



**Republic of Albania
Bank of Albania
Supervisory Council**

Decision

No. 67, dated 13.10.2010

**THE APPROVAL OF REGULATION
“ON INFORMATION CONTENT AND FUNCTIONING OF CREDIT REGISTRY AT
THE BANK OF ALBANIA”**

In accordance with Article 43, “c” and Article 22 of the Law No. 8269, dated 23.12.1997 “On the Bank of Albania”, as amended; Article 127 of the Law No. 9662, dated 18.12.2006 “On banks in the Republic of Albania”, having regard to the proposal from Supervision Department, the Supervisory Council of the Bank of Albania,

DECIDED:

1. To adopt the regulation “On information content and functioning of Credit Registry at the Bank of Albania” and its annexes, attached therein this decision.
2. The Supervision Department, Information Technology Department, Accounting Department, Payment System Department, Human Resources Department and branches of the Bank of Albania are responsible for the implementation of this Decision.
3. The Foreign Relations, European Integration and Communication Department is responsible for the publication of this Decision at the Official Bulletin of the Bank of Albania.
4. This Regulation shall enter into force on the 15th day following that of its publication in the Official Journal of the Bank of Albania.
5. The regulation “On functioning of Credit Registry at the Bank of Albania” approved by Decision No. 38, dated 18.07.2007, as amended, of the Supervisory Council of the Bank of Albania shall be abrogated accordingly to the entry into force of this Regulation.

This decision shall take effect accordingly.

SECRETARY

Ylli Memisha

CHAIRMAN

Ardian Fullani



**Republic of Albania
Bank of Albania
Supervisory Council**

REGULATION

“On Information content and functioning of the Credit Registry at the Bank of Albania”

(Approved by Decision No. 67, dated 13.10.2010 of the Supervisory Council of the Bank of Albania)

**Chapter I
General provisions**

**Article 1
Scope**

This Regulation aims to set out the information content, principles and rules on the functioning of Credit Registry at the Bank of Albania, as well as the terms and conditions to get informed and to use the information managed in this Registry.

**Article 2
Purpose**

The Bank of Albania shall hold and manage the Credit Registry with the purpose of the centralised treatment and delivery of the recorded information in it, in order to practice the supervision process and for an optimal management of the credit risk from the subjects it supervises.

**Article 3
Legal ground**

This regulation is approved in accordance with:

- a) Article 1 paragraph 4 “a”, Article 3, paragraph 2, Article 12 “a” and Article 22 of the Law No. 8269, dated 23.12.1997 “On the Bank of Albania”, as amended (hereinafter referred as the “Law on the Bank”);
- b) Article 127 of Law No. 9662, dated 18.12.2006 “On Banks in the Republic of Albania” (hereinafter referred to as the “Law on banks”);

- c) Law No. 9887, dated 10.03.2008 “On the protection of individuals with regard to the processing of personal data” (hereby referred as Law “On the protection of personal data”);
- d) Law. 9396, dated 12.05.2005 “On financial leasing”, as amended;
- e) Law No. 9630, dated 30.10.2006 “On factoring”;
- f) Regulation “On Consumer and Mortgage lending to households” approved by the Supervisory Council Decision, No. 05, dated 11.02.2009 of the Bank of Albania; and
- g) Regulation “On e-payment instruments” approved by the Supervisory Council Decision, No. 11, dated 06.02.2008.

Article 4 Definitions

1. For the purpose of this Regulation, the following terms shall have these meanings:
 - a) **Credit Registry** shall have the same meaning as set forth in sub-paragraph 44, paragraph 1 Article 4 of the Law “On Banks in the Republic of Albania”;
 - b) **Data Reporter** shall imply all banks, branches of foreign banks, and non-bank financial subjects, being granted a licence from the Bank of Albania and which report information/data to the Credit Registry. For the purposes of implementing this Regulation, Bank of Albania is hereby considered data reporter at the Credit Registry with regard to the credits granted to its employees in compliance with the Law “On the Bank of Albania”. For the propose of Credit Registry functioning, other financial subjects may be data reporters, based on the agreements signed between the Bank of Albania with them/or their supervisory authorities;
 - c) **Credit** shall imply the legal relationship of obligation arising from the credit agreement, which exposes the data reporter against credit risk, set forth in Article 61 of the Law “On Banks in the Republic of Albania”;
 - d) **Credit agreement** shall imply the contract agreed between the data reporter and the customer, and/or the credit guarantor, which sets out the rights and obligations of parties on the payment and re-payment of financial obligations arising from the legal credit relationship;
 - e) **Borrower** shall imply the customer or data reporter’s employee applying or benefiting a credit from data reporters based on a credit agreement signed with them, and any other party, guarantor of the credit agreement;
 - f) **Personal data** are the data set forth as such under the Law “On the protection of personal data”;

- g) **Data processing** implies all the operations to receive, control, process and transmit personal data and the information/data related to the borrowers' credit situation and the crediting exposure against the banking and/or financial system;
 - h) **Prior consent clause** shall mean the authorisation in writing issued from the borrower throughout the filling process of the application to receive a credit, on the processing of credit or his/her personal data at the Credit Registry;
 - i) **Negative information** shall imply the information regarding the payment delays from the customer of either monthly or of the entire credit instalments (principal, default and/or penalties), and any other type of obligations violation according to the credit agreement;
 - j) **Report related to the borrower** is the document issued from the Credit Registry accordingly to the Annex No. 1 format, which contains data and information on the borrower's identity and credit situation or its crediting exposure at the banking and financial situation;
 - k) **Fallback – Recovery** – means the returning procedure of Credit Registry system at a normal situation after experiencing a functioning failure of the primary system;
 - l) **Backup system** – shall mean the whole of hardware *and* software serving under emergency, unusual situations, when the primary system is out of function;
 - m) **URS** – is the unified reporting system, containing all the forms that the data reporters regularly report at the Bank of Albania, encompassing information on financial statements and other regulatory and supervisory indicators.
2. The other terms used throughout this regulation, shall have the same meaning to those set forth as such in the acts and bylaws mentioned in its Article 3.
 3. With regard to all issues, which are not specifically regulated in this Regulation, the applicable legal and bylaw provisions shall be implemented.

Article 5 Subjects

This regulation shall apply on all data reporters as well as on the Bank of Albania.

Article 6 Responsible Authority

Bank of Albania is assigned as the Responsible Authority for the administration of the Credit Registry system.

Article 7 Credit Registry Principles

1. The core principle of Credit Registry functioning is the processing and protection of its data/information, in compliance with the legislation in force regarding to the personal data and professional and banking secrecy.

2. The Credit Registry shall function as a public service and as a system for the centralised treatment and information delivery which is retained and processed at the Credit Registry. The documents and information submitted from the Credit Registry system to the data reporter does not contain analysis and estimations regarding the credit risk of borrowers.
3. The rights to get and process the information at the Credit Registry System shall be certified, authorised and recorded.
4. Bank of Albania shall not be deemed responsible for the way the information and documents delivered from the Credit Registry become used and assessed, even when these latter are inaccurate or incomplete owing to the incorrect, incomplete reporting or due to mistakes arising from the information processing from its authorised users.
5. The information and data reported at the Credit Registry may be transferred abroad, accordingly to the acts and/or bylaws in force.

CHAPTER II Information Content

Article 8 Data/information content at the Credit Registry

1. In accordance with the rules and the way set out in this regulation, the data/information with regard to the identity, credit balance and credit exposure of all data reporters' borrowers, for their related persons as well as the guarantors, are reported, retained and processed at the Credit Registry.
2. The Information as reported, retained and delivered to the Credit Registry, is set out accordingly to the criteria and categories on credits, other assets and off-balance sheet items, as stipulated in the regulations on credit risk management issued by the Bank of Albania.
3. The Responsible Administrator of Bank of Albania is authorised to approve the data format and the information type to be reported at the Credit Registry.
4. The Credit Registry shall not contain or process sensitive personal data, implying as follows:
 - a. racial and ethnic origin, political convictions and adherence, religion convictions and other;
 - b. the health status, sexual life and penal state.

Article 9
Data/information not processed at the Credit Registry

The Credit Registry shall not retain and process data regarding the credit that:

- a) banks or branches of foreign banks grant to each-other;
- b) banks or branches of foreign banks grant to the Government of the Republic of Albania;
- c) the Bank of Albania grants to banks and/or branches of foreign banks;
- d) the Bank of Albania grants to the Council of Ministers of the Republic of Albania accordingly to the criteria set out in the Law "On the Bank of Albania".

Article 10
The right to get informed, to process and use the Credit Registry information

1. The data reporters and the authorised users have the right to get informed, to process and use the information that is reported at the Credit Registry. This right is exercised in accordance with the stipulations of this regulation and other bylaws on the Credit Registry.
2. The borrowers, the related persons, the credit guarantors or their successors have the only right to get informed on the information reported and processed at the Credit Registry, in compliance with the stipulations set out in this Regulation and the other bylaws on the Credit Registry.
3. The subjects as authorised by the law or partner institutions of the Bank of Albania in the supervision and/or financial field are vested with the right to get informed and use the information reported and processed at the Credit Registry. This right is exercised in respect with the protection of banking and professional secret, the obligations arising from partner institutions agreements, and in accordance with the terms and procedures stipulated in the special bylaw.

Article 11
Information right from data reporter

1. The borrower, the related persons, the guarantor of the credit or their successors have the right to request from the data reporter, the relevant information/data this latter holds for him, based on which the Credit Report is issued.
2. The data reporters shall provide the required information/data, no later than 10 days from the submission of request.

Article 12

The right to request the review and correction of the information/data of the Credit Registry

1. Each borrower, the related persons, the credit guarantor or their successors, are vested with the right to request the review and correction of inaccurate or incomplete relevant information/data retained at the Credit Registry. This right shall be exercised in accordance with the terms and procedures stipulated by a special bylaw.
2. Also, the Bank of Albania is vested with the right to request the review and correction of inaccurate and incomplete information/data, as stipulated in Article 16 of this Regulation.

Chapter III

THE FUNCTIONING OF CREDIT REGISTRY

Article 13

Way of functioning

The Credit Registry is administrated and functions in order to provide:

- a) The concentration of information/data with regard to the credit exposure of borrowers, the related persons and of credit guarantors, on individual and/or aggregated/consolidated basis, as well as the delivery of the processed information of the data reporter with the purpose to assess credit risk;
- b) the provisioning and processing of information regarding credit exposure of all borrowers in the banking and/or financial system, particularly with regard to systemic risk, supporting the realisation of supervisory and regulatory function of the Bank of Albania;
- c) the use and/or publication of information from the Bank of Albania for research, statistical and other purposes supporting the supervisory process.

Article 14

Data reporting at the Credit Registry

1. All the data reporters shall report to the Credit Registry the information and the data as set out in Article 8 of this Regulation.
2. The information reported from the data reporter at the Credit Registry, should be in compliance with the information reported accordingly to URS.
3. The data reporters for the purpose of Credit Registry, prior to process or report the information and data as set out in this Regulation should be in advance authorised in writing from the borrower.
4. The authorisation in writing from the borrower shall be provided at the moment when the borrower signs the application form for a credit, which should contain in its text or attached therein the prior consent clause. The provision format of the prior consent is

set out in Annex 2 of this regulation.

5. The prior consent clause shall be attached to the credit agreement signed between the data reporter and the borrower.
6. The prior consent clause shall be available throughout the validation period of the credit agreement.

Article 15 **Terms and regularity of reporting**

1. The data reporters shall report to the Credit Registry the information and data set out in the reporting format of the data at the Credit Registry accordingly to Article 8, paragraph 3, by the following terms:
 - a) within the successive business day of the data reporter, with regard to any new agreed, granted credit contract, new disbursement of credit, paid-up credit and written-off credit;
 - b) within the successive business day of the data reporter, for any "Letter of Credit" or "Letter of Guarantee" approved and financed with funds of the data reporter.
2. The data reporters shall report at the Credit Registry with regard to the updating of the borrower data, no later than the first 15 business days of the successive month, mandatory for reporting, accordingly to the reporting data format at the Credit Registry and on the balance of credit portfolio along with the respective rating.

Article 16 **Responsibility with regard to data and information accuracy**

1. The data reporters shall be responsible on the accuracy and completeness of the reported information and data based on this regulation and shall take all the measures for this purpose.
2. If the data reporter concludes that any of the reported information or data are either inaccurate or incomplete, shall successively inform the Bank of Albania by simultaneously performing the correction of the inaccurate or incomplete information/data, and reporting them to the Credit Registry.
3. If the Bank of Albania concludes that the reported or retained information/data at the Credit Registry are inaccurate or incomplete, shall inform the data reporter. Upon the notification, the data reporter shall provide explanation regarding the inadequacy or incompleteness and shall take all the needed measures to immediately correct them.
4. The Bank of Albania is vested with the right to suspend the data reporter access at the Credit Registry if the latter fails to take the needed measures or fails to implement the request of the Bank of Albania, to review or correct the inaccurate or incomplete data.

CHAPTER IV

Terms and way of processing the information and data retained at the Credit Registry

Chapter 17

Authorised users of information and data

The authorised users of information and data retained at the Credit Registry are the following:

- a) the approved employees of data reporters;
- b) the employees of the Supervision Department of the Bank of Albania.

Article 18

Approval of authorised users of the data reporters

1. Bank of Albania shall approve the authorised data reporters, stipulated in Article 17, letter "a" of this Regulation.
2. The data reporter shall submit the request to the Bank of Albania for the approval of authorised user. The form filled as provided in Annex 3 thereto this Regulation shall be attached to this request, providing the respective reasons.
3. The demand for the approval may be rejected if deemed this refusal serves to protect the information/data confidentiality retained at the Credit Registry. This refusal shall not threat the regular functioning and performance of the Credit Registry system.

Article 19

Terms to receive information and data from the Credit Registry

1. The information and data retained at the Credit Registry are considered banking and professional secrecy and should be processed and protected as such from all its authorised users.
2. Data reporters, with regard to the data they report in compliance with the requirements of this Regulation, shall not be deemed as violating the obligation to protect the secrecy of information of the customer, as stipulated in article 125 of the Law "On Banks in the Republic of Albania".
3. The authorised users and/or data reporters shall be deemed responsible for violating the obligation to protect the secrecy of information of customer, as stipulated in Article 125 of the Law "On Banks in the Republic of Albania", whenever processing the information and the data received from the Credit Registry in contrary or differently to this regulation purposes.
4. The Credit Registry System shall provide the copy of the borrower's report:
 - a) with regard to data reporter, for the purpose of signing, monitoring, restructuring and meeting the obligations arising from a credit agreement, in which the individual about whom the information is requested is a counterparty, a person related to the borrower or a credit guarantor;
 - b) with regard to borrowers, the related persons, the credit guarantors or their successors;
 - c) to meet a legal obligation or a court decision;

- d) for other purposes, as set out by the Bank of Albania.

Article 20
Unauthorised use of Credit Registry data and information

The data reporter and/or his authorised user is not allowed to receive, process and use the information and data of the Credit Registry, to either supply or promote to the borrower the possibility of borrowing, if this subject has not applied for a credit with the authorised user of the data.

Article 21
Termination of information and data retaining at the Credit Registry

1. Bank of Albania shall retain the reported information and data at the Credit Registry, for a 5-year period from the date the credit is reported as a paid-up credit or written-off, accordingly to the data reporting format at the Credit Registry.
2. Upon the termination of the above mentioned term, the negative data and information shall be deleted from the Credit Registry.

Article 22
Reporters' obligations

1. Data reporters, prior to the credit approval, shall request information and data from the Credit Registry, with regard each interested subject applying to receive a credit as well as in cases of credit restructuring.
2. In addition to paragraph 1 of this Article, the data reporters, based on their assessment and/or on internal adopted regulations, may request information with regard to related persons with the borrower or on the credit guarantor.
3. In all cases, prior to reporters request information and data from the Credit Registry, they should be in advance authorised in writing through the prior consent clause from the subject on which they request information or data in the Credit Registry.
4. The data reporters, through the internal acts shall regulate the procedures on the receiving and reporting of the information/data for their borrowers, to correct the inaccurate or incomplete data information/data, to maintain confidentiality of this information, and any other needed procedure regarding their inclusion at the Credit Registry and the implementation of the respective bylaws.
5. The data reporters shall provide all the needed measures to ensure the information/data protection they report to the Credit Registry from the damages or misuse.

Article 23
Penalising measures

1. The Bank of Albania, upon ascertaining the breach of this regulation's provisions from the data reporters, shall impose penalising measures stipulated in the Law "On banks in the Republic of Albania". With regard to the data reporters, which are not subject of the Law "On banks in the Republic of Albania"; the sanctions stipulated in the respective agreements shall prevail.
2. Breaches of this regulation, amid others, shall be considered the following:
 - a) the failure to submit the information and the data within the terms set out in this Regulation;
 - b) the reporting of information or data considered as inaccurate or false;
 - c) the unauthorised use or misuse of the information or data;
 - d) the information use in contrast to the Article 20 of this Regulation;
 - e) breach of secrecy/confidentiality and/or unauthorised publishing of the information/data;
 - f) breach of 10-days term regarding the information right, set out in Article 11 of this Regulation;
 - g) failure to meet the obligations stipulated in Article 16 of this Regulation, regarding the correction of inaccurate or incomplete data;
 - h) the data reporting in contrary to URS, as stipulated in paragraph 2, Article 14 of this Regulation.
3. The implementation of penalising measures from the Bank of Albania against reporters, shall not exclude either the civil or penal responsibility, stipulated in other applicable bylaws.

Article 24
Fee for the use of Credit Registry Information and Data

1. Bank of Albania shall set out through bylaw the fees for the use of the information and data retained at the Credit Registry.
2. Bank of Albania shall charge the monthly fee for the reporters, with regard to their obligations for the use of Credit Registry services.
3. The charging as set out in paragraph 2 of this Article shall take place based on the number of successful searches of the month, accordingly to debit bills and the fees approved by the Bank of Albania upon each request submitted from the reporters. The respective bills are submitted on monthly basis to the reporter.
4. The non-bank financial subjects, no later than the 15th day of the successive month, shall deposit to the Credit Registry account of the Bank of Albania, opened at banks or foreign banks branches, the respective bill amount as stipulated in paragraph 3 of this Article.

5. The fee payment for the issuance of the borrower report is carried out from the registration subject. This payment is made in behalf of the Bank of Albania, at banks or branches of foreign banks, to the accounts opened at the respective payment systems, with the description "Fees for the Credit Registry".
6. Fees are subject of regular review from the Bank of Albania.

Chapter V FINAL PROVISIONS

Article 25

Testing of Fallback Recovery procedures at the Credit Registry system backup

1. Bank of Albania shall regularly test its Fallback Recovery procedures, in case of contingencies, in collaboration with other reporters of the Credit Registry system.
2. Bank of Albania shall inform the data reporters on the data transfer from the primary Credit Registry system to the backup Credit Registry system, for the testing of the Fallback Recovery procedures, also for any operation they should take, no later than 5 business days in advance to the testing date.

Article 26

Operational procedures and the internal management of Credit Registry

Bank of Albania shall issue the needed bylaws, amid other, with regard to:

- a) functions, responsibilities and internal operating procedures for the administration of Credit Registry system.
- b) procedures to issue the borrower's report and the data review retained at the Credit Registry.

Article 27

Responsibility in the event of force majeure

1. The reporters at the system shall not be assigned responsible for any failure in meeting the obligations stipulated in this Regulation, arising due to emergency situation, wars, demonstrations, other civil movements, natural disasters and owing to any other circumstances out of their control, also due to any other force majeure.
2. The reporter, who is not able to meet its obligations due to reasons stipulated in paragraph 1, shall:
 - a) inform in writing the Bank of Albania on the reason and degree hampering the latter to fulfil the obligations;
 - b) make all reasonable efforts to restart fulfilling the obligations as soon as possible and simultaneously, shall try to minimise the negative effects as set out in paragraph 1.

**Article 28
Publications**

The Bank of Albania may process and publish the information and data retained at the Credit Registry for research and statistical purposes as well as supporting the supervisory process, on consolidated basis and by guarantying their anonymity, without excluding data reporters or individual borrowers.

**Article 29
Entry into force**

This regulation shall enter into force on the 15th day following that of its publication in the Official Journal of the Republic of Albania.

Chairman

Ardian Fullani

ANNEX 1
Report for the borrower

General data

First name, Father's name, Family name Date of birth No. of Identification Document

Legal person

Name of Person Date of Registration Number of Registration Legal status

Date of original registration at Credit Registry Address Telephone No

At reporter (Name of reporter carrying out the search at the registry):

Type of Credit	Date of disbursement*	Approved amount	Disbursed amount	Monthly installment	Outstanding Credit	Default amount	Currency	Rating status
Rating history								
Collateral 1		Serial number		Type of collateral		Collateral description		
Collateral 2		Serial number		Type of collateral		Collateral description		
Rating history								
Collateral 1		Serial number		Type of collateral		Collateral description		
Collateral 2		Serial number		Type of collateral		Collateral description		

At other reporters:

Type of Credit	Date of disbursement*	Approved amount	Disbursed amount	Monthly installment	Outstanding Credit	Default amount	Currency	Rating status
Rating history								
Collateral 1		Serial number		Type of collateral		Collateral description		
Collateral 2		Serial number		Type of collateral		Collateral description		
Rating history								
Collateral 1		Serial number		Type of collateral		Collateral description		

Collateral 2	Serial number	Type of collateral	Collateral description
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* The listing of granted credits shall be presented accordingly to the latest disbursement date, that is the first shall be listed the credit disbursed at the latest date.

Borrower exposure to the system (in ALL):

Total number of credits	Total approved amount	Total disbursed amount	Total amount of monthly instalment	Total outstanding credit	Total default amount

The borrower as related person:

At reporter/at XXX:

Role	Type of credit	Disbursement date*	Approved amount	Disbursed amount	Monthly instalment	Outstanding credit	default amount	Currency	Rating status
Rating history									
Collateral 1			Serial number	Type of collateral		Collateral description			
Collateral 2			Serial number	Type of collateral		Collateral description			
Rating history									
Collateral 1			Serial number	Type of collateral		Collateral description			
Collateral 2			Serial number	Type of collateral		Collateral description			

Total exposure amount of borrower at the system including also credits, where the later appears as related person (in ALL)

Total number of credits	Approved amount	Disbursed amount	Monthly instalment	Outstanding Credit	Default amount

The 5 latest searches for the borrower:

Date of search realisation	Name of Reporter

Other notes:

ANNEX 2

Prior Consent Clause

By the virtue of this application I declare that the entire provided information is accurate and complete.

Being completely able to understand that my demographic and financial data saved at the Credit Registry of the Bank of Albania shall be processed accordingly to the applicable legal and bylaw legislation on the protection of personal data, banking secret and professional secret, and on the fact that the Bank (Name of the Bank) /Branch (Name of Foreign Bank) /subject (name of crediting intuition) and the Credit Registry of the Bank of Albania have taken all the required measures to guarantee the safe processing of the above data:

I authorise the Bank (name of bank) /Branch of (name of the foreign bank) /subject (name of crediting institution) that, with regard to the purposes which include:

1. assessment of application to receive a credit;
2. assessment of credit risk over the duration of my contractual credit relationship with the Bank (Name of Bank) /Branch (Name of foreign bank) / subject (name of crediting institution); and/or
3. assessment of my creditability as a related person to the borrower;

to get informed on my obligations against banks/branches of foreign banks/crediting subject, through the authorised processing of Credit Registry information/data, with the purpose to assess the amount of financial obligations, guaranties and the confidentiality /the ability to settle the financial obligations. Also, I grant my approval that the Bank (name of bank)/Branch (name of foreign bank)/subject (name of crediting institution); to use my name and my identification and financial data held at the Credit Registry, for the purpose of carrying out standard and mandatory reports at the Credit Registry of the Bank of Albania.

City (town), Date (dd.mm.yyy)

Name, Surname

Signature

ANNEX 3



**BANK OF ALBANIA
CREDIT REGISTRY**

USER REQUEST FORM

Please fill this form to create a new user or to change the profile of an existing user.

For:

**Bank of Albania
Supervision Department**

From Reporter: _____

Request date: / /
(dd/mm/yyyy)

The rights in the system are approved for the following users accordingly to the table:

Name/Surname of the user	Uploads data	Searches information
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

For the Reporter

Request authoriser

(_____)

For the Bank of Albania

Request authoriser

(_____)