EUROPEAN CENTRAL BANK

EUROSYSTEM

Disclaimer

This Regulation has not yet been approved by the Governing Council of the ECB; it is still in a draft format. While its legal basis (Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank) does not require a public consultation process, the high public interest in the project warrants publication at this juncture.

Observations may be submitted to statistics@ecb.europa.eu by 29 January 2016, at the latest. The ECB will carefully consider any input received.

REGULATION (EU) 2015/[XX*] OF THE EUROPEAN CENTRAL BANK

of [date Month YYYY]

on the collection of granular credit and credit risk data

([ECB/2015/XX])[1]

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 127(5) thereof,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Articles 5.1 and 34.1 thereof,

Having regard to Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank[2], and in particular Articles 5(1) and 6(4) thereof,

Having regard to the opinion of the European Commission[3],

Whereas:

---

[*]   This number will be allocated by the Publications Office of the European Union when the Regulation is published in the Official Journal.

[1]   The Secretariat allocates a serial number to the legal act at the time of its signature by the President.

[2]   OJ L 318, 27.11.1998, p. 8.

[3]   Commission Opinion of 7 August 2015 on the draft Regulation of the European Central Bank concerning the collection of granular credit and credit risk data (OJ C 261, 8.8.2015, p. 1).

(1)   Granular credit and credit risk data (hereinafter 'credit data') comprise detailed and individual information about instruments giving rise to credit risk for deposit taking corporations, financial corporations other than deposit-taking corporations or asset management vehicles, which are all engaged in lending on a significant scale. Such detailed information is necessary for the performance of the tasks of the Eurosystem, the European System of Central Banks (ESCB) and the European Systemic Risk Board, including monetary policy analysis and monetary policy operations, risk management, financial stability surveillance and macro-prudential policy and research. These data will also be useful for banking supervision purposes in the context of the Single Supervisory Mechanism (SSM).

(2)   Article 5.1 of the Statute of the European System of Central Banks and of the European Central Bank (hereinafter the 'Statute of the ESCB') specifies that the European Central Bank (ECB), assisted by the national central banks (NCBs) of the ESCB, collects the necessary statistical information, either from the competent national authorities or directly from economic agents, in order to carry out the tasks of the ESCB. Article 3 of Regulation (EC) No 2533/98 requires the ECB to specify the actual reporting population within the limits of the reference reporting population, and entitles it to fully or partly exempt specific classes of reporting agents from its statistical reporting requirements.

(3)   Credit data will substantially contribute to improving existing and developing new ESCB statistics, since it provides important breakdowns and details not available from currently used data sources, such as information on the structure and risk patterns of credit granted by the financial sector. For example, credit data will significantly contribute to increasing the quality of statistics on: (a) loans according to the size of corporations; a key feature for assessing and monitoring the provision of credit to small- and medium-sized enterprises; (b) credit lines broken down by counterparty sector; (c) loans to non-financial corporations broken down by economic activity; (d) loans backed by real estate collateral; and (e) cross-border loans and related income as part of the balance of payments statistics of Member States whose currency is the euro.

(4)   The availability of credit data will improve the usability of the micro-level information currently collected on securities issues and holdings statistics, and contribute to monitoring and fostering financial integration and stability in the Union. Finally, credit data relating to branches and subsidiaries that are resident in non-reporting Member States and whose head offices or parent companies are resident in a reporting Member State are important for the performance of ESCB tasks, in particular for monetary policy analysis and financial stability tasks. In addition, the data can support macroprudential supervision tasks such as financial stability analyses, risk assessments and stress testing. Article 8(1)(d) and (4a) of Regulation (EC) No 2533/98 now specifically allow the use of statistical data collected under Article 5 of the Statute of the ESCB for supervisory purposes.

(5)   A comprehensive set of harmonised analytical credit data should minimise the reporting burden by increasing the stability of the reporting requirements over time. This is important because incorporating changes into the highly automated data processing systems of reporting agents can be very costly. More detail will also be provided, minimising the need for any additional requests addressed to reporting agents.

2

(6)   Decision ECB/2014/6 of the European Central Bank[4] sets out the procedure for developing a long-term framework for the collection of granular credit data based on harmonised ECB statistical reporting requirements. It aims to ensure the establishment of: (a) national granular credit data sets operated by all Eurosystem NCBs in accordance with common minimum standards; and (b) a common granular analytical credit dataset (hereinafter 'AnaCredit'), shared between the Eurosystem members and comprising input data from all Member States whose currency is the euro.

(7)   Recommendation ECB/2014/7[5] encourages NCBs of Member States whose currency is not the euro, but who are preparing to join the long-term framework, to apply the provisions of Decision ECB/2014/6. AnaCredit should be open, on a voluntary basis, to Member States outside the euro area, in particular those participating in the SSM, in order to broaden its geographical and data scope, and increase harmonisation across the Union.

(8)   While the preparatory measures under Decision ECB/2014/6 aimed to define 'a core group of harmonised granular credit data sets that are to be provided to the ECB by the NCBs in the long term', the outcome of the merits and costs procedure showed very strong user requirements underlining the need not just for a 'core group of data sets', but a comprehensive list of data attributes and measures that characterise the instruments that generate credit risk for the reporting population. In addition, the resulting improved harmonisation should increase the comparability of the data across countries and across institutions, thereby ensuring a higher data quality for analysis.

(9)   AnaCredit aims to provide, in combination with other statistical frameworks collecting granular information, an analytical view of reporting agents' credit risk regardless of the financial instrument, type of exposure or accounting classification. In this respect, the requirements laid down in this Regulation aim to ensure that reporting agents submit a common set of harmonised information to NCBs.

(10)   AnaCredit should be established in Stages, since the significant heterogeneity of the current credit data collection across participating countries can only be gradually harmonised. This step-by-step approach also takes into account the time needed for the reporting agents to comply with the various data requirements. Overall, the scope and content of the data to be collected during the different Stages should be defined as early as possible, in order for all reporting agents to prepare for the use of a harmonised set of concepts and definitions. Hence, for each subsequent Stage, the Governing Council will take its decision at least two years prior to its implementation. With a view to minimising the costs and the workload for reporting agents and data compilers, the provision of information on housing loans to natural persons on the basis of sampling techniques will be explored.

---

[4]   Decision ECB/2014/6 of the European Central Bank of 24 February 2014 on the organisation of preparatory measures for the collection of granular credit data by the European System of Central Banks (OJ L 104, 8.4.2014, p. 72).

[5]   Recommendation of the European Central Bank of 24 February 2014 on the organisation of preparatory measures for the collection of granular credit data by the European System of Central Banks (ECB/2014/7) (OJ C 103, 8.4.2014, p. 1).

(11)   In terms of scope, the first Stage should include loans granted by credit institutions to legal entities. Deposit-taking corporations other than credit institutions, asset management vehicles and other financial corporations, all engaged in lending, as well as foreign subsidiaries of these entities may be included in the actual reporting population in a subsequent Stage. As regards instruments, the scope of granular reporting may be extended to derivatives, other accounts receivable, off-balance sheet items and credit extended to natural persons, including sole proprietors, to finance a house purchase. Moreover, subsequent Stages may incorporate reporting requirements on a consolidated basis. Any extension of the reporting population should take into account NCBs' right to grant derogations to small reporting agents. Any such extension must be adopted at least two years prior to its introduction to allow sufficient time for implementation by reporting agents and NCBs.

(12)   In preparing for future Stages, an extension of the reporting population as well as an introduction of additional reporting requirements should be based on an analysis by the Statistics Committee of the ESCB (hereinafter the 'STC'), taking into account the users' needs, reporting agents' and NCBs' estimated costs, market developments and the experience gained in preparing for the first Stage.

(13)   The reporting obligations on credit data should be defined taking into account the principle of proportionality, to avoid imposing an undue reporting burden on small reporting agents with limited total credit exposure. For the same reason, NCBs should have the right to grant derogations to small reporting agents.

(14)   With a view to ensuring efficient reporting and adequate interoperability with other existing or new reporting frameworks, NCBs should be allowed to extend the reporting of credit data beyond the scope outlined in this Regulation, for their own statutory purposes, in line with relevant national law.

(15)   The standards for the protection and use of confidential statistical information as laid down in Articles 8 to 8c of Regulation (EC) No 2533/98 should apply.

(16)   To contribute to AnaCredit, NCBs should be allowed to use their own databases, data received from reporting agents and any other sources, including relevant reference databases. NCBs should have the discretion to decide whether they enter into cooperation arrangements with national statistical institutes (NSIs), or national competent authorities (NCAs) for the supervision of reporting agents or any other national authorities, as long as the data provided meet the quality standards set out in this Regulation. Due to the different national arrangements currently in place, and in order to minimise the reporting burden under this Regulation, effective and efficient collaboration with NSIs, NCAs and other national authorities is encouraged.

(17)   The framework for the collection of credit data should be set up with a view to ensuring interoperability with central credit registers (CCRs) and other relevant credit data sets established by public sector entities, including databases on securities statistics as well as the ESCB Register of Institutions and Affiliates Dataset.

(18)   NCBs should be allowed to use the multi-purpose shared analytical granular credit data set to establish feedback loops with reporting agents or to enrich existing feedback loops and other information services from CCRs to credit institutions. These feedback loops will enhance the

ESCB's contribution to the stability of the financial system in line with its statutory mandate. The feedback loops will provide a basis for broader creditworthiness assessments, in particular with regard to cross-border debtors, and for the harmonisation of definitions and data attributes. They will improve credit institutions' and other lenders' credit risk management, and support credit institutions in avoiding undue reliance on external credit ratings for assessing creditworthiness. A feedback loop should follow best practices and ensure minimum data quality standards and reciprocity with regard to cross-border feedback. The subset of analytical credit data that may be shared between NCBs should be defined taking into account the specific confidentiality level of the relevant data attributes, as well as the time needed for implementation. While some NCBs that operate CCRs already share granular cross-border credit and credit risk data with each other on a bilateral basis[6], others may, for legal reasons, require a certain time period to implement cross-border information sharing in order to pass such data on to financial institutions reporting to them. The set-up and implementation of the feedback loop should take into account national legal provisions on the handling of confidential statistical information.

(19) Article 7(1) of Regulation (EC) No 2533/98 provides that the ECB has the power to impose sanctions on reporting agents that fail to comply with statistical reporting requirements defined or imposed in ECB regulations or decisions.

(20) It is necessary to establish a procedure for making technical amendments to the annexes to this Regulation in an effective manner, provided they neither change the underlying conceptual framework nor affect the reporting burden on reporting agents in Member States. This procedure needs to allow the views of the ESCB Statistics Committee to be taken into account.

(21) Article 5 of the Statute of the ESCB, together with Article 4(3) of the Treaty, implies an obligation to design and implement at national level all the measures that the Member States whose currency is not the euro consider appropriate: (a) for carrying out the collection of the statistical information needed to fulfil the ECB's statistical reporting requirements; and (b) for timely preparations in the field of statistics in order for them to become Member States whose currency is the euro.

(22) This Regulation should apply without prejudice to the collection of credit data under the legal framework of the SSM,

HAS ADOPTED THIS REGULATION:

Article 1

Definitions

For the purposes of this Regulation:

(1) 'reporting Member State' means a Member State whose currency is the euro; Member States whose currency is not the euro may decide to become a reporting Member State by incorporating the provisions of this Regulation into their national law or otherwise imposing relevant reporting

---

6   Memorandum of Understanding on the exchange of information among national central credit registers for the purpose of passing it on to reporting institutions. Available on the ECB's website at www.ecb.europa.eu.

requirements in accordance with their national law; this may include, in particular, Member States that participate in the SSM via close cooperation in accordance with Article 7 of Council Regulation (EU) No 1024/2013[7];

(2)   'resident' has the same meaning as defined in Article 1(4) of Regulation (EC) No 2533/98;

(3)   'institutional unit' has the same meaning as defined in paragraphs 2.12 and 2.13 of Annex A to Regulation (EU) No 549/2013[8];

(4)   'foreign branch' means an institutional unit which is a legally dependent part of a legal entity resident in a different country to that where the legal entity is incorporated in accordance with the concept of a 'single branch' referred to in Article 2(3) of Regulation (EC) No 2533/98;

(5)   'legal entity' means any entity, other than a natural person regarded under national law as having the status of a legal person in the country where the entity is resident and allowing the entity to have legal rights and obligations under the national legal system.

(6)   'legal entity identifier' (LEI) means an alpha-numeric reference code in line with the ISO 17442 standard[9] assigned to a legal entity;

(7)   'national identifier' means a commonly used identification code which enables the unambiguous identification of a counterparty within its country of residency;

(8)   'reporting agent' means either a legal entity or a foreign branch that is resident in a reporting Member State and that is subject to the ECB's reporting requirements pursuant to this Regulation;

(9)   'observed agent' means an institutional unit or legal entity whose activity as creditor or servicer is reported by the reporting agent. The observed agent is either:

  (a)   the reporting agent itself, reporting on its activity as creditor or servicer; or

  (b)   a reporting agent's foreign branch, resident in a reporting Member State, for its activity as creditor or servicer, which is reported by the reporting agent on an individual basis; or

  (c)   a reporting agent's foreign branch, non-resident in a reporting Member State, for its activity as creditor, which is reported by the reporting agent on an individual basis;

(10)   'counterparty' means; (i) a legal entity; (ii) a quasi-corporation; (iii) a natural person; or (iv) any other entity that can acquire rights or obligations under a contract;

(11)   'creditor' means the counterparty bearing the credit risk of an instrument, other than a protection provider or a protection beneficiary;

(12)   'debtor' means the counterparty generating the credit risk of an instrument, other than a protection provider or a protection beneficiary;

(13)   'protection provider' means the counterparty that grants protection against a contractually agreed negative credit event and that bears the credit risk of the negative credit event;

---

7   Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

8   Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union (OJ L 174, 26.6.2013, p. 1).

9   Available on the International Organization for Standardization's (ISO) website at www.iso.org.

(14) 'reference entity' means the counterparty to whom a negative credit event relates in a credit derivative or a financial guarantee;

(15) 'servicer' means the counterparty responsible for the administrative and financial management of an instrument;

(16) 'national central bank(s)' or 'NCB(s)' means the national central bank(s) of Member States of the European Union;

(17) 'relevant NCB' means the NCB of the reporting Member State in which the reporting agent is resident;

(18) 'central credit register' (CCR) means a credit register operated by an NCB that receives reports from and provides support to lenders in the financial sector by providing them with credit and credit risk information;

(19) 'credit institution' has the same meaning as defined in Article 4(1)(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council[10];

(20) 'institution' has the same meaning as defined in Article 4(1)(3) of Regulation (EU) No 575/2013;

(21) 'quasi-corporation' has the same meaning as defined in paragraph 2.13(f) of Annex A to Regulation (EU) No 549/2013;

(22) 'credit risk' means the risk that a counterparty fails to make any payments that it is contractually obliged to make;

(23) 'contract' means a legally binding agreement between two or more parties to perform and/or receive the transfer of specified goods, services or income under specified contingencies;

(24) 'instrument' means the set of contractual rights and obligations that gives rise to an item specified in the data attribute 'type of instrument', as defined in Annex IV. Instruments include the following items: deposits, loans, financial derivatives, other accounts receivables and off-balance sheet exposures. Instruments do not include securities as defined in Article 1(15) of Regulation (EU) No 1011/2012 of the European Central Bank[11].

(25) 'deposit' has the same meaning as defined in paragraph 5.79 and further explained in paragraphs 5.118 and 5.119 of Annex A to Regulation (EU) No 549/2013;

(26) 'loan' has the same meaning as defined in paragraphs 5.112, 5.113 and 5.114 of Annex A to Regulation (EU) No 549/2013;

(27) 'protection' means an assurance or coverage against a negative credit event, by means of any item listed in the data attribute 'type of protection' as defined in Annex IV;

(28) 'total commitment amount' means the maximum exposure to credit risk, arising in relation to a single instrument or a set of instruments, without taking into account any protection held or other

---

10 Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

11 Regulation (EU) No 1011/2012 of the European Central Bank of 17 October 2012 concerning statistics on holdings of securities (ECB/2012/24) (OJ L 305, 1.11.2012, p. 6).

credit enhancements, which is measured as the sum of the data attributes 'outstanding nominal amount' and 'off-balance sheet amount' included in Annex IV;

(29) the term 'non-performing' with regard to instruments has the same meaning as 'non-performing' with regard to exposures in Commission Implementing Regulation (EU) No 680/2014[12];

(30) 'individual basis' means with reference to a single institutional unit, including institutional units that are part of a legal entity.

Article 2

Implementation Stages and first reporting

1. The multi-purpose shared analytical credit dataset according to this Regulation shall be established in Stages. The first Stage shall start on 1 March 2018. The first monthly and quarterly transmission under this Stage and pursuant to this Regulation shall start with data for March 2018.

2. To ensure the appropriate identification of counterparties, NCBs shall transmit to the ECB a first set of the counterparty reference data, in accordance with Section 1 of Template 1 of Annex I, six months prior to the first transmission of credit data.

3. To allow for the necessary organisational and technical preparations for the transmission of the counterparty reference data referred to in paragraph 2, NCBs may require reporting agents to provide, partial or complete data on counterparties and credit data from 30 June 2017 onwards.

Article 3

Actual reporting population

1. The actual reporting population shall consist of resident credit institutions and resident foreign branches of credit institutions, regardless of whether or not they are institutions supervised under Directive 2013/36/EU of the European Parliament and of the Council[13].

2. Reporting agents shall report credit data on an individual basis in accordance with Articles 4 and 6.

3. Reporting agents shall report to the relevant NCB.

Article 4

Statistical reporting requirements

1. Reporting agents shall report credit data on an individual basis in accordance with Article 6 for the instruments satisfying the conditions defined in paragraph 2 and in Article 5.

2. Credit data shall be reported on an individual basis in accordance with Article 6:

---

12 Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

13 Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

(a) where the instrument is a deposit or a loan, and

(b) where the instrument:

    (i) gives rise to credit risk for the observed agent, or

    (ii) is recognised under the relevant accounting standard used by the observed agent and gave rise to credit risk for the observed agent in the past, or

    (iii) is serviced by the observed agent resident in a reporting Member State and held by an entity resident in a reporting Member State other than a credit institution or a natural person; and

(c) where at least one counterparty giving rise to credit risk under the instrument is not a natural person.

3. Reporting agents shall report credit data as recorded on the following reporting reference dates:

(a) for monthly credit data, on the last day of each month;

(b) for quarterly credit data, on the last day of March, June, September and December.

Article 5

Reporting thresholds

1. Credit data shall be reported for instruments specified in Article 4, on an individual basis in accordance with Article 6, where the observed agent for the instrument is an institutional unit resident in a reporting Member State or a foreign branch not resident in a reporting Member State, and

(a) the total commitment amount for all instruments of a counterparty giving rise to credit risk in relation to the observed agent is equal to or larger than EUR 25 000; or

(b) the total commitment amount for any non-performing instruments of a counterparty in relation to the observed agent is equal to or larger than EUR 100.

2. The total commitment amount shall be calculated on the basis of the scope of Article 4 of this Regulation and the instruments defined therein.

Article 6

Statistical reporting requirements on an individual basis

1. Reporting agents that have to report information on an individual basis shall report credit data in accordance with the templates in Annex I.

2. If both a legal entity and its foreign branch(es) are resident in reporting Member States, in order to avoid double reporting:

(a) the relevant NCB of the legal entity may decide not to collect any or part of the data attributes listed in Template 1 of Annex I from the legal entity, when such instruments are held or serviced by the foreign branch(es);

(b) the relevant NCB of the foreign branch(es) may decide not to collect any or part of the data attributes listed in Template 2 of Annex I from the foreign branch(es).

3.   The relevant NCB may decide not to collect information with regard to foreign branches that are not resident in a reporting Member State and that are controlled by a legal entity that is the reporting agent.

Article 7

Specific statistical reporting requirements

The statistical reporting requirements defined in Article 4 shall be reduced with regard to granular credit and credit risk information satisfying specific criteria as outlined in Annex II.

Article 8

General requirements for enhanced reporting

1.   Reporting agents and their foreign branches that are not resident in a reporting Member State shall set up the necessary organisational structure and appropriate internal control mechanisms to ensure that the data that shall be reported on an individual basis under this Regulation, in accordance with Article 6, are duly processed and forwarded.

2.   Foreign branches that are not resident in a reporting Member State are not reporting agents under this Regulation. Reporting agents shall ensure that such foreign branches implement arrangements, processes and mechanisms to ensure the proper implementation of the reporting requirements on an individual basis.

3.   The statistical reporting requirements under this Regulation are without prejudice to any other current or future statistical reporting requirements with regard to credit data in accordance with national law or other reporting frameworks.

4.   NCBs may collect the information to be submitted to the ECB as a part of a broader national reporting framework that complies with relevant Union or national law, and may include information that serves other purposes besides statistical purposes, such as supervisory needs.

5.   The minimum requirements for the: (a) harmonisation, (b) completeness, (c) level of detail and (d) identification of counterparties, of credit data are set out in the templates in Annex I.

Article 9

Identification of counterparties

1.   For the purpose of reporting pursuant to this Regulation, reporting agents and NCBs shall identify counterparties using:

(a)   an LEI, where such an identifier has been assigned; or

(b)   if no LEI has been assigned, a national identifier, as further detailed in Annex IV.

2.   NCBs may obtain any information related to the identification of counterparties as defined in Annex III through direct reporting by the reporting agents or through memoranda of understanding or similar arrangements with NSIs, NCAs and other national authorities. NCBs shall define the unique

identifiers that are required for the proper identification of counterparties based on the scope of the information outlined in Annex III.

3. Unless obtained by NCBs from other sources, reporting agents shall update reference data on counterparties on a regular basis, by informing NCBs of any changes to one or more data attributes prior to every transmission of credit data.

Article 10

Access to and use of credit data

1. The ECB and NCBs shall use credit data reported under this Regulation to the extent and for the purposes defined in Regulation (EC) No 2533/98. Such data may be used, in particular, to establish and maintain a feedback loop in accordance with Article 11.

2. This Regulation is without prejudice to existing or future uses of credit data that are permitted or required under Union or national law, or memoranda of understanding, including cross-border exchanges.

Article 11

Feedback loop to reporting agents

1. NCBs have the right to provide credit data, including cross border data, to reporting agents by establishing or enhancing feedback loops or other information services from CCRs to reporting agents. They may provide a subset of the credit data collected under this Regulation, in line with best practices and to the extent allowed by the applicable legal confidentiality regime including data protection rules where relevant. Reporting agents may use the data exclusively for managing credit risk and improving the quality of credit information available to them with regard to existing or prospective instruments, and shall not share the data with third parties.

2. NCBs shall define the scope of data to be provided, the procedure for providing data access and any additional restrictions on the use of such data, taking into account the national legal framework and any other constraints linked to the personal or confidential nature of the information. To the extent that these data may be subject to the law concerning the protection of personal data, including Directive 95/46/EC of the European Parliament and of the Council[14] and the national law implementing it, this Regulation shall be without prejudice to the rights of data subjects.

3. This Article does not give reporting agents any right to a feedback loop, or to receiving specific information from a feedback loop or other information services from CCRs to reporting agents.

4. NCBs have the right to deny access for a reporting agent to specific credit data from a feedback loop where the reporting agent has not complied with its own statistical reporting obligations under this Regulation, in particular with regard to data quality and accuracy.

---

[14] Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data (OJ L 281, 23.11.1995, p. 31).

5. NCBs have the right to require reciprocity from each other with regard to the provision of granular credit data reported to them for the purposes of a feedback loop established by another NCB. This shall not apply to data reported by branches that are resident in reporting Member States whose head office is resident in the Member State of the NCB requiring such information.

Article 12

Access by legal entities

Legal entities about which credit data have been reported are entitled to access such data, subject to appropriate protection of the legitimate interests of the reporting agent and third parties. Furthermore, legal entities may request reporting agents to rectify incorrect data that relate to them. NCBs may deny access to the data to the extent: (a) they have not established or enhanced a feedback loop according to Article 11 with credit data collected according to this regulation, and (b) they are not required to grant access to such data under any other Union or national law.

Article 13

Protection of personal data

To the extent that NCBs may collect data pursuant to this Regulation, which is subject to legislation concerning the protection of personal data, the relevant legislation shall apply. This Regulation is without prejudice to applicable data protection legislation, including where relevant, Directive 95/46/EC and the national laws implementing it, as well as Regulation (EC) No 45/2001 of the European Parliament and of the Council[15].

Article 14

Timeliness

1. NCBs shall decide when and how often they shall receive data from reporting agents in order to meet their reporting deadlines to the ECB, and shall inform the reporting agents accordingly.

2. For observed agents that are resident in a reporting Member State, NCBs shall transmit monthly credit data to the ECB by close of business on the 30th working day following the end of the month to which the data relate.

3. For observed agents that are resident in a reporting Member State, NCBs shall transmit quarterly credit data to the ECB by close of business on the 15th working day following the remittance dates defined in Article 3(1)(b) of Implementing Regulation (EU) No 680/2014.

4. For observed agents that are foreign branches not resident in a reporting Member State, NCBs shall transmit monthly credit data to the ECB by close of business on the 35th working day following the end of the month to which the data relate.

---

15 Regulation (EC) No 45/2001 of the European Parliament and of the Council of 18 December 2000 on the protection of individuals with regard to the processing of personal data by the Community institutions and bodies and on the free movement of such data (OJ L 8, 12.1.2001, p. 1).

5. For observed agents that are foreign branches not resident in a reporting Member State, NCBs shall transmit quarterly credit data to the ECB by close of business on the 20th working day following the remittance dates defined in Article 3(1)(b) of Implementing Regulation (EU) No 680/2014.

6. NCBs shall transmit to the ECB the counterparty reference data for all counterparties in accordance with section 1 of Template 1 of Annex I at the first transmission of credit data. When a change occurs, NCBs shall update the data by no later than the transmission of credit data that is relevant for the reference date on which the change takes effect.

Article 15
Minimum common scope and standards and national reporting arrangements

1. Reporting agents shall comply with the statistical reporting requirements to which they are subject in accordance with the minimum common standards for transmission, accuracy, accurate identification of counterparties and compliance with concepts and revisions as specified in Annex V.

2. NCBs shall define and implement the reporting arrangements to be followed by the reporting agents in accordance with their national legal frameworks. NCBs shall ensure that these reporting arrangements: (a) provide the required statistical information; and (b) clearly demonstrate that the minimum standards for transmission, accuracy, compliance with concepts and revisions specified in Annex V have been fulfilled.

3. The NCBs may use information obtained from any other sources if they can ensure the same quality standard that is used for data collected from reporting agents.

Article 16
Mergers, divisions, reorganisations and new reporting agents

1. In the event of a merger, division or reorganisation that could affect the fulfilment of their statistical obligations, the reporting agents concerned shall inform the relevant NCB of the procedures that are planned for fulfilling the statistical reporting requirements set out in this Regulation, as soon as the intention to implement the merger, division or reorganisation has been published and before it takes effect.

2. Without prejudice to the obligations set out in the previous paragraph, the relevant NCB may authorise the acquiring institution to fulfil its statistical reporting obligation through temporary procedures. This exemption from normal reporting procedures shall last no longer than six months from the date on which the merger, division or reorganisation took place. This exemption shall be without prejudice to the obligation for the acquiring institution to fulfil its reporting obligations in accordance with this Regulation.

3. For reporting agents that become part of the reporting population for the first time after the adoption of this Regulation, the relevant NCB may authorise a temporary derogation from fulfilling their obligation to report statistical information that shall not exceed 12 months.

Article 17

Derogations

1. In order to ensure the proportionality of the reporting obligations established in this Regulation, the relevant NCB may grant derogations to small reporting agents according to national criteria, provided that the total commitment amount from all reporting agents, resident in the reporting Member State, that have been granted a derogation does not exceed 2% of the total commitment amount that would be reported pursuant to this Regulation if no derogations had been granted.

2. The derogations under paragraph 1 may cover some or all reporting requirements defined in this Regulation. NCBs may require reporting agents with a derogation to provide ad hoc data once a year in order to assess whether the conditions for the derogation are still met. If a reporting agent with a derogation no longer fulfils the conditions for the derogation established by the relevant NCB, such reporting agent shall become subject to full reporting obligations following a transitional period defined by the relevant NCB that shall not exceed 12 months.

Article 18

Verification and compulsory collection and minimum quality standards

The NCBs shall verify and, to the extent necessary, carry out the compulsory collection of the information that reporting agents are required to provide pursuant to this Regulation, without prejudice to the ECB's right to exercise these rights itself. In particular, the NCBs shall exercise this right when a reporting agent does not fulfil the minimum standards for transmission, accuracy, compliance with concepts and revisions specified in Annex V.

Article 19

Sanctions

The ECB may impose sanctions on reporting agents who fail to comply with the reporting obligations of this Regulation in accordance with Article 7(1) of Regulation (EC) No 2533/98. Reporting agents shall not be subject to sanctions insofar as they can demonstrate that they are prevented from reporting the required information by the national law of a non-reporting Member State.

Article 20

Transitional provision

For the first transmission of credit data pursuant to Article 2(1)(a), NCBs shall transmit monthly and quarterly credit data from March 2018 onwards to the ECB by no later than 30 September 2018.

Article 21

Simplified amendment procedure

Taking account of the views of the STC, the Executive Board may make technical amendments to the annexes to this Regulation, provided that such amendments do not change the underlying conceptual framework nor affect the reporting burden for the reporting agents. The Executive Board shall inform the Governing Council of any such amendment without undue delay.

Article 22

Final provisions

This Regulation shall enter into force on the twentieth day following its publication in the *Official Journal of the European Union*. It shall apply from 30 June 2017.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Frankfurt am Main, [date Month YYYY].

For the Governing Council of the ECB

The President of the ECB
Mario DRAGHI

Data to report and templates

1.   The data to be reported under this Regulation refers to multiple elements, e.g. creditors, debtors, instruments, protection, etc. that are interconnected. For example, one debtor may be granted multiple loans or a single protection might secure multiple instruments. A set of data for reporting the specific information for each of these elements is set out in this Annex.

2.   The information for each set of data refers to a single element, e.g. instrument, or to the combination of two elements, e.g. 'instrument-protection', thereby establishing the level of granularity to be provided for each set of data. The sets of data are organised into two templates.

3.   The data attributes included in each template are defined in Annex IV.

4.   The reporting requirements for the data attributes included in each template are set out in Table 1 of Annex II.

Template 1

1.   **Counterparty reference data**

1.1   The level of granularity for the counterparty reference data is the counterparty. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); and (b) counterparty identifier ('counterparty identifier' for each counterparty in the instrument).

1.2   Each counterparty identifier must be unique for each counterparty reported by the same reporting agent and the same counterparty must be identified using the same counterparty identifier in all contracts to which the counterparty is party and that are reported by the same reporting agent. This identifier must not be reused by the same reporting agent at any point in time to identify a different counterparty.

1.3   The counterparties to be registered are all those linked to instruments or protection received in any of the following roles: (a) creditor; (b) debtor; (c) reference entity; (d) protection beneficiary; (e) protection provider; (f) originator; and (g) servicer. For instruments with an inception date after 31 March 2018, the ultimate parent company of the instrument's debtor must also be registered. A single entity may be the counterparty in several instruments or take different roles as a counterparty for the same instrument. However, each counterparty should only be registered once.

1.4   The information required for each type of counterparty is indicated in Annex III.

1.5   The counterparty data describes the characteristics of the counterparty, which rarely change over time.

1.6   The records must be reported no later than the monthly transmission of credit data relevant for the reference date on which the counterparty enters into a contract registered in AnaCredit. If a change takes place, the records must be updated no later than the monthly transmission of credit data for the reference date on which the change comes into effect.

2. **Instrument data**

   2.1 The level of granularity for the instrument data is the instrument. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); (c) contract identifier; and (d) instrument identifier.

   2.2 Each contract identifier must be unique for each contract that generates credit risk for the same observed agent. This identifier must not be reused at any point in time to identify a different contract with the same observed agent. Each instrument identifier must be unique for each contract, i.e. all instruments embedded in a single contract are to be assigned a different instrument identifier, and these must not be reused at any point in time to identify a different instrument within the contract. However, instruments associated with different contracts may use the same identifier.

   2.3 The instrument data registers any instrument that exists under a contract between the observed agent and the counterparties, including all instruments between institutional units within the same legal entity.

   2.4 The instrument data describes the features of the instrument, which rarely change with time.

   2.5 The records shall be reported no later than the monthly transmission of credit data relevant for the reference date on which the instrument is registered in AnaCredit. If a change takes place, the records must be updated no later than the monthly transmission of credit data for the reference date on which the change comes into effect.

3. **Financial data**

   3.1 The level of granularity for the financial data is the instrument. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); (c) contract identifier and (d) instrument identifier.

   3.2 The financial data describes the instrument's financial development.

   3.3 Any drawn amount of an instrument shall be registered in the data attribute 'outstanding nominal amount'. Any committed undrawn amount of an instrument must be registered in the data attribute 'off-balance sheet amount'. This relates in particular to credit lines, where the undrawn amount of a credit line must be registered as 'off-balance sheet amount'.

   3.4 The records must be reported on a monthly basis.

4. **Counterparty-instrument data**

   4.1 The level of granularity for the counterparty-instrument data is the 'counterparty-instrument' combination and each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); (c) counterparty identifier; (d) contract identifier; (e) instrument identifier; and (f) counterparty role.

   4.2 The counterparty-instrument data describes the role of all counterparties in each instrument

and other information related to the counterparty-instrument combination.

4.3　The records must be reported no later than the monthly transmission of credit data relevant for the reference date on which the instrument is registered in AnaCredit. If a change takes place, the records must be updated no later than the date of the monthly transmission of credit data that is relevant for the reference date on which the change comes into effect.

5.　**Joint liabilities data**

5.1　The level of granularity for the joint liabilities data is the 'counterparty-instrument' combination. Each record is uniquely identified by the combination of the data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); (c) counterparty identifier; (d) contract identifier; and (e) instrument identifier.

5.2　This data registers the joint liability amount for each debtor that is jointly liable in relation to a single instrument.

5.3　The relevant NCB may decide not to collect the joint liabilities data for instruments in which each of the debtors is liable for the total outstanding amount.

5.4　The records must be reported on a monthly basis.

Data set	Data attribute
1. Counterparty reference data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Counterparty identifier
	Legal Entity Identifier (LEI) (mandatory if available)
	National identifier
	Ultimate parent company identifier
	Type of entity
	Name
	Address: street
	Address: street number
	Address: city area/district
	Address: city/town/village
	Address: county/administrative division
	Address: postal code
	Address: country
	Legal form
	Institutional sector
	Economic activity
	Status of legal proceedings (mandatory as of March 2018; the relevant NCB may decide not to collect this attribute until March 2019)
	Date of initiation of legal proceedings (mandatory as of March 2018; the relevant NCB may decide not to collect this attribute until March 2019)
	Enterprise size
	Date of enterprise size (mandatory if available)
	Number of employees (mandatory if available)
	Balance sheet total (mandatory if available)
	Annual turnover (mandatory if available or if the observed agent applies the Internal Ratings Based (IRB) approach)
	Accounting standard
2. Instrument data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Contract identifier
	Instrument identifier
	Type of instrument

	Correlation product
	Amortisation type
	Currency
	Fiduciary instrument
	Inception date
	End date of interest-only period
	Interest rate cap
	Interest rate floor
	Interest rate reset frequency
	Interest rate spread/margin
	Interest rate type
	Legal final maturity date
	Total commitment amount at inception
	Payment frequency
	Project finance loan
	Purpose
	Recourse
	Reference rate
	Settlement date
	Subordinated debt
	Syndicated contract identifier
	Repayment rights
	Fair value changes due to changes in credit risk before purchase
3. Financial data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Contract identifier
	Instrument identifier
	Interest rate
	Next interest rate reset date
	Annual percentage rate of charge
	Default status of the instrument (mandatory as of March 2018; the relevant NCB may decide not collect this attribute until March 2019)
	Date of the default status of the instrument (mandatory as of March 2018; the relevant NCB may decide not collect this attribute until March 2019)
	Transferred amount

	Arrears for the instrument
	Date of past due for the instrument
	Type of securitisation
	Outstanding nominal amount
	Convenience credit
	Extended credit
	Accrued interest
	Off-balance sheet amount
4. Counterparty-instrument data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Counterparty identifier
	Contract identifier
	Instrument identifier
	Counterparty role
5. Joint liabilities data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Counterparty identifier
	Contract identifier
	Instrument identifier
	Joint liability amount

Template 2

6. **Accounting data**

   6.1   The level of granularity for the accounting data is the instrument. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent; (c) contract identifier; and (d) instrument identifier.

   6.2   This data describes the development of the instrument in the observed agents' accounting statements.

   6.3   The records must be reported on a quarterly basis.

7. **Protection received data**

   7.1   The level of granularity for the protection received data is the protection received. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); and (c) protection identifier.

7.2 Reporting agents should report any protection received as security for the repayment of any instrument(s) reported in the instrument data regardless of the protection's eligibility for credit risk mitigation in accordance with Regulation (EU) No 575/2013.

7.3 This data describes the protection received.

7.4 The records must be reported no later than the monthly transmission of credit data relevant for the reference date on which the protection is received as security for the repayment of any instrument reported in AnaCredit. If a change takes place, the records must be updated no later than the quarterly transmission of credit data relevant for the reference date on which the change comes into effect.

8. **Instrument-protection received data**

8.1 The level of granularity for the instrument-protection received data is the instrument-protection received combination. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); (c) contract identifier; (d) instrument identifier; and (e) protection identifier.

8.2 This data describes all the protection received in relation to the instrument that the protection is securing.

8.3 The records must be reported on a monthly basis.

9. **Counterparty risk data**

9.1 The level of granularity for the counterparty risk data is the counterparty. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); and (c) counterparty identifier ('counterparty identifier' for each counterparty in the instrument).

9.2 The information required for each type of counterparty is indicated in the corresponding template.

9.3 The data allows the assessment of the counterparty's' credit risk.

9.4 The records must be reported on a quarterly basis.

9.5 The relevant NCB may decide to collect the counterparty risk data on a monthly basis.

10. **Counterparty default data**

10.1 The level of granularity for the counterparty default data is the counterparty. Each record is uniquely identified by the combination of the following data attributes: (a) reporting agent identifier ('counterparty identifier' for the reporting agent); (b) observed agent identifier ('counterparty identifier' for the observed agent); and (c) counterparty identifier ('counterparty identifier' for each counterparty in the instrument).

10.2 This data allows the identification of counterparties in default without undue delay.

10.3 The records must be reported on a monthly basis.

Data	Data attribute
6. Accounting data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Contract identifier
	Instrument identifier
	Accounting classification of instruments
	Balance sheet recognition
	Accumulated write-offs
	Accumulated impairment amount
	Type of impairment
	Impairment assessment method
	Sources of encumbrance
	Accumulated changes in fair value due to credit risk
	Performing status of the instrument (mandatory as of March 2018; the relevant NCB may decide not to collect this attribute until March 2019)
	Date of the performing status of the instrument (mandatory as of March 2018; the relevant NCB may decide not to collect this attribute until March 2019)
	Provisions associated with off-balance sheet exposures
	Status of forbearance and renegotiation
	Date of the forbearance and renegotiation status
	Cumulative recoveries since default
	Prudential portfolio
	Carrying amount
7. Protection received data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Protection identifier
	Protection provider identifier (counterparty identifier for the protection provider)
	Type of protection
	Protection value
	Type of protection value
	Protection valuation approach
	Real estate collateral location
	Latest protection valuation date

	Maturity date of the protection
	Protection original value
	Protection original valuation date
	Eligibility of protection for credit risk mitigation
8. Instrument-protection received data	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Contract identifier
	Instrument identifier
	Protection identifier
	Protection allocated value
	Senior credit secured by the protection
9. Counter-party risk data Only for debtors, reference entities, protection providers	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Counterparty identifier
	Probability of default (mandatory as of March 2018 if available or if the observed agent applies the IRB approach for regulatory capital calculation; the relevant NCB may decide not collect this attribute until March 2019)
10. Counterparty default data Only for debtors, reference entities, protection providers	Reporting agent identifier (counterparty identifier for the reporting agent)
	Observed agent identifier (counterparty identifier for the observed agent)
	Counterparty identifier
	Default status of the counterparty (mandatory as of March 2018; the relevant NCB may decide not to collect this attribute until March 2019)
	Date of the default status of the counterparty (mandatory as of March 2018; the relevant NCB may decide not to collect this attribute until March 2019)

Annex II

Specific statistical reporting requirements

In accordance with Article 7, the statistical reporting requirements defined in Article 4 must be reduced if specific conditions apply. The following six cases describe the specific conditions for which the full dataset of credit data is not required.

1. **Observed agents that are not resident in a reporting Member State**

   Instruments for which the observed agent is a foreign branch that is not resident in a reporting Member State;

2. **Observed agents that are resident in a reporting Member State and counterparties that are not resident in a reporting Member State**

   Instruments for which:

   (a)   the observed agent is a legal entity or a foreign branch that is resident in a reporting Member State; and

   (b)   no counterparty, acting as a debtor, a protection provider or a protection beneficiary in the instrument, is resident in a reporting Member State.

3. **Fully derecognised instruments being serviced**

   Instruments that are:

   (a)   derecognised; and

   (b)   serviced.

4. **Observed agents not subject to capital requirements other than foreign branches described in case 5**

   Instruments for which the observed agent:

   (a)   is not an institution supervised under Directive 2013/36/EU; or

   (b)   is a foreign branch of an entity not supervised under Directive No 2013/36/EU.

5. **Foreign branches that are resident in a reporting Member State whose head office is resident in the European Union but not in a reporting Member State**

   Instruments for which the observed agent is a branch that is resident in a reporting Member State, with a head office that is resident in the European Union but not in a reporting Member State.

6. **Instruments originating prior to 1 March 2018**

   Instruments with an inception date prior to 1 March 2018.

Table 1 specifies the reporting requirements for each data attribute in each of the six cases, using the following classifications:

(a)   N: information required to be reported. However, subject to individual arrangements, relevant NCBs may decide not to collect this information from individual reporting agents;

(b)   I: information required for institutions applying an IRB approach in accordance with Regulation (EU) No 575/2013. For institutions not doing so, relevant NCBs may decide not to collect this information from individual reporting agents, subject to individual arrangements;

(c)   X: information not required to be reported.

Where no classification is provided, the information is required to be reported.

Where a provision not to report a data attribute is included in Annex I, that provision prevails over any requirement specified in this Annex.

Where data is covered by more than one description in Table 1, the least onerous reporting requirement must apply.

The data attributes are defined in Annex IV.

Table 1: Specific statistical reporting requirements

	1. Observed agents that are not resident in a reporting Member State	2. Observed agents that are resident in a reporting Member State and counterparties that are not resident in a reporting Member State	3. Fully derecognised instruments being serviced	4. Observed agents not subject to capital requirements other than foreign branches described in case 5	5. Foreign branches that are resident in a reporting Member State whose head office is resident in the European Union but not in a reporting Member State	6. Instruments originating prior to 1 March 2018
Counterparty reference data						
Reporting agent identifier						
Observed agent identifier						
Counterparty identifier						
Legal Entity Identifier (LEI)						
National identifier						
Ultimate parent company identifier	N	N				N
Type of entity						
Name						
Address: street						
Address: street number						
Address: city area / district						
Address: city / town / village						
Address: county / administrative division						
Address: postal code						
Address: country						
Legal form						
Institutional sector						
Economic activity	N					
Status of legal proceedings						
Date of initiation of legal proceedings						N
Enterprise size						
Date of enterprise size	N	N	N			N
Number of employees	N	N	N	N	N	N
Balance sheet total	N	N	N	N	N	N
Annual turnover	I	I	N	N	N	I
Accounting standard						

Counterparty default data						
Reporting agent identifier				X	N	
Observed agent identifier				X	N	
Counterparty identifier				X	N	
Default status of the counterparty				X	N	
Date of the default status of the counterparty				X	N	
Counterparty risk data						
Reporting agent identifier				X	N	
Observed agent identifier				X	N	
Counterparty identifier				X	N	
Probability of default				X	N	
Instrument data						
Reporting agent identifier						
Observed agent identifier						
Contract identifier						
Instrument identifier						
Type of instrument						
Correlation product				N	N	
Project finance loan	N					
Currency						
Inception date	N					
Settlement date						
Legal final maturity date						
Repayment rights			N	N	N	
Recourse						
Interest rate type	N					
Interest rate reset frequency	N					
End date of interest-only period	N					N
Reference rate	N					
Interest rate spread/margin	N					
Interest rate cap	N					
Interest rate floor	N					
Purpose						
Amortisation type	N					N
Payment frequency	N					N
Syndicated contract identifier						
Subordinated debt						
Fiduciary instrument						
Fair value changes due to changes in credit risk before purchase			N	N	N	
Total commitment amount at inception						
Financial data						
Reporting agent identifier						
Observed agent identifier						
Contract identifier						
Instrument identifier						
Interest rate						

Annual percentage rate of charge	N					
Next interest rate reset date	N					
Transferred amount			X			
Default status of the instrument				X	N	
Date of the default status of the instrument				X	N	
Arrears for the instrument						
Date of past due for the instrument						
Type of securitisation						
Outstanding nominal amount						
Convenience credit	N		N			
Extended credit	N		N			
Off-balance sheet amount						
Accrued interest	N					
Accounting data						
Reporting agent identifier						
Observed agent identifier						
Contract identifier						
Instrument identifier						
Accounting classification of instruments			X			
Balance sheet recognition						
Sources of encumbrance			X	N	N	
Accumulated write-offs			X			
Accumulated impairment amount			X			
Type of impairment			X			
Impairment assessment method			X			
Accumulated changes in fair value due to credit risk			X			
Performing status of the instrument				X	N	
Date of the performing status of the instrument				X	N	
Provisions associated to off-balance sheet exposures			X			
Status of forbearance and renegotiation						
Cumulative recoveries since default						
Date of the forbearance and renegotiation status						N
Prudential portfolio			X	X	N	
Carrying amount			X			
Counterparty - instrument data						
Reporting agent identifier						
Observed agent identifier						
Counterparty identifier						
Contract identifier						
Instrument identifier						
Counterparty role						
Joint liabilities data						
Reporting agent identifier						
Observed agent identifier						
Counterparty identifier						

Contract identifier							
Instrument identifier							
Joint liability amount							
Protection received data							
Reporting agent identifier							
Observed agent identifier							
Protection identifier							
Protection provider identifier							
Maturity date of the protection							
Type of protection							
Eligibility of protection for credit risk mitigation							
Protection value							
Type of protection value							
Real estate collateral location							
Latest protection valuation date						N	
Protection valuation approach						N	
Protection original value							
Protection original valuation date							
Instrument-protection received data							
Reporting agent identifier							
Observed agent identifier							
Contract identifier							
Instrument identifier							
Protection identifier							
Protection allocated value							
Senior credit secured by the protection							

Annex III

Counterparty reference data

Table 2 specifies the reporting requirements for each data attribute in the counterparty reference data, as described in Template 1 of Annex I, using the following classifications:

(a)   N: information required to be reported. However, subject to individual arrangements, relevant NCBs may decide not to collect this information from individual reporting agents;

(b)   I: information required for institutions applying an internal ratings-based approach in accordance with Regulation (EU) No 575/2013. For institutions not doing so, the relevant NCBs may decide not to collect this information from individual reporting agents, subject to individual arrangements;

(c)   X: information not required to be reported.

Where no classification is provided, the information is required to be reported.

Where a provision not to report a data attribute is included in Annex I, that provision prevails over any requirement specified in this Annex.

Where the counterparty is covered by more than one description in Table 2, the conditions must apply in the following way: the most onerous reporting requirement of columns 1 and 2 in Table 2 must be reported unless the attribute is not required to be reported in accordance with columns 3 and 4.

The reporting requirements for information in the counterparty reference data in accordance with Table 2 of Annex III do not apply in cases where the particular information is not required to be reported in accordance with Table 1 of Annex II.

Table 2: Specific counterparty reference data reporting requirements

	1. Information source		2. Counterparty									3. Residency	4. Type of entity [1]		
	1.1. Reporting agent	1.2. Observed agent	2.1. Creditor	2.2. Debtor	2.3. Reference entity	2.4. Protection beneficiary	2.5. Protection provider	2.6. Ultimate parent company of the debtor	2.7. Originator	2.8. Servicer	3.1. Non-resident	4.1. Legal entity	4.2. Quasi-corporation	4.3. Other
Counterparty reference data														
Reporting agent identifier														
Observed agent identifier	X													
Counterparty identifier	X	X												
Legal Entity Identifier (LEI)			N	N	N	N	N	N	N	N		N	N	N
National identifier	N	N	N		N	N	N	N	N	N	N		N	
Ultimate parent company identifier	X	X	X		N	N	N	X	X	X	X			
Type of entity														
Name														
Address: street										N			N	
Address: street number										N			N	
Address: city area / district										N			N	
Address: city / town / village										N			N	
Address: county / administrative division										N			N	
Address: postal code										N				
Address: country										N				
Legal form										N				
Institutional sector										N				
Economic activity	X	X			N	N	N	N	N	N	N			
Status of legal proceedings	X	X	X		N	N	N	N	N	N	X			
Date of initiation of legal proceedings	X	X	X		N	N	N	N	N	N	X			
Enterprise size	X	X	X		N	N	N	N	N	N	X			
Date of enterprise size	X	X	X		N	N	N	N	N	N	X			
Number of employees	X	X	X	N	N	N	N	N	N	N	X			
Balance sheet total	X	X	X	N	N	N	N	N	N	N	X		X	X
Annual turnover	X	X	X	I	N	N	N	N	N	N	X		X	X
Accounting standard			X	X	X	X	X	X	X	X	X			

---

[1]   See definition in Annex IV.

DATA ATTRIBUTES, DEFINITIONS AND VALUES

This table provides detailed standard descriptions and definitions of the data attributes specified in Annexes I to III. It also provides the values to be reported for the data attributes, including descriptions of the values.

NCBs are responsible for transposing the data attributes and values into equivalent data attributes and values applicable at the national level.

Term	Type of term	Definition
Counterparty identifier	Data attribute	An identifier applied by the reporting agent to uniquely identify each counterparty. Each counterparty should have one counterparty identifier. This value will not change over time and cannot be used as the counterparty identifier for any other counterparty.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Contract identifier	Data attribute	An identifier applied by the reporting agent to uniquely identify each contract. Each contract should have one contract identifier. This value will not change over time and cannot be used as the contract identifier for any other contract. When the instrument reported is embedded in a security with an ISIN code, the ISIN code of the security will be used as the contract identifier.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Instrument identifier	Data attribute	An identifier applied by the reporting agent to uniquely identify each instrument under a single contract. Each instrument will have one instrument identifier. This value will not change over time and cannot be used as the instrument identifier for any other instrument under the same contract. Instruments linked to different contracts may use the same instrument identifier.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Protection identifier	Data attribute	An identifier applied by the reporting agent to uniquely identify each protection used to secure the instrument. Each protection must have one protection identifier. This value will not change over time and cannot be used as the protection identifier for any other protection.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Protection provider	Data attribute	Counterparty identifier for the protection provider.

identifier		
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Counterparty reference data		
Legal entity identifier (LEI)	Data attribute	A reference code in line with the International Organization for Standardization's (ISO) 17442 standard, which is assigned to a legal entity requiring a legal entity identifier (LEI). The LEI code enables the unique identification globally of entities requiring an LEI.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
National identifier	Data attribute	A commonly used identification code which enables the unambiguous identification of a counterparty within its country of residency.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Ultimate parent company identifier	Data attribute	For debtors that are not foreign branches, the counterparty identifier for the ultimate parent company of the debtor. This ultimate parent company has no parent company. If the debtor has no parent company, the counterparty identifier for the debtor is to be reported.
		For debtors that are foreign branches, the counterparty identifier for the legal entity that the foreign branch is a legally dependent part of.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Type of entity:	Data attribute	Type of entity being reported.
Legal entity	Value	Entity other than a natural person regarded under national law as having the status of a legal person in the country where the entity is resident and allowing the entity to have legal rights and obligations under the national legal system.
Quasi-corporation	Value	Quasi-corporation as defined in paragraph 2.13(f) of Annex A to Regulation (EU) No 549/2013.
Other	Value	Entity other than a legal entity, a quasi-corporation or a natural person (e.g. funds without legal personality).
Natural person	Value	Natural person subject to the applicable national legislation.
Name	Data attribute	Full legal name of the counterparty.
String of characters	Value	A finite sequence of characters.
Address: street	Data attribute	Counterparty's street address.

String of characters	Value	A finite sequence of characters.
Address: street number	Data attribute	Counterparty's street number.
String of characters	Value	A finite sequence of characters.
Address: city area / district	Data attribute	Counterparty's city area or district.
String of characters	Value	A finite sequence of characters.
Address: city / town / village	Data attribute	Counterparty's city, town or village.
String of characters	Value	A finite sequence of characters.
Address: postal code	Data attribute	Counterparty's postal code.
String of characters	Value	A finite sequence of characters.
Address: county / administrative division	Data attribute	Counterparty's county or similar administrative division.
String of characters	Value	NUTS 3 regions
Address: country	Data attribute	Counterparty's country.
ISO 3166-1 alpha-2 codes	Value	ISO 3166-1 alpha-2 code of the country.
Legal form	Data attribute	Type of business entity as defined in the national legal system.
String of characters	Value	A finite sequence of characters.
Institutional sector	Data attribute	Institutional sectors in accordance with Regulation (EU) No 549/2013, Regulation (EU) No 575/2013 and Regulation (EU) No 1075/2013 of the European Central Bank[17].
Non-financial corporations	Value	Non-financial corporations as defined in paragraphs 2.45 to 2.50 of Annex A to Regulation (EU) No 549/2013.
Central Bank	Value	Central banks as defined in paragraphs 2.72 to 2.74 of Annex A to Regulation (EU) No 549/2013.
Credit institutions	Value	Credit institutions as defined in Article 4(1)(1) of Regulation (EU) No 575/2013.
Deposit-taking corporations other than credit institutions	Value	Deposit-taking corporations other than credit institutions as defined in Article 1(a)(2)(a)(ii) of Regulation (EU) No 1071/2013 (ECB/2013/33)[18].
Money market funds (MMF)	Value	Money market funds (MMF) as defined in Article 2 of Regulation (EU) No 1071/2013 (ECB/2013/33).

---

[17] Regulation (EU) No 1075/2013 of the European Central Bank of 18 October 2013 concerning statistics on the assets and liabilities of financial vehicle corporations engaged in securitisation transactions (ECB/2013/40) (OJ L 297, 7.11.2013, p. 107).

[18] Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

Non-MMF investment funds	Value	Non-MMF investment funds as defined in paragraphs 2.82 to 2.85 of Annex A to Regulation (EU) No 549/2013.
Financial vehicle corporations (FVCs) engaged in securitisation transactions	Value	FVCs engaged in securitisation transactions, as defined in Article 1(1) and (2) of Regulation (EU) No 1075/2013.
Other financial intermediaries, except insurance corporations, pension funds and financial vehicle corporations engaged in securitisation transactions	Value	Other financial intermediaries except insurance corporations and pension funds as defined in paragraph 2.86 of Annex A to Regulation (EU) No 549/2013 excluding FVCs engaged in securitisation transactions, as defined in Article 1(1) and (2) of Regulation (EU) No 1075/2013.
Financial auxiliaries	Value	Financial auxiliaries as defined in paragraph 2.63 of Annex A to Regulation (EU) No 549/2013.
Captive financial institutions and money lenders	Value	Captive financial institutions and money lenders as defined in paragraphs 2.98 to 2.99 of Annex A to Regulation (EU) No 549/2013.
Insurance corporations	Value	Insurance corporations as defined in paragraphs 2.100 to 2.104 of Annex A to Regulation (EU) No 549/2013.
Pension funds	Value	Pension funds as defined in paragraphs 2.105 to 2.110 of Annex A to Regulation (EU) No 549/2013.
Central government	Value	Central government as defined in paragraph 2.114 of Annex A to Regulation (EU) No 549/2013.
State government	Value	State government as defined in paragraph 2.115 of Annex A to Regulation (EU) No 549/2013.
Local government	Value	Local government as defined in paragraph 2.116 of Annex A to Regulation (EU) No 549/2013.
Social security funds	Value	Social security funds as defined in paragraph 2.117 of Annex A to Regulation (EU) No 549/2013.
Households that are		Households, of which:
Sole proprietorships and partnerships without legal status	Value	Households, as defined in paragraph 2.118 of Annex A to Regulation (EU) No 549/2013 that are sole proprietorships and partnerships without legal status in accordance with paragraph 2.141 of Annex A to Regulation (EU) No 549/2013.
Households other than sole proprietors and partnerships without legal status	Value	Households as defined in paragraph 2.118 of Annex A to Regulation (EU) No 549/2013, with the exception of sole proprietors and partnerships without legal status in accordance with paragraph 2.141 of Annex A to Regulation (EU) No 549/2013.
Non-profit institutions serving households	Value	Non-profit institutions serving households, as defined in paragraphs 2.129 to 2.130 of Annex A to Regulation (EU) No 549/2013.

Economic activity	Data attribute	Classification of counterparties according to their economic activities, in accordance with the NACE revision 2 statistical classification as laid down in Regulation (EC) No 1893/2006 of the European Parliament and of the Council[19].
NACE code	Value	A level two, three or four NACE code in accordance with Regulation (EC) No 1893/2006.
Status of legal proceedings	Data attribute	Categories describing a debtor's legal status in relation to its/his/her solvency based on the national legal framework. The NCB should transpose these values into the national legal framework. In due course, a reference table should be prepared by each NCB to facilitate the interpretation and comparison of these values across countries.
No legal actions taken	Value	Legal actions have not been taken concerning the solvency or indebtedness of a debtor.
Creditor Protection, borrower under judicial administration, receivership or similar measures	Value	Any proceeding involving the intervention of a judicial body or similar aimed at reaching a refinancing agreement among the creditors, with the exception of any bankruptcy or insolvency proceedings.
Bankruptcy / insolvency	Value	Collective and binding insolvency proceedings under judicial control, which entail the partial or total divestment of a debtor and the appointment of a liquidator.
Other legal measures	Value	Legal measures other than those already specified, with the exception of bilateral legal measures between the reporting agents and the debtor.
Date of initiation of legal proceedings	Data attribute	The date on which the legal proceedings, as reported under the attribute 'status of legal proceedings', were initiated. This date should be the most recent relevant date prior to the reporting date and should only be reported if the data attribute 'Status of legal proceedings' has a value other than 'No legal actions taken'.
Date	Value	Defined as dd/mm/yyyy.
Enterprise size	Data attribute	Classification of enterprises by size, in accordance with the Annex to Commission Recommendation 2003/361/EC[20].
Large enterprise	Value	Enterprise not qualifying as a micro, small or medium-

---

[19] Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006 establishing the statistical classification of economic activities NACE Revision 2 and amending Council Regulation (EEC) No 3037/90 as well as certain EC Regulations on specific statistical domains (OJ L 393, 30.12.2006, p. 1).

[20] Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (2003/361/EC) (OJ L 124, 20.5.2003, p. 36).

		sized enterprise (SME), in accordance with the Annex to Recommendation 2003/361/EC.
Medium enterprise	Value	Enterprise qualifying as an SME, but not as a small or micro enterprise, in accordance with the Annex to Recommendation 2003/361/EC.
Small enterprise	Value	Enterprise qualifying as a small enterprise, in accordance with the Annex to Recommendation 2003/361/EC.
Micro enterprise	Value	Enterprise qualifying as a micro enterprise in accordance with the Annex to Recommendation 2003/361/EC.
Date of enterprise size	Data attribute	The date to which the value provided in the 'enterprise size' refers.
Date	Value	Defined as dd/mm/yyyy.
Number of employees	Data attribute	Number of employees working for the debtor, in accordance with Article 5 of the Annex to Recommendation 2003/361/EC.
Numeric	Value	Non-negative number.
Balance sheet total	Data attribute	Carrying value of the debtor's total assets in accordance with Regulation (EU) 549/2013.
Numeric	Value	Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Annual turnover	Data attribute	Annual sales volume net of all discounts and sales taxes in accordance with Recommendation 2003/361/EC. Equivalent to the concept 'total annual sales' in Regulation (EU) 575/2013. This data attribute is required for observed agents applying the IRB approach. For other observed agents, it is required if readily available.
Numeric	Value	Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Accounting standard	Data attribute	Accounting standard used by the observed agent.
IFRS	Value	International Financial Reporting Standards (IFRS), as applicable under Regulation (EC) No 1606/2002 of the European Parliament and of the Council[21].
National generally accepted accounting principles (GAAP) based on IFRS	Value	National accounting frameworks for institutions applying Regulation (EC) No 1606/2002.

---

21   Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standard (OJ L 243, 11.9.2002, p. 1).

National GAAP based on Directive 86/635/EEC	Value	National accounting frameworks developed under Council Directive 86/635/EEC[22].
Counterparty risk data		
Probability of default	Data attribute	The counterparty's probability of default over one year determined in accordance with Articles 160, 163, 179 and 180 of Regulation (EU) No 575/2013.
Numeric	Value	A number from 0 to 1.
Counterparty default data		
Default status of the counterparty	Data attribute	Identification of the default status of the counterparty. Categories describing the motives for which the counterparty can be in default in accordance with Article 178 of Regulation (EU) No 575/2013.
Not in default	Value	Counterparty not in default in accordance with Regulation (EU) No 575/2013.
Default because unlikely to pay	Value	Counterparties in default because they are unlikely to pay in accordance with Regulation (EU) No 575/2013.
Default because more than 90/180 days past due	Value	Counterparties in default because the debt is more than 90/180 days past due in accordance with Regulation (EU) No 575/2013.
Date of the default status of the counterparty	Data attribute	The date on which the default status, as reported in the data attribute 'Default status of the counterparty', is considered to have arisen.
Date	Value	Defined as dd/mm/yyyy.
Instrument data		
Type of instrument	Data attribute	Classification of the instrument according to the type of contractual terms agreed between the parties.
Deposits other than reverse repurchase agreements	Value	Deposits as defined in paragraph 5.79 of Annex A to Regulation (EU) No 549/2013 other than reverse repurchase agreements.
Overdraft	Value	Overdraft as defined in the Table of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Credit card debt	Value	Credit granted via delayed debit cards, i.e. cards providing convenience credit, or via credit cards, i.e. cards providing convenience credit and extended credit.
Revolving credit other than overdrafts and credit card debt	Value	Credit that has the following features: (i) the debtor may use or withdraw funds up to a pre-approved credit limit without giving prior notice to the creditor; (ii) the amount of available credit can increase and

---

22   Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.86, p. 1).

		decrease as funds are borrowed and repaid;
		(iii) the credit may be used repeatedly;
		(iv) there is no obligation of regular repayment of funds
		(v) it is not credit card debt or overdrafts
Credit lines other than revolving credit	Value	Credit that has the following features: (i) the debtor may use or withdraw funds up to a pre-approved credit limit without giving prior notice to the creditor; (ii) the credit may be used repeatedly; and (iii) it is not revolving credit, credit card debt or overdrafts.
Reverse repurchase agreements	Value	Reverse repurchase agreements as defined in Article 4(1)(82) of Regulation (EU) No 575/2013.
Trade receivables	Value	Trade receivables as defined in paragraph 5.41(c) of part 2 of Annex V to Implementing Regulation (EU) No 680/2014.
Financial leases	Value	Financial leases as defined in paragraphs 5.134 to 5.135 of Annex A to Regulation (EU) No 549/2013.
Other loans	Value	Other loans as defined in paragraph 5.136 of Annex A to Regulation (EU) No 549/2013, except overdrafts, convenience credit, extended credit, credit card credit, revolving credit other than credit card credit, reverse repurchase agreements, trade receivables and financial leases.
Credit derivatives which are financial guarantees	Value	Credit derivatives as defined in paragraph 5.215 of Annex A to Regulation (EU) No 549/2013 and which are financial guarantees as defined in Implementing Regulation (EU) No 680/2014. This includes the credit derivatives listed in Article 204 of Regulation (EU) 575/2013.
Credit derivatives which are not financial guarantees	Value	Credit derivatives as defined in paragraph 5.215 of Annex A to Regulation (EU) No 549/2013 and which are not financial guarantees as defined in Implementing Regulation (EU) No 680/2014. This includes the credit derivatives listed in Article 204 of Regulation (EU) 575/2013.
Derivatives other than credit derivatives	Value	Financial derivatives as defined in paragraph 5.199 of Annex A to Regulation (EU) No 549/2013, except for credit derivatives. This corresponds to the types of derivatives listed in Annex II to Regulation (EU) 575/2013.
Other account(s) receivable	Value	Other account(s) receivable as defined in paragraph 5.230 of Annex A to Regulation (EU) No 549/2013. These include 'advances that are not loans' under Implementing Regulation (EU) No 680/2014.
Loan commitments	Value	Loan commitments as defined in Implementing Regulation (EU) No 680/2014 except for credit lines

		and revolving credit.
Financial guarantees	Value	Financial guarantees as defined in Implementing Regulation (EU) No 680/2014, except credit derivatives.
Other commitments	Value	Other commitments as defined in paragraph 59 of Part 2 of Annex V to Implementing Regulation (EU) No 680/2014.
Correlation product	Data attribute	Identification of correlation products. Correlation products are: (i) nth-to-default credit derivatives; (ii) any other products that use as a reference nth-to-default credit derivatives or tranched securitisation positions in accordance with Article 4(1)(61) of Regulation (EU) No 575/2013. These include, but are not limited to, funded and unfunded credit derivate products. An nth-to-default credit derivative is a contract in which the nth default among a group of exposures triggers payment and this negative credit event terminates the contract.
Correlation product	Value	To be used only if the instrument is a correlation product.
Non correlation product	Value	Used if the instrument is not a correlation product.
Project finance loan	Data attribute	Identification of project finance.
Project finance loan	Value	To be used if the debt is a project finance loan in accordance with Implementing Regulation (EU) No 680/2014.
Non-project finance loan	Value	The instrument is not a project finance loan in accordance with Implementing Regulation (EU) No 680/2014.
Currency	Data attribute	Currency denomination of instruments, in accordance with the ISO's 4217 standard.
ISO 4217 Standard	Value	Available on the ISO's website at www.iso.org.
Inception date	Data attribute	The date on which the current contractual relationship originated, i.e. the date on which the contract agreement became binding for all parties.
Date	Value	Defined as dd/mm/yyyy.
Settlement date	Data attribute	The date on which the conditions specified in the contract are or can be executed for the first time. For on-balance sheet instruments, it is the date on which financial instruments are initially exchanged or created. For off-balance sheet instrument, it is the earliest date on which the rights of the parties taking part in the contract can be enforced.
Date	Value	Defined as dd/mm/yyyy.

Legal final maturity date	Data attribute	The contractual maturity date of the instrument, taking into account any agreements amending initial contracts.
Date	Value	Defined as dd/mm/yyyy.
Recourse	Data attribute	Classification of instruments based on the creditor's rights to seize the debtor's assets other than any protection securing the instrument.
Recourse	Value	Instrument(s) on which the creditor has the right to seize the debtor's assets other than any protection securing the instrument.
No recourse	Value	Instrument(s) on which the creditor does not have the right to seize the debtor's assets other than any protection securing the instrument.
Interest rate type	Data attribute	Classification of credit exposures based on the base rate for establishing the interest rate for each payment period.
Fixed	Value	Scheme defining the interest rates during the life of the exposure which only includes constant rates - numeric constant rate known with certainty at the inception of the exposure - and where the interest rates apply to the whole exposure. The scheme may contain more than one constant interest rate to be applied at different periods during the life of the exposure (e.g. loan with a constant interest rate during the initial fixed-rate period, which then changes to a different interest rate, which is still constant, and which was known at the inception of the exposure).
Variable	Value	Scheme defining the interest rates during the life of the exposure which only includes interest rates based on the evolution of another variable (the reference variable) and where the interest rate applies to the whole exposure.
Mixed	Value	Interest rate class other than fixed or variable.
Interest rate reset frequency	Data attribute	Frequency at which the interest rate is reset after the initial fixed-rate period, if any.
Overnight	Value	Instrument with a contractual agreement to change the interest rate on a daily basis.
Monthly	Value	Instrument with a contractual agreement to change the interest rate on a monthly basis.
Quarterly	Value	Instrument with a contractual agreement to change the interest rate on a quarterly basis.
Semi-annually	Value	Instrument with a contractual agreement to change the interest rate on a semi-annual basis.
Annually	Value	Instrument with a contractual agreement to change the interest rate on an annual basis.
Other periodic frequency	Value	Instrument with a contractual agreement to change the

		interest rate other than on a daily, monthly, quarterly, semi-annual or annual basis.
At creditor discretion	Value	Instrument with a contractual agreement by which the creditor has the right to establish the interest rate reset date.
Other frequency	Value	Instrument with a contractual agreement to change the interest rate at a frequency other than that specified for other categories.
None	Value	Instrument which does not include an agreement to change the interest rate.
End date of interest-only period	Data attribute	The date on which the interest-only period ends. Interest-only is an instrument for which, for a contractually set period, only the interest on the principal balance is paid, with the principal balance remaining unchanged. To be filled in if, at the reference date, the instrument is interest-only. Not to be filled in otherwise.
Date	Value	Defined as dd/mm/yyyy.
Reference rate	Data attribute	Reference rate used for the calculation of the actual interest rate.
Reference rate code		The Reference rate code is a combination of the reference rate value and maturity value. The following reference rate values must be used: EURIBOR, USD LIBOR, GBP LIBOR, EUR LIBOR, JPY LIBOR, CHF LIBOR, MIBOR, other single reference rates, other multiple reference rates. The following maturity values must be used: Overnight, one week, two weeks, three weeks, one month, two months, three months, four months, five months, six months, seven months, eight months, nine months, ten months, eleven months, twelve months. The reference rate code is formed in the following manner: the reference rate value is combined with the maturity value.
Interest rate spread / margin	Data attribute	Margin or spread (expressed as a percentage) to add to the reference rate for the calculation of the actual interest rate in basis points.
Numeric	Value	Interest rate defined as a percentage.
Interest rate cap	Data attribute	Maximum value for the interest rate charged.
Numeric	Value	Interest rate defined as a percentage.

Interest rate floor	Data attribute	Minimum value for the interest rate charged.
Numeric	Value	Interest rate defined as a percentage.
Purpose	Data attribute	Classification of instruments according to their purpose.
Consumption	Value	Credit for consumption (a loan granted predominantly for the purpose of personal consumption of goods and services), in accordance with Part 2 of Annex II of Regulation (EU) No 1071/2013 (ECB/2013/33).
House purchase	Value	Financing for a house purchase in accordance with Part 2 of Annex II of Regulation (EU) 1071/2013 (ECB/2013/33).
Margin lending	Value	Instruments in which an institution extends credit in connection with the purchase, sale, carrying or trading of securities. Margin lending instruments do not include other loans that are secured by collateral in the form of securities.
Debt financing	Value	Financing of outstanding or maturing debt. This includes debt restructuring and rollovers
Imports	Value	Financing of goods and services (purchases, barter and/or gifts) from non-residents to residents.
Exports	Value	Financing of goods and services (sales, barter and/or gifts) from residents to non-residents.
Construction investment	Value	Financing of construction investments.
Working capital facility	Value	Financing the cash flow management of an organisation.
Other purposes	Value	Other purposes not included in other categories of financing, including loans for consumption purposes to sole proprietorships/partnerships without legal status (see Part 3 of Annex II) if these are not already reported under the category 'consumption'.
Amortisation type	Data attribute	Type of amortisation of the instrument including principal and interest.
French	Value	Amortisation in which the total amount - principal plus interest - repaid in each instalment is the same.
German	Value	Amortisation in which all the interest is paid in the first instalment and in which the principal amount repaid in the remaining instalments is the same.
Fixed amortisation schedule	Value	Amortisation in which the principal amount repaid in each instalment is the same.
Bullet	Value	Amortisation in which the full principal amount is repaid in the last instalment.
Other	Value	Other amortisation schedule applied than the ones specified.
Payment frequency	Data attribute	Frequency of payments due, either of principal or interest, i.e. number of months between payments.

Monthly	Value	On a monthly basis.
Quarterly	Value	On a quarterly basis.
Semi annually	Value	On a semi-annual basis.
Annual	Value	On an annual basis.
Bullet	Value	Amortisation in which the full principal amount is repaid in the last instalment.
Other	Value	Other amortisation schedule applied than the ones specified.
Syndicated contract Identifier	Data attribute	'Contract identifier' applied by the lead arranger of the syndicated contract to uniquely identify each contract. Each syndicated contract will have one 'syndicated contract identifier'. This value will not change over time and cannot be used by the lead arranger as the contract identifier for any other contract. All creditors participating in the syndicated contract must use the same 'syndicated contract identifier'.
Alphanumeric	Value	A code consisting of alphabetical and numerical symbols.
Subordinated debt	Data attribute	Identification of subordinated debt. Subordinated debt instruments provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status (e.g. deposits/loans) have been satisfied.
Subordinated debt	Value	The instrument is a subordinated debt in accordance with the Table in Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Non-subordinated debt	Value	The instrument is not subordinated.
Repayment rights	Data attribute	Classification of credit exposures according to the creditor's rights to claim the repayment of the exposure.
On demand or short notice	Value	Instruments which are repayable at the request of the creditor.
Other	Value	Other amortisation schedule applied than the ones specified.
Fiduciary instrument	Data attribute	Identification of instruments in which the observed agent acts in its own name but on behalf of and with the risk borne by a third party.
Fiduciary instrument	Value	To be used if the instrument is placed in a fiduciary capacity.
Non-fiduciary instrument	Value	To be used if the instrument is not placed in a fiduciary capacity.
Total commitment amount at inception	Data attribute	Observed agent's maximum exposure to credit risk on the inception date of the instrument, without taking into account any protection held or other credit enhancements. Total commitment amount on the

		inception date is established during the approval process and is intended to restrict an observed agent's amount of credit risk to a given counterparty for the relevant instrument.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Fair value changes due to changes in credit risk before purchase	Data attribute	The difference between the outstanding nominal amount and the purchase price of the instrument. This amount should be reported for instruments purchased for an amount lower than the outstanding amount due to credit risk deterioration.
Numeric	Value	Amount in euro Foreign currency amounts should be converted into euro at the respective euro foreign exchange reference rates (i.e. the mid-rate) on the reference.
Financial data		
Interest rate	Data attribute	Annualised agreed rate or narrowly defined interest rate in accordance with Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34)[23].
Numeric	Value	Interest rate defined as a percentage.
Annual percentage rate of charge	Data attribute	Annual percentage rate of charge as defined in Article 3(i) of Directive 2008/48/EC of the European Parliament and of the Council[24].
Numeric	Value	Interest rate defined as a percentage.
Next interest rate reset date	Data attribute	The date that the next interest rate reset, as defined in Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33), takes place. If the instrument is not subject to a future interest rate reset, its legal final maturity date will be reported.
Date	Value	Defined as dd/mm/yyyy.
Transferred amount	Data attribute	Transferred amount of the legal ownership of the financial asset.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Default status of the instrument	Data attribute	Identification of the default status of the instrument. Categories describing the situations in which an instrument can be described as being at default in

---

23   Regulation (EU) No 1072/2013 of the European Central Bank of 24 September 2013 concerning statistics on interest rates applied by monetary financial institutions (ECB/2013/34) (OJ L 297, 7.11.2013, p. 51).

24   Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC (OJ L 133, 22.5.2008, p. 66).

		accordance with Regulation (EU) No 575/2013.
Not in default	Value	Instrument not in default in accordance with Regulation (EU) No 575/2013.
Default because unlikely to pay	Value	Instruments in default because the debtor is unlikely to pay in accordance with Regulation (EU) No 575/2013.
Default because more than 90/180 days past due	Value	Instruments in default because the debt is more than 90/180 days past due in accordance with Regulation (EU) No 575/2013.
Arrears for the instrument	Data attribute	Aggregate amount of principal, interest and any fee payment outstanding at the reporting date, which is contractually due and has not been paid (past due). This amount is always to be reported. 0 is to be reported if the instrument was not past due on the reporting date.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Date of past due for the instrument	Data attribute	The date on which the instrument became past due in accordance with Part 2.48 of Annex V to Implementing Regulation (EU) No 680/2014. This is the most recent such date prior to the reference date, and it is to be reported if the instrument is past due on the reference date.
Date	Value	Defined as dd/mm/yyyy.
Date of the default status of the instrument	Data attribute	The date on which the default status, as reported in the data attribute 'default status of the instrument', is considered to have occurred.
Date	Value	Defined as dd/mm/yyyy.
Type of securitisation	Data attribute	Identification of the securitisation type, in accordance with Article 242(10) and (11) of Regulation (EU) No 575/2013.
Traditional securitisation	Value	Instrument which is securitised in a traditional securitisation.
Synthetic securitisation	Value	Instrument which is securitised in a synthetic securitisation.
Not securitised	Value	Instrument which is not securitised either in a traditional or synthetic securitisation.
Outstanding nominal amount	Data attribute	Principal amount outstanding at the end of the reference date, including unpaid past due interest but excluding accrued interest. Write-offs and write-downs as determined by the relevant accounting practices will be excluded. Only to be registered for on-balance sheet items.

Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Convenience credit	Data attribute	Convenience credit as defined in the Table in Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Extended credit	Data attribute	Extended credit as defined in the Table in Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33).
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Off-balance sheet amount	Data attribute	Total nominal amount of off-balance sheet exposures. This includes any commitment to lend before considering conversion factors and credit risk mitigation techniques. It is the amount that best represents the institution's maximum exposure to credit risk without taking account of any protection held or other credit enhancements. In particular, for any financial guarantees provided, the nominal amount is the maximum amount the entity would have to pay if the guarantee were invoked. For loan commitments, the nominal amount is the amount that the institution has committed to lend but that has not been drawn.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Accrued interest	Data attribute	In accordance with the general principle of accruals accounting, interest receivable on instruments should be subject to on-balance sheet recording as it accrues (i.e. on an accruals basis) rather than when it is actually received (i.e. on a cash basis). Accrued interest on instruments is classified on a gross basis under the category 'remaining assets'. Accrued interest is excluded from the instrument to which it relates. This amount does not include the unpaid past due interest.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Accounting data		
Accounting classification of	Data attribute	Accounting portfolio where the instrument is recorded by the reporting agent.

instruments		
Financial assets designated at fair value through profit or loss	Value	Financial assets measured at fair value through profit and loss and designated as such upon initial recognition or subsequently in accordance with IFRS 9 except those classified as financial assets held for trading.
Financial assets mandatorily at fair value through profit and loss	Value	Financial assets measured mandatorily at fair value through profit and loss in accordance with IFRS 9.
Financial assets at amortised cost	Value	Financial assets measured at amortised cost in accordance with IFRS 9.
Financial assets at fair value through other comprehensive income	Value	Financial assets measured at fair value through other comprehensive income due to business model and cash-flows characteristics in accordance with IFRS 9.
Investments in equity at fair value through other comprehensive income	Value	Financial assets being investments in equity instruments designated at fair value through other comprehensive income upon initial recognition, in accordance with IFRS 5.7.5 to 5.7.6.
Cash balances at central banks and other demand deposits	Value	Cash balances at central banks and other demand deposits in accordance with Implementing Regulation (EU) No 680/2014.
Financial assets held for trading	Value	Financial assets held for trading in accordance with Implementing Regulation (EU) No 680/2014.
Trading Financial assets	Value	Trading financial assets in accordance with Implementing Regulation (EU) No 680/2014.
Available-for-sale financial assets	Value	Available-for-sale financial assets in accordance with Implementing Regulation (EU) No 680/2014.
Non-trading non-derivative financial assets measured at fair value through profit or loss	Value	Non-trading non-derivative financial assets measured at fair value through profit or loss in accordance with Implementing Regulation (EU) No 680/2014.
Non-trading non-derivative financial assets measured at fair value to equity	Value	Non-trading non-derivative financial assets measured at fair value to equity in accordance with Implementing Regulation (EU) No 680/2014.
Loans and receivables	Value	Loans and receivables in accordance with Implementing Regulation (EU) No 680/2014.
Held-to-maturity investments	Value	Held-to-maturity investments in accordance with Implementing Regulation (EU) No 680/2014.
Non-trading debt instruments measured at a cost-based method	Value	Non-trading debt instruments measured at a cost-based method in accordance with Implementing Regulation (EU) No 680/2014.
Other Non-trading Non-derivative Financial assets	Value	Other Non-trading Non-derivative Financial assets in accordance with Implementing Regulation (EU) No 680/2014.
Derivatives – hedge	Value	Derivatives – hedge accounting in accordance with

accounting		Implementing Regulation (EU) No 680/2014.
Non-current assets and disposal groups classified as held for sale	Value	Non-current assets and disposal groups classified as held for sale in accordance with Implementing Regulation (EU) No 680/2014.
Other assets	Value	Other assets in accordance with Implementing Regulation (EU) No 680/2014.
Balance sheet recognition	Data attribute	Balance sheet recognition of the financial asset.
Entirely Recognised	Value	Instrument entirely recognised, in accordance with Implementing Regulation (EU) No 680/2014.
Recognised to the extent of the institution's continuing involvement	Value	Instrument recognised to the extent of the institution's continuing involvement, in accordance with Implementing Regulation (EU) No 680/2014.
Entirely derecognised	Value	Instrument entirely derecognised, in accordance with Implementing Regulation (EU) No 680/2014.
Sources of encumbrance	Data attribute	Type of transaction in which the exposure is encumbered. An asset will be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any instrument from which it cannot be freely withdrawn.
Central bank funding	Value	Central bank funding (of all types, including repos), in accordance with the European Banking Authority's (EBA) implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article100 of Regulation (EU) No 575/2013.
Exchange traded derivatives	Value	Exchange traded derivatives in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
Over-the-counter derivatives	Value	Over-the-counter derivatives in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
Deposits - repurchase agreements other than to central banks	Value	Repurchase agreements other than to central banks in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
Deposits other than repurchase agreements	Value	Deposits other than repurchase agreements in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.

Debt securities issued - covered bonds securities	Value	Covered bonds securities issued in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
Debt securities issued - asset-backed securities	Value	Asset-backed securities (ABS) issued in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
Debt securities issued - other than covered bonds and ABSs	Value	Debt securities issued other than covered bonds and ABSs in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
Other sources of encumbrance	Value	Other sources of encumbrance in accordance with the EBA's implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013.
No encumbrance	Value	Instrument which has not been pledged or it is not subject to any form of arrangement to secure, collateralise or credit enhance any instrument from which it cannot be freely withdrawn
Accumulated write-offs	Data attribute	Cumulative amount of principal and past due interest of any debt instrument that the institution is no longer recognising because they are considered uncollectible, independently of the portfolio in which they were included. Write-offs could be caused both by reductions in the carrying amount of financial assets recognised directly in profit or loss and by reductions in the amounts of the allowance accounts for credit losses set off against the carrying amount of financial assets.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Accumulated impairment amount	Data attribute	The amount of loss allowances that are held against or are allocated to the instrument on the reference date. This data attribute applies to instruments subject to impairment under the applied accounting standard. Under IFRS, the accumulated impairment relates to the following amounts: (i) Loss allowance at an amount equal to 12-month expected credit losses; (ii) Loss allowance at an amount equal to lifetime expected credit losses. Under GAAP, the accumulated impairment relates to the following amounts: (i) Loss allowance at an amount equal to general allowances;

		(ii) Loss allowance at an amount equal to specific allowances.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Type of impairment	Data attribute	Type of Impairment.
Stage 1 (IFRS)	Value	To be used if the instrument is not impaired and a loss allowance at an amount equal to 12-month expected credit losses is raised against the instrument under IFRS. Only for instruments subject to impairment under IFRS 9.
Stage 2 (IFRS)	Value	To be used if the instrument is not impaired and a loss allowance at an amount equal to lifetime expected credit losses is raised against the instrument under IFRS. Only for instruments subject to impairment under IFRS 9.
Stage 3 (IFRS)	Value	To be used if the instrument is impaired and a loss allowance at an amount equal to lifetime expected credit losses is raised against the instrument under IFRS. Only for instruments subject to impairment under IFRS 9.
General allowances (GAAP)	Value	To be used if the instrument is subject to impairment in accordance with an applied accounting standard other than IFRS 9 and no specific loss allowances are raised against the instrument (unimpaired).
Specific allowances (GAAP)	Value	To be used if the instrument is subject to impairment in accordance with an applied accounting standard other than IFRS 9 and specific loss allowances are raised, irrespective of whether these allowances are individually or collectively assessed (impaired).
Not subject to impairment	Value	To be used if the instrument is not subject to impairment in accordance with an applied accounting standard.
Impairment assessment method	Data attribute	The method by which the impairment is assessed, if the instrument is subject to impairment in accordance with applied accounting standards. Collective and individual methods are distinguished.
Individually assessed	Value	To be used if the instrument is subject to impairment in accordance with an applied accounting standard and is individually assessed for impairment.
Collectively assessed	Value	To be used if the instrument is subject to impairment in accordance with an applied accounting standard and is collectively assessed for impairment by being grouped together with instruments with similar credit risk characteristics.
Not subject to impairment	Value	To be used if the instrument is not subject to impairment in accordance with an applied accounting

		standard.
Accumulated changes in fair value due to credit risk	Data attribute	Accumulated changes in fair value due to credit risk in accordance with Part 2.46 of Annex V to Implementing Regulation (EU) No 680/2014.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Performing status of the instrument	Data attribute	The instrument is to be classified on the reference date under one of the following categories:
Non-performing	Value	Instruments classified as non-performing in accordance with Implementing Regulation (EU) No 680/2014.
Performing	Value	Instruments which are not non-performing in accordance with Implementing Regulation (EU) No 680/2014.
Date of the performing status of the instrument	Data attribute	The date on which the performing status as reported in 'performing status of the instrument' is considered to have been established or changed.
Date	Value	Defined as dd/mm/yyyy.
Provisions associated to off-balance sheet exposures	Data attribute	The amount of provisions for off-balance sheet commitments. The off-balance sheet commitments will include all commitments and guarantees given, regardless of whether their provisioning/impairment is computed using IFRS 9 or IAS 37 and impairment amount from all Stages in IFRS 9, or using national GAAP.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Status of forbearance and renegotiation	Data attribute	Identification of forborne and renegotiated instruments.
Forborne: instruments with modified interest rate below market conditions	Value	Forbearance measures apply to instruments with modified terms and conditions, including a modification of interest rate below market conditions in accordance with Regulation (EU) No 1072/2013 (ECB/2013/34).
Forborne: instruments with other modified terms and conditions	Value	Forbearance measures apply to instruments with modified terms and conditions, excluding a modification of interest rate below market conditions in accordance with Implementing Regulation (EU) No 680/2014.
Forborne: totally or partially refinanced debt	Value	Forbearance measures apply to refinanced debt in accordance with Implementing Regulation (EU) No 680/2014.
Not forborne or	Value	Neither forbearance measures nor renegotiation apply

renegotiated		in accordance with Implementing Regulation (EU) No 680/2014.
Renegotiated instrument without forbearance measures	Value	An instrument for which the financial conditions have been modified and to which no forbearance measures apply in accordance with Implementing Regulation (EU) No 680/2014.
Cumulative recoveries since default	Data attribute	The total amount recovered since the date of default.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Date of the forbearance and renegotiation status	Data attribute	The date on which a forbearance or renegotiation status as reported under 'status of forbearance and renegotiation' is considered to have occurred.
Date	Value	Defined as dd/mm/yyyy.
Prudential portfolio	Data attribute	Classification of exposures in the trading book as defined in Article 4(1)(86) of Regulation (EU) No 575/2013.
Trading book	Value	Instruments in the trading book as defined in Article 4(1)(86) of Regulation (EU) No 575/2013.
Non-trading book	Value	Instruments not in the trading book as defined in Article 4(1)(86) of Regulation (EU) No 575/2013.
Carrying amount	Data attribute	The carrying amount in accordance with Annex V to Implementing Regulation (EU) No 680/2014.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Counterparty - instrument data		
Counterparty role	Data attribute	Role of the counterparties in an instrument.
Creditor	Value	Counterparty bearing the credit risk of an instrument, other than a protection provider or a protection beneficiary.
Debtor	Value	Counterparty generating the credit risk of an instrument, other than a protection provider or a protection beneficiary.
Reference entity	Value	Underlying counterparty to whom a negative credit event is related in a credit derivative or a financial guarantee.
Protection beneficiary	Value	Counterparty that receives protection against a contractually agreed negative credit event and that receives compensation if a negative credit event occurs.
Protection provider	Value	Counterparty that grants protection against a

		contractually agreed negative credit event and that bears the credit risk of a negative credit event.
Servicer	Value	Counterparty responsible for the administrative and financial management of an instrument.
Originator	Value	Counterparty in a securitisation transaction as defined in Article 1(2) of Regulation (EU) No 1075/2013 (ECB/2013/40).
Joint liabilities data		
Joint liability amount	Data attribute	Amount for which each jointly liable debtor is jointly liable in relation to a single instrument.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Protection received data		
Maturity date of the protection	Data attribute	The contractual maturity date of the protection, which is the earliest date at which the protection may terminate or be terminated, taking into account any agreements amending initial contracts.
Date	Value	Defined as dd/mm/yyyy.
Type of protection	Data attribute	Type of protection received, irrespective of its eligibility for credit risk mitigation.
Residential real estate collateral	Value	Residential real estate collateral in accordance with Regulation (EU) No 575/2013.
Commercial real estate collateral	Value	Commercial real estate collateral in accordance with Regulation (EU) No 575/2013.
Other real estate collateral	Value	Real estate immovable property in accordance with Regulation (EU) No 575/2013 except residential real estate collateral and commercial real estate collateral
Cash or cash equivalents	Value	Cash or cash equivalents in accordance with Regulation (EU) No 575/2013.
Securities	Value	Securities in accordance with Regulation (EU) No 575/2013. These include debt, equity, convertible bonds and collective investment undertakings (CIUs).
Gold	Value	Gold in accordance with Regulation (EU) No 575/2013.
Receivables	Value	Receivables in accordance with Regulation (EU) No 575/2013.
Life insurance policies pledged	Value	Life insurance policies pledged to the lending institutions in accordance with Regulation (EU) No 575/2013.
Other physical collaterals	Value	Other physical collateral (e.g. commercial equipment, machines and vehicles) in accordance with Regulation (EU) No 575/2013 and not included in the previous values.

Credit derivatives	Value	Credit derivatives as defined in paragraph 5.215 of Annex A to Regulation (EU) No 549/2013. This includes the eligible credit derivatives indicated in Article 204 of Regulation (EU) No 575/2013.
Financial guarantees other than credit derivatives	Value	Financial guarantees other than credit derivatives, in accordance with Implementing Regulation (EU) No 680/2014.
Other protection	Value	Other protection that is not one of the types of protection listed under 'type of protection' (e.g. licences).
Eligibility of protection for credit risk mitigation	Data attribute	Identification of protection eligible for credit risk mitigation techniques in accordance with Articles 195 to 204 of Regulation (EU) No 575/2013.
Eligible	Value	To be used if the protection is eligible for credit risk mitigation techniques at the reference date, in accordance with Articles 195 to 204 of Regulation (EU) No 575/2013.
Non eligible	Value	The protection is not eligible for credit risk mitigation techniques in accordance with Articles 195 to 204 of Regulation (EU) No 575/2013.
Protection value	Data attribute	The amount of the protection value as established for the relevant 'Type of protection value' following the valuation approach.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Type of protection value	Data attribute	Identification of the type of value provided in the data attribute 'Protection value'.
Notional amount	Value	The nominal or face amount contractually agreed that is used to calculate payments in the event that the protection is executed.
Fair value	Value	The price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date as defined in IFRS 13. To be used if the protection is not immovable property.
Market value	Value	The current 'market value' of immovable property as defined in Article 4(1)(76) of Regulation (EU) No 575/2013. To be used if the protection is immovable property.
Long-term sustainable value	Value	The 'mortgage lending value' of immovable property as defined in Article 4(1)(74) of Regulation (EU) No 575/2013. To be used if the protection is immovable property.

Real estate collateral location	Data attribute	Region or country where the collateral is located.
ISO 3166-1 alpha-2 codes	Value	ISO 3166-1 alpha-2 codes of the country in which the collateral is located for collateral not located in a reporting Member State
NUTS 3 region	Value	NUTS 3 regions in which the collateral is located for collateral located in a reporting Member State.
Latest protection valuation date	Data attribute	The date on which the latest appraisal or valuation of the protection was carried out prior to the reference date.
Date	Value	Defined as dd/mm/yyyy.
Protection valuation approach	Data attribute	Type of protection valuation; method used to determine the protection value.
Mark-to-market	Value	Valuation method whereby the protection value is based on unadjusted quoted prices for identical assets and liabilities in an active market.
Counterparty estimation	Value	Valuation method whereby the valuation is carried out by the provider of the protection.
Creditor valuation	Value	Valuation method whereby the valuation is carried out by the protection beneficiary: valuation undertaken by an external or staff appraiser who possesses the necessary qualifications, ability and experience to execute a valuation and who is not independent from the credit decision process.
Third-party valuation	Value	Valuation method in which the valuation is provided by an appraiser who is independent from the credit decision process.
Other type of valuation	Value	Other type of valuation not included in any other valuation categories.
Protection original value	Data attribute	The protection's fair value at the date when it was originally received as a credit protection.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Protection original valuation date	Data attribute	The date of the protection's original value, i.e. the date on which the latest appraisal or valuation of the protection was carried out prior to its initial receipt as a credit protection.
Date	Value	Defined as dd/mm/yyyy.
Instrument - protection received data		
Protection allocated value	Data attribute	The maximum amount of the protection value that can be considered as being credit protection for the instrument as defined in paragraph (80) of Part 2 of

		Annex V to Implementing Regulation (EU) No 680/2014. The current value of any existing first liens against the protection must be included in the protection allocated value.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.
Senior credit secured by the protection	Data attribute	Amount up to which claims relating to other instruments, for which the protection is used as a credit protection, have a prior lien on the proceeds from the protection value.
Numeric	Value	Amount of money. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates (i.e. the mid-rate) on the reference date.

Annex V

Minimum standards to be applied by the actual reporting population

Reporting agents must fulfil the following minimum standards to meet the European Central Bank's (ECB) statistical reporting requirements.

1. Common standards for transmission:

    (a) reporting must be timely and within the deadlines set by the relevant national central bank (NCB);

    (b) statistical reports must take their form and format from the technical reporting requirements set by the relevant NCB;

    (c) the reporting agent must provide the details of one or more contact persons to each relevant NCB;

    (d) the technical specifications for data transmission to the relevant NCB must be followed.

2. Minimum standards for accuracy:

    (a) statistical information must be correct: all linear constraints must be fulfilled, e.g. subtotals must add up to totals, and data must be consistent across all frequencies;

    (b) reporting agents must be able to provide information on the developments implied by the transmitted data;

    (c) statistical information must be complete and must not contain continuous or structural gaps; reporting gaps should be transitory and must be reported to the NCB (and by the NCB to the ECB), explained to the relevant NCB and, where applicable, bridged as soon as possible;

    (d) reporting agents must follow the dimensions, rounding policy and decimals set by the relevant NCB for technical transmission of the data.

3. Minimum standards for compliance with concepts:

    (a) statistical information must comply with the definitions and classifications contained in this Regulation;

    (b) in the event of deviations from these definitions and classifications, reporting agents must immediately eliminate differences between the measure used and the measure contained in this Regulation;

    (c) reporting agents must be able to explain breaks in the transmitted data as compared with the previous periods' figures.

4. Minimum standards for revisions:

The revisions policy and procedures set by the ECB and the relevant NCB must be followed. Revisions deviating from regular revisions must be accompanied by explanatory notes.