DEUTSCHE
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EUROSYSTEM

Analytical Credit Datasets - German Part
Data Report 2024-12

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Abstract

The report describes the research dataset of the German part of "AnaCredit" using a structured metadata schema.[1] It is divided into two sections. The first section covers the general properties of the dataset, such as its scope. It includes a concise description of central entity definitions and the dataset's universe. Additionally, it discusses the methods employed for data collection and appraisal, along with the available modes for accessing the data. The second section documents the variable level, offering a comprehensive list of included variables as well as a detailed description of the variables.

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1 The metadata scheme is derived from the "Data Documentation Initiative" (DDI, http://www.ddialliance.org).

Contents

1 Dataset description

1.1 Overview and identification

Title of dataset

Analytical Credit Datasets - German Part

German Title

Kreditdatenstatistik (AnaCredit)

Abbreviation

AnaCredit

1.2 Dataset scope and coverage

Legal framework

Regulation ECB/2016/867

Unit of analysis

The main unit of analysis in AnaCredit is the individual loan, featuring different aspects associated with the propagation of credit risk. These include the respective counterparties to the loan, as well as collaterals and collateral providers. Given the nature of the data and the entities it represents, researchers may choose alternative units of analyses; the AnaCredit data model recognises three main interconnected "data entities" related to a credit (e.g., a loan):

– **Instrument**: a specific instance of credit[2] arising under a contract[3], enabling the debtor to receive from the creditor funds to an amount or value regulated in the contract. Instruments can be of different types.[4] Each instrument has at least a debtor, a creditor and a servicer.
– **Protection**: the protection entity contains the information about all protection items (i.e., valuable assets or rights) that are committed to the fulfilment of the terms of an instrument (i.e., that secure the payments under a credit transaction), as specified in the (credit) contract that gives rise to the instrument.

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2 Credits are any form of financial accommodation supplied by a creditor to a debtor under a credit contract. See AnaCredit Reporting Manual – Part I – General methodology, p. 48.

3 Contracts are legally binding agreements between two or more parties under which one or multiple instruments are created. See AnaCredit Reporting Manual – Part I – General methodology, p. 48.

4 Such as overdraft, credit card debt, trade receivables. See section "2.2 Details of Variables", variable "TYP_INSTRMNT".

– **Counterparty**: institutional units that are linked to each other by being a party to an instrument or protection item.[5] Institutional units are economic entities characterised by decision making autonomy in the exercise of their principal function.[6] Counterparties can assume different roles.[7]

Data structure

The AnaCredit research dataset consists of three main pre-linked and processed tables. These tables make working with the data easier compared to the original model of AnaCredit because in past research projects, the data preparation using the original data model has been prone to various types of error, time-consuming as well as resource intensive. For those who are interested in the original data model, Chart 14 of the "AnaCredit Reporting Manual – Part I –General methodology" (p. 99) illustrates the relationships between counterparties, instrument, contract and protection in the original model of AnaCredit and can serve as a high level overview.
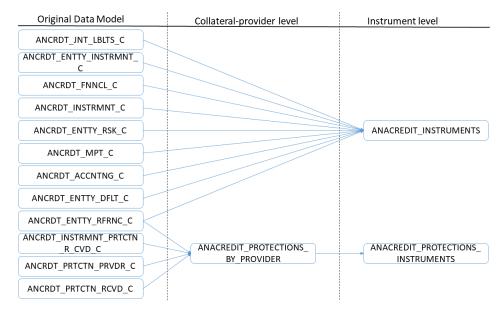

Figure 1: Logical dependencies to the original data model.

Figure 1 presents the various tables of the original model of AnaCredit and how they merge into the three pre-processed tables of the research dataset:

1. The main table for researchers is the table anacredit_instruments. This table reports one row per creditor-debtor combination per instrument (per reporting month).
2. The table anacredit_protections_by_provider documents collateral and collateral providers in each row. If an instrument, for example, has multiple collaterals (e.g., one instrument is secured

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5 There are also counterparties that are not directly related to the instrument or any protection item but that are affiliated with the debtors or the protection providers identified in relation to the instrument (i.e., head offices, immediate parents, ultimate parents). For a full description of the counterparties relevant in AnaCredit see AnaCredit Reporting Manual – Part I – General methodology, pp. 33

6 An institutional unit may consist of a single branch office or several branch offices in different locations of the same country, which carries out directly all or some of the transactions inherent in the business of the institution. The definition of an institutional unit in the context of Anacredit is such that there may only be one institutional unit in any given country. For details see Anacredit Reporting Manual – Part I – General methodology, p. 11.

7 Such as debtor, creditor or servicer. See AnaCredit Reporting Manual – Part I – General methodology, pp. 36.

with three collaterals), the record of this instrument appears multiple times (at least three times) in the table (even more frequently if there are multiple collateral providers per collateral).

3. In the table anacredit_protections_instruments, information on collateral is aggregated at the instrument level.

Time periods

Monthly / Quarterly data from 09, 2018 to 06, 2024.

Geographic coverage

The German part of AnaCredit includes all loans - or more specifically instruments - reported by credit institutions according to Article 4(1)(1) of the CRR domiciled in Germany. This encompasses that foreign branches of German institutions and legally independent institutional units domiciled in Germany, regardless of the location of their parent entities, also submit reports in Germany.[8]

Universe

An instrument must be reported if it is held or serviced by a credit institution's subordinated institutional unit, referred to as "observed agent", and meets the following criteria:

1. The debtor's commitment amount towards the observed agent equals or exceeds a total of €25,000, or the equivalent amount in foreign currency; and
2. it qualifies as an eligible instrument (details below);

An instrument is an "eligible instrument" at the end of the month if all the following conditions are satisfied[9]

a) the instrument is one of the types of instrument under Article 1(23), i.e.:[10]
   • Reverse repurchase agreements
   • Deposits other than reverse repurchase agreements
   • Overdraft
   • Credit card debt
   • Revolving credit other than overdrafts and credit card debt
   • Credit lines other than revolving credit
   • Trade receivables
   • Financial leases
   • Other loans
b) the instrument satisfies any of the conditions of Article 4(1)(a)(i)-(iv), i.e., the instrument
   • gives rise to credit risk for the observed agent, or
   • is an asset of the observed agent, or

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8 For details see AnaCredit Reporting Manual – Part I – General methodology, p. 19.
9 For details see AnaCredit Reporting Manual – Part I – General methodology, pp. 76.
10 Any other instruments, such as bonds or guarantees given, are not subject to reporting.

- is recognised under the relevant accounting standard used by the observed agent's legal entity
- and gave rise to credit risk for the observed agent in the past, or
- is serviced by the observed agent resident in a reporting Member State and
  · was granted to other institutional units of the same legal entity that the observed agent is part of, or
  · is held by a legal entity which is not a credit institution resident in a reporting Member State different to the observed agent.

c) at least one debtor of the instrument is a legal entity or part of a legal entity as referred to in Article 1(5). Otherwise, if the only debtor (or all debtors if there are more than one) of the instrument is a natural person, then the instrument is not eligible in the context of AnaCredit reporting.

Clarifying examples of when conditions a), b) and c) are satisfied and when not are given in AnaCredit Reporting Manual – Part I – General methodology, pp. 77.

Taking into account the available sample period, the Deutsche Bundesbank receives reporting information on average about 7,923,334 unique contracts in a month. Almost all of these, on average namely 7,556,324 are contracts where the debtor is resident in Germany. Further, on average the dataset contains information about 2,594 unique creditors with a RIAD Code, 651,952 unique debtors with a RIAD Code and 8,962,455 unique instruments in a month. It is important to note that observed agents may be creditors and debtors.

Historical changes

No historical changes to the data (e.g., structural brakes etc.) have occurred yet.

1.3 Data collection

Data collection mode

* electronic (via "ExtraNet")

Collection frequency

* Financial and instrument data: monthly (end of-month)
* Counterparty data (risk, default data, RIAD): monthly
* Accounting data: quarterly (end-of-quarter)

Supervision

Pursuant to Article 3(3), all reporting credit institutions report the data to their respective National Central Bank, which is uniquely determined by the country of residence. In the case of AnaCredit

(German residence), this is: Deutsche Bundesbank, Data and Statistics Department (DS).

1.4 Data appraisal

Quality checks

The reported data is validated by the Bundesbank, see "Handbuch zu den AnaCredit Validierung-sregeln". It describes all the validations that are carried out to ensure satisfactory data quality. In addition to the validations, plausibility checks are performed to detect anomalies in the data. The ECB performs validation checks as well to ensure that data reported to AnaCredit are complete and consistent. The main validation checks are published in a dedicated document accessible via the ECB's website.[11]

Data editing

Counterparties reported to AnaCredit are identified through a record linkage system (RIAD-BBk). This is essential because the reported data do not include a stable and reliable universal common identifier for a significant number of companies, particularly concerning German counterparties. Consequently, duplicates, such as multiple reporting credit institutions providing distinct representations of the same real-world entity, are addressed using available ID information, precise name and address comparisons, and machine learning-based probabilistic matching models.

1.5 Data accessibility

Data access mode

Access to AnaCredit data is granted through the RDSC's guest researcher workstations in a secure environment at one of the RDSC's locations. This mode of access is imperative to comply with statutory provisions ensuring the confidentiality of statistical reports while facilitating access to individual data for independent academic research purposes. The utilization of the data is free of charge.

Research proposal conditions

Researchers seeking access to the data are required to submit a research data request along with a research proposal. The feasibility of the research project is then assessed in relation to the available research data, examining the data's suitability to address the research questions in the proposal. The research project must be in the public interest, i.e., without commercial intentions.

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11 AnaCredit Reporting Manual – Part I – General methodology, p. 10.

Institutional access conditions

The researcher must be affiliated with a research institution that clearly pursues a scientific, non-commercial agenda.

Linking AnaCredit to other microdata

To augment its analytical capabilities, AnaCredit data can, in principle, be combined with other microdata related to banks or non-financial companies. The entities in the AnaCredit data that are banks can be linked to other anonymised microdata on banks provided by the RDSC, such as balance sheet data for banks (BISTA) (Schäfer, and Stahl, 2024) and external position of banks (AUSTA) (Munzert, and Stahl, 2024). The entities in the AnaCredit data that are companies with residence in Germany can be linked to other anonymised company data provided by the RDSC, such as annual financial statements of non-financial firms (JANIS) (Becker, Biewen, Hüwel, Schultz, and Weissbecker, 2024), foreign direct investment stocks (MiDi) (Friederich, Pham-Dao, Schild, Scholz, and Schumacher, 2023), international trade in services (SITS) (Biewen and Meinusch, 2023) and international financial and capital transactions (SIFCT) (Biewen, Pham-Dao, and Stahl, 2024), but also to external microdata on companies resident in Germany. To enable researchers to link other company data, the RDSC provides ID-linkage tables (Gabor-Toth, Schild, and Walter, 2023a), the record linkage method used to generate IDLINK is described in Gabor-Toth, Schild and Walter (2023b).

Contact

Deutsche Bundesbank, Research Data and Service Centre (RDSC)
E-mail: fdsz-data@bundesbank.de
Homepage: https://www.bundesbank.de/rdsc

Deposit requirements

The researcher must sign a confidentiality agreement and the associated research institution and Deutsche Bundesbank are required to set up a specific contract. The RDSC must be informed about every document that is made available to the public and contains information derived from the provided data.

Citation requirements

For any study or other document which is made available to the public and contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

Alves Werb, G., Boddin, D., Gabor-Toth, E., Körner, K., Krodel, T., Schild, C., Hildebrandt, H., Hoffmann, F., and Panasenko, T. (2024). Analytical Credit Datasets - German Part (AnaCredit), Data

Report 2024-12 – Metadata Version AnaCredit-Data-Doc-v1. Deutsche Bundesbank, Research Data and Service Centre.

Files Description

The dataset consists of 3 table files per reference month. These tables are described in 2.1 - 2.3, which also document the included variables and identifiers.

2 Description of variables

2.1 Variables of table "anacredit_instruments_anon"

`anon_bk_inst_cont_obs_ref:` attribute of table anacredit_instruments_anon

Notes	Anonymized main key to identify a loan. It is composed of the instrument id, contract id, observed agend code, and reference date
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_oa_cp_id_ref_creditor:` attribute of table anacredit_instruments_anon

Notes	Main key to identify a creditor (on oa level). It is composed of the observed agent CD, counterparty ID, counterparty ID Type, reference date and creditor
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_oa_cp_id_ref_debtor:` attribute of table anacredit_instruments_anon

Notes	Main key to identify a debtor (on oa level). It is composed of the observed agent CD, counterparty ID, counterparty ID Type, reference date and debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_ra_cp_id_ref_creditor:` attribute of table anacredit_instruments_anon

Notes	Main key to identify a creditor (on ra level). It is composed of the reporting agent CD, counterparty ID, counterparty ID type, reference date and debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_ra_cp_id_ref_debtor:` attribute of table anacredit_instruments_anon

Notes	Main key to identify a debtor (on ra level). It is composed of the reporting agent CD, counterparty ID, counterparty ID type und reference date
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_cntrct_id:` attribute of table anacredit_instruments_anon

Notes	Anonymized contract identifier

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Available from – to	2018/09 – 2023/09
Type of variable	string

anon_creditor_cp_id: attribute of table anacredit_instruments_anon

Notes	The anonymized creditor's id
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_creditor_entty_riad_cd: attribute of table anacredit_instruments_anon

Notes	Anonymized RIAD code of the creditor
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_debtor_cp_id: attribute of table anacredit_instruments_anon

Notes	The anonymized debtor's id
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_debtor_drct_prnt_riad_cd: attribute of table anacredit_instruments_anon

Notes	Anonymized debtor's direct parent RIAD Code
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_debtor_entty_riad_cd: attribute of table anacredit_instruments_anon

Notes	Anonymized RIAD code of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_debtor_hd_offc_undrtkng_id: attribute of table anacredit_instruments_anon

Notes	Anonymized debtor's head office undertaking id
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_debtor_lei: attribute of table anacredit_instruments_anon

Notes	Anonymized legal entity identifier (LEI[1]) of the debtor
Available from – to	2018/09 – 2023/09

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Type of variable	string

anon_debtor_trrtrl_unt: attribute of table anacredit_instruments_anon

Notes	Anonymized county/administrative division of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_debtor_ultmt_prnt_riad_cd: attribute of table anacredit_instruments_anon

Notes	Anonymized debtor's ultimate parent RIAD Code
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_entty_riad_cd_head_off_oa: attribute of table anacredit_instruments_anon

Notes	Anonymized RIAD Code head office of the observed agent
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_instrmnt_id: attribute of table anacredit_instruments_anon

Notes	Anonymized instrument identifier
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_key_anacredit_instruments: attribute of table anacredit_instruments_anon

Notes	Anonymized primary key to identify a row in the table anacredit_instruments
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_obsrvd_agnt_cd: attribute of table anacredit_instruments_anon

Notes	Anonymized observed agent
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_rprtng_agnt_cd: attribute of table anacredit_instruments_anon

Notes	Anonymized reporting agent
Available from – to	2018/09 – 2023/09

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...

Type of variable	string

`anon_syndctd_cntrct_id:` attribute of table anacredit_instruments_anon

Notes	Anonymized "Contract identifier" applied by the lead arranger of the syndicated contract to uniquely identi-fy 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 use the same "syndicated contract identifier"
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_sysnr_ra:` attribute of table anacredit_instruments_anon

Notes	Anonymized identifier (SYSNR) for the reporting agent
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_trrtrl_unt_ra:` attribute of table anacredit_instruments_anon

Notes	Anonymized territorial unit of the reporting agent
Available from – to	2018/09 – 2023/09
Type of variable	string

`accmltd_chngs_fv_cr:` attribute of table anacredit_instruments_anon

Notes	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
Available from – to	2018/09 – 2023/09
Type of variable	float

`accmltd_chngs_fv_cr_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ACCMLTD_CHNGS_FV_CR equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

accmltd_imprmnt: attribute of table anacredit_instruments_anon

Notes	The amount of loss allowances that are held against or are allocated to the instrument on the reporting 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
Available from – to	2018/09 – 2023/09
Type of variable	float

accmltd_imprmnt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ACCMLTD_IMPRMN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

accmltd_wrtffs: attribute of table anacredit_instruments_anon

Notes	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 port-folio in which they were included. Write-offs could be caused both by reductions in the carry-ing 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
Available from – to	2018/09 – 2023/09
Type of variable	float

accmltd_wrtffs_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ACCMLTD_WRTFFS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

accntng_clssfctn: attribute of table anacredit_instruments_anon

Notes	Accounting portfolio where the instrument is recorded in accordance with the accounting standard – IFRS or national GAAP – under Regulation (EU) 2015/534 (ECB/2015/13) applied by the observed agent's legal entity
Available from – to	2018/09 – 2023/09

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Type of variable	string

accntng_clssfctn_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ACCNTNG_CLSSFCTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

accntng_frmwrk_sl_ra: attribute of table anacredit_instruments_anon

Notes	Accounting standard of the reporting agent
Available from – to	2018/09 – 2023/09
Type of variable	string

accrd_intrst: attribute of table anacredit_instruments_anon

Notes	The amount of accrued interest on loans at the reporting reference date as defined in Regulation (EU) No 1071/2013 (ECB/2013/33). 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)
Available from – to	2018/09 – 2023/09
Type of variable	float

accrd_intrst_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ACCRD_INTRST equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

annlsd_agrd_rt: attribute of table anacredit_instruments_anon

Notes	Annualised agreed rate or narrowly defined interest rate in accordance with Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34)
Available from – to	2018/09 – 2023/09
Type of variable	float

annlsd_agrd_rt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ANNLSD_AGRD_RT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09

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Type of variable	boolean

`arrrs:` attribute of table anacredit_instruments_anon

Notes	Aggregated amount of the principal, interest and any fee payment outstanding at the reporting date, which is contractually due and has not been paid (past due)
Available from – to	2018/09 – 2023/09
Type of variable	float

`arrrs_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable ARRRS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`bbk_no_rprtng_oa:` attribute of table anacredit_instruments_anon

Notes	Nil report, no instruments triggering the reporting requirements of the AnaCredit framework
Available from – to	2018/09 – 2023/09
Type of variable	string

`bnk_grp_s_ra:` attribute of table anacredit_instruments_anon

Notes	Bank classification
Available from – to	2018/09 – 2023/09
Type of variable	string

`cmltv_rcvrs_snc_dflt:` attribute of table anacredit_instruments_anon

Notes	The total amount recovered since the date of default
Available from – to	2018/09 – 2023/09
Type of variable	float

`cmltv_rcvrs_snc_dflt_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable CMLTV_RCVRS_SNC_DFLT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

cmmtmnt_incptn: attribute of table anacredit_instruments_anon

Notes	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
Available from – to	2018/09 – 2023/09
Type of variable	float

cmmtmnt_incptn_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable CMMTMNT_INCPTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

cntry_head_off_oa: attribute of table anacredit_instruments_anon

Notes	Country of the head office of the observed agent
Available from – to	2018/09 – 2023/09
Type of variable	string

cntry_oa: attribute of table anacredit_instruments_anon

Notes	Country of the observed agent
Available from – to	2018/09 – 2023/09
Type of variable	string

creditor_is_another_oa: attribute of table anacredit_instruments_anon

Notes	The creditor is not the observed agent of the reporting agent, but otherwise observed in Anacredit
Available from – to	2018/09 – 2023/09
Type of variable	boolean

creditor_is_oa: attribute of table anacredit_instruments_anon

Notes	The creditor is the observed agent who reports this instrument.
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`creditor_share:` attribute of table anacredit_instruments_anon

Notes	The creditor's share in the instrument or in the remaining loan at the due date
Available from – to	2018/09 – 2023/09
Type of variable	double

`creditor_typ_cp_id:` attribute of table anacredit_instruments_anon

Notes	Type of the creditor's id
Available from – to	2018/09 – 2023/09
Type of variable	string

`crrncy_dnmntn:` attribute of table anacredit_instruments_anon

Notes	Currency denomination of instruments, in accordance with the ISO 4217 standard
Available from – to	2018/09 – 2023/09
Type of variable	string

`crrncy_dnmntn_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable CRRNCY_DNMNTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`crryng_amnt:` attribute of table anacredit_instruments_anon

Notes	The carrying amount in accordance with Annex V to Implementing Regulation (EU) No 680/2014
Available from – to	2018/09 – 2023/09
Type of variable	float

`crryng_amnt_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable CRRYNG_AMNT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`debtor_accntng_frmwrk_sl:` attribute of table anacredit_instruments_anon

Notes	Accounting standards of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_annl_trnvr: attribute of table anacredit_instruments_anon

Notes	Annual turnover of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	double

debtor_blnc_sht_ttl: attribute of table anacredit_instruments_anon

Notes	Balance-sheet total of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	double

debtor_cntry: attribute of table anacredit_instruments_anon

Notes	Address: country of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_dflt_stts: attribute of table anacredit_instruments_anon

Notes	Default status of debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_dflt_stts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DFLT_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

debtor_dt_dflt_stts: attribute of table anacredit_instruments_anon

Notes	Reference date of the default status of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

debtor_dt_dflt_stts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_DFLT_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

debtor_ecnmc_actvty: attribute of table anacredit_instruments_anon

Notes	Sector of economic activity of the debtor

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Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_entrprs_sz: attribute of table anacredit_instruments_anon

Notes	Size of the enterprise of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_instttnl_sctr: attribute of table anacredit_instruments_anon

Notes	The institutional sector of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_kusy: attribute of table anacredit_instruments_anon

Notes	Customer classification of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_lgl_frm: attribute of table anacredit_instruments_anon

Notes	Legal form of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_lgl_prcdng_stts: attribute of table anacredit_instruments_anon

Notes	Status of legal proceedings of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_nmbr_emplys: attribute of table anacredit_instruments_anon

Notes	Number of employees of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	int

debtor_pd: attribute of table anacredit_instruments_anon

Notes	Default probability of debtor
Available from – to	2018/09 – 2023/09

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Type of variable	float

debtor_pd_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PD equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

debtor_share_cv: attribute of table anacredit_instruments_anon

Notes	The debtor's share in the instrument or in the remaining loan
Available from – to	2018/09 – 2023/09
Type of variable	double

debtor_share_dv: attribute of table anacredit_instruments_anon

Notes	The debtor's share in the maximum amount of outstanding debt that is the debtor's amount of liability
Available from – to	2018/09 – 2023/09
Type of variable	double

debtor_typ_cp_id: attribute of table anacredit_instruments_anon

Notes	Type of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_typ_hd_offc_undrtkng_id: attribute of table anacredit_instruments_anon

Notes	Head office undertaking identifier type of the debtor
Available from – to	2018/09 – 2023/09
Type of variable	string

debtor_ultmt_prnt_cntry: attribute of table anacredit_instruments_anon

Notes	Debtor's ultimate parent country
Available from – to	2018/09 – 2023/09
Type of variable	string

`dflt_stts:` attribute of table anacredit_instruments_anon

Notes	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
Available from – to	2018/09 – 2023/09
Type of variable	string

`dflt_stts_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DFLT_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`dt_dflt_stts:` attribute of table anacredit_instruments_anon

Notes	The date on which the default status, as reported in the data attribute "Default status of the counterparty", is considered to have arisen
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

`dt_dflt_stts_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_DFLT_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`dt_end_intrst_only:` attribute of table anacredit_instruments_anon

Notes	The date on which the interest-only period ends. Interest-only instruments are those for which, for a contractually set period, only the interest on the principal balance is paid, with the principal balance remaining unchanged
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

`dt_end_intrst_only_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_END_INTRST_ONLY equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_frbrnc_stts: attribute of table anacredit_instruments_anon

Notes	The date on which a forbearance or renegotiation status as reported under "status of forbearance and renegotiation" is considered to have occurred
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_frbrnc_stts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_FRBRNC_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_incptn: attribute of table anacredit_instruments_anon

Notes	The date on which the contractual relationship originated, i.e. the date on which the contract agreement becomes binding for all parties
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_incptn_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_INCPTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_lgl_fnl_mtrty: attribute of table anacredit_instruments_anon

Notes	The contractual maturity date of the instrument, taking into account any agreements amending initial contracts
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_lgl_fnl_mtrty_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_LGL_FNL_MTRTY equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_nxt_intrst_rt_rst: attribute of table anacredit_instruments_anon

Notes	The date when the next interest rate reset, as defined in Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33), takes place
Available from – to	2018/09 – 2023/09

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Type of variable	timestamp

dt_nxt_intrst_rt_rst_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_NXT_INTRST_RT_RST equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_prfrmng_stts: attribute of table anacredit_instruments_anon

Notes	Date of the performing status of the instrument
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_prfrmng_stts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_PRFRMNG_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_pst_d: attribute of table anacredit_instruments_anon

Notes	The date on which the instrument became past due in accordance with Part 2.96 of Annex V to the amended Implementing Regulation (EU) No 680/2014. This is the latest such date prior to the reporting reference date and it is to be reported if the instrument is past due on the reporting reference date
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_pst_d_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_PST_D equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_rfrnc: attribute of table anacredit_instruments_anon

Notes	Reporting reference date
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_sttlmnt: attribute of table anacredit_instruments_anon

Notes	The date on which the conditions specified in the contract are or can be executed for the first time, i.e. the date on which financial instruments are initially exchanged or created
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_sttlmnt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable DT_STTLMNT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

fdcry: attribute of table anacredit_instruments_anon

Notes	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
Available from – to	2018/09 – 2023/09
Type of variable	string

fdcry_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable FDCRY equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

federal_state_ra: attribute of table anacredit_instruments_anon

Notes	Federal state of the reporting agent
Available from – to	2018/09 – 2023/09
Type of variable	string

frbrnc_stts: attribute of table anacredit_instruments_anon

Notes	Identification of forborne and renegotiated instruments
Available from – to	2018/09 – 2023/09
Type of variable	string

frbrnc_stts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable FRBRNC_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`fv_chng_cr_bfr_prchs:` attribute of table anacredit_instruments_anon

Notes	The difference between the outstanding nominal amount and the purchase price of the instrument at the purchase date. This amount should be reported for instruments purchased for an amount lower than the outstanding amount due to credit risk deterioration
Available from – to	2018/09 – 2023/09
Type of variable	float

`fv_chng_cr_bfr_prchs_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable FV_CHNG_CR_BFR_PRCHS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`imprmnt_assssmnt_mthd:` attribute of table anacredit_instruments_anon

Notes	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
Available from – to	2018/09 – 2023/09
Type of variable	string

`imprmnt_assssmnt_mthd_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable IMPRMNT_ASSSSMNT_MTHD equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`imprmnt_stts:` attribute of table anacredit_instruments_anon

Notes	Type of impairment to which the instrument is subject
Available from – to	2018/09 – 2023/09
Type of variable	string

`imprmnt_stts_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable IMPRMNT_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

intrst_rt_cp: attribute of table anacredit_instruments_anon

Notes	Maximum value for the interest rate charged
Available from – to	2018/09 – 2023/09
Type of variable	float

intrst_rt_cp_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable INTRST_RT_CP equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

intrst_rt_flr: attribute of table anacredit_instruments_anon

Notes	Minimum value for the interest rate charged
Available from – to	2018/09 – 2023/09
Type of variable	float

intrst_rt_flr_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable INTRST_RT_FLR equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

intrst_rt_rst_frqncy: attribute of table anacredit_instruments_anon

Notes	Frequency at which the interest rate is reset after the initial fixed-rate period, if any
Available from – to	2018/09 – 2023/09
Type of variable	string

intrst_rt_rst_frqncy_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable INTRST_RT_RST_FRQNCY equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

intrst_rt_sprd: attribute of table anacredit_instruments_anon

Notes	Margin or spread (expressed as a percentage) to add to the reference rate that is used for the calculation of the interest rate in basis points
Available from – to	2018/09 – 2023/09
Type of variable	float

`intrst_rt_sprd_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable INTRST_RT_SPRD equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`is_sbjct_cptl_rqrmnt_oa:` attribute of table anacredit_instruments_anon

Notes	Is the observed agent subject to capital requirements
Available from – to	2018/09 – 2023/09
Type of variable	string

`is_smll_ancrdt_ra:` attribute of table anacredit_instruments_anon

Notes	Is the reporting agent classified as a small reporting agent (reduced reporting requirements)
Available from – to	2018/09 – 2023/09
Type of variable	string

`no_of_creditors:` attribute of table anacredit_instruments_anon

Notes	Number of creditors of an instrument
Available from – to	2018/09 – 2023/09
Type of variable	double

`no_of_creditors_excluding_oa:` attribute of table anacredit_instruments_anon

Notes	Number of creditors of an instrument excluding the observed agent
Available from – to	2018/09 – 2023/09
Type of variable	double

`no_of_debtors:` attribute of table anacredit_instruments_anon

Notes	Number of debtors of an instrument
Available from – to	2018/09 – 2023/09
Type of variable	double

`no_of_nonnatural_debtors:` attribute of table anacredit_instruments_anon

Notes	Number of debtors of an instrument, that are no natural persons.
Available from – to	2018/09 – 2023/09
Type of variable	double

off_blnc_sht_amnt: attribute of table anacredit_instruments_anon

Notes	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 into account any protection held or other credit enhancements
Available from – to	2018/09 – 2023/09
Type of variable	float

off_blnc_sht_amnt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable OFF_BLNC_SHT_AMNT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

otstndng_nmnl_amnt: attribute of table anacredit_instruments_anon

Notes	Outstanding nominal amount
Available from – to	2018/09 – 2023/09
Type of variable	float

otstndng_nmnl_amnt_debtor_share_cv: attribute of table anacredit_instruments_anon

Notes	Outstanding nominal amount considering the creditor's share and debtor's share from the creditor's view (= otstndng_nmnl_amnt * creditor_share * debtor_share_cv)
Available from – to	2018/09 – 2023/09
Type of variable	double

otstndng_nmnl_amnt_debtor_share_dv: attribute of table anacredit_instruments_anon

Notes	Outstanding nominal amount considering the creditor's share and debtor's share from the debtor's view (= otstndng_nmnl_amnt * creditor_share * debtor_share_dv)
Available from – to	2018/09 – 2023/09
Type of variable	double

otstndng_nmnl_amnt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable OTSTNDNG_NMNL_AMNT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09

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Type of variable	boolean

prdntl_prtfl: attribute of table anacredit_instruments_anon

Notes	Classification of exposures in the trading book as defined in Article 4(1)(86) of Regulation (EU) No 575/2013
Available from – to	2018/09 – 2023/09
Type of variable	string

prdntl_prtfl_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PRDNTL_PRTFL equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

prfrmng_stts: attribute of table anacredit_instruments_anon

Notes	Performing status of the instrument
Available from – to	2018/09 – 2023/09
Type of variable	string

prfrmng_stts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PRFRMNG_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

prjct_fnnc_ln: attribute of table anacredit_instruments_anon

Notes	Identification of project finance
Available from – to	2018/09 – 2023/09
Type of variable	string

prjct_fnnc_ln_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PRJCT_FNNC_LN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

prps: attribute of table anacredit_instruments_anon

Notes	Classification of instruments according to their purpose
Available from – to	2018/09 – 2023/09

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Type of variable	string

`prps_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PRPS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`prvsns_off_blnc_sht:` attribute of table anacredit_instruments_anon

Notes	The amount of provisions for off-balance-sheet amounts
Available from – to	2018/09 – 2023/09
Type of variable	float

`prvsns_off_blnc_sht_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PRVSNS_OFF_BLNC_SHT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`pymnt_frqncy:` attribute of table anacredit_instruments_anon

Notes	Frequency of payments due, either of principal or interest, i.e., number of months between payments
Available from – to	2018/09 – 2023/09
Type of variable	string

`pymnt_frqncy_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable PYMNT_FRQNCY equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`rcgntn_stts:` attribute of table anacredit_instruments_anon

Notes	Balance sheet recognition of the financial asset
Available from – to	2018/09 – 2023/09
Type of variable	string

`rcgntn_stts_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable RCGNTN_STTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09

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Type of variable	boolean

rcrs: attribute of table anacredit_instruments_anon

Notes	Classification of instruments based on the creditor's rights to seize assets other than any protection pledged to secure the instrument
Available from – to	2018/09 – 2023/09
Type of variable	string

rcrs_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable RCRS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

reference_date: attribute of table anacredit_instruments_anon

Notes	Reference date
Available from – to	2018/09 – 2023/09
Type of variable	int

rfrnc_rt: attribute of table anacredit_instruments_anon

Notes	Reference rate used for the calculation of the actual interest rate. The reference rate code is a combination of the reference rate value and maturity value
Available from – to	2018/09 – 2023/09
Type of variable	string

rfrnc_rt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable RFRNC_RT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

rpymnt_rghts: attribute of table anacredit_instruments_anon

Notes	Classification of credit exposures according to the creditor's rights to claim the repayment of the exposure
Available from – to	2018/09 – 2023/09
Type of variable	string

rpymnt_rghts_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable RPYMNT_RGHTS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

sbrdntd_dbt: attribute of table anacredit_instruments_anon

Notes	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
Available from – to	2018/09 – 2023/09
Type of variable	string

sbrdntd_dbt_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable SBRDNTD_DBT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

src_encmbrnc: attribute of table anacredit_instruments_anon

Notes	Type of transaction in which the exposure is encumbered in accordance with Implementing Regulation (EU) No 680/2014. 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
Available from – to	2018/09 – 2023/09
Type of variable	string

src_encmbrnc_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable SRC_ENCMBRNC equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

syndctd_cntrct_id_na: attribute of table anacredit_instruments_anon

Notes	Is the value of the variable SYNDCTD_CNTRCT_ID equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`trnsfrrd_amnt:` attribute of table anacredit_instruments_anon

Notes	Transferred amount of the economic ownership of the financial asset
Available from – to	2018/09 – 2023/09
Type of variable	float

`trnsfrrd_amnt_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable TRNSFRRD_AMNT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`typ_amrtstn:` attribute of table anacredit_instruments_anon

Notes	Type of amortisation of the instrument including principal and interest
Available from – to	2018/09 – 2023/09
Type of variable	string

`typ_amrtstn_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable TYP_AMRTSTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`typ_instrmnt:` attribute of table anacredit_instruments_anon

Notes	Classification of the instrument according to the type of contractual terms agreed between the parties
Available from – to	2018/09 – 2023/09
Type of variable	string

`typ_instrmnt_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable TYP_INSTRMNT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`typ_intrst_rt:` attribute of table anacredit_instruments_anon

Notes	Classification of credit exposures based on the base rate for establishing the interest rate for each payment period
Available from – to	2018/09 – 2023/09
Type of variable	string

`typ_intrst_rt_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable TYP_INTRST_RT equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`typ_scrtstn:` attribute of table anacredit_instruments_anon

Notes	Identification of the securitisation type, in accordance with Article 242(13) and (14) of Regulation (EU) No 575/2013
Available from – to	2018/09 – 2023/09
Type of variable	string

`typ_scrtstn_na:` attribute of table anacredit_instruments_anon

Notes	Is the value of the variable TYP_SCRTSTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

2.2 Variables of table "anacredit_protections_by_provider_anon"

`anon_bk_inst_cont_obs_ref:` attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized main key to identify a loan. It is composed of the instrument id, contract id, observed agend code and reference date
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_oa_cp_id_ref:` attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized main key to identify the protection provider (on oa level). It is composed of the observed Agent CD, counterparty id, counterparty id type and reference date
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_prtctn_obs_ref:` attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized main key to identify a protection. It is composed of the protection id, observed Agent CD and reference date
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_bk_ra_cp_id_ref: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized main key to identify the protection provider (on ra level). It is composed of the reporting agent cd, counterparty id, counterparty id type and reference date
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_cntrct_id: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized contract identifier
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_entty_riad_cd: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized RIAD Code of the protection provider
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_instrmnt_id: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized instrument identifier
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_key_anacredit_protections_by_provider: attribute of table anacredit_protections_by_provider_anon

Notes	Primary key to identify a row in the table anacredit_protections_by_provider_anon.
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_obsrvd_agnt_cd: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized observed agent.
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_prtctn_id: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized protection identifier
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_prtctn_prvdr_cd: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized protection Provider code
Available from – to	2018/09 – 2023/09
Type of variable	string

anon_rprtng_agnt_cd: attribute of table anacredit_protections_by_provider_anon

Notes	Anonymized reporting agent code
Available from – to	2018/09 – 2023/09
Type of variable	string

dt_mtrty_prtctn: attribute of table anacredit_protections_by_provider_anon

Notes	Maturity date of the protection
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_mtrty_prtctn_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable DT_MTRTY_PRTCTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_orgnl_prtctn_vl: attribute of table anacredit_protections_by_provider_anon

Notes	Date of original protection value
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_orgnl_prtctn_vl_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable DT_ORGNL_PRTCTN_VL equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

dt_prtctn_vl: attribute of table anacredit_protections_by_provider_anon

Notes	Date of protection value.
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

dt_prtctn_vl_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable DT_PRTCTN_VL equal to "NOT_APPL"

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Available from – to	2018/09 – 2023/09
Type of variable	boolean

`dt_rfrnc:` attribute of table anacredit_protections_by_provider_anon

Notes	Reporting reference date
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

`is_foerder_protection_provider:` attribute of table anacredit_protections_by_provider_anon

Notes	At least one of the collateral provider is a development bank
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`is_kfw_protection_provider:` attribute of table anacredit_protections_by_provider_anon

Notes	One of the collateral provider is the KfW (Kreditanstalt für Wiederaufbau)
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`orgnl_prtctn_vl:` attribute of table anacredit_protections_by_provider_anon

Notes	Original protection value
Available from – to	2018/09 – 2023/09
Type of variable	float

`orgnl_prtctn_vl_na:` attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable ORGNL_PRTCTN_VL equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`prtctn_allctd_vl:` attribute of table anacredit_protections_by_provider_anon

Notes	Protection allocated value
Available from – to	2018/09 – 2023/09
Type of variable	float

prtctn_allctd_vl_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable PRTCTN_ALLCTD_VL equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

prtctn_prvdr_cd_typ: attribute of table anacredit_protections_by_provider_anon

Notes	Protection provider identifier type
Available from – to	2018/09 – 2023/09
Type of variable	string

prtctn_vl: attribute of table anacredit_protections_by_provider_anon

Notes	Protection value
Available from – to	2018/09 – 2023/09
Type of variable	float

prtctn_vl_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable PRTCTN_VL equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

prtctn_vltn_apprch: attribute of table anacredit_protections_by_provider_anon

Notes	Protection valuation approach
Available from – to	2018/09 – 2023/09
Type of variable	string

prtctn_vltn_apprch_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable PRTCTN_VLTN_APPRCH equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

reference_date: attribute of table anacredit_protections_by_provider_anon

Notes	Reference date of the reporting period
Available from – to	2018/09 – 2023/09
Type of variable	int

rl_estt_clltrl_lctn: attribute of table anacredit_protections_by_provider_anon

Notes	Real estate collateral location

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Available from – to	2018/09 – 2023/09
Type of variable	string

rl_estt_clltrl_lctn_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable RL_ESTT_CLLTRL_LCTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

thrd_prty_prrty_clms: attribute of table anacredit_protections_by_provider_anon

Notes	Third party priority claims against the protection
Available from – to	2018/09 – 2023/09
Type of variable	float

thrd_prty_prrty_clms_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable THRD_PRTY_PRRTY_CLMS equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

typ_prtctn: attribute of table anacredit_protections_by_provider_anon

Notes	Type of protection
Available from – to	2018/09 – 2023/09
Type of variable	string

typ_prtctn_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable TYP_PRTCTN equal to "NOT_APPL"
Available from – to	2018/09 – 2023/09
Type of variable	boolean

typ_prtctn_vl: attribute of table anacredit_protections_by_provider_anon

Notes	Type of protection value
Available from – to	2018/09 – 2023/09
Type of variable	string

typ_prtctn_vl_na: attribute of table anacredit_protections_by_provider_anon

Notes	Is the value of the variable TYP_PRTCTN_VL equal to "NOT_APPL"

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Available from – to	2018/09 – 2023/09
Type of variable	boolean

2.3 Variables of table "anacredit_protections_instruments_anon"

`anon_key_anacredit_protections_instruments:` attribute of table anacredit_protections_instruments_anon

Notes	Primary key to identify a row in the table anacredit_protections_instrument_anon.
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_bk_inst_cont_obs_ref:` attribute of table anacredit_protections_instruments_anon

Notes	Anonymized main key to identify a loan. It is composed of the instrument id, contract id, observed agend code and reference date.
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_obsrvd_agnt_cd:` attribute of table anacredit_protections_instruments_anon

Notes	Anonymized observed agent
Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_rprtng_agnt_cd:` attribute of table anacredit_protections_instruments_anon

Notes	Anonymized reporting agent
Available from – to	2018/09 – 2023/09
Type of variable	string

`dt_rfrnc:` attribute of table anacredit_protections_instruments_anon

Notes	Reporting reference date
Available from – to	2018/09 – 2023/09
Type of variable	timestamp

`anon_cntrct_id:` attribute of table anacredit_protections_instruments_anon

Notes	Anonymized contract identifier

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Available from – to	2018/09 – 2023/09
Type of variable	string

`anon_instrmnt_id:` attribute of table anacredit_protections_instruments_anon

Notes	Anonymized instrument identifier
Available from – to	2018/09 – 2023/09
Type of variable	string

`count_proctections:` attribute of table anacredit_protections_instruments_anon

Notes	Number of collaterals belonging to the instrument.
Available from – to	2018/09 – 2023/09
Type of variable	float

`count_proctection_provider:` attribute of table anacredit_protections_instruments_anon

Notes	Number of collateral providers of an instrument.
Available from – to	2018/09 – 2023/09
Type of variable	float

`any_protection_provider_is_kfw:` attribute of table anacredit_protections_instruments_anon

Notes	One of the collateral providers is the KfW (Kreditanstalt für Wiederaufbau).
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`any_protection_provider_is_foerder:` attribute of table anacredit_protections_instruments_anon

Notes	One of the collateral providers is a development bank.
Available from – to	2018/09 – 2023/09
Type of variable	boolean

`sum_protection_allctd_vl:` attribute of table anacredit_protections_instruments_anon

Notes	Sum of considerable collaterals of an instrument.
Available from – to	2018/09 – 2023/09
Type of variable	float

`sum_kfw_protection_allctd_v1:` attribute of table anacredit_protections_instruments_anon

Notes	Sum of considerable collaterals, whereby the KfW is the collateral provider.
Available from – to	2018/09 – 2023/09
Type of variable	float

`sum_foerder_protection_allctd_v1:` attribute of table anacredit_protections_instruments_anon

Notes	Sum of considerable collaterals, whereby one or more development banks are the collateral provider.
Available from – to	2018/09 – 2023/09
Type of variable	float

`reference_date:` attribute of table anacredit_protections_instruments_anon

Notes	Reference date of the reporting period.
Available from – to	2018/09 – 2023/09
Type of variable	int

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