

Newsletter



13 March 2026

Official Launch of the Central Credit Register (CCR)

A transformative development in Greece's financial transparency and credit-risk ecosystem

A New Era in Credit Information Management

On 23 January 2026, the Bank of Greece (BoG) officially launched the Central Credit Register (CCR), a milestone initiative designed to strengthen transparency, improve borrower profiling, and support more effective credit risk assessment across the Greek financial system. The CCR introduces a public centralised credit register operated by the Bank of Greece, complementing existing private credit information systems on the credit exposures of natural and legal persons. This development brings Greece in line with best practices across the Eurozone and supports broader efforts under the EU's NextGenerationEU framework.



What the CCR Means for Citizens

The CCR platform (accessible at <https://ccr.bankofgreece.gr/en/>) allows all borrowers to:

- **Obtain a complete overview of their credit exposures:** Free of charge, through a standardized **Credit Report** generated from lender-reported data.
- **Review payment history and collateral details:** Including loans, leasing, factoring, and all forms of credit contracts above the reporting thresholds defined by the Bank of Greece (currently €2,000 for individuals and sole proprietors and €5,000 for legal entities).
- **Request corrections or amendments online:** Borrowers can electronically submit requests to rectify inaccurate or incomplete data.

This empowers individuals and businesses with unprecedented transparency regarding their financial footprint, supporting more informed personal finance and business planning.



How Lenders Benefit

Credit institutions and financial entities connected to the CCR gain access to enhanced borrower data, which: **a)** Strengthens creditworthiness assessments, **b)** Improves risk management, **c)** Enhances the quality and completeness of available information, **d)** Reduces information asymmetries during the lending process. This supports healthier lending practices and contributes to systemic financial stability.

Operational Framework

The Central Credit Register is operated by the Bank of Greece, which acts as its architect and data controller, ensuring its secure and compliant operation. Credit institutions and other reporting entities must submit credit data on a monthly basis, with the reported information becoming available in the system approximately 25 working days after the end of each month.

Reporting Entities and Data Verification

The Central Credit Register collects data from a wide range of institutions, including Greek credit institutions, branches of foreign banks operating in Greece, leasing and factoring companies, Servicers, financial institutions under liquidation, and other financial institutions, ensuring broad coverage of the financial system. To enhance accuracy and data integrity, borrower identity information is cross-checked with public registries such as the Independent Authority for Public Revenue (AADE/IAPR), the General Commercial Registry (G.E.MI.), and the Public Employment Service (DYPA).

Strategic Purpose and Regulatory Impact

The Central Credit Register aims to strengthen responsible lending and improve credit allocation within the real economy by providing more accurate and comprehensive credit information. By enhancing the quality of risk assessments, it supports financial stability, improves the effectiveness of supervisory functions of the Bank of Greece and the European Central Bank, facilitates the implementation of monetary policy, and contributes to the development of a modern and digital financial infrastructure.



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