

9
DECREE
of Národná banka Slovenska
of 5 December 2023
on the Register of Bank Loans and Guarantees

Národná banka Slovenska, in accordance with Section 38(8) of Act No 483/2001 on banks (and amending certain laws) as amended (hereinafter 'the Act'), has adopted this Decree:

Section 1

(1) The Register of Bank Loans and Guarantees maintained by Národná banka Slovenska (hereinafter the 'Register') shall, in accordance with Section 38(1) and (2) of the Act, contain data provided by banks, foreign bank branches, and the Export-Import Bank of the Slovak Republic (hereinafter referred to individually as a 'reporting agent') and data and information referred to in Section 38(6) and (7) of the Act.

(2) For the purposes of this Decree, 'counterparty' means:

- (a) a legal entity¹ or its part, where 'part' means an institutional unit or another part of the legal entity;
- (b) a natural person-entrepreneur.

(3) Data on instruments referred to in other legislation² shall be provided to the Register by the reporting agent where at least one debtor is a counterparty and the type of instrument is:

- (a) an instrument as defined in other legislation;³ or
- (b) a loan commitment, financial guarantee, or other commitment as defined in other legislation.⁴

(4) Data referred to in paragraph 3 shall be provided to the Register in the scope specified in Annex 1, as follows:

- (a) in table 1 – instrument data;
- (b) in table 2 – financial data;
- (c) in table 3 – counterparty-instrument data;
- (d) in table 4 – joint liabilities data;
- (e) in table 5 – accounting data;
- (f) in table 6 – protection received data;
- (g) in table 7 – instrument-protection received data;
- (h) in table 8 – counterparty risk data;
- (i) in table 9 – counterparty default data.

(5) Counterparty data shall be provided to the Register by the reporting agent where the counterparties are linked to instruments reported pursuant to paragraph 3, and are in at least one of the following counterparty positions under other legislation:⁵

- (a) creditor;
- (b) debtor;
- (c) protection provider;

¹ Article 1(5) of Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13) (OJ L 144, 1.6.2016).

² Article 4(1)(a) of Regulation (EU) 2016/867.

³ Article 1(23) of Regulation (EU) 2016/867.

⁴ Paragraphs 102 to 119 of Part 2 of Annex V to Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021).

⁵ Regulation (EU) 2016/867.

- (d) originator;
- (e) servicer;
- (f) head office undertaking;
- (g) immediate parent undertaking;
- (h) ultimate parent undertaking.

(6) Data referred to in paragraph 5 shall be provided to the Register in the scope specified in Annex 2.

(7) Data referred to in paragraph 6 shall not be provided to the Register where the Register contains accurate, complete, and up-to-date data of the reporting agent or accurate, complete, and up-to-date information and data pursuant to Section 38(7) of the Act in the scope of the information and data specified in Annex 3.

(8) Data referred to in paragraph 3 need not be provided to the Register where the reporting agent registers against the debtor in the data attribute 'outstanding nominal amount' only one or more unauthorised overdrafts whose total value does not exceed EUR 250.

Section 2

(1) Data referred to in Section 1(6) shall be provided to the Register on a monthly basis, no later than the 20th day of the calendar month after the reference date⁶ as at which the data are provided.

(2) Data referred to in Section 1(4)(a) to (d), (f), (g), and (i) shall be provided to the Register on a monthly basis, no later than the 20th day of the calendar month after the reference date as at which the data are provided.

(3) Data referred to in Section 1(4)(h) shall be provided to the Register on a monthly basis, no later than the last day of the calendar month after the reference date as at which the data are provided.

(4) Data referred to in Section 1(4)(e) shall be provided to the Register on a quarterly basis, no later than the 12th day of the second calendar month after the quarterly reference date⁷ as at which the data are provided.

(5) If the reporting agent finds that data it has provided to the Register are incorrect, incomplete, or not up-to-date, it shall without undue delay provide the amended data to the Register and shall do so for no more than the previous 60 reference dates.

Section 3

(1) Data referred to in Section 1 (3) and (5) shall be provided from the Register to the reporting agent pursuant to Section 38(3) of the Act, in the scope of the data specified in Annex 4 in the columns 'Category 2a' and 'Category 2b', for no more than the previous 60 reference dates.

(2) Data subject to the AnaCredit feedback loop framework between central banks⁸ pursuant to Section 38(3) and (6) of the Act shall be provided from the Register to the reporting

⁶ Article 13(1)(a) of Regulation (EU) 2016/867.

⁷ Article 13(1)(b) of Regulation (EU) 2016/867.

⁸ Guideline (EU) of the European Central Bank 2017/2335 of 23 November 2017 on the procedures for the collection of granular credit and credit risk data (ECB/2017/38) (OJ L 333, 15.12.2017), as amended.

agent that is a bank or a foreign bank branch in the scope of the data specified in Annex 4, columns 'Category 3a' and 'Category 3b'.

Section 4

Data shall be provided to and from the Register in accordance with Sections 1 to 3 by means of the Register of Bank Loans and Guarantees information system.

Section 5

(1) Data from the Register shall be provided to a client that is a counterparty in the scope of the data specified in Annex 4, column 'Category 1'.

(2) Data from the Register shall be provided to a client on the basis of a client request for data from the Register, the template for which is given in Annex 5. A client request for data from the Register shall be filed either in paper form, using the template in Annex 5, or in electronic form using the service form 'Filing of a request for data from the Register of Bank Loans and Guarantees', published on the Central Government Portal.

(3) A client request for data from the Register shall be filed separately for each client.

(4) Národná banka Slovenska shall provide data from the Register to a requestor that is a statutory body or other person authorised to act on a client's behalf, and it shall do so in paper or electronic form, in the manner specified in the client request for data from the Register, and for no more than the previous 60 reference dates.

- (5) The following documents shall be attached to a client request for data from the Register:
- (a) where the requestor requests to file the client request for data from the Register, to receive in person the data provided from the Register, or to file the client request for data from the Register and to have the data provided from the Register received in person by a person authorised to act on behalf of the client — an authorisation for the filing of a client request for data from the Register, or for the in-person collection of data provided from the Register, or for the filing of a client request for data from the Register and the in-person collection of data provided from the Register according to the template in Annex 6 or another comparable authorisation; the authorisation shall include the client's certified signature;
 - (b) where the client has its registered office or place of business in a state other than the Slovak Republic — an extract, not older than three months, from a register such as a commercial register maintained in that state.

(6) The document referred to in paragraph 5(b) shall be submitted in paper form as an original or certified copy, or in electronic form, in which case it shall include the qualified electronic signature of the person who issued it or the qualified electronic seal of the entity that issued it. If this document is in a foreign language, it shall also be submitted in a certified translation into the state language.

(7) A document necessary to verify the correctness of data specified in a client request for data from the Register may also be attached to the client request for data from the Register.

Section 6

(1) Unless paragraph 2 provides otherwise, the fee for the provision of data from the Register to a client for one reference date stated in the client request for data from the Register is EUR 20; the fee increases by two euro for each additional requested reference date.

(2) The fee for the provision of data from the Register to a client for one reference date stated in the client request for data from the Register is EUR 10 if the client request for data from the Register is filed in electronic form and the data from the Register are also provided to the client in electronic form; the fee increases by one euro for each additional requested reference date.

(3) The fee for the provision of data from the Register to a client shall be paid at the headquarters building of Národná banka Slovenska or by bank transfer to the account of Národná banka Slovenska, the number of which is published on the website of Národná banka Slovenska.

(4) Payment orders used to pay the fee for the provision of data from the Register to a client shall include, in addition to the data required under other legislation,⁹ the following identification data:

- (a) as the variable code, the company registration number (IČO) or, in the case of a foreign entity, a comparable identification code;
- (b) as the specific code, 1901.

Section 7

Data provided to the Register for reference dates up to and including 30 June 2024 and data provided from the Register up to and including 30 June 2024 are subject to the legislation in effect until 31 December 2023.

Section 8

This Decree repeals Decree No 10/2018 of Národná banka Slovenska on the Register of Bank Loans and Guarantees (Notification No 249/2018), as amended by Decree No 9/2021 of 27 July 2021 (Notification No 312/2021).

Section 9

This Decree takes effect on 1 January 2024, with the exception of Sections 1 to 4 and Section 5(1), which take effect on 1 July 2024.

Peter Kažimír [signed]
Governor

Issuing unit: Financial Technology and Innovations Department

⁹ Section 31(5)(b) and Section 35(1)(a) of Act No 492/2009 on payment services (and amending certain laws), as amended.

Scope of the instrument data that the reporting agent provides pursuant to Section 1(3)

Scope of instrument data^{1,2}	Category 1³	Category 2³	Category 3³
Table 1 – Instrument data			
Reference date	A ⁴	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Contract identifier	A	A	A
Instrument identifier	A	A	A
Type of instrument ⁶	A	A	A
Status of the instrument ⁷	A	A	A
Amortisation type	A	A	A
Currency	A	A	A
Fiduciary instrument	A	A	A
Inception date	A	A	A
End date of interest-only period	A	A	A
Interest rate cap	A	A	A
Interest rate floor	A	A	A
Interest rate reset frequency	A	A	A
Interest rate spread/margin	A	A	A
Interest rate type	A	A	A
Legal final maturity date	A	A	A
Commitment amount at inception	A	A	A
Payment frequency	A	A	A
Project finance loan	A	A	A
Type of project finance loan ⁸	A	A	A
Purpose	A	A	A
Recourse	A	A	A
Reference rate	A	A	A
Settlement date	A	A	A
Subordinated debt	A	A	A
Syndicated contract identifier	A	A	A
Repayment rights	A	A	A
Fair value changes due to changes in credit risk before purchase	A	A	A
Contractual relationship ⁹	A	A	A
Table 2 – Financial data			
Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Contract identifier	A	A	A
Instrument identifier	A	A	A

Interest rate	A	A	A
Next interest rate reset date	A	A	A
Current instalment ¹⁰	A	A	A
Default status of the instrument	A	A	A
Date of the default status of the instrument	A	A	A
Transferred amount	A	A	A
Arrears for the instrument	A	A	A
Arrears of interest and fees for the instrument ¹¹	A	A	A
Date of past due for the instrument	A	A	A
Type of securitisation	A	A	A
Outstanding nominal amount	A	A	A
Accrued interest	A	A	A
Off-balance-sheet amount	A	A	A
Outstanding balance ¹²	A	A	A
Table 3 – Counterparty-instrument data			
Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Counterparty identifier	A	A	A
Counterparty identifier type ⁵	A	A	A
Contract identifier	A	A	A
Instrument identifier	A	A	A
Counterparty role	A	A	A
Table 4 – Joint liabilities data			
Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Counterparty identifier	A	A	A
Counterparty identifier type ⁵	A	A	A
Contract identifier	A	A	A
Instrument identifier	A	A	A
Joint liability amount	A	A	A
Table 5 – Accounting data			
Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Contract identifier	A	A	A
Instrument identifier	A	A	A
Accounting classification of instruments	A	A	..13
Balance sheet recognition	A	A	A
Accumulated write-offs	A	A	-
Accumulated impairment amount	A	A	-
Type of impairment	A	A	-
Impairment assessment method	A	A	-

Sources of encumbrance	A	A	-
Accumulated changes in fair value due to credit risk	A	A	-
Performing status of the instrument	A	A	A
Date of the performing status of the instrument	A	A	A
Provisions associated with off-balance-sheet exposures	A	A	-
Status of forbearance and renegotiation	A	A	A
Date of the forbearance and renegotiation status	A	A	A
Cumulative recoveries since default	A	A	A
Prudential portfolio	A	A	-
Carrying amount	A	A	-
Loss given default ¹⁴	A	A	-
Conversion factor ¹⁵	A	A	-
Expected loss ¹⁶	A	A	-
Risk weight ¹⁷	A	A	-

Table 6 – Protection received data

Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Protection identifier	A	A	A
Protection provider identifier	A	A	A
Protection provider identifier type ⁵	A	A	A
Type of protection	A	A	A
Type of real estate collateral ¹⁸	A	A	A
Real estate collateral under construction ¹⁹	A	A	A
Protection value	A	A	A
Type of protection value	A	A	A
Protection valuation approach	A	A	A
Real estate collateral location	A	A	A
Date of protection value	A	A	A
Maturity date of the protection	A	A	A
Original protection value	A	-	A
Date of original protection value	A	-	A

Table 7 – Instrument-protection received data

Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Contract identifier	A	A	A
Instrument identifier	A	A	A
Protection identifier	A	A	A
Protection allocated value	A	A	A
Third party priority claims against the protection	A	A	A

Table 8 – Counterparty risk data

Reference date	A	A	A
Observed agent identifier	A	A	A

Observed agent identifier type ⁵	A	A	A
Counterparty identifier	A	A	A
Counterparty identifier type ⁵	A	A	A
Probability of default	A	A	-
Table 9 – Counterparty default data			
Reference date	A	A	A
Observed agent identifier	A	A	A
Observed agent identifier type ⁵	A	A	A
Counterparty identifier	A	A	A
Counterparty identifier type ⁵	A	A	A
Default status of the counterparty	A	A	-
Date of the default status of the counterparty	A	A	-

Explanatory notes:

- 1) Where the provision of data to the Register is covered by more than one category in explanatory note 3, the least onerous reporting requirement must apply.
- 2) Explanatory notes for data attributes in Tables 1 to 9 are given in Annex IV to Regulation (EU) 2016/867.
- 3) For the purposes of providing data to the Register, instruments are divided into three categories, as follows:
 - Category 1 Instruments originated at or after 1 September 2018, i.e. the date specified in the data attribute ‘inception date’ is 1 September 2018 or later;
 - Category 2 Instruments originated prior to 1 September 2018, i.e. the date specified in the data attribute ‘inception date’ is before 1 September 2018;
 - Category 3 Fully derecognised instruments being serviced, pursuant to Annex II to Regulation (EU) 2016/867.
- 4) ‘A’ indicates that a value is to be provided on the basis of Regulation (EU) 2016/867 or of Section 38 of the Act.
- 5) The value is to be provided for the purpose of ensuring technical requirements of the Register.
- 6) Values under Regulation (EU) 2016/867 are extended to include the items under Section 1(2)(b).
- 7) Status that the instrument can acquire.
- 8) Value according to Article 1 of Commission Delegated Regulation (EU) 2021/598 of 14 December 2020 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for assigning risk weights to specialised lending exposures (OJ L 127, 14.4.2021).
- 9) Value determining the type of origination of the contractual relationship with the debtor.
- 10) Contractually specified instalment amount – including only the principal – in the reference month.
- 11) Aggregate amount of interest and any fee payment outstanding at the reference date, which is contractually due and has not been paid (past due).
- 12) Aggregate amount outstanding at the reference data as shown on the debtor’s bank statement.
- 13) ‘-’ indicates that no value is to be provided.
- 14) Value according to Articles 161, 164, 179, 181 and 183 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013), as amended.
- 15) Value according to Articles 143, 166 and 182 of Regulation (EU) No 575/2013, as amended.
- 16) Value according to Article 158 of Regulation (EU) No 575/2013, as amended.
- 17) Value according to Articles 114 to 134 and 153 to 157 of Regulation (EU) No 575/2013, as amended, having regard to Article 501 of Regulation (EU) No 575/2013, as amended.
- 18) The type of immovable property that is the collateral.
- 19) Value determining immovable property under construction.

Scope of the counterparty data that the reporting agent provides pursuant to Section 1(5)

Counterparty reference data^{1,2}	Category 1³	Category 2³	Category 3³
Counterparty identifier	A ⁴	A	A
Counterparty identifier type	A	A	A
Legal Entity Identifier (LEI)	A	A	A
National identifier	A	A	A
National identifier type	A	A	A
Description of other identifier type ⁵	A	A	A
Head office undertaking identifier	A	A	- ⁶
Head office undertaking identifier type ⁵	A	A	-
Immediate parent undertaking identifier	A	-	-
Immediate parent undertaking identifier type ⁵	A	-	-
Ultimate parent undertaking identifier	A	-	-
Ultimate parent undertaking identifier type ⁵	A	-	-
Name	A	A	A
Address: street ⁷	A	A	A
Address: street number ⁷	A	A	A
Address: city/town/village	A	A	A
Address: county/administrative division	-	-	-
Address: postal code	A	A	A
Address: country	A	A	A
Legal form ⁸	A	A	A
Legal form codelist type ⁵	A	A	A
Institutional sector ⁸	A	A	A
Institutional sector codelist type ⁵	A	A	A
Economic activity	A	A	A
Status of legal proceedings ⁸	A	-	-
Status of legal proceedings codelist type ⁵	A	-	-
Date of initiation of legal proceedings	A	-	-
Enterprise size	A	-	-
Date of enterprise size	A	-	-
Number of employees	A	-	-
Balance sheet total	A	-	-
Annual turnover	A	-	-
Accounting standard	-	-	-
Establishment date ⁹	-	-	-
Close date ¹⁰	-	-	-

Explanatory notes:

- 1) Where the provision of data to the Register is covered by more than one category in explanatory note 3, the most onerous reporting requirement must apply.
- 2) Explanatory notes for data attributes in the Table are given in Annex IV to Regulation (EU) 2016/867.
- 3) For the purposes of providing data to the Register, counterparties are divided into three categories, as follows:
 - category 1 A counterparty that is a debtor and to which the following conditions apply:
 - a) it is resident in a reporting Member State as defined in Article 1(1) of Regulation (EU) 2016/867;
 - b) it is reported by a bank or a foreign bank branch;
 - c) it is a counterparty as defined in Section 1(2)(a);
 - d) its instrument is an instrument as defined in Regulation (EU) 2016/867, while the date reported for the instrument in the data attribute 'inception date' is on or after 1 September 2018 and the instrument is not defined as a non-recourse trade receivable – hence in the data attributes reported for the instrument, the values reported for 'instrument type' and 'recourse' are not, respectively, 'trade receivable' and 'no recourse';
 - category 2 A counterparty that is a debtor and to which the following conditions apply:
 - a) it is resident in a reporting Member State as defined in Article 1(1) of Regulation (EU) 2016/867;
 - b) it is reported by a bank or a foreign bank branch;
 - c) it is a counterparty as defined in Section 1(2)(a);
 - d) its instrument is an instrument as defined in Regulation (EU) 2016/867, while the date reported for the instrument in the data attribute 'inception date' is on or after 1 September 2018 and the instrument is defined as a non-recourse trade receivable – hence in the data attributes reported for the instrument, the values reported for 'instrument type' and 'recourse' are, respectively, 'trade receivable' and 'no recourse';
 - category 3 A counterparty that does not fall under categories 1 or 2.
- 4) 'A' indicates that a value is to be provided on the basis of Regulation (EU) 2016/867 or of Section 38 of the Act.
- 5) The value is to be provided for the purpose of ensuring technical requirements of the Register.
- 6) '-' indicates that a value need not be provided.
- 7) The data attributes 'Address: street' and 'Address: street number' together meet the definition of the data attribute 'address: street' under Regulation (EU) 2016/867.
- 8) For counterparties resident in the Slovak Republic, data are to be provided in a breakdown more granular than that stipulated in Regulation (EU) 2016/867.
- 9) The date of the counterparty's establishment, for a counterparty as defined in Section 1(2)(a). The effective date of the counterparty's authorisation to conduct business or authorisation to perform an activity, for a counterparty as defined in Section 1(2)(b).
- 10) The date of the counterparty's dissolution, for a counterparty as defined in Section 1(2)(a). The expiry date of the counterparty's authorisation to conduct business or authorisation to perform an activity, for a counterparty as defined in Section 1(2)(b).

Scope of the information and data provided from registers and databases in accordance with Section 1(7).

Information and data	Register of Legal Entities, Entrepreneurs and Public Authorities ¹	Register of Organisations ²	Register of Financial Statements ³	Database of LEI Codes ⁴	Database of the Social Insurance Agency ⁵	Database of Národná banka Slovenska	Register of Institutions and Affiliates Data (RIAD) ⁶
	1	2	3	4	5	6	7
RIAD code ⁷	- ⁸	-	-	-	-	-	A ⁹
Legal Entity Identifier (LEI)	-	-	-	A	-	-	A
National identifier	A	-	-	-	-	-	A
National identifier type	A	-	-	-	-	-	A
Name	A	A	-	-	-	-	A
Address: street	A	A	-	-	-	-	A
Address: street number	A	A	-	-	-	-	-
Address: city/town/village	A	A	-	-	-	-	A
Address: county/administrative division	-	A	-	-	-	-	A
Address: postal code	A	A	-	-	-	-	A
Address: country	A	-	-	-	-	-	A
Legal form	A	A	-	-	-	-	A
Institutional sector	A	A	-	-	-	-	A
Economic activity	A	A	-	-	-	-	A
Status of legal proceedings	A	-	-	-	-	-	A
Date of initiation of legal proceedings	A	-	-	-	-	-	A
Enterprise size	-	-	-	-	-	A	A
Date of enterprise size	-	-	-	-	-	A	A
Number of employees	-	A	-	-	A	-	A
Balance sheet total	-	-	A	-	-	-	A
Annual turnover	-	-	A	-	-	-	A
Establishment date	A	A	-	-	-	-	A
Close date	A	A	-	-	-	-	A

Explanatory notes:

- 1) Section 2 of Act No 272/2015 on the Register of Legal Entities, Entrepreneurs and Public Authorities (and amending certain laws), as amended by Act No 302/2023.
- 2) Section 20(1)(a) of Act No 540/2001 on state statistics, as amended.
- 3) Section 23, of Act No 431/2002 on accounting, as amended.

- 4) Section 7(26) of Act No 566/2001 on securities and investment services (and amending certain laws) (the Securities Act), as amended.
- 5) Section 226(1)(e) of Act No 461/2003 on social insurance, as amended.
- 6) Guideline (EU) 2018/876 of the European Central Bank of 1 June 2018 on the Register of Institutions and Affiliates Data (ECB/2018/16) (OJ L 154, 18.6.2018), as amended.
- 7) Unique identifier in the Register of Institutions and Affiliates Data (RIAD).
- 8) '-' indicates that no value is to be provided.
- 9) 'A' indicates that a value is to be provided on the basis of Regulation (EU) 2016/867 or of Section 38 of the Act.

Scope of data provided from the Register in accordance with Sections 3 and 5

Counterparty reference data	Category 1 ¹	Category 2a ¹	Category 2b ¹	Category 3a ¹	Category 3b ¹
RIAD code	I ²	I	I	I	I
Counterparty identifier	I	I	I	- ³	-
Counterparty identifier type	I	I	I	-	-
Legal Entity Identifier (LEI)	I	I	I	I	I
National identifier	I	I	I	-	-
National identifier type	I	I	I	-	-
Description of other identifier type	-	-	-	-	-
Head office undertaking identifier	I	I	I	-	-
Head office undertaking identifier type	I	I	I	-	-
Immediate parent undertaking identifier	I	I	I	-	-
Immediate parent undertaking identifier type	I	I	I	-	-
Ultimate parent undertaking identifier	I	I	I	-	-
Ultimate parent undertaking identifier type	I	I	I	-	-
Name	I	I	I	I	I
Address: street	I	I	I	-	-
Address: street number	I	I	I	-	-
Address: city/town/village	I	I	I	-	-
Address: county/administrative division	I	I	I	-	-
Address: postal code	I	I	I	-	-
Address: country	I	I	I	I	I
Legal form	I	I	I	-	-
Legal form codelist type	I	I	I	-	-
Institutional sector	I	I	I	-	-
Institutional sector codelist type	I	I	I	-	-
Economic activity	I	I	I	-	-
Status of legal proceedings	I-P ⁴	I-P	I-P	-	-
Status of legal proceedings codelist type	I-P	I-P	I-P	-	-
Date of initiation of legal proceedings	I-P	I-P	I-P	-	-
Enterprise size	I-P	I-P	I-P	-	-
Date of enterprise size	I-P	I-P	I-P	-	-
Number of employees	I-S ⁵	I-S	I-S	-	-
Balance sheet total	I-P	I-P	I-P	-	-
Annual turnover	I-P	I-P	I-P	-	-

Accounting standard	-	-	-	-	-
Establishment date	I	I	I	-	-
Close date	I	I	I	-	-
Instrument data					
Table 1 – Instrument data					
Country of national central bank	-	-	-	I	S ⁶
Reference date	I	I	I	I	I
Observed agent identifier	I	S-C ⁷	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Contract identifier	I	I-A ⁸	S	-	-
Instrument identifier	I	I-A	-	I-A	-
Type of instrument	I	I	S	I	S
Status of the instrument	I	I	S	-	-
Amortisation type	I	I	S	-	-
Currency	I	I	S	I	S
Fiduciary instrument	I	I	S	-	-
Inception date	I	I	S	I	S
End date of interest-only period	-	-	-	-	-
Interest rate cap	-	-	-	-	-
Interest rate floor	-	-	-	-	-
Interest rate reset frequency	-	-	-	-	-
Interest rate spread/margin	-	-	-	-	-
Interest rate type	-	-	-	-	-
Legal final maturity date	I	I	S	I	S
Commitment amount at inception	I	I	S	I	S
Payment frequency	I	I	S	-	-
Project finance loan	I	I	S	-	-
Type of project finance loan	-	-	-	-	-
Purpose	I	I	S	I	S
Recourse	I	I	-	-	-
Reference rate	-	-	-	-	-
Settlement date	-	-	-	-	-
Subordinated debt	-	-	-	-	-
Syndicated contract identifier	-	-	-	-	-
Repayment rights	I	I	S	-	-
Fair value changes due to changes in credit risk before purchase	-	-	-	-	-
Contractual relationship	I	I	S	-	-
Table 2 – Financial data					
Reference date	I	I	I	I	I
Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Contract identifier	I	I-A	S	-	-
Instrument identifier	I	I-A	-	I-A	-
Interest rate	-	-	-	-	-

Next interest rate reset date	-	-	-	-	-
Current instalment	I	I	S	-	-
Default status of the instrument	I	I	S	-	-
Date of the default status of the instrument	-	-	-	-	-
Transferred amount	I	I	S	-	-
Arrears for the instrument	I	I	S	I	S
Arrears of interest and fees for the instrument	I	I	S	-	-
Date of past due for the instrument	I	I	S	I	S
Type of securitisation	-	-	-	-	-
Outstanding nominal amount	I	I	S	I	S
Accrued interest	I	I	S	I	S
Off-balance-sheet amount	I	I	S	I	S
Outstanding balance	I	I	S	-	-

Table 3 – Counterparty-instrument data

Reference date	I	I	I	I	I
Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Counterparty identifier	-	-	-	-	-
Counterparty identifier type	-	-	-	-	-
Contract identifier	I	I-A	S	-	-
Instrument identifier	I	I-A	-	I-A	-
Counterparty role	-	-	-	-	-
- debtor	S	S	-	-	S
- creditor	S-C	I-C ⁹	S-C	I-C	S-C
- originator	-	-	-	-	-
- servicer	-	-	-	-	-

Table 4 – Joint liabilities data

Reference date	I	I	I	I	I
Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Counterparty identifier	-	-	-	-	-
Counterparty identifier type	-	-	-	-	-
Contract identifier	I	I-A	S	-	-
Instrument identifier	I	I-A	-	I-A	-
Joint liability amount	I	I	S	I	S

Table 5 – Accounting data

Reference date	I	I	I	I	I
Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Contract identifier	I	I-A	S	-	-
Instrument identifier	I	I-A	-	I-A	-
Accounting classification of instruments	-	-	-	-	-

Balance sheet recognition	-	-	-	-	-
Accumulated write-offs	I	I	S	I	S
Accumulated impairment amount	-	-	-	-	-
Type of impairment	-	-	-	-	-
Impairment assessment method	-	-	-	-	-
Sources of encumbrance	-	-	-	-	-
Accumulated changes in fair value due to credit risk	-	-	-	-	-
Performing status of the instrument	I	I	S	-	-
Date of the performing status of the instrument	I	I	-	-	-
Provisions associated with off-balance-sheet exposures	-	-	-	-	-
Status of forbearance and renegotiation	I	I	S	-	-
Date of the forbearance and renegotiation status	I	I	-	-	-
Cumulative recoveries since default	-	-	-	-	-
Prudential portfolio	-	-	-	-	-
Carrying amount	-	-	-	-	-
Loss given default	-	-	-	-	-
Conversion factor	-	-	-	-	-
Expected loss	-	-	-	-	-
Risk Weight	-	-	-	-	-

Table 6 – Protection received data;

Reference date	I	I	I	I	I
Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Protection identifier	I	I-A	-	-	-
Protection provider identifier	-	-	-	-	-
Protection provider identifier type	-	-	-	-	-
Type of protection	I	I	S	S	S
Type of real estate collateral	-	-	-	-	-
Real estate collateral under construction	-	-	-	-	-
Protection value	I	I	S	-	-
Type of protection value	I	I	S	-	-
Protection valuation approach	-	-	-	-	-
Real estate collateral location	-	-	-	-	-
Date of protection value	I	I	-	-	-
Maturity date of the protection	I	I	-	-	-
Original protection value	I	I	S	-	-
Date of original protection value	I	I	-	-	-

Table 7 – Instrument-protection received data

Reference date	I	I	I	I	I
----------------	---	---	---	---	---

Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Contract identifier	I	I-A	S	-	-
Instrument identifier	I	I-A	-	I-A	-
Protection identifier	I	I-A	-	-	-
Protection allocated value	I	I	S	-	-
Third party priority claims against the protection	I	I	-	-	-

Table 8 – Counterparty risk data

Observed agent identifier	-	-	-	-	-
Observed agent identifier type	-	-	-	-	-
Counterparty identifier	-	-	-	-	-
Counterparty identifier type	-	-	-	-	-
Probability of default	-	-	-	-	-

Table 9 – Counterparty default data

Reference date	I	I	I	I	I
Observed agent identifier	I	S-C	S-C	-	-
Observed agent identifier type	-	-	-	-	-
Counterparty identifier	-	-	-	-	-
Counterparty identifier type	-	-	-	-	-
Default status of the counterparty	I	I	S	-	-
Date of the default status of the counterparty	-	-	-	-	-

Explanatory notes:

- 1) For the purposes of providing data from the Register, the scope of data is divided into five categories, as follows:
 - category 1 Scope of data provided from the Register to clients in regard to their own instruments and data;
 - category 2a Scope of data provided from the Register to reporting agents in regard to their own clients' data and instruments;
 - category 2b Scope of data provided from the Register to reporting agents in regard to data and instruments of their potential clients and related persons;
 - category 3a Scope of data which are subject to the AnaCredit feedback loop framework between central banks and are provided from the Register to banks and foreign bank branches in regard to their own clients' data and instruments.
 - category 3b Scope of data which are subject to the AnaCredit feedback loop framework between central banks and are provided from the Register to banks and foreign bank branches in regard to their potential clients' data and instruments.

For the purposes of these categorisations, the following definitions apply:

- *Own client* means a counterparty in respect of which the reporting agent has reported instrument data to the Register for at least one of the previous 12 reference dates.
- *Potential client* means a counterparty:
 - a) in respect of which the reporting agent has recorded a request for an instrument within the last six months; or
 - b) which has expressed an interest in an instrument or has been approached with an offer of an instrument within the last six months, and that interest or approach is demonstrable and justified by the reporting agent.
- *Related person* means a counterparty:
 - a) which is a focus of the bank's monitoring activities as part of credit risk management (including, for example, the bank's verification of a client, potential client, protection

- provider or related group, or its monitoring of the risk profile of a client, potential client, protection provider or related group); or
- b) which is related to the client or potential client by financial, personnel or economic ties; or
 - c) which has supplier or customer ties to the client or potential client.
- 2) 'I' indicates that a value is to be provided with the same or lower level of granularity compared with data provided to the Register.
 - 3) '-' indicates that no value is to be provided.
 - 4) 'I-P' indicates that a value is to be provided with the same or lower level of granularity compared with data provided to the Register, and that it is to be provided only for counterparties as defined in Section 1(2)(a).
 - 5) 'I-S' indicates that a value is to be provided with the same or lower level of granularity compared with data provided to the Register, and that it is to be provided only for counterparties as defined in Section 1(2)(a). Data referred to in Annex 3, column 5 are to be provided in anonymised form.
 - 6) 'S' indicates that a value is to be provided with a lower level of granularity compared with data provided to the Register.
 - 7) 'S-C' indicates that a value is to be provided with a lower level of granularity compared with data provided to the Register and only at the country level for the respective counterparty.
 - 8) 'I-A' indicates that a value is to be provided in an anonymised form so that the tables can be linked together and so that the exact value provided by the reporting agent cannot be determined.
 - 9) 'I-C' indicates that a value is to be provided with the same or lower level of granularity compared with data provided to the Register and only at the country level for the respective counterparty.

Client request for data from the RegisterRegistration number¹

--

PART 1 Client data		
Name		
Registered office address / Place of business	street, Land Registry number, and street number	
	city/town/village and postal code	
	country	
Company registration number (IČO) ²		

PART 1a Details for the delivery of data from the Register (to be completed where the details are different from those in Part 1)		
Name / Forename and surname		
Address for service	street, Land Registry number, and street number	
	city/town/village and postal code	
	country	

PART 2 Details of the natural person authorised to act on behalf of the client ³ (hereinafter the 'requestor')		
Forename and surname		
Personal identification number/Date of birth ⁴		
Permanent address	street, Land Registry number, and street number	
	city/town/village and postal code	
	country	
Telephone number		
Email address		

PART 3 Specification of client request for data from the Register ⁵	
	<input type="checkbox"/> current reference date

Periods for which data from the Register are requested	<input type="checkbox"/> for specified reference dates ⁶
How data from the Register are to be provided	<input type="checkbox"/> by delivery to the address
	<input type="checkbox"/> in-person collection ⁷ <input type="checkbox"/> by the requestor <input type="checkbox"/> by an authorised person ⁸
	<input type="checkbox"/> electronic transmission via UPVS ⁹
Date of payment of fee for provision of data from the Register	

Done at on

Forename, surname and certified signature of the person(s) authorised to act on behalf of the client ¹⁰

Explanatory notes:

- 1) The box shaded grey is to be filled in by Národná banka Slovenska.
- 2) State the client's company registration number, if assigned. If one has not been assigned, state another national identifier and its type.
- 3) If more than one person is authorised to act on behalf of the client, state only one of them in Part 2.
- 4) Where the requestor has not been assigned a personal identification number, state their date of birth.
- 5) Mark the selected option with an 'x'.
- 6) State the reference date for which data from the Register are requested. For each calendar month for which data from the Register are provided, the data are as at the last day of that month. Examples of how to state the reference date are '4/2008 - 8/2008' and '1/2009'.
- 7) If the requestor checks the box 'in-person collection', the person collecting the data must, when receiving the data, sign a protocol on the in-person collection of data from the Register.
- 8) If the requestor checks the box 'by an authorised person', a certified authorisation to collect data from the Register must be appended to the client request for data from the Register.
- 9) UPVS is the Central Government Portal, accessible online at www.slovensko.sk.
- 10) State the forename and surname of the person mentioned in Part 2 and affix their certified signature. If the person is not authorised to act on behalf of the client individually, state the persons authorised to act jointly on behalf of the client.

Authorisation
for the filing of a client request for data from the Register,
or
for the in-person collection of data provided from the Register,
or
for the filing of a client request for data from the Register and
the in-person collection of data provided from the Register

Registration number¹

PART 1	
Details of the natural person authorised to act on behalf of the client (hereinafter the 'requestor')	
Forename and surname	
Personal identification number/Date of birth ²	
Permanent address	street, Land Registry number, and street number
	city/town/village and postal code
	country
Identity document number	

PART 2	
Details of the authorised natural person	
Forename and surname	
Personal identification number/Date of birth ²	
Permanent address	street, Land Registry number, and street number
	city/town/village and postal code
	country
Telephone number	
Identity document number	
I hereby authorise ³	<input type="checkbox"/> to file a client request for data from the Register <input type="checkbox"/> to collect data from the Register in person <input type="checkbox"/> to file a client request for data from the Register and to collect data from the Register in person

This authorisation is granted until (for a maximum period of one year).

Done at

on

For the requestor

The requestor's forename, surname, and certified signature

Space for the certification of the requestor's signature.

--

For the authorised person

I hereby accept this authorisation in its entirety.

Forename, surname, and certified signature

Space for the certification of the authorised person's signature.

--

Explanatory notes:

- 1) The box shaded grey is to be filled in by Národná banka Slovenska.
- 2) Where the requestor has not been assigned a personal identification number, state their date of birth.
- 3) Mark the selected option with an 'x'.