

Definition of Terms

3. On the third group Credits as a related person are shown. Depending on the related role of the client to any loan other than his/her personal loans the appropriate role appears. Possible categories are: Director, Guarantor, Owner or Co-owner, Co-borrower.

Data about the loan are also shown in this section of the report.

This field also shows the Total Exposure which contains the related roles as well, showing the total amount of all the related roles of the client.

4. On the fourth group Credit History which lists all finished and badly rated credits of the borrower. Information in this section contains data up to five years starting from the finishing date of the loan

5. The fifth group shows a table which contains all the searches made about the client within the last three months. This table shows information such as: Date, Institution and the branch that has carried out the search.

1. On the first group, general data regarding the borrower appear including information such as: Name, Surname, Personal number/Registration number, Type of client, Marital status, Official address, Occupation and Monthly Net Income.

2. On the second group are included personal data regarding the borrower sorted based on credit product, listed as: Loans, Overdraft, Credit Card and so on. Categories of which the borrower has no reported data do not appear in the report.

Within the types of credit following data is presented: Role, Type of Credit, Classification, Approved amount, Remaining Amount, Installment amount, Overdue amount, Approval date, Disbursement date, Maturity date, Latest classification date, Reprogrammed Credits and Comment field

Declared collaterals related to the borrowers' loans are also listed on this group. This field contains information such as: Serial number, of the collateral, Category and Estimated amount.

This group also contains Active Credit Exposure field which shows the total amount of borrowers' active credits and data such as: The total number of active credits, Number of providers, the total amount approved, and the total disbursed amount, the total amount of monthly installments, the total outstanding amount and total amount overdue.



DESCRIPTION OF CREDIT REPORT

for more information.... www.bqk-ks.org

Central Bank of the Republic of Kosovo
Address: Rr. Garibaldi nr.33
10 000 Prishtina, Kosovo
Phone: 038 222 055 Ext 219
regjistriikrediteve@bqk-ks.org
www.bqk-kos.org



CREDIT REPORT



Date: 05.12.2012 Time: 11:58

Client Data

First and Last Name of Client	COMPANY		
Personal Nr/ Registration Nr	7000000	Official Address/ Place	Mother Tereza Str., Prishtina
Type of Client	Resident Legal	Profession/ Activity	Trade
Date of Birth/ Registration	01.01.2001	Net Monthly Income	
Place of Birth/ Registration	Prishtina		

Personal Credits

Role	Type of credit	Approval date	Distribution date	Maturity date	Approval amount	Distributed amount	Amount of install.	The remaining amount	The amount delayed	Date of last classification	Current classification	Reprogrammed credit	Comment
Borrower	Loan	22.02.2012	23.02.2012	23.09.2016	10,000.00	10,000.00	0.00	9,175.56	0.00	31.08.2012	A		x

Classificat.	2012
	AAAAAAA

Exposure based on active credits

Total number of active credits	Number of Providers	The total amount approved	The total amount disbursed	The total amount of monthly installments	The total amount remaining	The total amount delayed
1	1	10,000.00	10,000.00	0.00	9,175.56	0.00

Credits as related person

Role	Type of credit	Approval date	Distribution date	Maturity date	Approval amount	Distributed amount	Amount of install.	The remaining amount	The amount delayed	Date of last classification	Current classification	Reprogrammed credit	Comment
Guarantor	Loan	24.07.2012	31.07.2012	15.07.2014	300,000.00	0.00	0.00	300,000.00	0.00	31.07.2012	C		0

All searches for the last 3 months

Date of search	Institution that has conducted search	Branch of the Institution that has conducted search
30.10.2012	Bank 1	Prishtina
31.10.2012	Bank 2	Branch Center, Prishtina

Përgjegjësia për të dhënat e prezantuara në këtë raport i përket institucionit kredithënës i cili i ka raportuar ato në sistemin e CRK-së. Odgovornost o podacima prikazanim na ovom izveštaju snosi institucija davalac kredita koja ih je unela u sistemu CRK. Responsibility for the data shown on this report belongs to the credit providing institution that reported them in the CRK system.

1/4

Credit Classification is prepared on monthly bases. The following table presents the categories based on the days of delay in returning the installments as well as other factors considered by the lending institutions:

Category	Title	Description
A	Standard	Borrower is present or there are delays up to 30 days to return the installment
B	Watcher	Borrower has a delay of 31 to 60 days to return installment
C	Substandard	Borrower has a delay of 61 to 90 days to return installment
D	Suspicious	Borrower has a delay of 91 to 180 days to return installment
E	Lost	Borrower has not returned loan installment for a period of more than 180 days
L	Liquidated	The loan is completed (liquidated) and the borrower has returned all installments
W	Write-off	Borrower has not returned the loan. This is the worst possible classification.

If the form of classification is presented as the example in the table below, the first row represents the year and each letter represents classifying category of a month of the months of that year, and starts from the last month installment payment:

Year	2012	2011	2010
Classification	AAAABABAAACA	AAAAAAAAAABA	AAAABA

Year 2012 in the example above has twelve characters; each of these letters represents the category of classification in a given month. Letters start from the last payment of the borrower.

Classification categories for 12 months in 2012 are broken-down:

Year Month Classification	2012											
	December	November	October	September	August	July	June	May	April	March	February	January
	A	A	A	A	B	A	B	A	A	A	C	A