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CENTRAL BANK OF THE REPUBLIC OF KOSOVO
CENTRAL BANK OF THE REPUBLIC OF KOSOVO



Cabinet Government's Office

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BANKA QENDRORE E REPUBLIKËS SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVO
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

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Based on Article 36, paragraph 1, subparagraph 1.17, and Article 65, paragraphs 1 and 2, of Law No. 03/L-209 on the Central Bank of the Republic of Kosovo, amended and supplemented by Law No. 05-L/150 and Article 85 of Law No. 04/L-093 on Banks, Microfinance Institutions and Non-Banking Financial Institutions, and pursuant to Article 11 of the Regulation on Reporting of Banks, the Executive Board of the Central Bank of the Republic of Kosovo, at its meeting held on June 10, 2025, approved the following:

METHODOLOGICAL GUIDELINE FOR REPORTING DATA TO THE CREDIT REGISTRY OF KOSOVO (CRK) SYSTEM

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Article 1

Purpose and scope

1. The purpose of this guideline is to determine the manner of reporting data to the Credit Registry of Kosovo (CRK) system (hereinafter referred to as the CRK) by lending institutions, which shall be reported only in the format specified in this guideline.
2. This guideline shall be implemented by all lending institutions licensed by the Central Bank of the Republic of Kosovo (CBK).

Article 2

General instructions

1. File format description

- 1.1. Description of the fields contained in the loan file, related persons, collateral and classification file. Below we provide explanations about the tables that present the structure of the reporting files. Each table (for each file that can be reported in the CRK) contains these fields (columns):

1.1.1. Number

Displays the order assigned to each field in the corresponding reporting file (starting with first field number 1 from the left).

1.1.2. Name

The name assigned to each data field.

1.1.3. Data type

Specifies the data type of each field. The data type that the fields contain can be:

1.1.3.1.String/text: alphanumeric symbols (letters and/or numbers).

1.1.3.2. Integer: positive and negative whole numbers.

1.1.3.3.Integer+: positive whole numbers (including zero (0)).

1.1.3.4.Decimal: numbers with decimal points, positive or negative (note: the decimal part is separated by a period (.) not a comma (,). Example: 12.03, 3.2)

1.1.3.5.Decimal+: positive numbers with decimal points (including zero (0)).

1.1.3.6.Date: date in the format yyyy-mm-dd, where **yyyy** is the year, **mm** is the month, and **dd** is the day.

1.1.3.7.Enum: element from a given list. For example, a number from the list {1, 2, 3, 4, 5} or a letter from {A, B, C, E}.

1.1.4. Condition

Indicates whether the field can be left blank or not:

1.1.4.1.Mandatory: means that the respective field must have the given value in order to make the file valid. Failure to complete a mandatory field will make the file invalid and the data will be rejected by the system.

1.1.4.2.Mandatory* (conditionally mandatory): mandatory under certain conditions, e.g.: mandatory for natural persons, but not for legal entities.

1.1.4.3.Optional: means that the field requires the given value but can be ignored if the given data does not exist in the data provider's application. If the information exists then it is considered desirable to complete the optional field, in order to increase the quality of the data reported in the credit report.

1.1.5. Description

Contains specific instructions that must be followed in relation to the relevant field. Describes the field where necessary and ensures that the data provider understands the field and can provide the required information. It also contains the specific data options for the relevant fields that must be completed.

2. Acceptable files

In the CRK system, data can be reported through files in Text format (Tab delimited) as well as through web services. For the file to be successfully processed, it must comply with the structure described in the tables below.

3. Rejection of files

3.1. A line will be rejected during processing in the system if:

3.1.1. The value contained in the field is not consistent with the field type. For example, if a numeric field contains text;

3.1.2. Failure to fill in mandatory fields with data;

3.1.3. The specified fields do not contain the values specified according to the annexes included in this document.

3.1.4. Lines containing logical errors. Some messages that appear in this case:

3.1.4.1. The approved amount must be greater than or equal to the disbursed amount.

3.1.4.2. The disbursement date is not in accordance with the interval set in the system.

3.1.4.3. The effective date is not consistent with the interval set in the system.

3.1.4.4. The Liquidated classification cannot be issued if the remaining amount is greater than zero.

3.1.4.5. It is not allowed to repeat the classification of a loan that is reported as Write off and the remaining amount is 0.00 in advance.

3.1.4.6. If the numerical value is not within the predefined limits.

Article 3
File structure

1. Credit file

No	Name	Data type	Condition	Description
1.	Loan number	String (50)	Mandatory	The loan number at your institution must always be unique, even in cases where the loan is rescheduled.
2.	Branch of financial institution	Enum	Mandatory	Fill in the branch ID of the financial institution where the loan is issued.
3.	Type of borrower	Enum {0, ..., 3}	Mandatory	The legal status of the borrower. See Annex I .
4.	Type of legal entity	Enum {1, ... , 11}	Mandatory*	To be completed if column 3 = 1 or 3. See Annex II .
5.	Size of the legal entity	Enum {XS,S,M,L}	Mandatory*	To be completed if column 3 = 1 or 3. See Annex XVI . The definition of legal entities should be made according to Instruction 02/2016, a document of the Ministry of Finance which is pursuant to Article 17 of Law No. 04/L-014.
6.	Borrower's name	String (150)	Mandatory	Name of the borrower for natural persons and Business name for legal entities.
7.	Parent's name	String (150)	Optional	To be completed for natural persons.
8.	Borrower's last name	String (150)	Mandatory*	To be completed if column 3 = 0 or 2.
9.	Gender	Enum {M, F}	Mandatory*	To be completed if column 3 = 0 or 2. M = Male F = Female
10.	Borrower's personal number / Unique business identification number.	String (50)	Mandatory	The field will be validated using the Kosovo ID card algorithm for natural persons and the Kosovo Unique Business Identification Number algorithm for legal entities. For non-residents, fill in the passport number.

11.	NIF (Farmer Number)	String (50)	Optional	To be completed for Farmer borrower, unique identification number (UIN) for the farmer.
12.	Date of birth/registration	Date (YYYY-MM-DD)	Mandatory	Date of birth for natural persons and date of business registration for legal entities. The date format must be (YYYY-MM-DD).
13.	Place of birth/registration	String (100)	Mandatory	Place of birth of natural persons based on the identification document and place of registration of legal entities based on business certificate.
14.	Address	String (255)	Mandatory	Residence address for natural persons or official address for legal entities.
15.	Municipality	Enum	Mandatory*	Fill in the municipality for resident natural persons and resident legal entities. See <u>Annex III</u> .
16.	Phone number	String (50)	Mandatory	Fill in the telephone number of natural persons and the telephone number of legal entities.
17.	Country	Enum	Mandatory	Country of residence/operation. See <u>Annex XV</u> .
18.	Electronic address / Email	String (50)	Optional	Fill in the email address for natural persons and the email address for legal entities.
19.	Marital status	Enum {1, 2, 3}	Mandatory	To be completed for natural persons. See <u>Annex IV</u> .
20.	Occupation	Enum	Mandatory*	Fill in the profession for natural persons. See <u>Annex XXI</u> .
21.	Activity	Enum	Mandatory*	Fill in the activity for legal entities.
22.	Type of Employer	Enum {1,2}	Mandatory*	Fill in the type of employer for natural persons. See <u>Annex XX</u> .
23.	Co-borrowing with income	Enum {0,1}	Mandatory	Fill in information if the loan is a co-borrowing with income. 1 – Yes 0 – No
24.	Co-borrower's income	Decimal +	Mandatory*	Fill in the income for the co-borrower(not the guarantor) if column 23 = 1.
25.	Number of family members	Integer+	Mandatory*	Mandatory to be completed for natural persons for the borrower.

26.	The borrower's net income at the time of loan approval	Decimal+	Mandatory	Fill in the monthly net income for individuals (net salary) and the annual net income (net profit) for legal entities according to the financial statements prepared according to the International Financial Reporting Standards (IFRS), in accordance with the provisions of the Law on Accounting, Financial Reporting and Auditing, at the time of granting the loan.
27.	The borrower's current net income	Decimal+	Mandatory	Fill in the monthly net income for individuals (net salary) and the annual net income (net profit) for legal entities according to the financial statements prepared according to the International Financial Reporting Standards (IFRS), in accordance with the provisions of the Law on Accounting, Financial Reporting and Auditing. These records should be updated according to the instructions below in the data update file.
28.	The net income of the borrower/co-borrower at the time of loan approval	Decimal+	Mandatory*	In cases where net monthly income of the co-borrower is taken into account when assessing the payment ability (creditworthiness) of natural persons, then fill in the net monthly income of the borrower and co-borrower at the time of loan approval.
29.	Current net income including co-borrower's income if applicable	Decimal+	Mandatory*	In cases where net monthly income of the co-borrower is taken into account when assessing the payment ability of natural persons, then fill in the current net monthly income of the borrower and co-borrower. These notes should be updated according to the below instructions in the data update file.
30.	Debt service ratio to net monthly income at the time of loan approval	Decimal+	Mandatory*	Fill in the ratio between the amount of all monthly installments of the borrower's loans in all financial institutions in relation to the net monthly income at the time of loan approval. In cases where during the assessment of the payment ability of natural persons, the net monthly income of the co-borrower was taken into account, then the total net monthly income of the borrower and the co-borrower should be taken into account when calculating the amount. This field should be filled in only for natural persons.
31.	Current debt service ratio to net monthly income	Decimal+	Mandatory*	Fill in the current ratio between the amount of all monthly installments of the borrower's loans in all financial institutions in

				relation to the net monthly income. In cases where during the assessment of the payment ability of natural persons, the net monthly income of the co-borrower was taken into account, then the total net monthly income of the borrower and the co-borrower should be taken into account when calculating the current ratio. This field should be filled in only for natural persons and the data should be updated according to the instructions below in the data update file.
32.	The ratio of the legal entity's total debt to Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA), at the time the loan is granted	Decimal+	Mandatory*	Fill in the ratio between the total debt of the legal entity in relation to earnings before interest, taxes, depreciation and amortization (EBITDA), according to financial statements prepared according to International Financial Reporting Standards (IFRS), in accordance with the provisions of the Law on Accounting, Financial Reporting and Auditing, at the time of loan approval.
33.	The current ratio of a legal entity's total debt to Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA).	Decimal+	Mandatory*	Fill in the current ratio between the legal entity's total debt in relation to earnings before interest, taxes, depreciation and amortization (EBITDA), according to the financial statements prepared in accordance with International Financial Reporting Standards (IFRS), in accordance with the provisions of the Law on Accounting, Financial Reporting and Auditing. These notes should be updated according to the instructions below in the data update section.
34.	Economic sector	Enum	Mandatory*	Fill in the economic sector to which the legal entity belongs according to the categories defined in Annex V .
35.	Type of loan	Enum {0, ... , 11}	Mandatory	Fill in the type of loan according to the categories specified in Annex VI .
36.	Loan period	Enum {0, 1, 2}	Mandatory	Fill in the type of loan period. See Annex VII .
37.	Allowed period	Integer+	Mandatory	Fill in the loan duration based on the period type selected in field 22 (Loan Period).

38.	Loan payment method	Enum {1, ... , 9}	Mandatory	Fill in the loan payment method according to the categories specified in <u>Annex VIII</u> .
39	Payment order	Enum {0, 1}	Optional	Fill in the payment order according to the condition: 1 – Yes 0 – No
40.	Approved amount	Decimal+	Mandatory	Fill in the approved loan amount. The approved amount must not be less than the disbursed amount!
41.	Amount disbursed	Decimal+	Mandatory	Fill in the disbursed loan amount.
42.	Loan approval date	Date (YYYY-MM-DD)	Mandatory	Fill in the loan approval date.
43.	Loan disbursement date	Date (YYYY-MM-DD)	Mandatory	Fill in the date of disbursement of loan funds.
44.	Loan maturity date	Date (YYYY-MM-DD)	Mandatory	Fill in the loan maturity date.
45.	Installment amount	Decimal+	Mandatory*	Fill in the loan installment amount. In cases where the installments are not regular, fill in the average installment. The installment contains the total amount that the client pays according to the amortization plan (principal + interest).
46.	Nominal interest rate	Decimal+ [0, 100]	Mandatory*	Fill in the nominal interest rate of the loan as a percentage. Example: 10% is written as 10, 0.5% is written as 0.5.
47.	Effective interest rate	Decimal+ [0, 100]	Mandatory*	Fill in the effective interest rate of the loan as a percentage. Example: 10% is written as 10, 0.5% is written as 0.5.
48.	Total cost of the loan	Decimal+	Mandatory*	The total cost of the loan to the client means all costs, including interest, commissions, taxes and any other type of expenses that the bank requires the client to pay, in connection with the loan agreement/contract; other mandatory expenses related to the loan agreement, in particular insurance premiums, are also included, provided that a contract for such a service is mandatory for obtaining the loan, or for obtaining the loan with the published conditions and if such a service is paid by the bank and charged to the client or the client is not offered the possibility of selecting the provider of such a service;

				Referring to the "Regulation on Effective Interest Rate and Disclosure Requirements" – fill in in values.
49.	Cost of loan disbursement	Decimal+	Mandatory*	Fill in the costs of loan disbursement in value.
50.	Other loan expenses	Decimal+	Mandatory*	Fill in other loan expenses (e.g. insurance...) that are not included in field 49.
51.	Currency	Enum {1, 2}	Mandatory	Fill in the loan currency according to the condition: 1 – EUR 2 – USD
52.	Credit classification	Enum {1, ..., 7}	Mandatory*	Fill in the loan classification based on Article 5 of the Credit Registry Instruction, according to the categories defined in <u>Annex IX</u> .
53.	Pillar according to IFRS 9	Enum {1, 2, 3}	Mandatory*	To be completed by banks that are subject to the scope of the Regulation on the Application of International Financial Reporting Standard 9. To be completed according to the categories defined in <u>Annex XIX</u> .
54.	Purpose of the loan	Enum {1, ..., 8}	Mandatory	Fill in the purpose of the loan according to the categories defined in <u>Annex X</u> .
55.	Secondary purpose of the loan	Enum {1, ..., 8}	Optional	Fill in the secondary purpose of the loan if any according to the categories defined in <u>Annex X</u> .
56.	Use of collateral	Enum {0, 1}	Mandatory	Fill in the use of collateral according to the condition: 1 – Yes 0 – No
57.	Collateral value	Decimal+	Mandatory	Fill in the collateral amount if field 56 = 1. If field 56 = 0 fill in 0.00. This value must match the total collateral recorded for the loan.
58.	Loan to Value ratio at the time of loan approval (LTV)	Decimal+	Mandatory*	Fill in the total gross exposure at the borrower level in relation to the total immovable collateral at the time of loan approval. The value of the immovable collateral should be based on the market

				value as per the requirements of the CBK Regulation on the Valuation of Immovable Property.
59.	Current Loan to Collateral Value Ratio	Decimal+	Mandatory*	Fill in the market value of the collateral, at the time of re-evaluation, after the credit granting period. For immovable property, fill in the market value of the collateral according to the requirements of the CBK Regulation on the Valuation of Immovable Property.
60.	Restructured or rescheduled loan	Enum {0,1}	Mandatory	To be completed if it is a restructured loan based on the requirements of the Regulation on Non-Performing Exposures and Restructurings (Banks) and the Regulation on Credit Risk Management of the NBMFI: 1 – Yes 0 – No
61.	Previous loan number	String (50)	Mandatory*	Fill in the previous loan number if field 60 = 1.
62.	Bankruptcy history	String (500)	Optional	Fill in information on bankruptcy based on the court decision.
63.	Comments	String (255)	Optional	Fill in the comments regarding the client's loan.
64.	Support from the Fund	Enum {0, 1}	Mandatory	Mandatory for Physical and Legal entities. To be completed if the loan is covered by the Credit Guarantee Fund. If the loan is not covered by the fund, enter 0 (zero). See Annex XVII
65.	Percentage of support from the fund	Decimal+	Mandatory*	Mandatory for Physical and Legal entities. Fill in the loan coverage rate through the credit guarantee fund as a percentage. Correct values should be in the range (0, 100]. If the loan is not covered by the fund (field 48 is 0) then set the value to 0.
66.	Unique application number	String (50)	Mandatory	The unique application number for your institution.

2. Related persons file

No.	Name	Data type	Condition	Description
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1.	Loan number	String (50)	Mandatory	The loan number at your institution must always be unique, even in cases where the loan is re-scheduled.
2.	Role	Enum {1, ..., 5}	Mandatory	Fill in the role of persons related to the loan, according to the categories defined in <u>Annex XI</u> .
3.	Type of related person	Enum {0, ..., 3}	Mandatory	Legal status of the related person. See <u>Annex I</u> .
4.	Position in the legal entity	String (50)	Mandatory*	To be completed if column 3 = 1 or 3. For example director, owner...
5.	Name of the related person	String (50)	Mandatory	Fill in the name of the related person. If column 3 = 1 or 3 fill in the name of the owner or contact person.
6.	Last name of the related person	String (50)	Mandatory	Fill in the last name of the related person. If column 3 = 1 or 3, fill in the last name of the owner or contact person.
7.	Name of legal entity	String (100)	Mandatory*	Fill in the name of the legal entity, required if column 3 = 1 or 3.
8.	Personal number	String (50)	Mandatory	The field will be validated using the Kosovo ID card algorithm for natural persons. For non-residents, fill in the passport number.
9.	Gender	Enum {M, F}	Mandatory	For related natural persons and legal entities.
10.	Unique business identification number	String (50)	Mandatory*	Mandatory if column 3 = 1 or 3. The field will be validated using the Kosovo Unique Business Identification Number algorithm for legal entities.
11.	Country	Enum	Mandatory*	Fill in the place of residence/operation only if column 3 = 2 or 3. See <u>Annex XV</u> .
12.	Date of birth/registration	Date (YYYY-MM-DD)	Mandatory	Date of birth for natural persons and date of business registration for legal entities. The date format must be (YYYY-MM-DD).
13.	Place of birth/registration	String (50)	Mandatory	Place of birth of natural persons based on the identification document and place of registration of legal entities based on business certificate.

14.	Address	String (255)	Mandatory	Residence address of natural persons or official address for legal entities.
15.	Country	String (50)	Mandatory	Place of residence/operation.
16.	Municipality	Enum	Mandatory	Fill in the municipality for resident natural persons and resident legal entities (column 3 = 0 or 1). See Annex III .
17.	Phone number	String (50)	Mandatory	Fill in the telephone number of natural persons and the telephone number of legal entities.
18.	Electronic address / Email	String (50)	Optional	Fill in the email address for natural persons and the email address for legal entities.
19.	Date of birth of the owner/authorized person	Date (YYYY-MM-DD)	Mandatory*	Fill in the date of birth of the owner or authorized person if column 3 = 1 or 3. The date format must be (YYYY-MM-DD).
20.	Place of birth of the owner/authorized person	String (50)	Mandatory*	Fill in the place of birth of the owner or authorized person if column 3 = 1 or 3.
21.	Gender of the owner/authorized person.	Enum {M, F}	Mandatory*	Fill in the gender of the owner/authorized person if column 3 = 1 or 3.
22.	Percentage of shares	Decimal	Mandatory*	Fill in the percentage of the owner's shares if column 3 = 1 or 3.
23.	Address of the owner/authorized person	String (255)	Mandatory*	Fill in the address of the owner or authorized person if column 3 = 1 or 3.
24.	Location of the owner/authorized person	String (50)	Optional	Fill in the address of the owner or authorized person if column 3 = 1 or 3.
25.	Municipality of the owner/authorized person	Enum	Mandatory*	Fill in the municipality of the owner or authorized person if the country is XK (Kosovo).. See Annex III .
26.	Country of the owner/authorized person	Enum	Mandatory*	Fill in the country of the owner or authorized person if column 3 = 1 or 3. See Annex XV .
27.	Phone number of the owner/authorized person	String (50)	Mandatory*	Fill in the owner's or authorized person's phone number if column 3 = 1 or 3.
28.	E-mail address of the owner / authorized person	String (100)	Optional	Fill in the owner's or authorized person's e-mail address if column 3 = 1 or 3.

3. Collateral file

No.	Name	Data type	Condition	Description
1.	Loan number	String (50)	Mandatory	The loan number at your institution must always be unique, even in cases where the loan is rescheduled.
2.	Personal number / Unique business identification number	String (50)	Mandatory	The field will be validated using the Kosovo ID card algorithm for natural persons and the Kosovo Unique Business Identification Number algorithm for legal entities. For non-residents, fill in the passport number.
3.	Type of collateral	Enum {1, ..., 9}	Mandatory	Fill in the type of collateral according to the categories defined in <u>Annex XII</u> .
4.	Serial number	String (100)	Mandatory*	Fill in the serial number for the collateral only if column 3 = 1,2,3 or 5. For immovable property, fill in the parcel number.
5.	Collateral value	Decimal+	Mandatory	Fill in the market value of the collateral at the time of loan approval. For immovable property, fill in the market value of the collateral according to the requirements of the CBK Regulation on the Valuation of Immovable Property.
6.	Current/revalued value of collateral	Decimal+	Mandatory	Fill in the market value of the collateral at the time of re-evaluation, after the loan approval period. For immovable assets, fill in the market value of the collateral according to the requirements of the CBK Regulation on the Valuation of Immovable Property. and the data must be updated at least on an annual basis
7.	Immediate (discounted) sale value	Decimal+	Mandatory	Fill in the value of the immediate sale of the collateral at the time of loan approval.

8.	Value of the collateral accepted by the bank at the time of granting the loan	Decimal+	Mandatory	Fill in the value of the collateral accepted by the bank (after discounting) at the time of loan approval.
9	Current value of collateral accepted by the bank	Decimal+	Mandatory	Fill in the value of collateral accepted by the bank (after discounting) at the time of revaluation, after the loan approval period, and the data should be updated at least on an annual basis.
10.	Date of last collateral valuation	Date	Mandatory	Fill in the last date of valuation of the collateral accepted by the bank.
11.	Name of the collateral appraiser	String (50)	Mandatory	Fill in the name of the collateral appraiser.
12.	Description	String (500)	Mandatory	Fill in the collateral description.
13.	Registered collateral	Enum {0, 1}	Mandatory	To be completed if it is collateral registered in the pledge office/cadastral office. 1 – Yes 0 – No
14.	Registration date	Date (YYYY-MM-DD)	Mandatory*	Fill in the date of registration of the collateral at the pledge office/cadastral office only if column 13 = 1.
15.	Collateral priority	Enum {1, ... ,10}	Mandatory*	Fill in if field 3 = 1 or 2.

4. Classifications file

No.	Name	Data type	Condition	Description
1.	Loan number	String (50)	Mandatory	The loan number at your institution must always be unique, even in cases where the loan is rescheduled.

2.	Classification	Enum {1, ..., 7}	Mandatory*	Fill in the loan classification based on Article 5 of the Credit Registry Instruction, according to the categories defined in <u>Annex IX</u> .
3.	Pillar according to IFRS 9	Enum {1, 2, 3}	Mandatory*	To be completed by banks that are subject to the scope of the Regulation on the Application of the International Financial Reporting Standard 9. To be completed according to the categories defined in <u>Annex XIX</u> .
4.	Outstanding amount	Decimal+	Mandatory	Fill in the outstanding loan amount, which contains only the principal.
5.	Nominal interest	Decimal+	Mandatory*	Fill in the nominal interest amount.
6.	Effective date	Date (YYYY-MM-DD)	Mandatory	Fill in the effective date of the loan classification.
7.	Amount disbursed	Decimal+	Mandatory	Fill in the disbursed loan amount.
8.	Overdue amount	Decimal+	Mandatory	Fill in the past due loan amount.
9.	Days past due	Integer	Mandatory	Fill in the days past due in loan payments as of the date of the reporting period.
10.	Probability of default	Decimal+	Obligatory	Fill in the rate calculated by the lending institution for the probability of default.
11.	Loss given default	Decimal +	Mandatory	Fill in the rate calculated by the lending institution for the possibility of loss given default.
12.	Maximum Days Past Due)	Decimal+	Mandatory	The bank must fill in the maximum number of days past due during the month.
13.	Reserve allocated	Decimal+	Mandatory*	Fill the allocated reserve.
14.	Gross book value	Decimal+	Mandatory*	Fill in the gross exposure amount reported in DMB – ORRS.
15.	Carrying amount (net of reserves)	Decimal+	Mandatory*	Fill in the net exposure amount reported in DMB – ORRS.
16.	Loan status	Enum {0, ..., 3}	Mandatory	Fill in the loan status according to the categories specified in <u>Annex XIII</u> .
17.	Legal action	Enum {0, ..., 3}	Mandatory	Fill in the legal credit transaction according to the categories specified in <u>Annex XIV</u> .

18.	Loan performance	Enum {1,..., 3}	Mandatory	Option 1 or 2 to be completed by institutions that are subject to the scope of the Regulation on non-performing exposures and restructurings. Lending institutions that are not subject to the scope of the above-mentioned regulation must complete option 3. See <u>Annex XVIII</u> .
19.	Comment	String (255)	Optional	Complete the loan comment.

5. File of applications in process, rejected and approved

No.	Name	Data type	Condition	Description
1.	Application date	dated	Mandatory	The date of the loan application must be filled in by the bank.
2.	Type of applicant (person)	Enum {0, ..., 3}	Mandatory	The legal status of the borrower. See <u>Annex I</u> .
3.	Name of applicant	String (150)	Mandatory	Applicant's name for natural persons and Business name for legal entities.
4.	Borrower's personal number / Unique business identification number.	String (50)	Mandatory	The field will be validated using the Kosovo ID card algorithm for natural persons and the Kosovo Unique Business Identification Number algorithm for legal entities. For non-residents, fill in the passport number.
5.	Unique application number	String (50)	Mandatory	The unique application number for your institution.
6.	Applicant's gender	Enum {M, F}	Mandatory*	Fill in the gender. M = Male F = Female
7.	Purpose of loan application	Enum {1, ..., 8}	Mandatory	Fill in the purpose of the loan according to the categories defined in <u>Annex X</u> .

8.	Amount applied for	Decimal+	Mandatory	Fill in the loan amount applied for.
9.	Type of legal entity	Enum {1, ... , 11}	Mandatory*	To be completed if column 2 = 1 or 3. See Annex II .
10.	Size of the legal entity	Enum {XS,S,M,L}	Mandatory*	To be completed if column 2 = 1 or 3. See Annex XVI .
11.	Use of collateral	Enum {0, 1}	Mandatory	To be completed if the applicant has provided collateral: 1 – Yes 0 – No
12.	Collateral amount	Decimal +	Mandatory	Fill in the value or amount of the collateral, if field 7 is 1.
13.	Status	Enum {1, 2, 3}	Mandatory	To be completed by the bank if the loan status is rejected or in process: 1 – In process 2 – Rejected 3 – Approved
14.	Approval/rejection date	dated	Mandatory*	The bank should fill in the date of approval or rejection only if column 13 = 2 or 3.
15.	Reason for rejection	Enum {0, 1, 2...,}	Mandatory*	Information on the reasons for rejection. Fill in the reason for rejection only if column 13 = 2. See Annex XXII .
16.	Comment	String (255)	Optional	Fill in the loan comment.

6. Updating data on a periodic basis

6.1. Natural persons

6.1.1. For natural persons with outstanding credit exposure of EUR 10,001 – 20,000 and with a remaining maturity of less than 5 years, the data shall be updated at least every two years. If the remaining maturity of the loan for this level of outstanding exposure of EUR 10,000 – 20,000 is higher than 5 years, then the data shall be updated on an annual basis.

6.1.2. For natural persons with outstanding credit exposure over EUR 20,000, data updates shall be made at least annually.

6.1.3. For natural persons with outstanding credit exposure up to EUR 10,000, no data update is required.

6.2. Legal entities

6.2.1. For legal entities with outstanding credit exposures of EUR 30,001 - 100,000 and with a remaining maturity of less than 5 years, the data update shall be made at least every two years. If the remaining maturity of the credit for this level of outstanding exposure of EUR 30,000 - 100,000 is higher than 5 years, then the data update shall be made on an annual basis.

6.2.2. For legal entities with outstanding credit exposures over EUR 100,000, data updates shall be made at least annually.

6.2.3. For legal entities with outstanding credit exposures up to EUR 30,000, no data update is required.

For the purposes of this guideline, client income includes income declared, verified or assessed by the bank's financial analysis during the assessment of the client's payment ability (creditworthiness).

7. Credit file

1.	Loan number	String (50)	Mandatory	The loan number at your institution must always be unique, even in cases where the loan is rescheduled.
27.	The borrower's current net income	Decimal+	Mandatory*	<p>Fill in the monthly net income for individuals (net salary) and the annual net income (net profit) for legal entities according to the financial statements prepared according to the International Financial Reporting Standards (IFRS), in accordance with the provisions of the Law on Accounting, Financial Reporting and Auditing. These records should be updated according to the above instructions in this file.</p> <p>If there is no salary, fill in 0, while in cases where the information cannot be obtained, it is left blank.</p>
29.	Current net income including co-borrower's income if applicable	Decimal+	Mandatory*	<p>In cases where net monthly income of co-borrower is taken into account when assessing the payment ability (credit worthiness) of natural persons, then fill in the total net monthly income of borrower and co-borrower. These records should be updated according to the above instructions in this file.</p> <p>If there is no salary, fill in 0, while in cases where the information cannot be obtained, it is left blank.</p>
31.	Current debt service ratio to net monthly income	Decimal+	Mandatory*	Fill in the current ratio between the amount of all monthly installments of the borrower's loans in all financial institutions in relation to the net monthly income. In cases where the net monthly income of co-borrower was taken into account during the assessment of the payment ability of natural persons, then total net monthly income of the borrower and co-borrower should be taken into account during the calculation of the current ratio. This field should be filled in only for natural persons and the data should be updated according to the above instructions in this file.

33.	The current ratio of a legal entity's total debt to Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA).	Decimal+	Mandatory*	Fill in the current ratio between the legal entity's total debt in relation to earnings before interest, taxes, depreciation and amortization (EBITDA), according to the financial statements prepared in accordance with International Financial Reporting Standards (IFRS), in accordance with the provisions of the Law on Accounting, Financial Reporting and Auditing. These records should be updated according to the above instructions in this file.
59.	Current Loan to Collateral Value Ratio	Decimal+	Mandatory*	Fill in the market value of the collateral at the time of re-evaluation, after the loan approval period. For immovable properties, fill in the market value of the collateral according to the requirements of the CBK Regulation on the Valuation of Immovable Properties.

8. Collateral file

Updating of collateral data in the current version of CRK is done using the file with all collateral fields because to find a specific collateral several fields are used for comparison because we do not have a unique reference as in the case of loan, and this makes it problematic to update with a single file several specific fields through the file. While for updating through the web application or web service it does not present a problem. Fields that need to be updated on a periodic basis should be updated together with other collateral fields even though the other fields do not change but should be together in the file.

9. Additional Clarifications

When reporting gender in the related persons file, for legal entities, respectively, enterprises owned or managed by women are defined as enterprises that are more than 50% owned by one or more women, or are managed and controlled by one or more women, or where a woman signs the legal documents and financial accounts of the business (authorized person).

Article 4
Annexes

Annex I – Annex XXII shall be an integral part of this Guideline.

Article 5
Repeal

With the entry into force of this Guideline, the Methodological Guideline for Reporting Data to the Credit Registry of Kosovo (CRK) System, approved on December 31, 2024, shall be repealed.

Article 6
Entry into force

This Guideline shall enter into force on the day of its approval and is effective from July 1, 2025.

Ahmet Ismaili /signed/
Chairman of the Executive Board

Annexes for defined data fields

Annex I

<i>Legal status of the borrower</i>	
Code	Value
0	Resident natural person
1	Resident legal entity
2	Non-resident natural person
3	Non-resident legal entity

Annex II

<i>Type of legal entity</i>	
Code	Value
1	Individual business
2	General partnership
3	Limited partnership
4	Limited liability company
5	Joint stock company
6	Foreign company
7	Socially owned enterprise
8	Publicly owned enterprise
9	Agricultural cooperative
10	Other enterprises under the jurisdiction of TAK
11	Non-governmental organization – NGO
12	International governmental organization
13	International non-governmental organization

Annex III***Municipalities***

Code	Value
1	Decan
2	Gjakova
3	Drenas
4	Gjilan
5	Dragash
6	Istog
7	Kacanik
8	Klina
9	Fushe Kosova
10	Kamenica
11	Mitrovica
12	Leposavic
13	Lipjan
14	Novo Brdo
15	Obilic
16	Rahovec
17	Peja
18	Podujevo
19	Prishtina
20	Prizren
21	Skenderaj
22	Shtime
23	Strpce

24	Suhareka
25	Ferizaj
26	Vitia
27	Vushtrri
28	Zubin Potok
29	Zvecan
30	Malisheva
31	Hani i Elezit
32	Mamusha
33	Junik
34	Klokot
35	Gracanica
36	Ranilug
37	Partes

Annex IV

Marital status

<i>Marital status</i>	
Code	Value
1	Married
2	Divorced
3	Single
4	Widow

Annex V***Economic Sector***

Code	Value
1	Agriculture, Forestry and Fisheries
2	Industry – Mining and Quarrying
3	Industry – Manufacturing
4	Industry-Energy, gas, steam and air conditioning supply
5	Industry - Water, sewage supply, waste management and regulation activities
6	Industry – Construction
7	Services - Wholesale and retail trade, repair of vehicles and motorcycles
8	Services - Transportation and storage
9	Services-Accommodation and food service activities
10	Information and communication services
11	Financial services and insurance services activities
12	Services - Real estate activities
13	Professional, scientific and technical services
14	Administrative services and service support activities
15	Public administration and defense; compulsory social security
16	Education
17	Human health and social work activities
18	Arts, entertainment and recreation
19	Other services and activities
20	Activities of households as employers, for own services, undifferentiated goods
21	Activities of extraterritorial organizations
22	Households

Annex VI

<i>Type of loan</i>	
Code	Value
0	Loan
1	Overdraw
2	Credit card
3	Other credit assets
4	Letter of credit
5	Guarantees
6	Other commitments regarding the loan
7	Financial leasing
8	Other
9	Factoring
10	Residential mortgage loan
11	Commercial mortgage loan
12	Operating Leasing

Annex VII

Loan period

<i>Loan period</i>	
Code	Value
0	Month
1	Year
2	Day

Annex VIII

<i>Loan payment method</i>	
Code	Value
1	Monthly
2	Quarter
3	Six-monthly
4	Annual
5	Daily
6	Upon request
7	Weekly
8	Biweekly
9	Not regular

Annex IX

<i>Loan classification</i>	
Code	Value
1	Standard – A
2	Watch – B
3	Substandard – C
4	Doubtful – D
5	Loss – E
6	Liquidated – L
7	Written Off – W

Annex X

<i>Purpose of the loan</i>	
Code	Value
1	Land and building
2	Fixed assets
3	Current assets
4	Construction, Renovation
5	Agriculture
6	Vehicles
7	Consumer credit
10	Contract insurance
11	Financial leasing for vehicles
12	Financial leasing for real estate
13	Financial leasing for equipment
14	Loan prepayment
15	Prepayment of other credit products
16	Prepayment of existing loan for the purpose of obtaining a new loan
17	Loan prepayment as part of rescheduling due to financial difficulties
18	Prepayment of other credit products for the purpose of obtaining a new loan
19	Prepayment of other credit products as part of rescheduling due to financial difficulties

Annex XI

<i>Role of related persons</i>	
Code	Value
1	Director
2	Guarantor
3	Owner
4	Co-borrower
5	Other

Annex XII

<i>Type of collateral</i>	
Code	Value
1	Land
2	Building
3	Equipment
4	Inventories
5	Vehicles
6	Cash
7	Receivables
8	Guarantees
9	Other

Annex XIII

<i>Loan status</i>	
Code	Value
0	No action
1	Cancelled
2	Disputed
3	Debt settlement

Annex XIV

Legal action

<i>Legal action</i>	
Code	Value
0	No action
1	In court
2	Judgment issued
3	Executed

Annex XV*List of countries*

Code	Value
XK	Kosovo (does not need to be completed for resident persons).
AL	Albania
AF	Afghanistan
AX	Aland Islands
DZ	Algeria
AS	American Samoa
AD	Andorra
AO	Angola
AI	Anguilla
AQ	Antarctica
AG	Antigua and Barbuda
AR	Argentina
AM	Armenia
AW	Aruba
AU	Australia
AT	Austria
AZ	Azerbaijan
BS	Bahamas
BH	Bahrain
BD	Bangladesh
BB	Barbados
BY	Belarus
BE	Belgium

BZ	Belize
BJ	Benin
BM	Bermuda
BT	Bhutan
BO	Bolivia (Plurinational State of)
BQ	Bonaire, Sint Eustatius and Saba
BA	Bosnia and Herzegovina
BW	Botswana
BV	Bouvet Island
BR	Brazil
IO	British Indian Ocean Territory
BN	Brunei Darussalam
BG	Bulgaria
BF	Burkina Faso
BI	Burundi
CV	Cape Verde
KH	Cambodia
CM	Cameroon
CA	Canada
KY	Cayman Islands
CF	Central African Republic
TD	Chad
CL	Chile
CN	China
CX	Christmas Island
CC	Cocos (Keeling) Islands

CO	Colombia
CM	Comoros
CG	Congo
CD	Congo (Democratic Republic of the)
CC	Cook Islands
CR	Costa Rica
CI	Côte d'Ivoire
HR	Croatia
CU	Cuba
CW	Curaçao
CY	Cyprus
CZ	Czechia
DK	Denmark
DJ	Djibouti
DM	Dominica
WILL	Dominican Republic
EC	Ecuador
EG	Egypt
SV	El Salvador
GQ	Equatorial Guinea
ER	Eritrea
EE	Estonia
ET	Ethiopia
SZ	Eswatini
FK	Falkland Islands (Malvinas)
FO	Faroe Islands

FJ	Fiji
FI	Finland
FR	France
GF	French Guiana
PF	French Polynesia
TF	French Southern Territories
GA	Gabon
GM	Gambia
GE	Georgia
DE	Germany
GH	Ghana
GI	Gibraltar
GR	Greece
GL	Greenland
GD	Grenada
GP	Guadeloupe
GU	Guam
GT	Guatemala
GG	Guernsey
GN	Guinea
GW	Guinea-Bissau
GY	Guyana
HT	Haiti
HM	Heard Island and McDonald Islands
VA	Holy See
HN	Honduras

HK	Hong Kong
HU	Hungary
IS	Iceland
IN	India
ID	Indonesia
IR	Iran (Islamic Republic of Iran)
IQ	Iraq
IE	Ireland
IM	Isle of Man
IL	Israel
IT	Italy
JM	Jamaica
JP	Japan
JE	Jersey
JO	Jordan
KZ	Kazakhstan
KE	Kenya
KI	Kiribati
KP	Korea (Democratic People's Republic of)
KR	Korea (Republic of)
KW	Kuwait
KG	Kyrgyzstan
LA	Lao People's Democratic Republic
LV	Latvia
LB	Lebanon
LS	Lesotho

LR	Liberia
LY	Libya
LI	Liechtenstein
LT	Lithuania
LU	Luxembourg
MO	Macao
NM	Republic of North Macedonia
MG	Madagascar
MW	Malawi
MY	Malaysia
MV	Maldives
ML	Mali
MT	Malta
MH	Marshall Islands
MQ	Martinique
MR	Mauritania
MU	Mauritius
YT	Mayotte
MX	Mexico
FM	Micronesia (Federated States of)
MD	Moldova (Republic of)
MC	Monaco
MN	Mongolia
ME	Montenegro
MS	Montserrat
MA	Morocco

MZ	Mozambique
MM	Myanmar
NA	Namibia
NR	Nauru
NP	Nepal
NL	Netherlands
NC	New Caledonia
NZ	New Zealand
NI	Nicaragua
NE	Niger
NG	Nigeria
NU	Niue
NF	Norfolk Island
MP	Northern Mariana Islands
NO	Norway
OM	Oman
PK	Pakistan
PW	Palau
PS	Palestine, State of
PA	Panama
PG	Papua New Guinea
PY	Paraguay
PE	Peru
PH	Philippines
PN	Pitcairn
PL	Poland
PT	Portugal

PR	Puerto Rico
QA	Qatar
RE	Reunion
RO	Romania
RU	Russian Federation
RW	Rwanda
BL	Saint Barthelemy
SH	Saint Helena, Ascension and Tristan da Cunha
KN	Saint Kitts and Nevis
LC	Saint Lucia
MF	Saint Martin (French part)
PM	Saint Pierre and Miquelon
VC	Saint Vincent and the Grenadines
WS	Samoa
SM	San Marino
ST	Sao Tome and Principe
SA	Saudi Arabia
SN	Senegal
RS	Serbia
SC	Seychelles
SL	Sierra Leone
SG	Singapore
SX	Sint Maarten (Dutch part)
SK	Slovakia
SL	Slovenia
SB	Solomon Islands

SO	Somalia
ZA	South Africa
GS	South Georgia and the South Sandwich Islands
SS	South Sudan
ES	Spain
LK	Sri Lanka
SD	Sudan
SR	Suriname
SJ	Svalbard and Jan Mayen
SE	Sweden
CH	Switzerland
SY	Syrian Arab Republic
TW	Taiwan, Province of China
TJ	Tajikistan
TZ	Tanzania, United Republic of
TH	Thailand
TL	Timor-Leste
TG	Togo
TK	Tokelau
TO	Tonga
TT	Trinidad and Tobago
TN	Tunisia
TR	Turkey
TM	Turkmenistan
TC	Turks and Caicos Islands

TV	Tuvalu
UG	Uganda
UA	Ukraine
AE	United Arab Emirates
GB	United Kingdom of Great Britain and Northern Ireland
US	United States of America
UM	United States Minor Outlying Islands
UY	Uruguay
UZ	Uzbekistan
VU	Vanuatu
VE	Venezuela
VN	Vietnam
VG	Virgin Islands (British)
VI	Virgin Islands (US)
WF	Wallis and Futuna
EH	Western Sahara
YE	Yemen
PA	Zambia
ZW	Zimbabwe

Annex XVI

<i>Size of the legal entity</i>	
Code	Value
L	Large enterprises
M	Medium-sized enterprises
S	Small businesses
XS	Micro-enterprises

Annex XVII

<i>Support from the fund</i>	
Code	Value
0	Not covered by the fund
1	Kosovo Credit Guarantee Fund – KCGF

Annex XVIII

<i>Loan performance</i>	
Code	Value

1	Performing
2	Non-performing
3	N/A

Annex XIX

<i>Pillar according to IFRS 9</i>	
Code	Value

1	Pillar 1
2	Pillar 2
3	Pillar 3

Annex XX

<i>Type of employer</i>	
Code	Value
1	Public Sector

2	Private Sector
3	Non-governmental organization – NGO
4	International governmental organization
5	International non-governmental organizations

Annex XXI

<i>List of professions</i>	
Code	Value
	Managers
1	CEOs, senior officials and legislators
2	Administrative and commercial managers

3	Production and specialized services managers
4	Hospitality, retail and other services managers
	Professionals
5	Science and engineering professionals
6	Health professionals
7	Teaching professionals
8	Business and administration professionals
9	Information and communication technology professionals
10	Legal, social and cultural professionals
	Technicians and Professional Associates
11	Professional science and engineering associates
12	Health professional associates
13	Professional business and administrative associates
14	Legal, social, cultural and similar professional associates
15	Information and communication technicians
	Office workers and assistants
16	Data entry administrative workers
17	Customer service clerks
18	Numerical and material records clerks
19	Clerks and other administrative support workers
	Service and sales workers
20	Personal service workers
21	Sales employees
22	Personal care workers
23	Protective services workers
	Skilled workers in agriculture, forestry and fishing

24	Skilled workers in market-oriented agriculture
25	Skilled workers for market-oriented agriculture, fishing and hunting
26	Farmers, fishermen, hunters and gatherers for a living
	Craftsmen and related professions workers
27	Construction and related trades workers (excluding electricians)
28	Metal, machinery and related occupations workers
29	Crafts and printing workers
30	Electrical and electronic workers
31	Workers in food processing, woodworking, clothing and other crafts and related occupations
	Operators and installers in factories and machines
32	Stationary machinery and machine operators
33	Fitters
34	Drivers and Mobile Machinery Operators
	Elementary professions
35	Cleaners and helpers
36	Workers in agriculture, forestry and fishing
37	Workers in mining, construction, manufacturing and transportation
38	Food preparation assistants
38	Street workers and similar sales and service workers
40	Garbage collectors and other basic workers
	Armed forces professions
41	Armed Forces Officers
42	Armed Forces Non-commissioned Officers
43	Armed Forces Professions, other ranks
44	Kosovo Police Graduate Officers

45	Non-commissioned Kosovo Police Officers
46	Fireman
47	Forest guards
	Pensioners
48	Basic Pension
49	Contributory pension
50	Disability pension
51	War veteran
52	Permanent disability pension
53	Pension outside Kosovo
54	Student
55	Unemployed
56	Self-employed

ANNEX XXII

<i>Reasons for Rejection</i>	
Code	Value
1	Low repayment capacity
2	Insufficient collateral
3	High risk assessed
4	Customer withdrawal
5	Credit history
6	Other