

TERMS AND CONDITIONS OF THE CNB RESEARCH COOPERATION PROGRAMME WITH UNIVERSITY STUDENTS

The Czech National Bank makes selected non-public data available to university students for scientific research purposes. The programme is based on Section 43f(1)(g) of Act No. 6/1993 Coll., on the Czech National Bank, and on Article 8(3)(e) of Council Regulation (EC) No 2533/98 concerning the collection of statistical information by the European Central Bank.

The data are provided in a form that does not allow direct identification of the persons to whom they relate, and exclusively for the purpose of carrying out the specific research project described in the annex to the agreement.

1. CONTRACTING PARTIES AND ELIGIBLE INSTITUTIONS

The CNB concludes the data access agreement with a university or research institution, not with the student. Throughout the contractual documentation, the student is referred to as the researcher.

Under Article II of the agreement, the data recipient may be an entity whose core activities include scientific research and which is also:

- a public higher education institution under Act No. 111/1998 Coll., on Higher Education Institutions, as amended,
- a public research institution under Act No. 283/1992 Coll., on the Academy of Sciences of the Czech Republic, as amended,
- a public research institution under Act No. 341/2005 Coll., on Public Research Institutions, as amended, or
- a legal entity whose primary mission is scientific research and which is included on Eurostat's list of recognised research entities.

Participation in the programme is therefore conditional on the consent of the institution at which the applicant is studying. The model agreement is attached to the call so that it can be submitted to the institution's legal department as early as the proposal preparation stage.

2. AVAILABLE DATA

The table lists examples of databases that can be made available under the programme. It is neither a complete nor a binding list; the specific scope of the variables made available will be determined individually in the annex to the agreement according to the needs of the project concerned.

We recommend that applicants review the CNB's published research, in particular the [CNB Working Paper Series](#). In these papers, the authors usually describe the data sources used, their coverage and limitations, which provides a more detailed idea of the nature of the data and of the research questions that can be answered using them.

Abbreviation	Details
AnaCredit	Granular data on individual credit claims of banks operating in the Czech Republic, branches of foreign banks in the Czech Republic and branches of Czech banks abroad. The borrowers are legal entities and self-employed natural persons. Monthly frequency, available from June 2019.
SHSDB	Securities holdings statistics database at the level of individual securities (security-by-security) on the holder side. The national part is administered by the CNB and contains primarily monthly and quarterly holdings of Czech residents (banks, investment funds, insurance companies, pension funds) from direct reporting, supplemented by holdings of non-residents and some groups of residents, for example households, obtained indirectly from the custody reports of securities dealers. It also contains data from EU Member States.
CSDB	Database of issued securities at the level of individual issues, administered by the ECB. It covers securities issued anywhere in the world, approximately 9 million debt and equity instruments and 130 attributes for statistical and supervisory purposes. It contains reference data on the instrument (ISIN, currency, issue date and maturity date, type, issue volume, coupon and coupon payment frequency), data on the price and valuation method, and reference data on the issuer (sector, NACE Rev. 2, LEI, RIAD code).
UVIS	Individual data on consumer credit secured by residential property provided to resident and non-resident natural persons. It covers newly granted loans, loans refinanced with or without a top-up, loans refixed with a top-up, and other new agreements. The data cover four areas: aggregate data on newly agreed loans, data on individual newly agreed loans, loans in arrears and drawdowns of individual loans.
FSD	Household Financial Situation survey, a sample survey conducted by the Czech Statistical Office (CZSO) in cooperation with the CNB since 2020. It is the national version of the European HFCS (Household Finance and Consumption Survey) coordinated by the ECB. It collects data on household income, assets (real estate, financial assets, movable property), liabilities, net wealth, use of financial products and the socio-demographic characteristics of household members. It is conducted annually on a subsample of the households selected for the Living Conditions (SILC) survey. The harmonised methodology allows comparison with HFCS data from other European countries.
SILC	Sample survey on income and living conditions. It provides representative data on the income distribution of individual household types, on the type, quality and financial burden of housing, on households' ownership of durable goods, and on the working, material and health conditions of adults living in households.
SDAT (ICD)	Data from the CNB's statistical and supervisory reporting. It covers banking (assets, liabilities, loans, deposits, capital, risks and interest rates; national reports as well as European EBA COREP and FINREP), insurance (technical provisions, insurance contracts and claims, including Solvency II reporting), pension management companies (participants, contributions, returns and assets of transformed funds and participation funds), the capital market (securities dealers, regulated markets, depositories), investment funds and management companies, non-bank financial institutions (leasing, credit and factoring companies, including consumer finance), AML (client risk profiles, suspicious transactions, control mechanisms), and payment services and card operations.
Consumer barometer data	Responses to the European Commission's consumer barometer questionnaire and the CZSO business cycle survey. Anonymous data from a non-repeated telephone sample of at least 1,000 respondents from the Czech Republic, including socio-economic characteristics and weights for grossing up to the entire population of the Czech Republic.
TRACE	Data reported under the EMIR (derivatives) and SFTR (securities financing transactions) regulations. Both financial and non-financial counterparties to derivative transactions and SFTs report data to trade repositories.

The final scope of the variables made available will be determined individually in the annex to the agreement according to the needs of the specific project. Not every variable in the datasets listed is automatically available.

The availability of specific data can be checked at the contact address given in the call before the proposal is submitted. A proposal based on data that the CNB does not hold or cannot make available cannot be selected.

3. DATA ACCESS ARRANGEMENTS

The data made available may be stored and processed exclusively in the CNB secure environment, i.e. on servers and in other storage facilities operated by the CNB. The researcher accesses them only through the means and access mechanisms specified by the CNB.

- On-site access. Work on a designated computer at a CNB workplace [at the headquarters in Prague or at the Brno or Ostrava branch], under supervision. Visits must be arranged in advance with the project consultant.
- Remote access. The CNB will lend the researcher a laptop that serves solely as a means of connecting to the CNB secure environment via VPN. The data made available must not be stored on the laptop's local drive or in any other storage outside the CNB environment. The number of laptops available for loan is limited. The loaned equipment must be returned within the period specified in the agreement after the agreement ends; the data recipient and the researcher are responsible for protecting it and for preventing access by other persons.

The form of access will be determined individually after the project has been selected.

For projects using artificial intelligence methods, the availability of the required models, software libraries, computing power and any external services is assessed individually. Technical environment requirements must therefore be specified already in the project proposal. The use of tools or services that would result in the transfer of the data made available outside the CNB secure environment is not permitted.

PROHIBITED HANDLING OF DATA

In particular, the researcher must not:

- download, copy, export or otherwise transfer the data made available outside the CNB secure environment,
- store the data made available on the local drive of the loaned laptop, on their own devices, on external storage media or in cloud storage, send them by email, or otherwise store or transfer them to storage outside the CNB,
- link the data made available with other sets of confidential statistical data, i.e. with non-public data on specific persons, firms or other entities,
- ascertain, infer or otherwise attempt to identify specific persons, firms or other entities contained in the data,
- share access to the data, or the data themselves, with other persons; access is granted exclusively to the researcher named in the annex to the agreement, and this applies without exception also to fellow students, co-authors, the supervisor and other employees of the institution.

The researcher's activity in CNB systems will be monitored and logged.

CONFIDENTIALITY

Before starting work with the data, the researcher signs a Confidentiality Declaration. This obligation is unlimited in time and continues after the project has been completed, after the end of studies and after the termination of the

agreement. It applies not only to the data items themselves, but also to the existence and content of the data, their structure and the way in which they are processed.

PROJECT COMPLETION

After the project has ended, the data recipient must delete from all its storage facilities any confidential information provided under the agreement, such as methodological documentation or internal CNB materials, and inform the CNB thereof in writing. The data made available themselves must not be located outside the CNB secure environment at any time during the project..

4. OUTPUT REVIEW

Every project output intended for publication, submission or transfer outside the CNB secure environment (e.g. a master's thesis or doctoral dissertation, an article, a conference paper, a presentation, technical documentation or an output of the prototype developed) is subject to prior review by the CNB. The review is limited to assessing whether the output handles the data in accordance with the agreement and whether it does not jeopardise the confidentiality of the information provided. The CNB may request that part of the output be modified, anonymised or removed. The CNB will comment on the submitted output within 15 working days of its receipt. This period must be taken into account already when drawing up the project timetable.

PUBLICATION OF THE FINAL THESIS

The Higher Education Act requires universities to publish defended final theses. The output must therefore be prepared from the outset in such a way that it can be published. This means in particular:

- not presenting non-aggregated data on individual entities in the text, tables or charts,
- not presenting outputs from which an individual entity could be re-identified; particular care is needed with tables with a low number of observations per cell and with combinations of classification variables,
- not providing descriptions of the data structure or access procedures beyond what is necessary for the methodology section.

Thresholds for publishable outputs will be set with the CNB consultant at the beginning of the project.

The written project output is prepared in English. For projects focused on artificial intelligence and data prototypes, the output may also include a working prototype, source code and technical documentation; the specific form of the output will be determined at the start of the project.

5. CNB CONSULTANT

Each selected project is assigned a CNB consultant, who is named in the annex to the agreement as the contact person. The consultant:

- helps to specify the data requested and to understand their structure and methodology,
- is available for expert consultations during the project,
- assesses outputs with regard to the protection of confidential information.

The consultant does not replace the supervisor and does not assume academic responsibility for the project results. The extent of consultations is determined individually; the usual extent corresponds to several meetings per semester.

6. FROM SELECTION TO THE START OF WORK WITH THE DATA

- Notification of the selection results (by 21 November).
- Preparation of the annex to the agreement. In cooperation with the CNB consultant, the source survey, period, specific variables and data format are specified, together with any requirements for the technical and software environment. At this stage, the first-round proposal is converted into a binding form.
- Signatures on the data recipient's side. The annex is signed by the researcher and by the dean or a statutory representative.
- Conclusion of the agreement between the CNB and the data recipient, electronically by means of a recognised electronic signature.
- Signing of the Confidentiality Declaration by the researcher.
- Security training, setting up access and, where applicable, handover of loaned equipment.
- Start of work with the data (January).

7. PROJECT DURATION AND CHANGES

Access to the data is tied to the duration of the project described in the annex to the agreement. The standard duration is 6–12 months; it may be extended by an amendment to the agreement, which must be requested sufficiently in advance.

Any extension of the scope of access, change in the working arrangements, change in the research question or addition of other persons to the project is subject to the prior written consent of the CNB.

FREQUENTLY ASKED QUESTIONS

- **Is Czech citizenship a condition for participation?**
 - No. What matters is the legal status of the institution at which the applicant is studying.
- **Can a proposal be submitted for a bachelor's thesis?**
 - Yes. However, the programme is open primarily to students in follow-up master's programmes and students in doctoral programmes.
- **Can several students work on a project together?**
 - No. A project is carried out by a single researcher named in the annex to the agreement, who signs the confidentiality declaration.
- **Can the supervisor have access to the data?**
 - No. Only the persons named in the annex to the agreement have access to the data. Methodology and publishable outputs may be discussed with the supervisor, but not the data themselves.
- **Is there any financial reward for participating?**
 - No. The programme does not provide funding.
- **Must the output be in English even if the thesis is submitted at a Czech institution?**
 - The project output is prepared in English. If the institution's rules require Czech, this should be stated in the proposal and a solution will be determined individually.
- **Can the data also be used after the final thesis has been completed, for example for an article?**
 - The researcher has access to the data and may work with them for the period specified in the agreement, for the purpose described in the annex. If the researcher wishes to prepare another output using the same data, such as an article, this must be agreed in advance with the CNB contact person.
- **Can the data be archived on my own device?**
 - No. The data may not be downloaded, copied or removed from the CNB secure environment.
- **What happens to the data and other materials after the project ends?**
 - The data recipient must delete from all its storage facilities any confidential information provided under the agreement, such as methodological documentation or internal CNB materials, and inform the CNB thereof in writing without undue delay. The data themselves never leave the CNB secure environment.
- **How can I avoid the CNB requesting the removal of part of my thesis just before submission?**
 - It is advisable to consult on the publishability of outputs on an ongoing basis, not only once the text is finished, and to submit the output far enough in advance to allow for the 15-day review period.
- **Can I use my own code and install my own packages in the secure environment?**
 - The environment has a defined set of software. Requirements for specific tools should be stated already in the proposal so that their availability can be verified.