

Naming conventions

Guidelines for naming metadata used in reporting

Best practices to support semantic integration
and the common use of a meta model

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1 Overview

The European Central Bank (ECB), the European Banking Authority (EBA), the European Insurance and Occupational Pensions Authority (EIOPA) and the Single Resolution Board (SRB) recognise the importance of consistent and well-defined naming conventions for metadata used in reporting. Clear and harmonised naming supports semantic integration, improves reuse across frameworks, and facilitates the common use of a shared meta model. This work is carried out in the context of the DPM Alliance, a joint initiative established by the ECB, EBA, and EIOPA to support the common use and governance of the Data Point Model (DPM). SRB participates in this initiative as an additional sponsor. This document provides guidelines and best practices for the consistent naming of metadata, without addressing broader data modelling or structural considerations, which are out of scope.

1.1 Purpose of the document

This document focuses exclusively on metadata naming conventions. Its purpose is to provide practical guidelines for the consistent naming of glossary artefacts (e.g. properties, categories, and items), with the objective of supporting semantic integration, improving reuse across reporting frameworks, and facilitating the common use of a shared meta model. By promoting clear, coherent, and business-oriented naming, the document aims to enhance the quality, interpretability, and interoperability of metadata across institutions. The guidelines presented herein are the result of collaborative work between the ECB, EBA, and EIOPA and are intended to contribute to convergence towards commonly agreed practices in metadata management.

1.2 Reference documents and supporting material

This section provides links to the background material and resources relevant to the topics discussed in this document. These materials offer context and support for readers, who are encouraged to refer to these additional resources for a deeper understanding of the technical details, terminologies, broader context, and prior collaborative efforts underpinning this work.

List of the relevant materials:

- MoU on the establishment of a common DPM governance framework – A memorandum of understanding between the EBA, ECB, and EIOPA: [link](#)
- DPM 2.0 technical documentation – Comprehensive material on the DPM 2.0 meta model, including definitions and concept overviews: [link](#)
- DPM 2.1.0 technical documentation – Comprehensive material on the DPM 2.1.0 meta model including definitions and concept overviews: [link](#)

2 Naming conventions

The naming conventions aim to establish a robust foundation for the systematic organisation, retrieval, and comprehension of metadata models. For each convention presented, an example section is included to demonstrate its practical applicability. Conventions are organised in a hierarchical manner, establishing an order of precedence among them. In case of conflicts, the conventions coming first typically prevail. If for instance naming Convention 3 on the use of widely-adopted standards conflicts with Convention 11 on the use of British English then Convention 3 should prevail.

2.1 Convention 1 | Metadata names should be consistently defined once and identifiable

To promote the reusability of metadata across metadata models prepared by the authorities and to avoid the proliferation of metadata items with similar meaning, it is good practice to name metadata with the same semantic meaning once, across the same DPM artefacts (e.g. all items should have different names, all properties within the same category should have different names). This naming convention ensures that concepts with the same semantic meaning maintain a harmonised nomenclature, particularly as regards their logical representation in the glossary. This approach prevents confusion for data modellers and reporting agents and ensures a unified understanding of each concept. Consistency in naming fosters clarity and facilitates semantic integration. Similarly, it is recommended to assign unique names to metadata concepts¹ (tables, properties, categories, and items), ensuring their identifiability by type. This implies that, for instance, a category and an item could theoretically share the same name². However, two different properties or two categories should ideally have distinct names within a semantically integrated system. Unique names facilitate the business-friendly retrieval and identification of metadata content by name and prevent ambiguity. This consistency in the semantic layer supports a cohesive logic that aids in the accurate understanding of data.

¹ Note that this convention should be applied at a specific point in time to ensure consistency, taking into account the convention on versioning and historization of metadata. This ensures that names are uniquely identifiable while also allowing for appropriate versioning and historization.

² Note that, in principle, cases where different types of concepts share the same name could potentially occur and it is not considered a violation of the convention. Metadata should be identifiable within its specific metadata type. For example, within categories, the category "Accounting classification" should be unique, and there should not be two categories called "Accounting classification" with different meaning. However, a property named "Accounting classification" could in principle coexist with a category named "Accounting classification".

Examples

Consider, for example, the items “Financial lease” and “Finance lease” and suppose both reference the same regulation and have the same meaning³. According to this convention, it is good practice to only define one item instead of defining two, and this item should be consistently named either “Financial lease” or “Finance lease” without interchanging terms.

2.2 Convention 2 | Order terms composing the names of properties and enumerated categories consistently

The order of terms composing the name of properties or enumerated categories should be used consistently. The terms composing the names of properties or enumerated categories can be broken down into:

- **Prime term** (mandatory) that should always be understandable as a standalone even without a functional term. The prime term can in turn be decomposed further into:
 - **Leading term** (optional), enriching the core prime term by adding information on the mathematical function/transformation applied. Some examples of leading terms are "Accumulated", "Inflation adjusted", "Foreign exchange rate adjusted", "Cumulative", "Gross", "Nominal", "Net", "Total", "Original", "Residual", "Outstanding", "Count", and "Average". Note that leading terms should not include names referring to formatting/scaling adjustments that do not substantially change the nature of the information like "Percentage".
 - **Core prime term** (mandatory) that defines the very business meaning of the concept and can theoretically exist on its own. In practice, it sometimes needs a trailing term to correctly identify the meaning of the described property or enumerated category. Some examples of core prime terms are "Reference rate", "Geographical scope", "Currency", "Carrying amount"⁴, "Accounting classification"⁵.
 - **Trailing term** (optional), which complements the meaning of the core prime term whenever the latter needs an additional specification. Standard trailing terms include terms such as

³ In the DPM it is possible to associate additional labels to a given metadata concept (e.g. SubCategory/Item level). These may support alternative terminology or user-specific views. However, this does not replace the need to define a single canonical name, which remains the reference for semantic integration.

⁴ Note that in the “Carrying amount” example “Amount” is part of the core prime term and is not considered a trailing term. In this example “Carrying” does not provide enough information for the term to theoretically exist as its own concept.

⁵ Note that in the “Accounting classification” example “Classification” is part of the core prime term and is not considered a trailing term. In this example “Accounting” does not provide enough information for the term to theoretically exist as its own concept.

"Class", "Identifier", "Code"⁶, "Status", "Days", "Date", "Type", "Source", "Value", "Detail", "Name", "Amount", "Indicator", and "Percentage"⁷. These terms should generally be placed at the end of the core prime term when they provide an additional specification of the underlying business concept. However, their presence does not automatically imply that they act as trailing terms. The identification of core prime terms and trailing terms should consider whether the resulting interpretation remains meaningful. In particular, the core prime term should remain understandable as a standalone business concept. Where a proposed separation of terms would result in a core prime term that does not convey a meaningful standalone concept, the complete expression should instead be treated as the core prime term.

- **Functional term** (optional⁸), providing additional information on the prime term. Functional terms often refer to another business concept to which the prime term relates. As such, functional terms are themselves derived from concepts that could be represented through their own prime terms. The addition of a functional term therefore allows the creation of more specific compound or derived concepts while preserving the meaning of the underlying prime term. Functional terms often refer to a table in a logical data model (e.g., party, creditor, collateral) to which the primary term refers⁹. It is often used to distinguish between properties with the same prime term in a table. Some examples of functional terms are: "of the debtor", "of the reporting agent", "of the counterparty", "of the protection", "of the collateral issuer"¹⁰.

The expected consistency in the order of terms composing the names of properties or enumerated categories refers to the standard practice where the prime term is always followed by an optional functional term. Additionally, the prime term itself should be decomposed in the following order: leading term (if applicable), core prime term, and trailing term (if applicable). Overall, this structured approach for naming properties and enumerated categories ensures clarity and promotes a standardised and comprehensible nomenclature. Leading and trailing terms or functional terms are instead not required for the naming of non-enumerated categories because they

⁶ Note that where referring to an identifier or code it is preferable to use the terms identifier or code rather than number because the latter can be more ambiguous and could make users think we are referring to a count.

⁷ To be noted that this does not qualify as a leading term as it would be a substitute/alternative of "Value" as "Percentage" refers to a formatting/scaling adjustment that does not substantially change the structure of the data.

⁸ Note that when we refer to something as "optional" in this circumstance, it means that it is mandatory to provide this information if it is necessary to remove ambiguity within the data structure where it is used. Otherwise, it should not be provided to maximise the reusability of metadata.

⁹ Note that if a logical data model is provided to machine learning algorithms, it is possible to automatically validate whether the functional term correctly refers to the intended table.

¹⁰ Note that there could be cases where the functional term consists of two components such as in "LEI of the group head waterfall approach". In this case "Group" and "Waterfall Approach" are two components of the functional term. "Group" is the first because it refers to the consolidation approach while "Waterfall" refers to the method to calculate it. Another example is "Economic Activity of the Immediate Parent of the Debtor". Here the name should follow the natural order of the components (i.e. "Debtor of the immediate parent" would not make sense).

can and should be standardised enough to be applicable across a wide range of properties without terms complementing or contextualising the core prime term.

Examples

To provide further guidance on the application of this convention, please refer to Annex I. Referencing these examples can help users better understand the convention and apply it appropriately.

2.3 Convention 3 | Name metadata in compliance with widely adopted standards

According to this metadata convention, it is good practice to adopt widely used standards for the naming of DPM artefacts unless there are justified reasons to deviate from the standard. Embracing widely adopted standards, such as ISO country and currency standards, NACE classifications of economic activities, and SDMX cross-domain concepts, ensures consistency and facilitates semantic integration across diverse reporting frameworks.

Examples

Consider the naming of countries. In compliance with the ISO 3166 standard, the name “Netherlands (Kingdom of the)” would be preferable over “Netherlands (the)” and reusable across authorities. This adherence to the standard ensures consistency and clarity, making it easier to integrate and compare data across different reporting frameworks.

2.4 Convention 4 | Name metadata in a business-friendly and human-readable way

Metadata should be named in a business-friendly and human-readable way, avoiding abbreviations or acronyms except for the case in which they refer to widely accepted standards. If a standard is widely recognised and utilised within the industry, it is recommended to use the standard instead. Similarly, the use of prepositions is encouraged where necessary for clarity and completeness. When concepts are defined through specific regulatory provisions, it is preferable to opt for a stable business-friendly name and reference the regulatory provision in the description.

Examples

For instance, the property name “Institutional sector” is better than the name “IS” because avoiding abbreviations enhances clarity and comprehension for a broader audience. Consider also two properties: “Loan identifier” and “Deposit ID”. Note that the terms “ID” and “Identifier” are used inconsistently across properties, and it would be preferable to choose one or the other. In this example, choosing the term “Identifier” should be preferred to “ID”. However, for widely accepted and used standards such as “ISIN” this convention can be relaxed (rather than using “International Securities Identification Number”). Similarly, to encourage the use of prepositions the name “Accumulated changes in fair value” is preferable to “Accumulated changes fair value”. In the same spirit, it is preferable to avoid embedding regulatory references directly in the name when a clear business term exists. For example, the name “Default status” is preferable to “Default status according to the CRR”. The regulatory reference can instead be clarified in the description, for example by specifying that the concept refers to cases in which the party is in default in accordance with Regulation (EU) No 575/2013.

2.5 Convention 5 | Balance specificity and generalisability in the naming of properties, categories, and items

The naming of properties, categories, and items should be general enough to facilitate broad reusability across metadata models while avoiding excessive ambiguities. Striking the right balance between generalisability and specificity is important. In many cases the contextual information provided within a table (such as the table name, description, and the relationships between properties, categories, and items) already provides sufficient detail. In such situations it is not necessary to repeat the full contextual information in the property, category, or item name. Avoiding unnecessary specificity supports the reuse of concepts. However, generalisation is appropriate only where the meaning and definition of a concept remain sufficiently stable and unambiguous across contexts. Where semantic differences exist, additional specificity may be necessary to preserve conceptual uniqueness and avoid ambiguities at glossary level. The objective is therefore not to maximise generalisation, but rather to strike an appropriate balance between reusability and semantic clarity¹¹.

Examples

Names that are too generic, and therefore ambiguous, should be avoided. For example, using a name such as “Type” would be overly generic, as it does not provide sufficient information about the concept being described. In this case, a name such as “Coupon type” provides a clearer indication of the property’s reporting requirement. For a more subtle example, consider a property capturing the contractual maturity date of financial instruments (e.g. loans, deposits, or securities).

¹¹ Further clarification can also be provided in the metadata description where necessary.

Where the underlying meaning remains unchanged, a common name such as “Contractual maturity date” facilitates the reuse of the same concept across different contexts without introducing ambiguity. In such circumstances, names such as “Loan contractual maturity date”, “Deposit contractual maturity date”, or “Security contractual maturity date” would reduce reusability. Conversely, additional specificity may be required where concepts that appear similar have different underlying definitions. For example, the contractual maturity date of a protection may have a different definition and differ conceptually from the other contractual maturity dates. In such cases, using the same generalised name could create ambiguity and undermine the unique identification of concepts and “Protection contractual maturity date” would be preferable. The use of the term “Contractual maturity date” instead of simply “Maturity date” also illustrates that additional specificity may sometimes be necessary to distinguish between different concepts that could otherwise be confused, such as contractual maturity and actual maturity.

2.6 Convention 6 | Avoid framework dependencies in naming properties, categories, and items

It is good practice to name properties, categories, and items independently from the specific reporting framework where they are used to promote a versatile use of these concepts for different reporting requirements. This convention can be relaxed where framework-independent naming would compromise the identifiability, uniqueness, or clarity of a concept. In such cases it is preferable to first consider whether the concept can be distinguished through sufficiently clear business terminology. Where this is not possible, a reference to the relevant regulation or guideline may be introduced in the name to preserve conceptual uniqueness. Only where neither business terminology nor regulation- or guideline-specific references are sufficient should a framework-specific reference be introduced in the name.

Examples

Consider the property “Renegotiation status according to IReF”. According to this convention, a more suitable name would simply be “Renegotiation status”, especially if there is no semantic difference with the renegotiation status used in other collections. This framework-independent naming promotes the reuse of the concept across different reporting frameworks. Conversely, framework-independent naming may not always be sufficient to preserve conceptual uniqueness. Consider the case where commercial real estate properties defined by the ESRB differ from those defined under the CRR and the semantic differences cannot reasonably be expressed through business terminology alone. In such circumstances, the inclusion of the regulatory dependency in the name of the respective commercial real estate properties may be preferable to avoid ambiguity and preserve conceptual uniqueness. Similar considerations may apply to properties derived from these concepts where the underlying definitions differ and a framework-independent name would no longer be sufficiently clear (e.g. FinRep requirements for a specific property

are different from other ITS requirements). Another example is the “RIAD code”, where the reference to RIAD is necessary for the concept to be commonly understood as such and to preserve the identifiability and uniqueness of the concept. In such instances, creating a framework independent name would not be practical or beneficial.

2.7 Convention 7 | Name properties, categories, and items independently from their functional role in a data point or table

This convention outlines the importance of naming properties, categories, and items independently from their technical role in a data point or table. For instance, whether a property is a primary key or a foreign key¹² is information that should not be embedded in the property name, as the same property may fulfil different roles in different data structures.

Examples

Consider the hypothetical property names “Amortisation type (key)” to refer to the type of amortisation of a financial item, where “key” indicates the primary key role of the property. This naming approach does not align with the convention on naming concepts independently from their functional role and with the overarching goal to define concepts once because the same property might not be a primary key in another table. A more suitable name would simply be “Amortisation type”, ensuring that the property name remains consistent and independent of its functional role across different data structures.

2.8 Convention 8 | Capitalise names of metadata consistently

Names of DPM artefacts should be capitalised consistently. In particular, only the first word in the name should be capitalised. In addition, when capitalisation is required after the first word, those words can and should be capitalised (like the names of countries). This convention promotes a consistent and standardised approach in naming metadata.

Examples

Consider the “Amortisation type” property. Such property should be written only with the first word capitalised and not in title case (i.e. not “Amortisation Type”). By

¹² Note that in the DPM whether a property is used as a key in a data model is defined using the DPM artefact VariableVersion/Variable.

contrast, for terms such as “United States” both words should start with a capital letter, as this is the standard for proper nouns.

2.9 Convention 9 | Use punctuation consistently when naming metadata

Names should be concise enough not to require full stops for the definition of multiple sentences because a succinct representation of the concept’s meaning is preferable to simplify the retrieval of concepts. Excessive use of special punctuation marks like dashes or slashes should be avoided in favour of a cleaner naming. Where punctuation is necessary, it should be used sparingly, and consistently. Slashes (i.e. “/”) may be used to indicate that two concepts are interchangeable or refer to an either-or condition. Dashes may be used where the second concept provides additional specification to the first (note that order matters in this context), particularly where this supports clarity. This guidance does not apply to established terms that are commonly written with hyphens for grammar reasons. Commas should generally be avoided unless needed.

Examples

Consider, for example, the item “Bankruptcy/insolvency” for the property “Legal proceeding status” to indicate that we are either referring to bankruptcy or insolvency. In this context, the use of the slash would be in line with this convention because slashes should indicate an either-or condition. Consider instead the hypothetical item name “Bankruptcy – insolvency” to refer to the aforementioned property. In this case, the naming would not be aligned with this naming convention since the dash does not indicate an either-or condition. Consider the item names “Variable – inflation-linked” and “Variable – interest-rate-linked” for the property “Interest rate type”. In this case, the dash is used to provide an additional specification to the of the general category “Variable”, improving clarity. Consider instead the hypothetical item “Investment fund shares – units” instead. This name would not be in line with this naming convention as units are not providing more details on shares, but they should be used interchangeably instead. In this example, the most appropriate naming convention would therefore be “Investment fund shares/units”.

2.10 Convention 10 | Use plurals and singulars consistently when naming metadata

Consistency in the use of singular and plural forms is essential for a standardised approach in naming metadata. When defining metadata, including properties, categories, or items, similar concepts should follow consistent grammatical form within the same context (for example within the same category or list of items). As a

general principle, the singular form should be preferred unless the plural conveys a specific meaning that is commonly used in business or regulatory terminology.

Examples

For instance, consider a hypothetical category associated with a property used in a table. This category includes two items: "Credit institution" and "Central banks". In line with this convention, "Central bank" is preferred over "Central banks". In this case the singular was chosen because by default, it is preferable to use singulars and plurals should only be used when they convey a specific meaning (e.g. "Legal proceedings status" is the legal term most commonly used).

2.11 Convention 11 | Use British English to name English metadata

To ensure consistency in metadata content, it is essential to adopt a consistent language standard. This naming convention advocates for the use of British English to name metadata¹³. It is important to maintain a uniform linguistic approach across all metadata, fostering clarity and readability. Note that when widely used standards (e.g. ISO standards) are referred and the standards do not use British English, the standards should prevail over the British English convention.

Examples

Consider the potential item named "International organisation" spelled in British English. According to this convention "International organisation" should be preferred to "International organization".

2.12 Convention 12 | Use diacritics in names when necessary

This convention encourages the use of diacritics in the names where necessary. Diacritics, such as accents, umlauts, or tildes, play a crucial role in preserving linguistic accuracy, especially when adhering to standards like ISO-3166 for country names. This is particularly relevant when adhering to international standards that include diacritics. In addition, the inclusion of diacritics can facilitate translations of the metadata content into other languages, enhancing the overall usability and accessibility of the metadata across diverse linguistic contexts.

¹³ In general, the names of the metadata should be defined in British English to ensure consistency. However, it is feasible to use national languages other than English for specific metadata content, such as national legal forms. In these cases, the intended proposal is to retain the name in the original language and to include a translation in British English in the metadata description. This approach maintains clarity and respects the original context of certain terms.

Examples

For instance, the country "Åland Islands" should be accurately represented with diacritics, as omitting them would deviate from the ISO standard.

2.13 Convention 13 | Explicitly refer to amounts or values in quantitative properties

When defining property names that refer to financial quantities, it is preferable to explicitly include the term "amount", "value", or "ratio" within the property name to clarify that the data element represents a numeric amount. This naming approach enhances clarity for users, making it immediately apparent that the property refers to a financial quantity. Additionally, this convention distinguishes the use of "amount" from "value". The term "value" is recommended when referring to a quantity derived from a valuation or a market-based measure, such as in "Fair value" or "Market value". Conversely, "amount" is preferred for quantities that are not necessarily valuation-dependent and can serve as a more general term. Ratios should be expressed using established business terminology when available, with "ratio" preferably acting as an included specification for the quantitative property. Where no established business terminology exists, it is preferable to explicitly identify both the numerator and denominator within the name. In such cases the preferred structure is generally "[Numerator concept]-to-[Denominator concept] ratio". Where ratios share the same numerator but differ in the denominator, the definition or naming should clearly distinguish the denominator to avoid ambiguity.

Examples

For instance, "Accumulated impairment amount" is preferred over "Accumulated impairment", making it immediately clear that this property represents a monetary amount. Similarly, "Commitment amount at inception" is a clearer alternative to "Commitment at inception". The distinction between "amount" and "value" is also important. Use "value" for properties referring to a valuation or market measurement, as in "Fair value". Conversely, for properties that represent financial quantities not necessarily requiring valuation, the more general term "amount" is preferred. For example, "Outstanding amount" should be used instead of "Outstanding value". For ratios, clarity on the components is essential. Established business terminology should be used when available. For example, "CET1 ratio¹⁴" is preferable to unnecessarily expanding a widely recognised regulatory term. Where no established business terminology exists, the numerator and denominator should be made explicit in the name. For example, "Loan-to-value ratio", "Debt-to-GDP ratio" and "Debt-to-income ratio" clearly identify the components of the ratio and avoid ambiguity.

¹⁴ CET1 stands for Common Equity Tier 1, as defined in the CRR. It is used in this example as an illustration of a widely recognised business and regulatory term for which the acronym is commonly used in practice.

2.14 Convention 14 | Favour explicit item names over negations when available

When defining possible values for a category, it is preferable to use direct, positive, and explicit names over negated terms. This approach reduces the risk of misinterpretation by presenting each value as a distinct and unambiguous concept, rather than as the residual of a negated term. In some cases, residual categories are necessary where further levels of detail cannot be provided. In such situations, the name of the residual category should be defined as clearly as possible, while maintaining consistency with the principle of balancing specificity and generalisability. Where needed, additional details can be provided in the supporting description when they cannot be reflected in the name.

Examples

Consider the property “Aggregation level” to indicate the level of aggregation in reported information. A category with possible values “Aggregated” and “Granular” is preferable over the values “Aggregated” and “Not aggregated”. This provides a clear distinction between the levels without requiring the user to infer the meaning of the negated term. Consider a category including a residual item named “Other”. It is preferable to provide additional context where possible (e.g. “Derivative other than credit default swap”).

2.15 Convention 15 | Prefer explicit indicators over Booleans

When defining metadata that can be represented with a binary condition, it is preferable to avoid naming the concept using Booleans such as “True” and “False”¹⁵. Instead, explicit names are preferred to describe the underlying business concept as they limit ambiguity. It also supports extensibility, as additional values can be introduced if needed (e.g. “Not applicable”) without redefining the structure of the Category.

Examples

Consider the property to describe the impairment status of an asset. A less suitable approach would be to define the names of the possible values as “True” and “False”, as these do not convey the business meaning directly. A preferred approach would be to define explicit names such as “Stage 1”, “Stage 2”, “Stage 3”, or “Not applicable”. This makes the meaning of each value immediately clear and facilitates future extensions where additional classifications may be required.

¹⁵ This convention does not restrict the use of true Booleans. Where a concept is inherently binary it should be represented as such.

2.16 Convention 16 | Prefer numerals over words for numbers

When numbers are included in metadata names, it is preferable to use numerals (e.g. “10”) rather than spelling them out in words (e.g. “ten”). This improves readability and ensures consistency across metadata. This convention applies particularly to quantities such as time horizons, thresholds, counts, or percentages. It may be relaxed where the use of words is part of an established business or legal expression.

Examples

Consider the property “10-day horizon computation method”. This is preferable to “Ten-day horizon computation method”.

Annex I: order terms composing the names of properties and enumerated categories (examples)

Consider the following examples¹⁶ of properties to shed light on the application of naming convention 2.

- **“Reference rate date”**
“Reference rate” serves as the core prime term, while “date” acts as the trailing term.
- **“Proprietary transaction identifier of the reporting agent”**
This is a unique internal transaction identifier used by the reporting agent and in this context the transmission of this identifier is mandatory and must be unique per market segment and reporting agent. “Proprietary transaction” stands as the core prime term, followed by the trailing term “identifier” and the optional functional term “reporting agent”. Note that in this example, as well as in all other examples, the functional term should only be included when the property does not already belong to the referenced table. This means that if “Proprietary transaction identifier of the reporting agent” is for instance included in the table “Reporting agent” then the functional term “of the reporting agent” is redundant.
- **“Default status of the party”**
This concept refers to the identification of the default status of the table. In this context “Default” refers to the core prime term, “status” refers to the trailing term, while “of the party” refers to the functional role. The functional term “of the party” corresponds in this example to the “Party” table of an underlying logical data model.
- **“Default status of the loan”**
This concept refers to the identification of the default status of the loan. In this context “Default” refers to the core prime term, “status” refers to the trailing term, while “of the loan” refers to the functional term.
- **“Accumulated impairment amount”**
This concept refers to the amount of loss allowances that are held against or are allocated to the item. In this context “Accumulated” refers to the leading term, “impairment” refers to the core prime term, and “amount” refers to the trailing term.
- **“Amortisation type”**
This concept refers to the type of amortisation of the item. “Amortisation” refers to the core prime term while “type” refers to the trailing term (particular category or classification of the amortisation).
- **“Contract identifier”**
This concept refers to an identifier applied by the reporting agent to uniquely identify each contract. In this context “Contract” refers to the core prime term while “identifier” refers to the trailing term.
- **“Default status date of the party”**

¹⁶ This list of examples may be extended in the future to include additional cases, particularly as new or potentially relevant examples arise during the ongoing application of the naming conventions.

This concept refers to the date on which the default status of the party is considered to have arisen. In this context “default” refers to the core prime term, “status” and “date” are the trailing terms, and “of the party” refers to the functional term.

- **“Dividend amount”**

In this context “Dividend” refers to the core prime term while “amount” refers to the trailing term.

- **“Dividend amount type”**

This concept refers to the type of dividend. “Dividend” refers to the core prime term while “amount” and “type” are both trailing terms.

- **“Economic activity”**

Classification of the parties according to their economic activities, in accordance with the NACE revision 2 statistical classification. In this context “Economic activity” acts as the core prime term (leading term, trailing term, and functional term are absent).

- **“Forbearance status date”**

This concept refers to the date on which a forbearance status is considered to have occurred. In this context “Forbearance” acts as the core prime term while “status” and “date” act both as trailing terms.

- **“Immediate parent undertaking identifier”**

This concept refers to the identifier of the immediate parent when dealing with reference data. The term identifier is contextual; hence it is preferable to put identifier last. Immediate parent undertaking makes sense semantically in this order and it constitutes the prime term. Therefore, “Immediate parent undertaking identifier” is an example of correct application of the convention while “Immediate parent identifier undertaking” would be an example of bad application of the convention. Note that the inclusion of the term identifier does not conflict with the principle of modelling concepts independently of their functional role because the property is generically conceived to identify a specific legal entity regardless of the functional role of the property as primary key in a table. Additionally, the identifying quality of the property cannot be separated from the property itself.

- **“Commitment amount at inception”**

This concept refers to the maximum exposure to credit risk on the inception date of the instrument. In this context “Commitment” refers to the core prime term, “amount” refers to the trailing term, and “at inception” refers to the functional term.

- **“CET1 ratio”**

In this example, “CET1” acts as the core prime term (established terminology), and “ratio” is the trailing term.

Annex II: thematic grouping of naming conventions

To facilitate navigation and improve applicability, the naming conventions can be grouped into broader thematic categories. This grouping does not affect the hierarchy or order of precedence of the conventions.

Table 1
Thematic grouping of naming conventions

Group	Purpose	Conventions
Group 1 – Foundational conventions	High-level “golden rules” governing the why behind naming that support the creation of concepts that are clear, unique, and reusable. A user should be familiar with these foundations.	Convention 1 – Metadata names should be consistently defined once and identifiable. Convention 4 – Name metadata in a business-friendly and human-readable way. Convention 5 – Balance specificity and generalisability in the naming of properties, categories, and items. Convention 6 – Avoid framework dependencies in naming properties, categories, and items. Convention 7 – Name properties, categories, and items independently from their functional role in a data point or table.
Group 2 – Construction conventions	Practical conventions describing how names should be constructed. They cover word choice and how specific types of concepts should be represented.	Convention 2 – Order terms composing the names of properties and enumerated categories consistently. Convention 3 – Name metadata in compliance with widely adopted standards. Convention 13 – Explicitly refer to amounts or values in quantitative properties. Convention 14 – Favour explicit item names over negations when available. Convention 15 – Prefer explicit indicators over Booleans.
Group 3 – Style and formatting conventions	Conventions supporting consistency in the presentation and formatting of metadata names once they have been conceptually defined.	Convention 8 – Capitalise names of metadata consistently. Convention 9 – Use punctuation consistently when naming metadata. Convention 10 – Use plurals and singulars consistently when naming metadata. Convention 11 – Use British English to name English metadata. Convention 12 – Use diacritics in names when necessary. Convention 16 – Prefer numerals over words for numbers.

Annex III: User-friendly summary and guide

This annex provides a simplified summary and guide to support business users in understanding and applying the naming conventions. It is intended as a practical complement to the detailed naming conventions described in the Section 2 of this document.

Table 2
Naming conventions summary

Convention	Main purpose	Description
1. Metadata names should be consistently defined once and identifiable	Identifiable names prevent ambiguity and facilitate reusability.	Reuse the same name for semantically equivalent concepts and avoid defining different names for the same meaning. Ensure concepts can be uniquely identified.
2. Order terms composing the names of properties and enumerated categories consistently	Improve consistency and readability.	Use a consistent structure to construct names based on prime terms, leading terms, trailing terms, and functional terms where applicable.
3. Name metadata in compliance with widely adopted standards	Facilitate interoperability and comparability.	Follow recognised standards (e.g. ISO, NACE, SDMX) unless there is a justified reason to deviate.
4. Name metadata in a business-friendly and human-readable way	Improve understanding by business users.	Use clear business terminology, avoid unnecessary abbreviations, and prefer stable business terms.
5. Balance specificity and generalisability in the naming of properties, categories, and items	Support reuse while preserving clarity	Use names that are specific enough to avoid ambiguity but general enough to be reused in different contexts.
6. Avoid framework dependencies in naming properties, categories, and items	Promote reuse across reporting frameworks when possible.	Avoid embedding framework names in metadata names unless necessary to preserve semantic clarity.
7. Name properties, categories, and items independently from their functional role in a data point or table.	Improve reusability of concepts.	Do not embed technical roles such as primary key or foreign key in metadata names.
8. Capitalise names of metadata consistently	Promote consistency.	Capitalise only the first word unless additional capitalisation is required by grammar or standards.
9. Use punctuation consistently when naming metadata	Improve readability and consistency.	Use punctuation sparingly and consistently. Avoid special characters when not necessary (e.g. slashes "/").
10. Use plurals and singulars consistently when naming metadata	Promote consistency.	Prefer singular forms unless the plural conveys a specific business meaning.

11. Use British English to name English metadata	Ensure linguistic consistency.	Use British English spelling to name English metadata unless a recognised standard requires otherwise.
12. Use diacritics in names when necessary	Preserve linguistic accuracy.	Retain diacritics where required by standards or official names.
13. Explicitly refer to amounts or values in quantitative properties	Clarify the nature of quantitative concepts.	Use "amount" or "value" explicitly when naming quantitative properties and distinguish between the two where relevant.
14. Favour explicit item names over negations when available	Reduce ambiguity.	Prefer direct, positive business concepts over negated terms (e.g. "Granular" rather than "Not aggregated").
15. Prefer explicit indicators over Booleans	Improve interpretability and extensibility.	Use meaningful business values instead of generic Boolean values such as "True" and "False" (unless referring to true Booleans).
16. Prefer numerals over words for numbers	Improve readability and consistency.	Use numerals (e.g. "10") instead of spelling numbers out in words where appropriate.

The following questions provide a simplified process to support the creation and validation of metadata names. This guide may be used as a complementary checklist when defining new metadata concepts or reviewing existing ones. The questions broadly follow the hierarchy of the conventions presented in Section 2, starting with considerations related to semantic uniqueness and reuse and progressing towards naming structure, business readability, and formatting considerations.

Table 3
Question-based guide for creating or validating a metadata name

Question	If yes	If no
1. Does a concept with the same meaning already exist?	Reuse the existing name if already compliant with the existing conventions.	Consider whether a new concept is genuinely required.
2. Does the proposed name uniquely identify the concept?	Continue.	Add sufficient detail to distinguish it from similar concepts.
3. Does the name follow the recommended naming structure or ordering of terms?	Continue.	Review the ordering of the terms composing the name.
4. Is there a recognised standard that should be followed?	Use the terminology defined by the standard where appropriate.	Continue.
5. Would a business user understand the name without additional explanation?	Continue.	Simplify the wording and avoid unnecessary abbreviations or technical terminology.
6. Is the name sufficiently specific to avoid ambiguity while remaining general enough to be reused?	Continue.	Review the balance between specificity and generalisability.

7. Can the concept be named independently from a reporting framework?	Use the framework-independent name.	Include framework references only where necessary to preserve semantic clarity.
8. Is the name independent from technical or functional roles?	Continue.	Remove references to technical roles such as primary keys or foreign keys.
9. If the concept is quantitative, does the name clearly indicate an amount, value or ratio?	Continue.	Consider adding "amount", "value", or "ratio" where appropriate.
10. If the concept is categorical, are explicit business terms used instead of negations or Booleans?	Continue.	Consider replacing negations or Boolean value with explicit business terminology.
11. Does the name comply with the suggested style and format?	Continue.	Review capitalisation, punctuation, singular/plural forms, British English, diacritics, and numerals.
12. Would the name remain understandable and reusable in another business or reporting context?	The name is likely aligned with the naming conventions.	Reassess the proposed name against the previous questions.

Annex IV: Glossary

This glossary provides explanations of the key terms used throughout this document.

Term	Explanation
Concept	These key terms which are used throughout the document refer to terminology defined in the DPM documentation. Readers unfamiliar with these concepts are encouraged to consult the DPM documentation: link .
Property	
Category	
Item	
Table	
Prime term	The main part of a metadata name. It captures the business meaning of the concept and may consist of a leading term, a core prime term (always mandatory), and a trailing term.
Leading term	Optional part of the prime term that provides additional information on a transformation, aggregation, or calculation applied to the concept (e.g. "Accumulated" or "Average").
Trailing term	Optional part of the prime term providing additional specification to the core prime term (e.g. "Date" or "Type")
Functional term	Optional contextual information appended to the prime term, typically referring to a related business object or role (e.g. "of the debtor", "of the reporting agent").
Business-friendly name	A name that can be readily understood by business users without requiring specialist technical knowledge.
Framework-independent name	A name that does not depend on a particular reporting framework and can therefore be reused across different collections or authorities.
Generalisability of a name	The extent to which a metadata name can be reused across different data contexts without changing its meaning.
Specificity of a name	The extent to which a metadata name clearly identifies a particular concept and avoids ambiguity.
Semantic equivalence	The situation where different names refer to the same underlying business concept and should therefore ideally be harmonised.

