

## **PROCEDURE**

### **CREATION OF CREDIT REGISTRY AND PARTICIPATION OF BANKS, CREDIT ORGANIZATIONS, RESIDENT BRANCH OFFICES OF FOREIGN BANKS IN CREDIT REGISTRY**

This Procedure and the Credit Registry are intended to collect reliable information for implementation of effective supervision and analytics.

#### **Chapter I: General Provisions**

1. This Procedure establishes terms and conditions for creation of the Credit Registry as well as participation of banks, credit organizations and resident branch offices of foreign banks in the Credit Registry.
  
2. The Credit Registry is designed to collect and maintain information on borrowers and loans provided thereto. This enables the Central Bank of the Republic of Armenia (hereinafter referred to as the CBA) to control the relationship between the borrower and the lender, carry out analytics and use such information for doing rating and any other relevant task.
  
3. For the meaning of this Procedure, a loan involves a liability to the lender generated from: i) extending of a loan (including a credit line), financial leasing, factoring, guaranty, L/C contracts, warrant or credit card, overdraft; ii) obtaining of securities through repurchase agreement; iii) a currency swap, and any other transaction, which generates a monetary obligation to the lender but is nonetheless unrelated to the selling of goods, the rendering of service/work to the lender by the debtor, or to the obtaining by the lender of the debtor-issued securities without repurchase agreement.

4. For the meaning of this Procedure, a loan disbursed and outstanding is the loan on which the borrower has an outstanding obligation to the lender.

5. For the meaning of this Procedure, inadequate data is the data shown in reports to the CBA but still not true.

## **Chapter II: Information Provided to the Credit Registry**

6. Information provided to the Credit Registry shall cover information on all types of liabilities, mentioned in paragraph 3 hereinabove, which the borrower has undertaken or will undertake with regard to the lender (Annex 1).

7. The lender shall provide information to the Credit Registry within 3 business days following the signing of loan contract. In case of any change in a loan data already made available with the Credit Registry (including change in loans classified according to Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999), the lender shall submit such changes to the Credit Registry within three business days following the making of the change.

8. The number of overdue days on a loan shall be filled in and updated on the last business day of each month (as of the same day) and shall be submitted to the Credit Registry within the next three business days. In case of repayment of overdue liabilities on a loan, the number of overdue days shall be netted and submitted to the Credit Registry within three business days following the repayment. In case of partial repayment of overdue liabilities on a loan, the number of overdue days shall be deducted and submitted to the Credit Registry within three business days following the repayment.

9. In case of incorrect information, the Credit Registry shall notify about this to the lender which has provided that information. The lender shall adjust the information or confirm its correctness and give it back to the Credit Registry within three business days.

10. For the meaning of this Procedure, incorrect information involves information which does not comply with the formats defined in respect of the information given to the Credit Registry, or which contains data conflict or incompliance.

11. The lenders shall start providing information to the Credit Registry upon being registered and licensed.

12. The requirements to lender reporting and data titles and formats are established by the CBA. Where the borrower is incorporated in another country (including an offshore), does not have a taxpayer identification number, the information on that borrower shall be provided to the Credit Registry using the registration number of the country concerned. The files shall be exchanged through the CBANet”.

### **Chapter III: Users of Information Provided to the Credit Registry; Information Provided by the Credit Registry**

13. The users of information provided to the Credit Registry include: 1/ the CBA, 2/ the lenders only for the purpose of classification of loans according to the Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999, and 3/ the borrowers according to a procedure established hereunder.

14. The Credit Registry shall provide the lenders with regular information (Annex 4) on all borrowers of the lender, as of the closing of the month, which is provided to the lender up until the 6th business day of the next month.

15. Where the information from the Credit Registry contains inconsistencies with the data of the lender which has received that information, the lender shall notify this to the relevant unit of the CBA whilst requesting the unit to take action to correct any such inconsistencies.

16. The information shall be exchanged by the relevant staff of the CBA and of the lender.

17. The Credit Registry shall only provide information on borrowers as legal entity (other than lenders) and individuals (including sole proprietors) which have undertaken or can undertake any of the liabilities, as specified in paragraph 3 hereinabove, in respect of the lender.

18. The borrower is eligible to obtain from the Credit Registry information about him/her free of charge.

19. The Credit Registry shall provide information to the borrowers as well as any information on the borrower available with the Credit Registry once a year only, in accordance with the procedure specified in Annex 3 hereto. To obtain information from the Credit Registry, the borrower shall physically submit a request in writing (Annex 6). Where the borrower is a legal entity, the request shall be signed and sealed by its executive manager. A copy of an identification document of the executive manager shall be attached. The Credit Registry shall satisfy the request as provided for hereunder within two months upon receipt of that request.

20. The party requesting information shall receive it in person. To obtain the information, the borrower (or its assignee) shall present an identification document and a letter of attorney, if he is an assignee. Where the presented documents are incomplete, or an applicant has no right to request the information, the application shall be waived by the Unit in a reply letter. In case of incomplete documents, the applicant may supplement or change these and re-apply to the Credit Registry.

#### **Chapter IV: Liability for Integrity and Veracity of Information from the Credit Registry**

21. The lenders shall provide the Credit Registry with complete and accurate information.

22. The lender which has provided the information will be liable under the law for integrity and veracity of the information.

23. Where the borrower believes the information received from the Credit Registry is incorrect, the borrower may inform this to the Credit Registry in writing by pointing out the weakness in

the information, and demand the correct one. After having verified accuracy of data and making adjustment where necessary, the Credit Registry shall respond the borrower by giving the verified information within the period specified herewith.

24. Where the lender which has provided a loan to the borrower is in liquidation, the data entered with the Credit Registry on the given loan may be updated using the borrower's references submitted to the Credit Registry. The borrower will receive such references from the liquidator of the bank.

25. The CBA will carry responsibility when the information it has provided does not comply with the lender's information to the Credit Registry, as well as in other cases stipulated by law.

Arthur Javadyan,

Chairman

### **How to Complete Appendix 1**

- **StartDate** and **EndDate** (**EndDate** also denotes the date as of which the data contained in the file give a picture of the situation) are the opening and closing of the period within which the data have changed, **CreatedDateTime** denotes the date on which the file has been generated.
- **Borrower local identification number** a unique identification number given to the borrower in the lender system shall be filled in.
- **Borrower corporate status** the status of the borrower, e.g. legal person or individual or a sole proprietor shall be filled in.
- **Borrower name:**
  - 4.1 if legal person, borrower's full name and organizational type shall be filled in; the borrower's organizational type shall be filled in abbreviated, e.g. Gamma Service, LTD;
  - 4.2 if individual or sole proprietor, borrower's name shall be filled in.
- **Borrower last name** if individual or sole proprietor, the borrower's last name

shall be filled in.

- **Borrower patronymic name** if individual or sole proprietor, the borrower's patronymic name shall be filled in.
- **Borrower (organization or sole proprietor) TPIN** the tax payer identification number (TPIN) of the borrower (organization or sole proprietor) shall be filled in.
- **Borrower (individual or sole proprietor) passport number** the series and number of borrower's (individual or sole proprietor) passport shall be filled in.
- **Borrower (individual or sole proprietor) passport issue date** the issue date of borrower's (individual or sole proprietor) passport shall be filled in.
- **Borrower (individual or sole proprietor) passport authority** the authority code of borrower's (individual or sole proprietor) passport shall be filled in.
- **Borrower (individual or sole proprietor) date of birth** the date of birth of borrower's (individual or sole proprietor) shall be filled in.
- **Borrower (individual or sole proprietor) gender** the gender, whether male or female, of borrower's (individual or sole proprietor) shall be filled in.
- **Region code** the code of the region where the borrower is located or resides shall be filled in.
- **Borrower address** the location of legal person, the place of residence of individual or sole proprietor (country, region, street, building and apartment number) shall be filled in.
- **Borrower organization's type of ownership** depending on more than 50 percent participation or dominant position in the legal person's statutory or share-holding capital, the particular type of ownership (public, private, foreign) shall be filled in. If individual or sole proprietor, "other" shall be filled in.
- **Borrower residency** if the borrower is resident, "resident" shall be filled in; if non-resident, "non-resident" shall be filled in. The residency is determined by criteria as established under the Republic of Armenia Law on Currency Regulation and Exchange Control.
- **Relationship with lender** in case of relationship with the lender, "related" shall be filled in; if otherwise, "non-related" shall be filled in. The relationship is

determined by criteria as established under the Republic of Armenia Law on Banks and Banking, Article 39.

- **Borrower (organization or sole proprietor) sphere of activity** the borrower's (organization or sole proprietor) sphere of activity shall be filled in

**A. Agriculture, Forestry and Fishing, including**

- (01.1/3) growing of plants
- (01.4) raising of animals
- (02) forestry and logging
- (03) fishing and aquaculture

**B. Mining and Quarrying**

- (07) mining of metal ores
- (08.1-12) quarrying of stone, sand and clay

**C. Manufacturing industry**

- (10) manufacture of food products
- (10.1) processing and preserving of meat
- (10.3) processing and preserving of fruit
- (10.5) manufacture of dairy products
- (10.7) manufacture of bread and fresh pastry goods
- (11) manufacture of beverages
- (12) manufacture of tobacco
- (13+14) manufacture of textiles and wearing apparel
- (15) manufacture of leather clothes
- (16+17) manufacture of wood and products of wood and cork, except furniture
- (18) printing and reproduction of recorded media

(20) manufacture of chemicals and chemical products

(21) manufacture of pharmaceutical products

(22) manufacture of rubber and plastic products

(23) manufacture of non-metallic products

(24) manufacture of basic metals

(25) manufacture of fabricated metal products, except machinery and equipment

(26+27) manufacture of computer, electronic and optical products

(31) manufacture of furniture

(33) repair and installation of machinery and equipment

#### **D. Electricity, Gas, Steam and Air Conditioning Supply**

(35.1) electricity, gas, steam and air conditioning supply, including generation, transmission and distribution of electric power

#### **E. Water Supply, Sewerage, Waste Management and Remediation Activities**

#### **F. Construction**

(41.2) construction of residential and non-residential buildings

(42.1) construction of roads and railways

#### **G. Trade**

(45) trade and repair of motor vehicles, motorcycles and their spare parts

(46) wholesale trade

(47) retail trade

#### **H. Transportation and Storage**

(49.32) taxi operation

(49.4) freight transport by road and removal services

(51) air transport

(52.1) warehousing and storage

**I. Accommodation and Food Service Activities**

(55.1) hotels and similar accommodation

(56) public catering

**J. Information and Communication**

(58) publishing activities

(60) television programming and broadcasting activities

(61) telecommunications

(62) computer programming, consultancy and related activities

**K. Financial and Insurance Activities**

(65) insurance companies

(66) investment companies

(67) other financial institutions

**L. Real Estate Activities**

(68.1) buying and selling of own real estate

**M. Professional, Scientific and Technical Activities**

(69) legal and accounting activities

(71) architectural and engineering activities

(72) scientific research and development

(73.1) advertising

**P. Education**

(85.4) higher education

(85.5) other education

## Q. Human Healthcare

## R. Arts, Entertainment, Recreation

## T. Other Sectors of Economy

(32.1) manufacture of jewelry and bijouterie

(79) travel and tour operator activities

- **Borrower (organization or sole proprietor) state registration number** the state registration number of the borrower, whether organization or sole proprietor, shall be filled in.
- **Borrower (organization or sole proprietor) state registration date** the state registration date of the borrower, whether organization or sole proprietor, shall be filled in.
- **CEO (first, name, last name) of borrower organization** the first name, last name of CEO of the borrower organization shall be filled in.
- **Number of identification document of CEO of borrower organization** the number of identification document of CEO of borrower organization shall be filled in.
- **Borrower (individual or sole proprietor) old identification document details** the borrower's (individual or sole proprietor) old identification document details shall be filled in.
- **Borrower (individual or sole proprietor) public services number (social security card number)** the borrower's (individual or sole proprietor) public services number (social security card number) shall be filled in.
- **Borrower (individual or sole proprietor) reference number about social security card/public services number non-availability** the borrower (individual or sole proprietor) reference number about social security card/public services number is absent shall be filled in.
- **Borrower (individual or sole proprietor) identification card number** the borrower's (individual or sole proprietor) identification card number shall be filled in.
- **Borrower (individual or sole proprietor) identification card issue date** the

- issue date of borrower's (individual or sole proprietor) identification card shall be filled in.
- **Borrower (individual or sole proprietor) identification card authority** the authority code of borrower's (individual or sole proprietor) identification card shall be filled in.
  - **Borrower (individual or sole proprietor) other identification document details** the borrower (individual or sole proprietor) other identification document details shall be filled in.
  - **Borrower (individual or sole proprietor) number of family members** the number of borrower (individual or sole proprietor) family members shall be filled in.
  - **Individual borrower's employment:**
    - 31.1 employed as pay worker with the main job in place
    - 31.2 employed in own business with the main job activity in place
    - 31.3 not employed but fit for serviceability (which spans from age 16 to
    - 31.4 not employed, disabled
    - 31.5 other
  - **Other remarks on the borrower** other essential information on the borrower shall be filled in.
  - **Borrower's local identification number** a unique identification number given to the borrower with interrelated parties; the interrelation is determined according to criteria laid down in the Republic of Armenia Law on Banks and Banking, Article 39.
  - **Interrelated borrower's local identification number** a unique identification number given to the interrelated borrower shall be filled in.
  - **Other remarks on the interrelated borrower** other essential information on the

interrelated borrower shall be filled in.

- **Borrower organization's local identification number** a unique identification number given to the borrower organization, the owner of which is the participant, shall be filled in.
- **Participant's local identification number** a unique identification number given to the participant (owner) shall be filled in; data on participants which hold 20 percent and more participation or the largest 3-5 participations in the statutory or share-holding capital of the borrower shall be filled in.
- **Participant corporate status** the status of the participant, e.g. legal person or individual or a sole proprietor shall be filled in.
- **Participant name:**

39.1 if legal person, the participant's full name and organizational type shall be filled in; the participant's organizational type shall be filled in abbreviated, e.g. LTD;

39.2 if individual or sole proprietor, the participant's name shall be filled in.

- **Participant last name** if individual or sole proprietor, the participant's last name shall be filled in.
- **Participant patronymic name** if individual or sole proprietor, the participant's patronymic name shall be filled in.
- **Participant (organization or sole proprietor) TPIN** the tax payer identification number (TPIN) of the participant (organization or sole proprietor) shall be filled in.
- **Participant (individual or sole proprietor) passport number** the series and number of participant's (individual or sole proprietor) passport shall be filled in.
- **Participant (individual or sole proprietor) passport issue date** the issue date of participant's (individual or sole proprietor) passport shall be filled in.
- **Participant (individual or sole proprietor) passport authority** the authority code of participant's (individual or sole proprietor) passport shall be filled in.

- **Participant (individual or sole proprietor) date of birth** the date of birth of participant's (individual or sole proprietor) shall be filled in.
- **Participant (individual or sole proprietor) gender** the gender, whether male or female, of participant's (individual or sole proprietor) shall be filled in.
- **Region code** the code of the region where the participant is located or resides shall be filled in.
- **Participant address** the location of the participant legal person, the place of residence of participant whether individual or sole proprietor, (country, region, street, building and apartment number) shall be filled in.
- **Participant organization's type of ownership** depending on more than 50 percent participation or dominant position in the legal person's statutory or shareholding capital, the particular type of ownership (public, private, foreign) shall be filled in. If individual or sole proprietor, "other" shall be filled in.
- **Participant residency** if the participant is resident, "resident" shall be filled in; if non-resident, "non-resident" shall be filled in.
- **Participant's (organization or sole proprietor) sphere of activity** the participant's sphere of activity shall be filled in.
- **Participant's (organization or sole proprietor) state registration number** the state registration number of the participant, whether organization or sole proprietor, shall be filled in.
- **Participant's (organization or sole proprietor) state registration date** the state registration date of the participant, whether organization or sole proprietor, shall be filled in.
- **Participant (individual or sole proprietor) old identification document details** the participant's (individual or sole proprietor) identification old document details shall be filled in.
- **Participant (individual or sole proprietor) public services number (social security card number)** the participant's (individual or sole proprietor) public services number (social security card number) shall be filled in.
- **Participant (individual or sole proprietor) reference number about non-**

- availability of social security card/public services number** the participant (individual or sole proprietor) reference number about non-availability of social security card/public services number shall be filled in.
- **Participant (individual or sole proprietor) identification card number** the participant's (individual or sole proprietor) identification card number shall be filled in.
  - **Participant (individual or sole proprietor) identification card issue date** the issue date of participant's (individual or sole proprietor) identification card shall be filled in.
  - **Participant (individual or sole proprietor) identification card authority** the authority code of participant's (individual or sole proprietor) identification card shall be filled in.
  - **Participant (individual or sole proprietor) other identification document details** the participant (individual or sole proprietor) other identification document details shall be filled in.
  - **CEO (first, name, last name) of the participant organization** the first name, last name of CEO of the participant organization shall be filled in.
  - **Number of identification document of CEO of the participant organization** the number of identification document of CEO of the participant organization shall be filled in.
  - **Other remarks of the participant** other essential information on the participant shall be filled in.
  - **Loan local identification number** a unique identification number (e.g. number of the loan agreement, the credit registry number, account number, etc.) given to the loan, which cannot be repeated for different loans at the same lender (including their branch offices) shall be filled in; moreover, for loans to be provided after January 1, 2014, the loan's local identification number shall correspond to the code with the Credit Registry.
  - **Credit Registry code** contains the lender code, the date of loan input, the loan reference number within the given day. Once first input, the system will grant a code, and after each change the relevant code will be completed.
  - **Version serial number** the serial number of the loan within the current date shall

be filled in.

- **Lender code** the code of the lender shall be filled in.
- **Branch office code** the code of the lender's branch office shall be filled in.
- **Loan contract number** the number of the loan contract shall be filled in.
- **Loan contract date** the date on which the loan contract was signed shall be filled in.
- **Loan disbursement date (actual)** the date on which the loan was actually disbursed (where by installment, the date of the last installment) shall be filled in.
- **Final maturity date of the loan (by contract)** the maturity date of the loan as specified by the contract shall be filled in; in the event of rescheduled maturity, the date on which the maturity date was rescheduled shall be filled in; in case of credit card, line of credit and so on, when a maturity period is not specified, this field shall be left non-completed.
- **Actual (partial) loan repayment date** the date on which the last repayment was made shall be filled in; in other cases when the borrower's obligation to the lender terminates without having to repay actually, the date on which the obligation terminated shall be filled in.
- **Loan change date** the date on which a change to the loan was made shall be filled in.
- **Loan status** where the loan is repaid or the borrower's obligation to the lender has terminated, an indication "repaid" shall be filled in; otherwise, the loan is considered performing; the field "Loan status" shall be used to complete "rebated", if the lender's right of claim in respect of the borrower has been ceded to another legal person or individual.
- **Loan type** a type of the loan, i.e. loan, line of credit, leasing, factoring, guarantees, overdraft, credit card, letter of credit, repurchase agreements, swap or other obligations as established herewith shall be filled in.
- **Disbursement source** if the funds are disbursed through international projects, an indication "through international project" shall be filled in; if otherwise, an indication "not through international project" shall be filled in.
- **Credit risk class** the risk class of the loan is determined pursuant to the

Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999; where the loan is charged off from the post-balance sheet, an indication “not registered” shall be used; for loans which are classified using a procedure other than the one mentioned above, an indication “non-classified” shall be completed; in the event there is a court ruling with regard to the loan whereby the borrower’s liability to the lender has not been recognized, an indication “problematic” shall be used.

- **Loan use** the sphere of the use of the loan shall be determined by considering which sector of the economy the most of the loan was used for. The sector where the loan was most used shall be indicated, accordingly.

For the meaning of this procedure, sectors of the economy are:

**A. Agriculture, Forestry and Fishing, including**

(01.1/3) growing of plants

(01.4) raising of animals

(02) forestry and logging

(03) fishing and aquaculture

**B. Mining and Quarrying**

(07) mining of metal ores

(08.1-12) quarrying of stone, sand and clay

**C. Manufacturing industry**

(10) manufacture of food products

(10.1) processing and preserving of meat

(10.3) processing and preserving of fruit

(10.5) manufacture of dairy products

(10.7) manufacture of bread and fresh pastry goods

- (11) manufacture of beverages
- (12) manufacture of tobacco
- (13+14) manufacture of textiles and wearing apparel
- (15) manufacture of leather clothes
- (16+17) manufacture of wood and products of wood and cork, except furniture
- (18) printing and reproduction of recorded media
- (20) manufacture of chemicals and chemical products
- (21) manufacture of pharmaceutical products
- (22) manufacture of rubber and plastic products
- (23) manufacture of non-metallic products
- (24) manufacture of basic metals
- (25) manufacture of fabricated metal products, except machinery and equipment
- (26+27) manufacture of computer, electronic and optical products
- (31) manufacture of furniture
- (33) repair and installation of machinery and equipment

**D. Electricity, Gas, Steam and Air Conditioning Supply**

(35.1) electricity, gas, steam and air conditioning supply, including generation, transmission and distribution of electric power

**E. Water Supply, Sewerage, Waste Management and Remediation Activities**

**F. Construction**

(41.2) construction of residential and non-residential buildings

(42.1) construction of roads and railways

**G. Trade**

(45) trade and repair of motor vehicles, motorcycles and their spare parts

(46) wholesale trade

(47) retail trade

#### **H. Transportation and Storage**

(49.32) taxi operation

(49.4) freight transport by road and removal services

(51) air transport

(52.1) warehousing and storage

#### **I. Accommodation and Food Service Activities**

(55.1) hotels and similar accommodation

(56) public catering

#### **J. Information and Communication**

(58) publishing activities

(60) television programming and broadcasting activities

(61) telecommunications

(62) computer programming, consultancy and related activities

#### **K. Financial and Insurance Activities**

(65) insurance companies

(66) investment companies

(67) other financial institutions

#### **L. Real Estate Activities**

(68.1) buying and selling of own real estate

#### **M. Professional, Scientific and Technical Activities**

(69) legal and accounting activities

(71) architectural and engineering activities

(72) scientific research and development

(73.1) advertising

**P. Education**

(85.4) higher education

(85.5) other education

**Q. Human Healthcare**

**R. Arts, Entertainment, Recreation**

**T. Other Sectors of Economy**

(32.1) manufacture of jewelry and bijouterie

(79) travel and tour operator activities

**Mortgage loans**

(101) mortgage loans for purchase of real estate

(102) mortgage loans for repair of real estate

(101.0) mortgage loans for construction of real estate

**Consumer loans**

(103) credit cards (credit cards, overdrafts, credit lines)

(104) loans for purchase of household appliances and computer equipment

(105) car loans (credits for car purchasing)

(106) credits with pledge of gold

(107) credits with pledge of cars

(108) credits with pledge of real estate.

(109) other consumer loans.

- **Region of loan use** a region where most of the loan was used. Accordingly, the name of the region shall be filled in. Where the loan was used in an overseas country, an indication “abroad/overseas” shall be used. Where a credit card was used, the place of issue of the card shall be indicated.
- **Number of revisions of loan terms** where the terms of the loan have been revised, as provided for by the Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999, the number of revisions shall be indicated; otherwise “0” shall be indicated.
- **Amount of provisioning** the amount of provisioning against the loan shall be filled in, as required by the Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999.
- **Number of overdue days** the number of days fallen overdue on the loan, interest fees and installments shall be filled in, as provided for in the Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999. Where the field “credit risk class” indicates “non-registered”, “problematic” or “non-classified”, the number of overdue days shall indicate “0”. Where the loan meets the criteria set forth in paragraph 2.11 and/or paragraph 3.13 of the said Procedure on Classification of Loans and Receivables and Assets Provisioning, the field of the number of overdue days shall indicate “0”.
- **Number of days revised** the number of days revised pursuant to paragraph 2.9 of the Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999 shall be filled in; where the loan revised meets the criterion as set forth in subparagraph 2.10.2 of the said Procedure, the field of the number of days revised shall indicate “0”.
- **Other remarks on the loan** this field shall be used to indicate the source of loan repayment or the reason the liability has terminated [because of the pledge

marketed, ceded or rebated, and so on] and any other relevant information on the loan. Also, information such as legal person's name, tax payer identification number as well as an individual's first name, last name, passport details shall be completed.

- **Any penalties and fines incurred on the loan** any penalties and fines imposed in relation to the loan shall be indicated.
- **Most recent loan classification date** this field shall indicate the date on which a change in classification took place, as required by the Procedure on Classification of Loans and Receivables and Assets Provisioning, as endorsed under the CBA Board resolution No. 63, dated 23.04.1999 and MoFE decree No. 214-A, dated 04.06.1999.
- **Date on which the loan has fallen overdue** the date from which the principal or interest fees have fallen overdue shall be filled in; where the principal and interest fees have fallen overdue at the different time, the date on which the principal and/or interest have fallen overdue first shall be indicated. In case of no liability fallen overdue, the field shall be left non-completed.
- **Currency code** the code of the currency with which the loan was originated shall be filled in.
- **Contractual loan amount (limit)** the principal amount of the loan in respective currency with which the loan was originated, as specified by the loan contract, shall be filled in.
- **Modified loan amount (limit)** this field shall only be filled in for credit card, line of credit and overdraft, if the contract provides for a diminishing limit of the loan amount. The new (modified) limit of the credit card, line of credit and overdraft shall be indicated in this field.
- **Loan annual interest rate** the interest rate as determined by the contract shall be filled in (where a compound interest is involved the annual sum of interest shall be calculated and divided by the total amount to produce the average interest rate).
- **Amount actually provided** the total amount of the loan actually provided in a respective currency (on a cumulative basis) shall be filled in.
- **Amount actually repaid** the total amount of the loan actually repaid as of the

given date (on a cumulative basis) shall be filled in.

- **Actual balance of the principal** the balance amount of the loan principal shall be filled in.
- **Balance of the principal fallen overdue** the amount outstanding on the date specified by the contract shall be filled in.
- **Interest overdue** the interest outstanding on the date specified by the contract shall be filled in.
- **Type of interest rate** the type of interest rate, whether floating or fixed, shall be filled in.
- **Loan interest subsidized** an indication subsidized / not subsidized shall be used.
- **Type of loan security** this shall be completed as follows:

101.1 secured by pledge

102.2 secured by borrower's fund flows [through a settlement account and

cash turnover]

103.3 secured by other asset

104.4 secured by guaranty/surety

105.5 non-secured (non-collateralized).

- **Appraised value of the pledge (by collateral contract)** the total value of the pledge expressed in Armenian Dram shall be filled in; where appraised in foreign currency, the official exchange rate of the Central Bank for the day on which the collateral contract was concluded shall be used; where the pledge is not appraised, an indication "0" shall be used.

- **Item of pledge** the type of item of pledge shall be filled in:

103.1 Bank gold

103.2 Standardized bullions of gold

- 103.3 Jewelry and jewelry items
- 103.4 Other precious metals
- 103.5 Jewelry and other items made of precious metals
- 103.6 Precious stones
- 103.7 Settlement account(s)
- 103.8 Term deposits
- 103.9 Other monetary funds
- 103.10 Receivables
- 103.11 Shares
- 103.12 Government securities
- 103.13 Other securities
- 103.14 Raw materials, semi-finished products
- 103.15 Finished products in warehouse/shops
- 103.16 Goods in warehouse/shops
- 103.17 Household goods (consumer electronics, computer equipment,  
furniture, and etc.)
- 103.18 Other working capital
- 103.19 Motor vehicle
- 103.20 Machinery, equipment, lines
- 103.21 Agricultural machinery, harvesters, tractors, etc.
- 103.22 Construction equipment, cranes, etc.
- 103.23 Other movable property
- 103.24 Land, land parcels

- 103.25 Apartment
- 103.26 Residential home
- 103.27 Non-residential premises
- 103.28 Other real estate
- 103.29 Other fixed assets
- 103.30 Pledge of rights
- 103.31 Salary
- 103.32 Other pledge

- **Other remarks on the pledge** a detailed description of the pledge shall be completed; if registered with a public authority, the number of ownership certificate and the pledge number as well as any other essential information on the pledge. The pledge certificate data shall be provided to the Credit Registry within 3 business days.
- **Pledge currency code** the code of currency by which the value of the pledge is represented shall be filled in.
- **Guaranteed loan's local identification number** a unique identification number given to the guaranteed loan shall be filled in.
- **Guarantor's local identification number** a unique identification number given to the guarantor shall be filled in.
- **Guarantor corporate status** the status of the guarantor, e.g. legal person or individual or a sole proprietor shall be filled in.
- **Guarantor name:**

109.1 if legal person, the guarantor's full name and organizational type shall be filled in; the organizational type shall be filled in abbreviated, e.g. LTD;

109.2 if individual or sole proprietor, the guarantor's name shall be filled in.

- **Guarantor’s last name** the guarantor’s (individual or sole proprietor) last name shall be filled in.
- **Guarantor’s patronymic name** the guarantor’s (individual or sole proprietor) patronymic name shall be filled in.
- **Guarantor (organization or sole proprietor) TPIN** the tax payer identification number (TPIN) of the guarantor (organization or sole proprietor) shall be filled in.
- **Guarantor (individual or sole proprietor) passport number** the series and number of guarantor's (individual or sole proprietor) passport shall be filled in.
- **Guarantor (individual or sole proprietor) passport issue date** the issue date of guarantor's (individual or sole proprietor) passport shall be filled in.
- **Guarantor (individual or sole proprietor) passport authority** the authority code of guarantor's (individual or sole proprietor) passport shall be filled in.
- **Guarantor (individual or sole proprietor) date of birth** the date of birth of guarantor's (individual or sole proprietor) shall be filled in.
- **Guarantor (individual or sole proprietor) gender** the gender, whether male or female, of guarantor's (individual or sole proprietor) shall be filled in.
- **Region code** the code of the region where the guarantor is located or resides shall be filled in.
- **Guarantor address** the location of the guarantor legal person, the place of residence of guarantor whether individual or sole proprietor, (country, region, street, building and apartment number) shall be filled in.
- **Guarantee amount** the amount of guarantee in Armenian Dram. Where the guaranty is in foreign currency, the re-calculation shall be done using the day’s (on which the guaranty contract was concluded) average exchange rate in the domestic currency market.
- **Guarantor organization’s type of ownership** depending on more than 50 percent participation or dominant position in the legal person’s statutory or shareholding capital, the particular type of ownership (public, private, foreign) shall be filled in. If individual or sole proprietor, “other” shall be filled in.
- **Guarantor residency** if the guarantor is resident, “resident” shall be filled in; if

non-resident, “non-resident” shall be filled in.

- **Guarantor’s (organization or sole proprietor) sphere of activity** the guarantor’s (organization or sole proprietor) sphere of activity shall be filled in.
- **Guarantor’s (organization or sole proprietor) state registration number** the state registration number of the guarantor, whether organization or sole proprietor, shall be filled in.
- **Guarantor’s (organization or sole proprietor) state registration date** the state registration date of the guarantor, whether organization or sole proprietor, shall be filled in.
- **Guarantor (individual or sole proprietor) old identification document details** the guarantor’s (individual or sole proprietor) identification old document details shall be filled in.
- **Guarantor (individual or sole proprietor) public services number (social security card number)** the guarantor’s (individual or sole proprietor) public services number (social security card number) shall be filled in.
- **Guarantor (individual or sole proprietor) reference number about non-availability of social security card/public services number** the guarantor (individual or sole proprietor) reference number about non-availability of social security card/public services number shall be filled in.
- **Guarantor (individual or sole proprietor) identification card number** the guarantor’s (individual or sole proprietor) identification card number shall be filled in.
- **Guarantor (individual or sole proprietor) identification card issue date** the issue date of guarantor’s (individual or sole proprietor) identification card shall be filled in.
- **Guarantor (individual or sole proprietor) identification card authority** the authority code of guarantor’s (individual or sole proprietor) identification card shall be filled in.
- **Guarantor (individual or sole proprietor) other identification document details** the guarantor (individual or sole proprietor) other identification document details shall be filled in.
- **CEO (first, name, last name) of the guarantor organization** the first name, last

- name of CEO of the guarantor organization shall be filled in.
- **Number of identification document of CEO of the guarantor organization** the number of identification document of CEO of the guarantor organization shall be filled in.
  - **Other remarks on the guarantor** any material information on the guarantor shall be filled in.

### **How to Complete Appendix 2**

- Source data are presented in the currency of the Republic of Armenia, the Dram.
- The items that are included in the input forms shall be filled in pursuant to the procedure for completing input data.
- Line 6 shall be used to indicate the number of lenders which provided loan to that borrower and obtained guaranty against any such credit.
- Line 7 shall indicate the Central Bank's reference rate for AMD/USD as of the date of preparation of the statement.
- Column 10 shall be used to indicate the type of loan security.
- Column 16 shall be used to fill in the number of revisions.
- Column 17 shall be used to indicate the lender's status, whether 'liquidated', 'in liquidation' or 'functional'.
- Column 18 shall be used to indicate the date of last change in the data related to the loan.
- Column 19 shall indicate any fines and/or penalties imposed on the loan.
- Column 20 shall indicate the date of the most recent loan classification.
- Table "Guaranties issued" shall be filled in where the borrower has

any guaranty issued in respect of any lender. Each guaranty shall be filled in separately, using a line.

- Column 2 shall be used to indicate the date of provision of the loan against which the guarantee has been issued.
- Column 3 shall be used to indicate the date repayment of the loan against which the guarantee has been issued.
- Table “Borrower-affiliated parties’ liabilities to the banking sector “shall be used to complete the appendix 1 data related to loans which were disbursed to affiliated parties as shown in the Credit Registry database and are still outstanding.
- Line 1 shall indicate the number of loans disbursed to and not repaid by affiliated parties.
- Line 2 shall indicate the number of overdue loans from the loans as mentioned in line 1.
- Line 3 shall indicate the sum of loans completed in line 1.
- Line 4 shall indicate the sum of overdue loans completed in line 2.

### **How to Complete Appendix 3**

This appendix shall be used to indicate the lender’s all borrowers which have outstanding liabilities to that lender and about which the Credit Registry maintains relevant information. The appendix shall be completed using source data of the appendixes.