

AnaCredit reporting template for credit data

Versions

Version	Date	Description of changes since the previous version
1	18 July 2016	<i>Initial publication</i>
2	9 Sep 2016	<p><i>Addition of the following data attribute to the “Protection received data” table:</i></p> <ul style="list-style-type: none"> · <i>“Type of protection provider identifier”</i>
3	9 Jan 2017	<p><i>Addition of more than one protection provider (including type) to the “Protection received data” table:</i></p> <ul style="list-style-type: none"> · <i>“Type of first protection provider identifier”</i> · <i>“First protection provider identifier”</i> · <i>...</i> · <i>“Type of nth protection provider identifier”</i> · <i>“Nth protection provider identifier”</i>
4	20.04.2017	<i>Another footnote was added to the “protection received data” table with the remark that further information regarding the reporting of the a single as well as multiple protection providers can be found in the document “Erläuterungen zu den Meldeinhalten” as well as the document “Technisches Meldeschema”.</i>
5	01.01.2021	<p><i>Non-content-related updates have been made to the general explanatory notes on the derogations regarding securitisations for small reporting agents. In addition, the following edits and deletions have been made in the footnotes.</i></p> <ul style="list-style-type: none"> • <i>The footnote with references to reporting derogations regarding existing business for large reporting agents for the live pilot phase from 1 April to 30 September 2018 has been deleted in all tables.</i> • <i>The footnote on the reporting derogation regarding securitisations for small reporting agents in the <i>financial dataset</i> has been deleted since the reporting derogation is already explained in the general explanatory notes.</i> • <i>The footnote in the <i>protection received dataset</i> now refers to the AnaCredit Guideline instead of the explanatory notes on the reporting content.</i>

Changes since the previous version are highlighted yellow in the relevant reporting template.

AnaCredit reporting template for credit data (Version 5)

As a general rule
Reduced reporting obligations apply to **small reporting agents** that are granted a **derogation**. The Bundesbank will issue an official notification to any reporting agents subject to these reduced reporting requirements.
 - Derogation 1: these reporting agents are **not required** to report **securitisation**, i.e. securitised loans do not need to be reported.
 - Derogation 2: these reporting agents are **not required** to report **certain individual data attributes**. The specific reduced requirements are shown in the individual tables.
 Data attributes that provide an important link between the individual tables (identifiers such as "contract identifier") may need to be reported several times in different reporting templates in order to carry out this function. If one of these attributes does not need to be reported in a specific reporting template by small reporting agents, this does not mean that it does not need to be reported at all, but rather that it can be disregarded only for the table in question.

Static credit data
Instrument data

As at end	
Reporting agent identifier	
Observed agent identifier	

Attribute does not require reporting
 Attribute requires reporting
 Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements				
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	
Contract identifier													
Instrument identifier													
Type of instrument													
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													
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													

AnaCredit reporting template for credit data

Dynamic credit data
Financial data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
	Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Contract identifier												
Instrument identifier												
Interest rate												
Next interest rate reset date												
Default status of the instrument												
Date of the default status of the instrument												
Transferred amount												
Arrears for the instrument												
Date of past due for the instrument												
Type of securitisation												
Outstanding nominal amount												
Accrued interest												
Off-balance-sheet amount												

AnaCredit reporting template for credit data

Static credit data
Counterparty-instrument data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
	Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Type of counterparty identifier												
Counterparty identifier												
Contract identifier												
Instrument identifier												
Counterparty role												

AnaCredit reporting template for credit data

Dynamic credit data
Joint liabilities data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
X	Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Type of counterparty identifier	X	X	X	X	X	X	X	X	X	X	X	X
Counterparty identifier	X	X	X	X	X	X	X	X	X	X	X	X
Contract identifier	X	X	X	X	X	X	X	X	X	X	X	X
Instrument identifier	X	X	X	X	X	X	X	X	X	X	X	X
Joint liability amount	X	X	X	X	X	X	X	X	X	X	X	X

AnaCredit reporting template for credit data

Dynamic credit data
Accounting data

As at end	
Reporting agent identifier	
Observed agent identifier	

- Attribute does not require reporting
- Attribute requires reporting
- Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements				
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	
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													
Date of the performing status of the instrument													
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													

AnaCredit reporting template for credit data

Static credit data
Protection received data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
	Attribute does not require reporting by small reporting agents (as defined above)

¹ For further information please see also Chapter IV, section 5.6 of the AnaCredit Guideline and the description of the protection provider dataset (BBK_ANCRDT_PRTCTN_PRVDR_C) in our technical reporting template, regarding the reporting of protections with single and multiple protection providers.

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Protection identifier												
Type of identifier of the 1st protection provider ¹												
Identifier of the 1st protection provider ¹												
...												
Type of identifier of the n-th protection provider ¹												
Identifier of the n-th protection provider ¹												
Type of protection												
Protection value												
Type of protection value												
Protection valuation approach												
Real estate collateral location												
Date of protection value												
Maturity date of the protection												
Original protection value												
Date of original protection value												

AnaCredit reporting template for credit data

Dynamic credit data
Instrument-protection received data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
	Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Contract identifier	X	X	X	X	X	X	X	X	X	X	X	X
Instrument identifier	X	X	X	X	X	X	X	X	X	X	X	X
Protection identifier	X	X	X	X	X	X	X	X	X	X	X	X
Protection allocated value	X	X	X	X	X	X	X	X	X	X	X	X
Third party priority claims against the protection	X	X	X	X	X	X	X	X	X	X	X	X

AnaCredit reporting template for credit data

Dynamic credit data
Counterparty risk data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
	Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Type of counterparty identifier												
Counterparty identifier												
Probability of default												

AnaCredit reporting template for credit data

Dynamic credit data
Counterparty default data

As at end	
Reporting agent identifier	
Observed agent identifier	

	Attribute does not require reporting
	Attribute requires reporting
	Attribute does not require reporting by small reporting agents (as defined above)

	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business)		Instruments issued since 1 September 2018 (new business)	
	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced	Instruments that are not Fully derecognised and being serviced	Fully derecognised instruments being serviced
Type of counterparty identifier												
Counterparty identifier												
Default status of the counterparty												
Date of the default status of the counterparty												