];**

Local Legal Person

- **MFSA Company Number: [specify];**
- **Malta Assigned VAT Number: [specify];**

Foreign Legal Person

- **Non-Malta Issued Company Identification: [specify];**

hereby acknowledge that in view of my request for the grant of a credit facility from [name of credit institution/Malta Development Bank], the latter may request information concerning *[myself/name of the legal person]* on any previous exposures found in Central Credit Register as set up in terms of the Central Bank of Malta Act *(Cap. 204 of the Laws of Malta).*

I hereby further acknowledge that where the credit facility is guaranteed by the Malta Development Bank, information concerning *[myself/name of the legal person]* held on the Central Credit Register may be shared with the Malta Development Bank in accordance with the Central Bank of Malta Directive No 14.

*[Signature of counterparty***]**

Data is being collected in terms of the Central Bank of Malta Act (Cap. 204 of the Laws of Malta) for the Central Credit Register, established at the Central Bank of Malta, to be used for the following purposes: (a) centralisation of information on credit exposures; (b) analysis of the stability of the financial system; (c) implementation of monetary policy; (d) compilation of statistics; and (e) facilitating the assessment of credit risk.

It is important to note that the data submitted in relation to the previous twenty-four months up to the latest reference period shall be available on the Register. Data related to exposures that were designated as at least one ofpast due more than 90 days, forborne or written-off shall be available on the Register for a period of five years.

Failure to provide such data may result in the refusal of a credit facility by the credit institution. Personal data shall be processed in accordance with the requirements of local and EU legislation in force at the time of the data processing, including the General Data Protection Regulation - GDPR (Regulation (EU) 2016/679). Physical persons may exercise the right to access, rectify, erase, port their personal data and/or withdraw consent or object to processing in terms of the GDPR.

Further information on the Central Credit Register may be obtained by sending an email on ccr@centralbankmalta.org. Complaints may be forwarded to the Office of the Information and Data Protection Commissioner via www.idpc. org.mt.

Disclaimer: Whilst every effort has been made to present the data above as accurately as possible, the Central Bank of Malta does not assume any responsibility for incorrect data submitted by reporting credit institutions. In accordance with CBM Directive 14, credit institutions are exclusively responsible for amending or rectifying the data they provide in relation to the Central Credit Register, on their own initiative or at the request of their counterparties or the Central Bank of Malta, whenever errors or omissions occur.

ANNEX III - SCHEDULE OF FEES

The following fees shall apply in relation to the access of information held on the Register:

(a) A credit institution and the Malta Development Bank shall be charged an annual fee in respect of each official as authorised by the Bank to access the Register calculated on a cost recovery basis and which is communicated bilaterally to respective credit institutions; and

(b) A counterparty, who is a legal person, shall be charged a fee of twenty-five (€25) in relation to each request made for an extract of the information kept on the Register in relation to that counterparty.