



**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*

# Directive No 14

## CENTRAL CREDIT REGISTER

Issued on: 15<sup>th</sup> February 2016

Amended on: 1<sup>st</sup> March 2018, 15<sup>th</sup> October 2020 and 22<sup>nd</sup> December 2020

### INTRODUCTION

1. In terms of article 24(2) of the [Central Bank of Malta Act](#) (*Cap. 204 of the Laws of Malta*) (hereinafter referred to as “the Act”), the Central Bank of Malta (hereinafter referred to as “the Bank”) has been empowered to issue 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 DEFINITIONS

2. This Directive lays down rules concerning the obligations of the Bank, 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 the information held on the Register by the Bank, credit institutions, the Malta Development Bank, credit reference agencies and by other institutions as stipulated in article 24(4) of the Act.
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, the Bank, credit institutions and the Malta Development Bank shall inform counterparties that the information, including personal data, in relation to any exposure, will be made available on the said Register for the purposes of this Directive, and may be shared with credit reference agencies for the issuance of credit scores in accordance with article 24A of the Act and Directive No 15.

### DEFINITIONS

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

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

‘Consent of a counterparty’ means any freely given, specific, informed, and unambiguous indication of the counterparty’s agreement to provide access to information on exposure held on the Register as specified in the respective Annexes to this Directive. The counterparty’s consent shall be made in writing, or through secure electronic means of communication;

‘Credit institution’ means a credit institution licensed in accordance with the [Banking Act](#) (*Cap. 371 of the Laws of Malta*) including those credit institutions, subsidiaries and branches of credit institutions exercising the freedom of establishment in accordance with the [European Passport Rights for Credit Institutions Regulations](#) (*S.L. 371.11*);

‘Credit reference agency’ means any undertaking licenced by the Trade Licensing Unit in terms of regulation 47A of the [Trading Licences Regulations](#), the main business of which is to prepare, assemble and evaluate credit information and related credit and risk management services on legal and natural persons for the purpose of issuing credit scores to be furnished to third parties, provided that a credit reference agency is not precluded from carrying out other related tasks;

‘Credit score’ means a measure of creditworthiness derived from credit information and which must under pain of nullity include data derived from the Register;

‘Directive No 15’ means the Central Bank of Malta Directive No 15 on ‘Supervision of Credit Reference Agencies’;

‘Existing counterparty’ means a natural or a legal person already having an exposure with the Bank, a credit institution, or the Malta Development Bank, but shall exclude credit institutions whether licensed in Malta or abroad;

‘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 euros (€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);

‘Malta Development Bank’ has the same meaning as assigned to it by article 2 of the [Malta Development Act](#) (*Cap. 574 of the Laws of Malta*);

‘Other institutions’ means the institutions referred to in article 24(4) of the [Central Bank of Malta Act](#) (*Cap. 204 of the Laws of Malta*); and

‘Prospective counterparty’ means a natural or legal person who seeks an exposure with the Bank, a credit institution, or the Malta Development Bank with which it has no existing

exposures, but shall exclude credit institutions whether licensed in Malta or abroad.

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

## **REPORTING REQUIREMENTS**

6. The Bank, 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. The Bank, credit institutions, and the Malta Development Bank shall report to the Register the end-of-month balances of exposures related to the credit operations as listed in Annex I by the twentieth (20th) calendar 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 credit information must be submitted on the following working day. The first reference month shall be the first month following the date of issuance of this Directive.

7. The Bank, 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 the following: (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. The Bank may provide access to the information held on the Register to credit institutions, the Malta Development Bank, credit reference agencies, and other institutions as indicated in Annex 1 of this Directive.
10. The information accessed shall be used exclusively by the requesting institutions referred to in the preceding sub-paragraph and shall not be transmitted to third parties, in part or in full.
11. Information held on the Register shall be used by the Bank in accordance with article 24(1) of the Act.
12. The information provided to the Bank, to credit institutions, the Malta Development Bank, credit reference agencies, and other institutions, shall not include any reference to the entities submitting the information held on the Register referred to

in paragraph 6 above.

13. Credit institutions, the Malta Development Bank, and credit reference agencies shall designate a number of their officials as authorised representatives for the purpose of granting exclusive access to the Register and shall notify the Bank in writing. Any changes to the authorised representatives shall be promptly reported to the Bank.
14. The Bank may impose limits on the number of officials that may be granted access to the Register. The information held on the Register will be accessible by means of a two-way factor authentication method.

#### **ACCESS TO INFORMATION BY CREDIT INSTITUTIONS AND THE MALTA DEVELOPMENT BANK**

15. Information held on the Register shall only be used by credit institutions and the Malta Development Bank for the assessment of credit risk.
16. (1) In making a request for access to information held on the Register over a prospective counterparty, credit institutions and the Malta Development Bank shall provide evidence of the prospective counterparty's consent, containing the information found in Annex II of this Directive.  
  
(2) The consent referred to in the preceding sub-paragraph must be submitted, through the Register's portal, within one (1) month from the date on which it was given by the prospective counterparty.  
  
(3) Subsequent to the submission referred to in the preceding sub-paragraph, access to the Register shall be given for a period of two (2) months. The Bank shall be informed without undue delay where a prospective counterparty withdraws consent.
17. Access to information held on the Register over existing counterparties shall be made available whenever required.
18. (1) 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.  
  
(2) Without prejudice to the provisions of the preceding sub-paragraph, the Malta Development Bank shall not require the consent of the counterparty to access the information held on the Register requested in connection with exposures guaranteed the Malta Development Bank.

Provided that, the credit institution, where applicable, shall have had to electronically submit, through the Bank's portal, the consent of the counterparty.

#### **ACCESS TO INFORMATION BY A CREDIT REFERENCE AGENCY**

19. Information held on the Register shall only be used by credit reference agencies for the issuance of credit scores.
20. (1) In making a request for access to information held on the Register, credit reference agencies shall provide evidence of the counterparty's consent, containing the information found in Annex III of this Directive.
- (2) The consent referred to in the preceding sub-paragraph must be submitted, through the Register's portal, within one (1) month from the date on which it was given by the counterparty.
- (3) Subsequent to the submission referred to in the preceding sub-paragraph, access to the Register shall be given for a period of twenty-four (24) hours.
21. (1) Notwithstanding the provisions of the preceding paragraph, a credit reference agency shall not require the consent of a natural or a legal person when the request to issue a credit score is made by a credit institution or the Malta Development Bank.

Provided that the credit institution or the Malta Development Bank, where applicable, shall have had to submit the counterparty consent containing the information found in Annex II of this Directive.

(2) Any communication between a credit institution, the Malta Development Bank and a credit reference agency, which shall make reference to information on counterparties held on the Register, shall be made between authorised representatives. Such authorised representatives shall correspond through a secured channel.

#### **PROVISION OF INFORMATION BY THE INSTITUTIONS MENTIONED IN ARTICLE 24(4) OF THE CENTRAL BANK OF MALTA ACT**

22. The Bank may provide information held on the Register:
- a. on the basis of reciprocity arrangements to central banks and other institutions of Member States of the European Union, and to other institutions of the European Union, that create databases comparable to the Register;
  - b. to the Listing Authority for the purposes of performing the functions set out in Part III of the [Financial Markets Act](#) (*Cap. 345 of the Laws of Malta*);
  - c. to the Malta Stock Exchange for the purposes of fulfilling its objects; and
  - d. to any other institution as the Bank may consider necessary.

Provision of information shall be made in accordance with the rules that may be

established by the Bank from time to time.

23. Without prejudice to paragraph 22, the Bank may upon request, approve access to the information held on the Register to the European Central Bank to carry out its functions under the Statute of the ESCB and of the ECB.

## **REQUEST FOR INFORMATION BY NATURAL OR LEGAL PERSONS**

24. Counterparties, or their lawful representatives, requesting to exercise the right under article 24(3) of the Act to have an extract of the information kept on them on the Register, shall first submit such a request through an online form available on the Bank's website or by sending a written request by registered mail, and subsequently make an appointment with the Bank, whether virtually or physically as the Bank may direct, presenting an official identification document in case of a natural person. The lawful representative should also present his official identity card, passport or similar official documentation 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.
25. A request by a lawful representative of a legal person shall be accompanied by a copy of the Memorandum and Articles of Association or the Statute of the legal person, and, if necessary, a board resolution clearly identifying and authorising the representative to request the extract. These documents shall be certified and dated by a professional, such as an advocate, notary, accountant or a bank official.

## **EXPOSURES ON GUARANTORS AND CONNECTED PARTIES**

26. A credit institution, the Malta Development Bank and a credit reference agency may also request access to the information held in the Register on the following:
- (a) natural or legal persons who are proposed to act as guarantors in relation to an exposure of an existing or prospective counterparty; and
  - (b) on connected parties of an existing or prospective counterparty.

Provided, that were applicable, the guarantors or connected parties of counterparty shall give their consent containing the information found in Annex II of this Directive.

For the avoidance of doubt, no information on the guarantees being offered by persons in relation to an exposure shall be stored on the Register.

## **AUTHENTICATION OF SIGNATORIES**

27. An annual verification audit report to confirm the authenticity of the electronic

application or the request signed by the counterparty shall be carried out by credit institutions, the Malta Development Bank, and credit reference agencies. Other institutions listed under paragraph 22 may also be requested to carry out a verification audit report.

28. The verification audit report referred to in the preceding paragraph shall be submitted to the Bank on an annual basis within the timelines as instructed by the Bank.

## **MISCELLANEOUS**

29. Credit institutions, the Malta Development Bank and credit reference agencies shall not:

- (i) outsource any of their activities for the extraction of data held on the Register to any agent, branch, entity, or subsidiary unless the outsourced service provider is recognised by the Bank in writing;
- (ii) store credit register extracted information in another jurisdiction, under cloud computing arrangements or in any externally hosted systems without the prior approval of the Bank.

30. The Bank may issue guidance notes laying down the requirements for the information to be submitted regarding the outsourcing service provider and the provision of such outsourced services.

31. The outsourced service provider shall take all reasonable steps as may be necessary to ensure that the requirements of this Directive and any guidance notes issued thereunder are complied with.

32. Credit institutions, the Malta Development Bank and credit reference agencies shall remain fully liable for any acts of their employees, or any agent, branch, entity, or subsidiary to whom or to which activities may have been outsourced.

33. The Bank may require credit institutions, the Malta Development Bank and credit reference agencies to supply any information and documentation demonstrating that the risk attached to such storage in terms of paragraph 29(ii) above has been managed and mitigated.

34. The provisions under paragraph 17(8) of CBM Directive No 15 shall be applicable in relation to the Register.

35. The fees under Annex V of this Directive shall be paid by credit institutions, the Malta Development Bank and the credit reference agencies requesting access to the information held on the Register and by any natural or legal persons requesting an extract of information kept on them held on the Register.



36. Where any person contravenes or fails to comply with any requirements set out in this Directive, the Bank may impose an administrative penalty in accordance with article 56 of the Act and Central Bank of Malta Directive No 12 on Administrative Measures and Penalties for Infringements issued under the Act.

## **ANNEX I - DATA ATTRIBUTES**

**(Paragraphs 6 and 9)**

**Section 1: Definition of the attributes to be reported in the credit register granular exposure template, including the feedback to lenders and counterparties and means of data transmission**

**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 to be reported and attributes included in feedback to lenders and counterparties**

Data attributes	Definition	Feedback to the Bank, credit institutions/ credit reference agencies/Malta Development Bank/ other institutions	Feedback to counterparty	Non-core attributes
<b>General (non-granular data)</b>				
<b>General</b>	Return for month ending	Reporting date	✓	✓
	Name of Bank	Name of reporting institution		✓
<b>Lender attributes</b>	Legal Entity Identifier; Contact Person, Contact Number, Contact Email	LEI Code, and contact details of the reporting institution		
	Date	Date when template is submitted		
	Total Number of Exposures	Total number of exposures as reported in the template		

	Reported				
<b>Granular data</b>					
<b>Counterparty attributes</b>          <b>Counterparty attributes (continued)</b>	<b>Counterparty identifier</b>	<p><b>Households and sole traders</b> 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).</p> <p><b>Legal entities</b> For MT companies provide the MBR company numbers for registered companies. In the case of those exceptions which do not have A 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.</p> <p>In the case of joint exposures, report as separate exposures for each counterparty.</p>	<p>✓ (MT Individuals - ID Card number)</p> <p>Foreigners – at least one from non-MT issued ID Card number, Passport number, Social Security number or Tax number)</p> <p>(MT Companies/Legal Entities – MBR company number, Vat Number or Other legal entity identifier)</p> <p>Foreign Companies/Legal Entities – Foreign Registration Number)</p>	✓	VAT Numbers - Core Field in case of Legal persons
	<b>Counterparty's country of residence</b>	2 letter ISO code of country of residence of counterparty.	✓	✓	
	<b>Counterparty's institutional sector</b>	Institutional sector (or sub-sector) of the counterparty, in accordance with ESA 2010 classification.			
	<b>Counterparty's sector of economic activity</b>	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
	<b>Enterprise size (Legal person)</b>	Classification of enterprises by size (into Non-SME and SME). Not applicable to sole proprietors and households and government entities			Non-core
<b>Credit data</b>	<b>Exposure identifier</b>	IBAN number code or account number whenever an IBAN is not relevant. Bank reference code if sanctioned but not signed.			

variables	<b>Currency denomination</b>	ISO code of currency in which the exposure is denominated.	✓	✓	
	<b>Type of exposure</b>	Type of facility granted, such as loans, overdrafts and credit cards. Kindly refer to list in section II.	✓	✓	
	<b>Inception date</b>	Date when the sanction letter is issued.	✓	✓	
	<b>Original maturity date</b>	Original maturity date of the exposure as stipulated in the initial sanction letter.			
	<b>Legal final maturity date</b>	Contractual date of maturity taking into account any agreements amending initial pacts.	✓	✓	
	<b>Default status of the counterparty</b>	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			
	<b>Credit lines (Limit)</b>	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.	✓	✓	
	<b>Utilised balance</b>	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.	✓	✓	
	<b>Outstanding balance</b>	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.	✓	✓	
<b>Group of connected counterparties</b>	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			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, “3” indicates written off, “4” indicates Moratorium due to COVID-19 pre Directive 18, “5” indicates Moratorium due to COVID-19 in line with Directive 18, “6” indicates Malta Development Bank COVID-19 Guarantee Scheme (CGS) and “7” indicates Moratorium due to COVID-19 in line with other legislative frameworks. Refer to Section II	✓	✓	

### Additional information provided to lenders

With respect to the indicator of distress, the Bank, credit institutions, the Malta Development Bank, credit reference agencies, other institutions and existing 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 five (5) years and those listed as 'otherwise' will be available for two (2) years.

The format of the data transmission will be communicated by the Bank.

**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 Barthélemy
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	Côte d'Ivoire
CK	Cook Islands
CL	Chile
CM	Cameroon
CN	China
CO	Colombia
CR	Costa Rica
CU	Cuba
CV	Cabo Verde
CW	Curaçao
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
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<b>Counterparty's Institutional Sector</b>	
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

<b>Counterparty's Sector of Economic Activity</b>	
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
GYP	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 Oguiya
MUR	Mauritius Rupee
MVR	Maldives (Maldiv 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	São Tomé and Príncipe 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	Communauté Financière Africaine (BEAC) CFA Franc BEAC
XCD	East Caribbean Dollar
XDR	International Monetary Fund (IMF) Special Drawing Rights
XOF	Communauté Financière Africaine (BCEAO) Franc
XPF	Comptoirs Français 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

4	Moratorium due to COVID-19 pre Directive 18
5	Moratorium due to COVID-19 in line with Directive 18
6	Malta Development Bank COVID-19 Guarantee Scheme (CGS)
7	Moratorium due to COVID-19 in line with other legislative frameworks

<b>Interest rate type</b>			
Fixed	Variable	Mixed	N/A

**ANNEX II - INFORMATION REQUEST NOTIFICATION FORM**

**(Credit Institutions/Malta Development Bank)**

**[Date]**

**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 on “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

- Malta Business Registry 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 granting of an exposure from **[name of credit institution/Malta Development Bank]**, the latter may request information concerning **[myself/legal person]** on any previous exposures found in Central Credit Register 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/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. Furthermore, information concerning **[myself/ legal person]** held on the Central Credit Register may be shared with the credit reference agencies for the issuance of credits scores in accordance with the Central Bank of Malta Directive No 15 on ‘Supervision of Credit Reference Agencies’.

*[signature of counterparty\*]*

\* The signature of the counterparty shall be executed in writing or through a secure electronic means of communication.

*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 of past due more than 90 days, forbore 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 or the Malta Development Bank. 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](mailto:ccr@centralbankmalta.org). Complaints may be forwarded to the Office of the Information and Data Protection Commissioner via [www.idpc.org.mt](http://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 and the Malta Development Bank. In accordance with CBM Directive No 14, credit institutions and the Malta Development Bank 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 - INFORMATION REQUEST NOTIFICATION FORM**  
**(Credit Reference Agencies)**

**[Date]**

**Access to Information on Exposures held on the Central Credit Register**  
**by a Credit Reference Agency**

*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

- Malta Business Registry Company Number: [specify];
- Malta Assigned VAT Number: [specify];

Foreign Legal Person

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

hereby acknowledge, that **[credit reference agency]** may request information concerning myself, from the Central Credit Register set up in terms of the Central Bank of Malta Act (*Cap.204 of the Laws of Malta*) for the issuance of credit scores in accordance with the Central Bank of Malta Directive No 15 on ‘Supervision of Credit Reference Agencies’.

*[signature of counterparty\*]*

\* The signature of the counterparty shall be executed in writing or by a secure electronic signature or through online application.

*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 of past due more than 90 days, forbore 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 or the Malta Development Bank. 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 terms of the GDPR.*

*Further information on the Central Credit Register may be obtained by sending an email on [ccr@centralbankmalta.org](mailto:ccr@centralbankmalta.org). Complaints may be forwarded to the Office of the Information and Data Protection Commissioner via [www.idpc.org.mt](http://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 and Malta Development Bank. 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 V - SCHEDULE OF FEES**

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

- (a) Credit institutions, the Malta Development Bank, and credit reference agencies 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) euro in relation to each request made for an extract of the information kept on the Register in relation to that counterparty.