F2 A

Appendix 2/Page 1

No. ……..…. Date ……

BORROWER REPORTING FORM

for the month of …… year ……

Reporting institution …….

Code …….

Section 1

No.	Borrower's		Legal status	Institutional sector	Activity	Ownership	Country	County	Legal form	Debt service to income ratio	Occupational status	LEI code for borrowers, legal entities	Annual probability of default (annual PD in ECL calculation)
	Identification code	Name											
(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

Section 2

No.	Legal entity branch		
	Identification code	Name	Country
(0)	(1)	(2)	(3)

Accredited person

FILL-IN INSTRUCTIONS

"No." field

Fill in the unique number assigned to the form filled in by reporting institutions.

"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 credit risk information is reported.

"Reporting institution" field

Fill in the name of the reporting institution that submits the form to the CCR

"Code" field

Fill in the reporting institution code assigned by the National Bank of Romania to the reporting institution that submits the form to the CCR.

Section 1

Field 0 - "No."

Fill in the respective row numbers in the form.

Field 1 - "Borrower's – Identification code"

Fill in as follows:

a) the unique registration code – for resident legal entities;
b) the personal identification number – for Romanian individuals;
c) the country code 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.

Field 2 - "Borrower – Name"

Fill in the borrower's full name.

Field 3 - "Legal status"

Fill in if the borrower faces any of the situations laid down in Law No. 85/2014 regarding the procedures of preventing insolvency and of insolvency, as subsequently amended and supplemented and Law No. 151/2015 regarding the insolvency of individuals, as subsequently amended, 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.

Field 4 - "Institutional sector"

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

Field 5 - "Activity"

Fill in as follows:

- the NACE code corresponding to the borrower's core business – for resident legal entities;

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

Field 6 - "Ownership"

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.

Field 7 - "Country"

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.

Field 8 - "County"

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).

Field 9 - "Legal form"

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

Field 10 - "Debt to Income"

Fill in the debt service-to-income ratio calculated for the borrower.

Field 11 - "Occupational Status"

Fill in the code for occupational status of the borrower (individuals) as follows:

- letter A for Employee;
- letter B for Employer;
- letter C for Self-employed in non-agricultural activities;
- letter D for Member of a non-agricultural cooperative;
- letter E for Self-employed in agriculture;
- letter F for Member of an agricultural cooperative;
- letter G for Family support;
- letter H for Unemployed;
- letter I for Pensioner;
- letter J for Pupil;
- letter K for Student;
- letter L for Housewife;
- letter M for Other status (elderly person, pre-school child, dependent person, disabled person, etc.).

Field 12 - "LEI (Legal Entity Identifier) code for borrowers, legal entities"

Fill in according to NCMO Recommendation No. R/5/2021 for the implementation of Recommendation ESRB/2020/12 on identifying legal entities, if the reporting institutions

have the information. The LEI code is a 20-character reference code to uniquely identify legally distinct entities that engage in financial transactions as well as the associated reference data, in compliance with ISO standard 17442 developed by the International Organization for Standardization.

Field 13 - "Annual probability of default (annual PD in ECL calculation)"* – reported by credit institutions

Fill in according to IFRS 9 with a value between 0 and 100 with two decimals, representing the annual probability of default determined by the credit institution for the purpose of estimating expected credit loss.

Section 2

Field 0 - "No."

Fill in the respective row numbers in the form.

Field 1 - "Legal entity branch – Identification code"

Fill in as follows:

a) the parent company's unique registration code – where the parent company is a resident legal entity;

b) the country code and the parent company's registration code in the country of origin – where the parent company is a non-resident legal entity

Field 2 - "Legal entity branch – Name"

Fill in the name of the parent company whose branch is the legal entity reported to the CCR.

Field 3 - "Country"

Fill in as follows:

- Romania's country code – for resident legal entities;
- the code of the country of origin – for non-resident legal entities.

* Fill in with the related information, as appropriate. Instructions are found in the documentation of the CCR application.