F4 A

No. …… Date ……

REGISTERED ENTITIES' OVERALL RISK STATEMENT

for the month of …… year ……

To

Reporting institution …….
Code …….
Reference ……..

Name of registered entity …….
Identification code ……..……..
Group ……
Country …….. County…….
Legal entity branch
Activity ……
Institutional sector ……
Ownership …….
Legal form …….
Legal status …….
Overall risk ……..
Card fraud information ……
Payment incident information ……

- lei -

Acronym	CCR code	Identifier	Loan status	Jointloans/commitments with other borrowers	Risk code					Loan behaviour	Debt service	Currency	Restructuring	Grantedamounts	Due amounts		Overdueamounts	Off-balance sheetloans - Principal amount	Commitments toother reporting institutions	Granting date	Maturity date	Green loan
					Collateral		Risk class	Term	Cards and leasing						drawn	undrawn						
					Collateral type	Collateralvalue -Total																
(1)	(2)	(3)	(4)	(5)	(6)					(7)	(8)	(9)	(10)	(11)	(12)		(13)	(14)	(15)	(16)	(17)	(18)
					1		2	3	4						1	2						
					a	b																
															Total	**Total**						
															OVERALL RISK((12.1 + 12.2)		TOTAL OVERDUE AMOUNTS		TOTALCOMMITMENTS TOOTHER REPORTING INSTITUTIONS			

FILL-IN INSTRUCTIONS

"No." field

Fill in the unique number assigned to the form by the CCR.

"Date" field

Fill in the date of issue of the form.

"for the month of" and "year" fields

Fill in the month and year for which the statement is issued.

"Reporting institution" field

Fill in the name of the reporting institution to which the statement is sent.

"Code" field

Fill in the reporting institution code assigned by the National Bank of Romania to the reporting institution to which the statement is sent.

"Reference" field

Fill in the number and date of the CCR database query application only when the form is issued at the request of the registered entity.

"Name of registered entity" field

Fill in the full name of the registered entity.

"Identification code" field

Fill in as follows:

a) the unique registration code – for resident legal entities;

b) the personal identification number – for Romanian individuals;

c) the code of the country that issued the passport and the information requested by the reporting institution upon opening the current account – for foreign nationals;

d) the country code and the information requested by the reporting institution upon opening the current account – for non-resident legal entities.

"Group" field

Fill in as follows:

- letter G – where the borrower is part of a group;
- letter I – where the borrower is not part of a group.

"Country" field

Fill in as follows:

- Romania's country code – for resident legal entities and Romanian individuals;
- the code of the country that issued the passport (for foreign nationals) or the code of the non-resident legal entity's country of origin.

"County" field

Fill in the number code of the county in which the borrower (resident legal entity) is registered with the Trade Register's Office or the number code of the county of residence of the borrower (individual).

"Legal entity branch" field

Fill in as follows:

- letter D – where the borrower is a branch of a legal entity;
- letter N – where the borrower is not a branch of a legal entity.

"Activity" field

Fill in as follows:

- the NACE code corresponding to the core business – for resident legal entities;
- the adapted NACE code corresponding to the core business – for non-resident legal entities;
- the 0000 code – for individuals.

"Institutional sector" field

Fill in the code of the borrower's institutional sector as specified in the "Institutional Sectors" Nomenclature, according to ESA 2010.

"Ownership" field

Fill in as follows:

- the corresponding code as specified in the "Types of ownership" Nomenclature drawn up by the Ministry of Public Finance – for resident legal entities;
- the adapted corresponding code as specified in the "Types of ownership" Nomenclature drawn up by the Ministry of Public Finance – for non-resident legal entities;
- the 01 code – for individuals.

"Legal form" field

Fill in the code of the borrower's legal form, as specified in the "Legal Form" Nomenclature.

"Legal status" field

Fill in as follows:

- letter R – where the borrower is a legal entity subject to reorganisation;
- letter I – where the borrower is a legal entity subject to insolvency;
- letter F – where the borrower is a legal entity subject to bankruptcy;
- letter P – where the borrower is an individual subject to insolvency.

Fill in the letter N where none of the above applies to the borrower.

"Overall risk" field

Fill in the aggregate figures under column 12.

"Card fraud information" field

Fill in any information on card frauds available in the CCR database, as follows:

- number of card frauds;
- total fraud amount.

"Payment incident information" field

Fill in any information on payment incidents available in the PIR database, as follows:

- total number of payment incidents by instrument, of which the number of major incidents;
- periods of suspension of banking privileges.

Information on payment incidents refers to the day prior to data processing by the CCR.

Field 1 - "Acronym"

Fill in the reporting institution's acronym, where the risk was reported to the CCR by the institution itself, or * if the risk was reported by a different reporting institution.

Field 2 - "CCR code"

Fill in the unique identifier assigned by the CCR to a particular risk class.

Field 3 - "Identifier"

Fill in the code assigned by the reporting institution, where the risk was reported to the CCR by the institution itself, or * if the risk was reported by a different reporting institution.

Field 4 - "Loan status"

Fill in as follows:

- letter E – loan/commitment in the reporting institution's portfolio, which has not been sold, redeemed, purchased or intermediated;

- letter R – loan redeemed by the reporting institution after having previously been sold from the portfolio;

- letter C – loan purchased by the reporting institution from another entity, which has not previously been in the former's portfolio, i.e. it has not been sold by the reporting institution.

Field 5 - "Joint loans/commitments with other borrowers"

Fill in as follows:

- letter P – loan/commitment taken on one's own behalf;

- letter C – loan/commitment taken together with other borrowers.

Field 6 - "Risk code"[1]

Fill in a four-letter code corresponding to collateral (type/value), risk class, term, and loan behaviour in relation to the loans granted and/or commitments undertaken, as follows:

- column 1 – collateral:

heading a: collateral type:

A - collateral received from public administration institutions and the like;

B - collateral received from insurance and reinsurance companies;

C - collateral received from other financial institutions;

E - pledges with dispossession;

F - pledges without dispossession;

G - other collateral received from customers;

H - uncollateralised;

I - collateral deposits;

J - collateral received from non-financial institutions;

K - residential buildings;

L - commercial buildings;

[1] This nomenclature will be valid for a 5-year period, from the date of entry into force of NBR Regulation No. 3 amending NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania

M - land;

N - other real estate mortgages;

V - Collateral received from the National Credit Guarantee Fund for SMEs (FNGCIMM) for the amounts representing interests related to the period of suspension of the obligation to pay the due instalments, according to the provisions of Government Emergency Ordinance No. 37/2020 on granting facilities for loans extended by credit institutions and non-bank financial institutions to certain categories of debtors, as subsequently amended;

W - Collateral received from the FNGCIMM, for the loans subject to exceptional measures, according to the legislation in force, in the context of the COVID-19 pandemic, with the exception of Government Emergency Ordinance No. 37/2020, as subsequently amended.

Where several types of collateral were set up to secure a loan, all their codes shall be filled in, in a descending order of their importance.

heading b: collateral value - total:

Fill in the total value of the collateral pledged for the granted loans and/or undertaken commitments, according to the accounting records.

- column 2 – risk class:

A1 - commercial loans;

B1 - treasury loans;

C1 - foreign trade loans;

D1 - inventory loans;

D2 - equipment loans;

E1 - housing loans;

E2 - other real estate investment loans;

F1 - other loans;

G1 - bonds;

H1 - commitments undertaken on behalf of the borrower to an individual or legal entity other than the reporting institutions, or to a non-resident credit institution/financial institution;

H2 - commitments undertaken in relation to the borrower;

I1 - commitments undertaken on behalf of the borrower to another reporting institution operating in Romania;

J1 - paid-up collateral deposits for derivatives transactions;

K1 - consumer loans;

K2 - instalment sales;

- column 3 – term:

A - short-term loans and commitments (up to 12 months);

B - medium-term loans and commitments (1 to 5 years);

C - long-term loans and commitments (more than 5 years);

- column 4 – cards and leasing:

C - for credit cards;

D - for debit cards with overdraft facility;

L - for leasing;

N - for the other loans granted and commitments undertaken by the reporting institution.

Field 7 - “Loan behaviour”

Fill in as follows:

- letter C - credit (all facilities that are not credit lines);

- letter L – credit line.

Field 8 - “Debt service”

Fill in as follows:

- letter A – where instalments are paid upon maturity or with a delay of up to and including 15 days;

- letter B – where instalments are paid with a delay ranging between 16 and 30 days;

- letter C – where instalments are paid with a delay ranging between 31 and 60 days;

- letter D – where instalments are paid with a delay ranging between 61 and 90 days;

- letter E – where instalments are paid with a delay ranging between 91 and 180 days;

- letter F – where instalments are paid with a delay ranging between 181 days and one year;

- letter G – where instalments are paid with a delay ranging between one year and five years;

- letter H – where instalments are paid with a delay of over five years.

Field 9 - “Currency”

Fill in the code of the loan currency.

Field 10 - “Restructuring”

Fill in as follows:

- letter A – performing exposure with restructuring measures consisting in amendments to the terms and conditions in the case of a borrower that is failing or likely to fail to meet his/her financial commitments (financial difficulties);

- letter B – performing exposure with restructuring measures consisting in refinancing in the case of a borrower that is failing or likely to fail to meet his/her financial commitments (financial difficulties);

- letter C – non-performing exposure with restructuring measures consisting in amendments to the terms and conditions in the case of a borrower that is failing or likely to fail to meet his/her financial commitments (financial difficulties);

- letter D – non-performing exposure with restructuring measures consisting in refinancing in the case of a borrower that is failing or likely to fail to meet his/her financial commitments (financial difficulties);

- letter E - renegotiated loans, including refinancing, for borrowers without financial difficulties;

- letter F - loan benefiting from the suspension of the payment of instalments for a period of 1 to 3 months;

- letter G - loan benefiting from the suspension of the payment of instalments for a period of 4 to 6 months;

- letter H - loan benefiting from the suspension of the payment of instalments for a period of 7 to 9 months;

- letter I - loan benefiting from the suspension of the payment of instalments for a period greater than 9 months;

- letter N – loans without restructuring/refinancing measures.

Field 11 - “Granted amounts”

Fill in the amount of the loan granted/commitment undertaken according to the contract.

Field 12 - “Due amounts“

- column 1 – due amounts – drawn

Fill in as follows:

- the purchase value – for bonds;

- the on-balance sheet amounts recognised on the last day of the month for which the report is issued – for A1-F1 and J1-K2 risk classes;

- 0 (zero) – for commitments undertaken by the reporting institution.

Overdue amounts shall be included herein.

- column 2 - due amounts – undrawn

Fill in as follows:

- the off-balance sheet amounts recognised as unused ceiling or the off-balance sheet loan instalments – for the A1-F1, K1 and K2 risk classes functioning as a credit line;

- the off-balance sheet amounts recognised as commitments undertaken by the reporting institution – for the H1, H2 and I1 risk classes;

- 0 (zero) – for bonds;

- 0 (zero) – for paid-up collateral deposits for derivatives transactions.

Field 13 - “Overdue amounts”

Fill in the overdue amounts pertaining to the said loan, as recognised in the accounting records on the last day of the month for which the report is issued.

Fill in 0 (zero) for commitments undertaken by the reporting institution.

Field 14 - “Off-balance sheet loans – Principal amount”*

Field 15 - “Commitments to other reporting institutions”

Fill in the amount of the commitments undertaken by the reporting institution, on behalf of the borrower, to other reporting institutions (class I1 under column 2 in field 6 - “Risk code”)

Field 16 - “Granting date”

Fill in the starting date of the loan agreement or the date as of which the reporting institution undertakes the commitment.

Field 17 - “Maturity date”

Fill in the date by which the loan needs to be fully repaid or the date when the reporting institution’s commitment ceases to produce effects.

Field 18 - “Green loan”*

Fill in with a code of maximum four alphanumeric characters indicating the degree of alignment with the EU taxonomy in the field of climate change, and the three main climate destinations of the loan respectively, as determined by the reporting institution.

The “OVERALL RISK” field is calculated by aggregating the figures under headings 12.1 and 12.2.

Fill in the aggregate figures under column 12 for each registered entity.

The “TOTAL OVERDUE AMOUNTS” field”

Fill in the aggregate figures under column 13 for each registered entity.

The “TOTAL COMMITMENTS TO OTHER REPORTING INSTITUTIONS” field

Fill in the aggregate figures under column 15 for each registered entity.

* Fill in with the corresponding information, as appropriate.