

# **CENTRAL BANK OF CYPRUS**

## **DIRECTIVE FOR THE OPERATION OF A SYSTEM OR A MECHANISM FOR THE EXCHANGE, COLLECTION AND PROVISION OF DATA OF 2015**

N.B. This translation of the Directive is unofficial. It has been prepared by the Central Bank of Cyprus for information purposes. The Central Bank of Cyprus shall not be responsible for its content. The official text is in the Greek language.

**October 2015**

**BUSINESS OF CREDIT INSTITUTIONS LAWS OF 1997 TO (No.3) OF 2015**

Directive under articles 28D(2) and 41

The Central Bank of Cyprus, exercising the powers conferred to it by section (2) of article 28D and sections (6) and (7) of article 41 of the Business of Credit Institutions Laws of 1997 to (No.3) of 2015, issues this Directive.

**PART I**

**TITLE, APPLICABILITY, SCOPE AND DEFINITIONS**

1. This Directive shall be cited as the Directive for the Operation of a System or a Mechanism for the Exchange, Collection and Provision of data of 2015.

2. This Directive shall apply to:

- a) Authorized Credit Institutions (ACI),
- b) Branches of Credit Institutions that operate within the Republic under article 10A of the Law, and
- c) The administrators of the data exchange mechanisms AIANTAS and ARTEMIS.

3.(1) The purpose of this Directive is to determine the terms, conditions and procedures for the operation of systems or mechanisms for the exchange of data and usage of the data of these systems or mechanisms by:

- (a) the Central Bank for the exercise of its powers under the Law and the Central Bank of Cyprus Law, and
- (b) the ACI and the Branches of Credit Institutions that operate within the Republic under section 10A of the Law for the purpose of the assessment of the creditworthiness of their customers, their potential customers, and their connected persons for the more effective management of credit and other related risks.

(2) This Directive is subject to the provisions of the Processing of Personal Data (Protection of the Individual) Law of 2001 to 2012

4.(1) In this Directive, unless there is a different interpretation resulting from the text:

"Administrator of data exchange mechanism AIANTAS" means the Cooperative Computer Society (SEM) Ltd;
"Administrator of data exchange mechanism ARTEMIS manager" means Artemis Bank Information Systems Ltd;
"Authorized user" means a person who acquires the right of access to the system or mechanism for data exchange;
"Law" means the Business of Credit Institutions Laws of 1997 to (No.3) of 2015.
"Credit Facility" means any funded or non-funded facility.
"Connected Persons" means persons who constitute a group of connected customers as defined in article 4 of the Regulation (EU) no 575/2013, and also includes the beneficial shareholders if they differ from actual shareholders.
"Personal Financial Statement or PFS" means the personal financial statement of Part III of Appendix 2 of the Directive of Arrears Management Directives of 2015.
(2) When referring to the term "ACI" in this Directive, the term also includes Branches of Credit Institutions that operate in the Republic under article 10A of the Law.
(3) Terms not defined in this Directive shall have the meaning attributed to them by the Law.
<b>PART II</b>
INTERCONNECTION OF DATA EXCHANGE MECHANISMS AIANTAS AND ARTEMIS - ACCESS RIGHTS
5. The mechanisms for the exchange of data AIANTAS and ARTEMIS are interconnected electronically through their data processing systems so that the data of the two mechanisms may be linked. This interconnection is subject to the provisions of section (3) of article 28D of the Law.

6.(1)(a) Authorised user, member of the ACIs' personnel have access to the data of the mechanism for the exchange of data AIANTAS and ARTEMIS. Authorized users, member of the ACIs' personnel, have access to the data referred to in paragraph 8 for any existing or potential clients as well as their related persons. Each ACI establishes adequate procedures and performs controls to ensure that such authorization is granted to a limited number of its personnel.

Access to the data of the mechanism for the exchange of data shall require strict adherence to the regulations of professional conduct by authorised users, members of the ACIs' personnel and the use of the data shall be carried out solely as an internal procedure established by each ACI and is solely done for evaluation purposes of the creditworthiness of their existing or potential customers, in order to achieve effective management of credit and other related risks.

ACI's are required to maintain an audit trail regarding the actions of every authorized user who has performed a search and or extraction of data.

(b) Authorized users members of the personnel of the data exchange mechanisms AIANTAS and ARTEMIS have access to the data in order to satisfy requests for information from customer, potential clients and connected persons, in relation to personal data held by data exchange mechanisms AIANTAS and ARTEMIS.

(c) Authorised users, members of the personnel of the Central Bank, have access, the right of extraction and processing of the data determined in paragraphs 7 and 8.

### **PART III**

#### **DATA SUBMITTED TO THE MECHANISMS FOR THE EXCHANGE OF DATA BY THE ACIs - DATA SUBMITTED TO THE CENTRAL BANK**

7.(1) ACIs are required to submit data, according to Appendix A, as follows:

a) the following data is submitted to the Central Bank:

- (i) Specific provision, in Euro,
- (ii) Collective provision, in Euro

b) all data except those specified in (a) above, shall be submitted to the data exchange

mechanisms AIANTAS and ARTEMIS as provided in sections (1) and (2) of section 28D of the Law and in accordance with the provisions of paragraph 9.(1).

(2) The data subparagraph 7.1(a) shall be submitted directly to the Central Bank and not through the mechanisms AIANTAS and ARTEMIS as it is a highly sensitive information for ACIs' customers but mostly for ACIs themselves.

This data is submitted on a monthly basis, with reference date the last calendar day of each month, with submission date no later than the eighth (8<sup>th</sup>) day of the month following the reporting date.

(3) In case ACIs have documents or any other information that differentiate any of the data of paragraph 7.(1) they shall update this data and submit it to the data exchange mechanisms AIANTAS and ARTEMIS as appropriate.

Indicatively, but not exhaustively, this is expected in cases when the ACI assesses a customer for restructuring or reviewing his facilities, as well as when assessing a customer in order to approve new lending.

(4) The Central Bank may request the submission of any other data other than those referred to in this paragraph, by circular or otherwise.

#### **PART IV**

#### **DATA TO WHICH THE AUTHORISED USER MEMBERS OF THE ACIs' PERSONNEL HAVE ACCESS**

8.(1) Authorised users members of the ACIs' personnel have access to the ACIs' customers or potential customers data and also to the Credit Facilities that these customers or potential customers are involved either as debtors or co-debtors or guarantors or security providers or have control or any other financial relation, as this data is determined in Appendix B of the Directive as well as the data determined in subparagraph 8.(2).

(2) ACIs will furthermore be provided with:

(a) for legal entities, information in the event of dissolution or application of dissolution, appointment of administrator, filing for or under resolution. For private individuals,

information in case of bankruptcy or death.

(b) data from the Central Information Register.

(c) information from the records of the Registrar of Companies regarding the company's name, the date of its establishment, details of shareholders and number of shares held, the names of the Directors and the Secretary, the address of the registered office of the company and data for charges on the assets of the company.

## **PART V**

### **PROCEDURE OF SUBMISSION OF THE DATA BY THE ACIs TO THE MECHANISMS AIANTAS AND ARTEMIS**

9.(1) All ACIs, except the Cooperative Credit Institutions (CCI) and the Housing Finance Corporation (HFC), are obliged to participate and submit data to the data exchange mechanism ARTEMIS, whereas the CCIs and the HFC are obliged to participate and submit data to the data exchange mechanism AIANTAS. Data is submitted on a monthly basis with reference date the last day of each calendar month, with submission date not later than the eighth (8<sup>th</sup>) working day of the month following the reference date.

(2) The mechanisms ARTEMIS and AIANTAS shall carry out all necessary validation checks of the technical specifications of the data submitted by the ACIs. If an ACI does not submit the data according to the required technical specifications, the administrators of the data exchange mechanisms AIANTAS or ARTEMIS, shall immediately inform the ACI so that the ACI makes all necessary corrections and resubmit the data no later than the tenth (10<sup>th</sup>) working day of the month following the reporting date.

(3) Every new submission of data is made available to the authorized users provided that all ACIs have complied with the provisions of subparagraph 1 and all necessary validation checks, according to the provisions of subparagraph 2, have been carried out.

Before data is made available to authorized users, a written communication between the mechanisms AIANTAS and ARTEMIS shall take place in order to ensure that all ACIs have submitted the data and the data is in accordance with the technical specifications.

If an ACI is not in position to meet its obligations provided for in subparagraph 1 must inform in writing the mechanism for data exchange AIANTAS or ARTEMIS, as appropriate, as well as the Central Bank.

(4) In the case where an ACI does not submit the data in accordance with subparagraph (1) or where the data submitted does not follow the technical specification required, and two (2) working days have elapsed from the final submission date (as this date is determined in subparagraphs 9.(1) above), the administrators of the mechanisms AIANTAS and ARTEMIS are required to inform in writing the Central Bank.

In this case the Central Bank may exercise any power conferred by the law and at its discretion take any decision or any other action aimed at the highest possible and better functioning of the system or mechanism of data exchange.

Indicatively but not exhaustively, the Central Bank may:

- authorize the disposal of all other ACIs data to authorized users, or
- authorize the disposal of all other ACIs data to authorized users as well as the data of the previous reporting date of ACI which did not submit data.

## **PART VI**

### **OBLIGATIONS OF THE ADMINISTRATORS OF THE SYSTEMS OR MECHANISMS FOR THE EXCHANGE OF DATA**

10.(1) The processing or sale of the whole or part of the data of the system or mechanism submitted by the ACIs is prohibited. Any other use of the data, apart from those determined in the Directive, is also prohibited.

(2) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS are required to maintain an audit trail regarding the actions of every authorized user, either members of the ACIs' personnel or members of the personnel of the mechanisms for the exchange of data AIANTAS and ARTEMIS, who has performed a search and or extraction of data from the data base of the mechanisms AIANTAS and ARTEMIS.

The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall establish appropriate procedures to ensure that all queries, made by their staff, are

limited to the fulfilment of their duties in accordance to paragraph 6.(1)(b).

(3) Subject to the provisions of the Processing of Personal Data (Protection of the Individual) Law of 2001 to 2012 in relation to the right of access to personal data, the administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall maintain procedures so that ACIs' customers of whom personal data is registered in the databases of the mechanisms for the exchange of data AIANTAS and ARTEMIS, have access to all this data.

Furthermore, the customer receives information about any private individual or legal entity to whom he is either a guarantor or collateral provider. This information is limited to the identification data of these persons. Information about the customer's guarantors or any other related persons shall not be disclosed.

This information shall be given in hardcopy the content and form of which shall be agreed between the Central Bank and the administrators of the mechanisms AIANTAS and ARTEMIS.

(4) In case there is evidence or proof of submission of false or inaccurate information from an ACI, the administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall inform the ACI in order to make all necessary corrections and resubmit this data as soon as possible.

The identification of such false or inaccurate information may arise either after a customer's notification, or by an authorized user, or by the staff of the mechanism or by any other source or cause.

(5) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS are required to maintain an appropriate information security framework for the protection of confidential and proprietary information they receive from the ACIs. To this end the administrators shall:

(a) develop, approve and periodically review its information security policy. The information security policy should incorporate principles and commitments of the administrator of mechanisms for the exchange of data AIANTAS and ARTEMIS, defining directions and

objectives for effective management, protection and allocation of all information in its possession, electronically, in print or otherwise.

- (b) ensure the establishment of an administrative structure that oversees the safety of operational information.

(6) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS should have in place procedures to identify and deal with security incidents.

The above process should include the immediately informing of the customer, their connected persons and ACIs, in case of leakage of their confidential and / or personal data, due to a system security breach. At the same time, the Central Bank should be informed.

Furthermore, the administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall maintain a procedure in order to take corrective actions to prevent recurrence of such security incidents.

(7) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall guarantee the quality of information technology services provided through the existence of a quality assurance procedures and the compliance, at all stages of the life cycle of systems, with quality standards on the basis of measurable criteria.

(8) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS are required to have adequate procedures for the timely identification and effective treatment of problems arising in information systems.

(9) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS should be aware of and comply with the legal, supervisory and regulatory framework regarding information technology issues.

(10) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS should study, utilise and implement where considered appropriate, the international standards and methodologies for the management and security of information systems, as well as to be kept informed and take into account the international developments in the particular areas.

(11) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS should adequately maintain their information systems.
(12) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS should provide technical support by properly organized and staffed service units to its employees that deal with the data of the system or mechanisms, as well as to authorised users.
(13) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall maintain adequate procedures for managing backups in order to ensure system recovery in the case of disaster, sabotage, technical failure etc.
(14) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall maintain procedures to manage capacity, workload and performance of the systems and networks.
(15) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS have adequate built-in mechanisms for the control of data in different systems and in particular, in systems preparing, inputting, processing and exchanging data.
(16) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS are required to submit monthly to the Central Bank all the data submitted by the ACIs. This data shall be submitted in electronic form within five (5) working days from the date it is available to authorized users. The submission procedure and the specifications of the files to be submitted shall be agreed between the Central Bank and the mechanisms for the exchange of data AIANTAS and ARTEMIS.
<p>The Central Bank has the right of keep the data forever, except of credit facilities for which five (5) years have elapsed since their closing date.</p> <p>After five (5) years from the closing date of a credit facility, the Central Bank, shall only keep the necessary data for statistical purposes or for modelling purposes and this data shall not lead to the identification of the borrower and his connected persons. To protect borrower's and his connected persons' identification, the following data shall be deleted:</p>

(i) For private individuals.

- Name.
- Identity or passport number.
- Residential street name and number.

(ii) For legal entities

- Company's name.
- Registration number.
- Street and number of company's address.

(17) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS shall submit to the Central Bank, in the first semester of each calendar year, a report by an independent external auditor on the assessment of the safe custody and maintenance of the data of the system or mechanism kept in its database which shall include at least the following sections:

- (i) Evaluation of the security architecture of the systems that retain the data of the mechanism.
- (ii) The reliability and availability of data.
- (iii) To store the data in an appropriate manner, so that in case of a disaster, system recovery is feasible (data resilience).
- (iv) the confidentiality and integrity of data.
- (v) The use of adequate safeguards in cases where the data is stored in virtual environments.
- (vi) appropriate procedures to ensure adherence to the documented information security policy of the data exchange mechanism, as provided in paragraph 10 (5).

Furthermore the external auditors should evaluate the procedures described in subparagraph 10.(2) and its implementation, through the examination of the queries indicated that subparagraph.

The first report should be submitted by 30 June 2015.

(18) The administrators of the mechanisms for the exchange of data AIANTAS and ARTEMIS

shall submit to the Central Bank statistical data regarding the use of the data by authorized users. The exact content, the format of the data and the frequency of the reporting shall be agreed with the Central Bank.

## **PART VII**

### **OTHER OBLIGATIONS OF ACIs**

11.(1) Each ACI during the assessment of an application for granting new Credit Facilities to any private individual or legal entity as well as during the periodical assessment or review of Credit Facilities already granted, should take into consideration the customers' data kept in the system or mechanism for the exchange of data.

Moreover the ACI shall justify any decision on the application for granting new Credit Facilities and any decision taken in regard to the assessment or reviewing of Credit Facilities already granted in conjunction with this data and shall maintain all necessary data, either in hardcopy or electronically, that confirms the ACI's compliance with the provisions of this subparagraph.

(2) The ACIs shall require from their customers to declare their connected persons and provide for each connected person, the data defined in subparagraph 1.(2)(c) of Appendix A.

(3) Each ACI is required to verify the correctness and completeness of the data submitted by it to the system or mechanism for the exchange of data, establishing appropriate procedures and control mechanisms.

(4) In case:

- a) of a customers' complaint or pointing out that the databases of the mechanisms for the exchange of data AIANTAS or ARTEMIS maintain false or incomplete data in relation to him,
- b) an ACI has submitted incorrect or incomplete data regarding a customer,

then the ACI that submitted this data, after having been informed in writing by the appropriate mechanism for the exchange of data AIANTAS or ARTEMIS, is obliged to immediately correct and resubmit this data, or the soonest possible after receiving any necessary documentation from the customer.

<b>PART VIII</b>
MISCELLANEOUS
12. The Directive for the Operation of a System or a Mechanism for the Exchange, Collection and Provision of data between the Authorized Credit Institutions and the credit institutions that operate in the Republic under section 10A of the Law, of 2013 ceases to be in force.
13.(1) Subject to the provisions of subparagraph (2), this Directive shall enter into force upon its publication in the Official Gazette.
(2) Notwithstanding the provisions of subparagraph (1), the provisions of paragraph 9.(1) shall enter into force on August 31 <sup>st</sup> , 2015.

**APPENDIX A**

<b>PART I</b>
DATA SUBMITTED BY THE ACIs TO THE MECHANISMS FOR THE EXCHANGE OF DATA AIANTAS AND ARTEMIS AND TO THE CENTRAL BANK - DETAILS AND CLARIFICATIONS
1.(1) From all the data listed in subparagraph 1.(2) below, ACIs shall submit:
(i) Specific provisions in Euro.
(ii) Collective provisions in Euro.
to the Central Bank of Cyprus and all other data shall be submitted to the mechanisms for the exchange of data AIANTAS and ARTEMIS.
(2) Data per customer. [For the purposes of this paragraph, customer means either debtor, or co-debtor].
(a) Demographics - Private individuals
(i) Personal data
➤ Title.
➤ Surname.
➤ Name.
➤ Father's name.

- Date of birth.
- Country of birth.
- Identification card number [for citizens of Cyprus].
- Passport number or identification card number [for non-citizens].
- Country of issuance of passport or identification card [for non-citizens].
- Marital status.
- Number of dependents.
- Education level.

(ii) Residential address

- Street name.
- Street number.
- Postal code.
- Municipality or Community.
- District.
- Country.

(iii) Profession / Employment data

- Type of profession or employment.
- Employment position [only for the employees of the private sector].

(iv) Nace code.

(b) Demographics - Legal entities.

(i) Company data

- Company name.
- Registration number.
- Country of registration.
- Nace code.
- Indication of economic activity in the Republic.

(ii) Establishment address in the Republic / Home address

- Street name.
- Street number.
- Postal code.
- Municipality or Community.

- District.
- Country.

(c) Data of connected persons

(i) Private individuals.

- Surname.
- Name.
- Father's name.
- Identification card number [for citizens of Cyprus].
- Passport number or identification card number [for non-citizens].
- Country of issuance of passport or identification card [for non-citizens].

(iii) Legal entities.

- Company name.
- Registration number.

(d) Financial status [only for private individuals]

- Annual net income from employment in Euro.
- Other annual income in Euro.
- Total annual income after deducting expenses and before loan payments in Euro.
- Financial year of above income.

(e) Cooperation with the ACI

- (i) Customer internal rating/scoring
- (ii) Rating/scoring date
- (iii) Specific provisions in Euro.
- (iv) Collective provisions in Euro.
- (v) Cooperation commencement date.
- (vi) Intragroup customer.

(f) Legal data

- (i) Court reference number.
- (ii) Date of commencement of legal proceedings.
- (iii) Final court decision issued.

(iv) Under arbitration.
(v) Legal action / court decision amount.
(3) Data per account of a Credit Facility (hereinafter "account")
(a) Type of credit facility
(b) Account data - Funded Credit Facilities
(i) Original amount or current limit in Euro.
(ii) Account capital balance in Euro.
(iii) Account accrued interest in Euro.
(iv) Account pay-off amount in Euro.
(v) Undisbursed amount in Euro [only for fixed term loans and hire purchase].
(vi) Arrears or excess in Euro.
(vii) Days in arrears or excess.
(viii) Arrears or excess amount in arrear buckets in Euro.
(ix) Terminated Credit Facility.
(x) Termination date.
(xi) First disbursement date.
(xii) Scheduled repayment date.
(xiii) Interest grace period in months.
(xiv) Expiration date of the interest grace period.
(xv) Capital grace period in months.
(xvi) Expiration date of the capital grace period.
(xvii) Lump sum payment upon maturity in Euro.
(xviii) Lump sum payment date.
(xix) Payment frequency.
(xx) Next payment amount in Euro.
(xxi) Date of next payment.
(xxii) Total contractual payments under the repayment schedule of the next 12 months following the reporting date in Euro.

<p>(xxiii) Total contractual payments under the repayment schedule of the months 13 to 24 following the reporting date in Euro.</p> <p>(xxiv) Total payments during the reporting month in Euro.</p>
<p>(xxv) Total number of restructurings.</p> <p>(xxvi) Date of last restructuring.</p>
<p>(xxvii) Account classification according to the European Commission Implementing Regulation (EU) no 2015/227.</p> <p>Credit institutions established in third countries operating in the Republic through a branch shall submit this information in accordance to the "Directive to Branches of Third Country Credit Institutions on Supervisory Reporting on Forbearance and Non-Performing Exposures" of 2015.</p> <p>(xxviii) Currency.</p> <p>(xxix) Interest rate.</p> <ul style="list-style-type: none"> <li>➤ Interest base.</li> <li>➤ Spread.</li> <li>➤ Total interest rate as at the reporting date.</li> </ul> <p>(xxx) The relation of the connected person.</p> <p>(xxxi) The Credit Facility purpose [only for private individuals].</p>
<p>(c) Account data - Non Funded Credit Facilities.</p> <p>[The following data for Letter of Guarantee and Letter of Credit shall be submitted <b>per category</b>, as these categories are defined in field {60} of Table 1 of Appendix A.</p> <ul style="list-style-type: none"> <li>(i) Currency.</li> <li>(ii) Limit in Euro.</li> <li>(iii) Balance in Euro.</li> <li>(iv) Date of disbursement.</li> <li>(v) Maturity date.</li> <li>(vi) Account classification according to the European Commission Implementing Regulation (EU) no 2015/227.</li> </ul> <p>Credit institutions established in third countries operating in the Republic through a branch shall submit this information in accordance to the "Directive to Branches of Third Country Credit Institutions on</p>

Supervisory Reporting on Forbearance and Non-Performing Exposures" of 2015.

(vii)The relation of the connected person.

(d) For the Credit Facilities of subparagraphs 1(3)(b) and 1(3)(c) above, the total recoverable collateral value per collateral type shall be submitted. (Allocation of collateral should be done according to the provisioning policy of each ACI).

The collateral recoverable amount shall be calculated in accordance with the relative Directives being in force.

2. On column "Mandatory Indication" of Table 1 of this Appendix, the indication **{M}** = Mandatory, means that the submission of data is mandatory from the date of first submission after entry into force of the present Directive, ie the 31<sup>st</sup> August 2015, whilst the indication **{TM}** = Transitional Mandatory, relates to data the submission of which is mandatory at a later stage.

In particular, the final date on which the Transitional Mandatory fields become Mandatory is declared in column "Remarks" of Table 1 of this Appendix. Fields bearing the TM indication and no due date is specified in the "Remarks" column of Table 1, shall be completed at the next review of customer's accounts. In any case these fields shall become mandatory at the submission with reference date 31 December 2016.

3.(1) In the case data is not available, then according to the type of field, the value of the field will be as follows:

- (i) If the type of the field is text, then the value «Missing» is entered.
- (ii) If the type of the field is number, then the value «99999999999» is entered.
- (iii) If the type of the field is date, then the value «31/12/2999» is entered.

(2) In case the data is not applicable to the specific customer / credit facility, then according to the type of field, the value of the field will be as follows:

- (i) If the type of the field is text, then the value «Non applicable» is entered.
- (ii) If the type of the field is number, then the value «11111111111» is entered,
- (iii) If the type of the field is date, then the value «01/01/1900» is entered.

Therefore, no submission of data with empty fields is allowed.

(3) Input of negative numbers is not allowed.

(4) All amounts are recorded in Euro. For foreign currencies, the exchange rate equivalent in Euro as at the reference date, shall be used.

4. Table 1 provides additional clarifications and technical specifications of the data provided in this Appendix.

## APPENDIX B

### PART I

#### DATA TO WHICH THE AUTHORISED USER MEMBERS OF THE ACIs' PERSONNEL HAVE ACCESS

1.(1) Authorised users members of the ACIs' personnel have access to the following data that is part of the data ACIs submit, as this data is determined in paragraph 7 and in Appendix A of this Directive.

This information is provided per ACI but without naming the ACI.

(2) Data per customer

(a) Demographics - Private individuals

(v) Personal data

- Title.
- Surname.
- Name.
- Father's name.
- Date of birth.
- Country of birth.
- Identification card number [for citizens of Cyprus].
- Passport number or identification card number [for non-citizens].
- Country of issuance of passport or identification card [for non-citizens].

(vi) Residential address

- Street name.
- Street number.
- Postal code.
- Municipality or Community.
- District.
- Country.

(b) Demographics - Legal entities.

(iv) Company data

- Company name.
- Registration number.
- Country of registration.
- Indication of economic activity in the Republic.

(v) Establishment address in the Republic / Home address

- Street name.
- Street number.
- Postal code.
- Municipality or Community.
- District.
- Country.

(c) Data of connected persons

(ii) Private individuals.

- Surname.
- Name.
- Father's name.
- Identification card number [for citizens of Cyprus].
- Passport number or identification card number [for non-citizens].
- Country of issuance of passport or identification card [for non-citizens].

(vi) Legal entities.

- Company name.
- Registration number.

(f) Legal data

<ul style="list-style-type: none"> <li>(vi) Court reference number.</li> <li>(vii) Date of commencement of legal proceedings.</li> <li>(viii) Final court decision issued.</li> <li>(ix) Under arbitration.</li> <li>(x) Legal action / court decision amount.</li> </ul>
<p>(3) Data per account of a Credit Facility (hereinafter "account")</p> <p>(a) Type of Credit Facility</p>
<p>(b) Account data - Funded Credit Facilities</p>
<ul style="list-style-type: none"> <li>(xxxii) Original amount or current limit in Euro.</li> <li>(xxxiii) Account capital balance in Euro.</li> <li>(xxxiv) Account pay-off amount in Euro.</li> <li>(xxxv) Undisbursed amount in Euro [only for fixed term loans and hire purchase].</li> <li>(xxxvi) Arrears or excess in Euro.</li> <li>(xxxvii) Days in arrears or excess.</li> </ul>
<ul style="list-style-type: none"> <li>(xxxviii) First disbursement date.</li> <li>(xxxix) Scheduled repayment date.</li> <li>(xl) Interest grace period in months.</li> <li>(xli) Expiration date of the interest grace period.</li> <li>(xlii) Capital grace period in months.</li> <li>(xlili) Expiration date of the capital grace period.</li> <li>(xliv) Lump sum payment upon maturity in Euro.</li> <li>(xliv) Lump sum payment date.</li> <li>(xlv) Payment frequency.</li> <li>(xlvi) Next payment amount in Euro.</li> <li>(xlvii) Date of next payment.</li> <li>(xlix) Total contractual payments under the repayment schedule of the next 12 months following the reporting date in Euro.</li> <li>(l) Total contractual payments under the repayment schedule of the months 13 to 24 following the reporting date in Euro.</li> </ul>

(li) Total number of restructurings.

(lii) Date of last restructuring.

(liii) Currency.

(liv) The relation of the connected person.

(c) Account data - Non Funded Credit Facilities.

(viii) Currency.

(ix) Limit in Euro.

(x) Balance in Euro.

(xi) Date of disbursement.

(xii) Maturity date.

(xiii) The relation of the connected person.

Allowed values for data /field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
	Data per customer			
	(a) Demographics - Private Individuals			
	(i) Personal data			
1	Title	M	Mr Mrs	
2	Surname	M		
3	Name	M		
4	Father's name	M		
5	Date of birth	M		
6	Country of birth	M		According to list of variables.
7	Identification card number [for Citizens of Cyprus]	M		
8	Passport number or identification card number [for non-citizens]	M		According to list of variables.
9	Country of issuance of passport or identification card [for non-citizens]	M		
10	Marital status	M	married single divorced widowed	
11	Number of dependents	TM		
12	Education level	M	primary secondary tertiary	
	(ii) Residential address			
13	Street name	M		
14	Street number	M		
15	Postal code	M		According to list of variables.
16	Municipality or Community	M		
17	District	M		If value in field (18) is "Cyprus", then the available values for field (17) are: Limassol Nicosia Larnaca Paphos Famagusta Kyrenia
18	Country	M		According to list of variables.
	(iii) Profession / employment data			
19	Type of profession or employment	M	Private - sector employee Self - employed Public - sector employee Semi-government sector employee Retired Student / Pupil / Soldier Housekeeper / Inactive / Unemployed / Other	
20	Employment position [only for the employees of the private sector]	M	Managers and senior staff Scientific Staff Technicians and associate professionals Scribes, typists and cashiers Service and sales workers Skilled farmers, ranchers and fishermen Technicians Machine operators and assemblers Labourers Non Applicable	Value "Non Applicable" shall only be used for private individuals non private sector employees.
21	Nace Code	M		According to list of variables. For private sector employees or semi-government employees enter the employer's nace code. For self employed enter the nace code of their activity.

Allowed values for data/field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
	<b>(b) Demographics - Legal entities</b>			
	<b>(i) Company data</b>			
22	Company name	M		
23	Registration number	M		According to list of variables.
24	Country of registration	M		According to list of variables.
25	Nace Code	M		
26	Indication of economic activity in the Republic	M	Yes No	
	<b>(ii) Establishment address in the Republic / Home address</b>			
27	Street name	M		
28	Street number	M		
29	Postal code	M		
30	Municipality or Community	M		According to list of variables.
31	District	M		If value in field (32) is "Cyprus", then the available values for field (31) are: Nicosia Limassol Larnaca Paphos Famagusta Kyrenia
32	Country	M		According to list of variables.
	<b>(c) Data of connected persons</b>			
	<b>(i) Private individuals</b>			ACIs shall also complete all available demographics as these are stated above or shall enter "non applicable" or "1111111111" or "01/01/1900" as appropriate.
33	Surname	M		
34	Name	M		
35	Father's name	M		
36	Identification card number (for citizens of Cyprus)	M		
37	Passport number or identification card number (for non-citizens)	M		
38	Country of issuance of passport or identification card (for non-citizens)	M		According to list of variables.
	<b>(ii) Legal entities</b>			ACIs shall also complete all available demographics as these are stated above or shall enter "non applicable" or "1111111111" or "01/01/1900" as appropriate.
39	Company name	M		
40	Registration number	M		
	<b>(d) Financial status (only for private individuals)</b>			
41	Annual net income from employment in Euro	TM		The value of this field is the annual amount which corresponds to the value of field "B2= Net Monthly Salary" of worksheet "Section B - Income" of the PFS. For unemployed/with no income from employment, value shall be "zero" (e.g. unemployed, students, housewives etc). Value of field (41) may not be "9999999999" even if value of field (42) is "9999999999" (e.g. the customer's salary is transferred to the bank therefore the bank should enter amount in this field). If information is not available enter "9999999999". Value "1111111111" is not allowed.
42	Other annual income in Euro	TM		The value of this field is the difference between the annual amount which corresponds to the value of field "B9= Net Monthly Income" and the annual amount which corresponds to the value of field "B2= Net Monthly Salary" of worksheet "Section B - Income" of the PFS. "Zero" is entered in case the ACI has the customer's PFS or from any other source the ACI has verified that it is zero. If no PFS is available or "zero" for other income is not verified from any other source, enter "9999999999". Value "1111111111" is not allowed.

Allowed values for data/field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
43	Total annual income after deducting expenses and before loan payments in Euro	TM		The value of this field arises from the sum of fields (41) and (42) and after deducting the annual amount that corresponds to the value of field "C9 = Total Monthly Expenditure" of worksheet "Section C - Expenditure" of the PFS. To be completed only in the case where customer's PFS is available or expenses are known from other sources. Negative values are not allowed (e.g. for unemployed with income lower than expenses enter "zero"). If no PFS is available or expenses not known from other sources, enter "9999999999". If either field (41) or field (42) is "9999999999", then field (43) must be "9999999999". Value "1111111111" is not allowed.
44	Financial year of above income	TM		Value "1111111111" is entered if and only if fields (41), (42) and (43) have value equal to "9999999999". Value "9999999999" is not allowed.
<b>(e) Cooperation with the ACI</b>				
45	Customer internal rating/scoring	M		Value "non applicable" is not allowed. Value "missing" is not allowed. Value "01/01/1900" is not allowed.
46	Rating/scoring date	M		Value "31/12/2599" is not allowed.
47	Specific provisions in Euro	M		Values "9999999999" or "1111111111" are not allowed.
48	Collective provisions in Euro	M		Values "9999999999" or "1111111111" are not allowed.
49	Cooperation commencement date	M		
50	Intragroup customer	M	Yes No	The customer is a subsidiary or branch or other company of the ACI. Values "non applicable" or "missing" are not allowed.
<b>(f) Legal data</b>				
51	Court reference number	M		If no litigation exists between the customer and the ACI then enter "1111111111". If value in field (51) is "1111111111" then in field (52) enter "01/01/1900" and in field (53) and (54) enter "non applicable".
52	Date of commencement of legal proceedings	M		Value "9999999999" is not allowed. Value "31/12/2599" is not allowed.
53	Final court decision issued	M	Issued Not issued Non applicable	If value in field (52) is "01/01/1900" then enter "Non applicable".
54	Under arbitration	M	Yes No Non applicable	If value in field (52) is "01/01/1900" then enter "Non applicable".
55	Legal Action / Court decision amount	M		If no litigation exists between the customer and the ACI then enter "1111111111". Value "9999999999" is not allowed.
<b>Data per account of a Credit Facility (hereinafter "account")</b>				
56	<b>(a) Type of credit facility</b>	M	<b>Funded Credit Facilities</b> Fixed term loans Current accounts with overdraft limit Current accounts with debit balance but without overdraft limit (data to be submitted in cases where the debit balance is greater than two hundred (200) Euro) Other accounts with overdraft limit Factoring Hire purchase <b>Non Funded Credit Facilities</b> Letters of guarantee Payment Performance Title deed Tender Letters of credit Sight Usance	

Allowed values for data/field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
<b>(b) Account data - Funded Credit Facilities</b>				
57	Original amount or current limit in Euro	M		For fixed term loans and hire purchase enter the amount of the loan contract. For current accounts with limit, other accounts with limit and factoring, enter the current limit. For current accounts without limit enter "zero". Values "99999999999" and "11111111111" not allowed.
58	Account capital balance in Euro	M		For current accounts with limit, other accounts with limit and factoring with a credit balance enter "zero". Values "99999999999" and "11111111111" not allowed.
59	Account accrued interest in Euro	M		Values "99999999999" and "11111111111" not allowed.
60	Account pay-off amount in Euro	M		Enter the pay-off amount as at the reference date. Values "99999999999" and "11111111111" not allowed.
61	Undisbursed amount in Euro [only for fixed term loans and hire purchase]	M		Relates only to fixed term loans and hire purchase. For the other types of accounts, the value is "11111111111". Value "99999999999" is not allowed.
62	Arrears or excess in Euro	M		For terminated credit facilities, the field value must be equal to the value of field (60). For matured fixed term loans and matured hire purchase loans (is for those that the "Scheduled repayment date" as field (68) has elapsed), value of field (62) must be equal to value of field (60). Values "99999999999" and "11111111111" not allowed.
63	Days in arrears or excess	M		Value "99999999999" or "11111111111" is not allowed. For terminated credit facilities, the field value must be "888".
64	Arrears or excess amount in arrear buckets in Euro	M		Periods are: 1-30, 31-60, 61-90, 90-180, 181-365, +366 For terminated credit facilities the whole amount must be reported in bucket "+366". Value "99999999999" and value "11111111111" is not allowed.
65	Terminated credit facility	M	Yes No	
66	Termination date	M		If value of field (65) is "No", then enter "01/01/1900". Value "31/12/2999" is not allowed.
67	First disbursement date	M		For current accounts without limit, the most recent date the account presented a debit balance shall be recorded. For current accounts with limit, other accounts with limit and factoring, enter the programmed review date (even if it has elapsed).
68	Scheduled repayment date	M		For current accounts without limit the reporting date shall be entered. For terminated accounts value in field (68) shall be the same with value in field (66).
69	Interest grace period in months	M		Enter the total approved months, NOT the months remaining. For current accounts with limit, accounts without limit, other accounts with limit and factoring, the value is "11111111111". Value "99999999999" is not allowed.
70	Expiration date of the interest grace period	M		If value in field (69) is "zero" then enter "01/01/1900". For current accounts with limit, current accounts without limit, other accounts with limit and factoring the value is "01/01/1900". When the expiration date of grace period passes, then the value in field (69) shall be changed to "zero" and the value of field (70) shall be changed to "01/01/1900". Value "31/12/2999" is not allowed.

Allowed values for data/field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
71	Capital grace period in months	M		Enter the total approved months, NOT the months remaining. For current accounts with limit, accounts without limit, other accounts with limit and factoring, the value is "1111111111". Value "9999999999" is not allowed.
72	Expiration date of the capital grace period	M		If value in field (71) is "zero" then enter "01/01/1900". For current accounts with limit, current accounts without limit, other accounts with limit and factoring the value is "01/01/1900". When the expiration date of grace period passes, then the value in field (71) shall be changed to "zero" and the value of field (72) shall be changed to "01/01/1900". Value "31/12/2999" is not allowed.
73	Lump sum payment upon maturity in Euro	M		For current accounts with limit, current accounts without limit, other accounts with limit and factoring the value is "1111111111". Value "9999999999" is not allowed.
74	Lump sum payment date	M		If value in field (73) is "zero" then enter the reporting date. For current accounts with limit, current accounts without limit, other accounts with limit and factoring the value is "01/01/1900". For matured fixed term loans and matured hire purchase loans enter the value of field (68). Value "31/12/2999" is not allowed.
75	Payment frequency	M	1 month 2 months 3 months 4 months 5 months 6 months 7 months 8 months 9 months 10 months 11 months 12 months Fortnightly Weekly Daily Seasonal payments Non applicable	For loans without payments (ie with lump sum payment on maturity) enter "Non applicable". For current accounts with limit, other accounts with limit and factoring enter "Non applicable". For current accounts without limit and terminated credit facilities the value is "daily". Value "missing" is not allowed.
76	Next payment amount in Euro	M		For current accounts without limit and terminated credit facilities to be equal to value of field (60). For matured fixed term loans and matured hire purchase loans enter the value of field (60). For current accounts with limit, other accounts with limit and factoring enter "1111111111". If account is fully repaid by lump sum payment on maturity, then enter the value of field (73). Value "9999999999" is not allowed. "Zero" value is not allowed.

Allowed values for data/field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
77	Date of next payment	M		For current accounts with limit, other accounts with limit and factoring enter "01/01/1900". If account has only lump sum payment on maturity, the field shall be equal to value in field (74). For current accounts without limit and terminated credit facilities, the reference date shall be entered. For matured fixed term loans and matured hire purchase loans enter the reference date. Value "31/12/2999" is not allowed.
78	Total contractual payments under the repayment schedule of the next 12 months following the reporting date in Euro	M		For current accounts with limit, factoring and other accounts with limit enter "111111111111". For terminated credit facilities and current accounts without limit the value shall be equal to the value of field (60). For matured fixed term loans and matured hire purchase loans enter the value of field (60). Value "111111111111" is not allowed for fixed term loans and factoring. Value "9999999999" is not allowed.
79	Total contractual payments under the repayment schedule of the months 13 to 24 following the reporting date in Euro	M		For current accounts with limit, factoring and other accounts with limit enter "111111111111". For terminated credit facilities and current accounts without limit the value shall be "zero". For matured fixed term loans and matured hire purchase loans the value shall be "zero". Value "111111111111" is not allowed for fixed term loans and factoring. Value "9999999999" is not allowed.
80	Total payments during the reporting month in Euro	M		Returned cheques and loan disbursements (in current accounts) shall not be included in the amount deposited. Value "9999999999" is not allowed.
81	Total number of restructurings	M		If account has not been restructured, the value is "zero". All restructurings before 01/07/2013 shall count as one. Values "9999999999" and "111111111111" are not allowed.
82	Date of last restructuring	M		If value at field (81) is "zero", then enter "01/07/1900". Value "31/12/2999" is not allowed.
83	Account classification according to the European Commission Implementing Regulation (EU) no 2015/227	M	Performing - without forbearance measures Performing - with forbearance measures Non Performing - without forbearance measures Non Performing - with forbearance measures	
84	Currency	M		According to list of variables.
85	Interest base	M		The options are: a) "Internal" for ACI's internal interest base rates b) Euribor3m, ECB, Libor3m etc. (According to list of variables). For interest rates not connected with a base rate, value "non applicable" shall be entered.
86	Spread	M		If value for field (85) is "non applicable", then enter "111111111111".
87	Total interest rate as at the reporting date	M		These values and values: debtor co-debtor
88	The relation of the connected person	M	Guarantor - limited guarantee Collateral provider Control relationship Other financial relationship	shall be recorded on the data base in which the relationship account / customer is declared. Note: Values "control relationship" and "other financial relationship" shall appear on all accounts of customer, which is not necessary for values "guarantor", "guarantor - limited guarantee" and "collateral provider".

Allowed values for data/field of paragraph 7 of the Directive.

Field number	Field name	Mandatory Indication	Allowed Values	Remarks
89	The Credit Facility purpose [only for private individuals]	M	Purchase / Construction of permanent residence Purchase / Construction of holiday residence Purchase / Construction of other residence Purchase of Land Personal / Consumer purposes Educational purposes Purchase of Transportation means Business purposes Other purposes Non applicable	Value "non applicable" is only allowed for accounts of legal entities.
				Data is submitted per category, as these categories are defined in field (56).
90	Currency	M		
91	Limit in Euro	M		
92	Balance in Euro	M		
93	Date of disbursement	M		In case of more than one letters of guarantee or letters of credit, the earliest date shall be recorded.
94	Maturity date	M		In case there are more than one letters of guarantee or letters of credit, the date of the one with longest remaining maturity shall be recorded.
95	Account classification according to the European Commission Implementing Regulation (EU) no 2015/227	M	Performing - without forbearance measures Performing - with forbearance measures Non Performing - without forbearance measures Non Performing - with forbearance measures	
96	The relation of the connected person	M	Guarantor Collateral provider Control relationship Other financial relationship	These values and values: borrower co-borrower shall be recorded on the data base in which the relationship account / customer is declared. Note1: Values "control relationship" and "other financial relationship" shall appear on all accounts of customer, which is not necessary for values "guarantor" and "collateral provider". Note2: If the customer (AA) has - for example - five letters of performance guarantee (or any other non funded Credit Facility) and customer (BB) is a guarantor (or one of these, then customer (BB) shall appear as guarantor of the said category. The same applies to the collateral provider".
				The charge in immovable property includes the registration of sales contract or exchange agreement or assignment agreement or transfer in consideration agreement or distribution agreement of immovable property in accordance with the provisions of the Sale of Immovable Property (Specific Performance) Law of 2011. "Securities" relate to proof of debt such as bonds and proof of ownership such as shares. "Other tangible securities" relate to tangible securities such as stock, machinery etc.
97	Total recoverable collateral value per collateral type.	M	<b>Immovable property</b> primary residence other residential units commercial property (that meet the criteria of Article 126 of Regulation (EU) 575/2013) other commercial immovable property land other immovable property <b>Assignment of receivables.</b> <b>Securities</b> Securities deposited into a central repository stock Other securities <b>Other collateral</b> Cash collateral Floating charges Government guarantees Bank Guarantees Third party guarantees Other tangible collaterals	