

Executive Board

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Reporting requirements**Disclaimer:**

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The original German text is published by the Bundesanzeiger.

Banking statistics reports and instructions

1. Modification of reporting requirements for banking statistics
2. Repeal of a Bundesbank notice

1. Modification of reporting requirements for banking statistics

Reporting obligations for the collection of granular credit and credit risk data are modified in accordance with Article 5 of the Statute of the European System of Central Banks and of the European Central Bank (OJ C 191 of 29 July 1992, p. 68), Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank (OJ L 318, p. 8), as last amended by Council Regulation (EU) 2015/373 of 5 March 2015 amending Regulation (EC) No 2533/98 concerning the collection of statistical information by the European Central Bank (OJ L 64, p. 6), Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13; OJ L 144, p. 44) and Section 18 of the Bundesbank Act (*Gesetz über die Deutsche Bundesbank*), in the wording of the announcement of 22 October 1992 (Federal Law Gazette I (*Bundesgesetzblatt* I), p. 1782), as last amended by Article 23 of the Act of 4 July 2013 (Federal Law Gazette I, p. 1981).

Credit data statistics (AnaCredit)**(1) Reporting agents**

Credit institutions resident in Germany as well as resident foreign branches of credit institutions (Article 3(1) of Regulation (EU) 2016/867) have a reporting obligation to the Deutsche Bundesbank. Credit institutions are those undertakings defined in Article 4(1) number 1 of Regulation (EU) No 575/2013.¹ These enterprises are subject to reporting

¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27 June 2013, p. 1).

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requirements regardless of whether or not they are institutions supervised under Directive 2013/36/EU.¹

Credit institutions resident in Germany with foreign branches are required to submit reports for the foreign branches in addition to the report for the part of the institution resident in Germany (Article 6 of Regulation (EU) 2016/867). Separate credit data reports are to be submitted for the individual countries of residency; data relating to branches in the same country of residency are to be consolidated into one report. The counterparty reference data report is to be made in a joint report for all observed agents of the resident credit institution with foreign branches.

(2) General statistical reporting obligations

Reporting agents are to meet the reporting obligations set out in Article 4 of Regulation (EU) 2016/867 in accordance with this instruction. Subject to the derogations and reduced reporting requirements outlined in point (6), reporting agents are to meet the reporting obligations in accordance with the reporting templates, as last amended, for counterparty reference data and credit data (“AnaCredit reporting template for counterparty reference data” and “AnaCredit reporting template for credit data”) available on the Bundesbank’s website under *Service > Reporting systems > Banking statistics > Credit data statistics (AnaCredit)*.

(3) Reporting threshold and instruments

A reporting obligation exists for instruments where the debtor’s commitment amount is equal to or larger than €25,000 on any reporting reference date within the reference period (Article 5 of Regulation (EU) 2016/867). This excludes credit granted exclusively to natural persons. In the case of multi-debtor credits involving natural persons as debtors, or when natural persons are affiliated in some other way with instruments that must be reported to AnaCredit, no data record for the natural person must be reported. However, in such an instance, the existence of the affiliation as well as the type of affiliation to a natural person (co-debtor or protection provider) is to be disclosed. Personal data must not be included in the reporting.

(4) Reporting frequency

Reporting agents are to submit the following data to the Bundesbank (Article 6(1) in conjunction with Annex I of Regulation (EU) 2016/867):

a) Counterparty reference data

Counterparty reference data are to be reported once only, upon the counterparty entering into a contract registered in AnaCredit, and are to be re-submitted each time there is a change to one or more records’ data attributes. If a change takes place to one or more of the data attributes, the reporting agent must report not

¹ Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27 June 2013, p. 338).

only each of the altered data attributes but all data attributes relating to the counterparty reference dataset record.

b) Static credit data

Static credit data are to be submitted once only, upon registration of the instrument in AnaCredit or upon receipt of any protection as security, and are to be re-submitted each time there is a change to one or more data attributes. If a change takes place to one or more of the data attributes, the reporting agent must report not only each of the altered data attributes but all data attributes relating to that static credit data record in respect of points i) to iii).

These include the following credit datasets:

- i) Instrument data
- ii) Counterparty-instrument data
- iii) Protection received data

c) Dynamic credit data aa) This concerns the reporting of dynamic credit data that are to be transmitted on a monthly basis.

These data include:

- i) Financial data
- ii) Joint liabilities data
- iii) Instrument-protection received data
- iv) Counterparty risk data
- v) Counterparty default data

bb) This concerns the reporting of dynamic credit data that are to be submitted on a quarterly basis.

These data include:

Accounting data

(5) Reporting dates

Counterparty reference data and static credit data can be reported to the Bundesbank on a daily basis.

For observed agents resident in Germany, the data must be transmitted to the Bundesbank by no later than close of business on the sixth business day following the end of the respective month in which the event that triggered the reporting requirement occurred (see point (4) a) and b) above).

For observed agents that are resident abroad, the data are to be transmitted to the Bundesbank by no later than close of business on the 15th business day following the end of the respective month in which the event that triggered the reporting requirement occurred (see point (4) a) and b) above). Irrespective of the reporting frequency selected, it must be ensured that counterparty reference data and static credit data as recorded on the last day of the respective month (reporting reference date) have been transmitted to the Bundesbank within the specified deadlines.

Reporting agents

- a) whose AnaCredit reporting includes observed agents of one and the same legal entity in different countries,
- b) which themselves are the legally dependent branch of a foreign bank in Germany, or
- c) which are subject to reporting requirements pursuant to Section 5 of Annex 1 to the Instruction on monthly balance sheet statistics (Notice No 8002/2014)

may, upon request, be granted an extension of the submission deadline for this report until close of business on the 9th business day after the end of the respective month.

Any data of observed agents resident in Germany requiring monthly reporting are to be transmitted to the Bundesbank as recorded on the last day of the respective month (reporting reference date) by close of business on the sixth business day following the end of the respective month in which the event that triggered the reporting requirement occurred. For observed agents that are resident abroad, these data are to be submitted to the Bundesbank by close of business on the 15th business day following the end of the respective month.

Reporting agents

- a) whose AnaCredit reporting includes observed agents of one and the same legal entity in different countries,
- b) which themselves are the legally dependent branch of a foreign bank in Germany, or
- c) which are subject to reporting requirements pursuant to Section 5 of Annex 1 to the Instruction on monthly balance sheet statistics (Notice No 8002/2014)

may, upon request, be granted an extension of the submission deadline for this report until close of business on the 9th business day after the end of the respective month.

Any data requiring quarterly reporting are to be transmitted to the Bundesbank as recorded on the last day of March, June, September and December (reporting reference dates) as follows. First-quarter data are to be transmitted by close of business on 12 May; second-quarter data by close of business on 11 August; third-quarter data by close of business on 11 November of a given year and fourth-quarter data by close of business on 11 February of the following year. If a reporting deadline falls on a public holiday, or on a Saturday or a Sunday, the data are to be transmitted by close of business on the next business day.

(6) Derogations and reduced reporting obligations

a) The Bundesbank makes use of the option pursuant to Article 16(1) of Regulation (EU) 2016/867 to grant small reporting agents a derogation in the form of a reduced reporting obligation, provided that the combined contribution of these reporting agents to the total outstanding amount of loans reported pursuant to Regulation (EU) No 1071/2013 by all reporting agents resident in Germany does not exceed 2%. The Bundesbank will notify any reporting agents subject to these reduced reporting requirements. Reporting agents will be notified of any revocation of the reduced reporting obligations at least 18 months prior to the full reporting obligations taking effect. For the small reporting agents granted a derogation, a

reduced reporting obligation applies in accordance with the reporting templates, as last amended, for counterparty reference data and credit data (“AnaCredit reporting template for counterparty reference data” and “AnaCredit reporting template for credit data”) available on the Bundesbank’s website under *Service > Reporting systems > Banking statistics > Credit data statistics (AnaCredit)*.

b) For instruments issued prior to 1 September 2018 (existing business), a reduced reporting obligation applies in accordance with the reporting templates, as last amended, for counterparty reference data and credit data (“AnaCredit reporting template for counterparty reference data” and “AnaCredit reporting template for credit data”) available on the Bundesbank’s website under *Service > Reporting systems > Banking statistics > Credit data statistics (AnaCredit)*.

c) For branches resident outside the reporting Member States, a reduced reporting obligation applies in accordance with the reporting templates, as last amended, for counterparty reference data and credit data (“AnaCredit reporting template for counterparty reference data” and “AnaCredit reporting template for credit data”) available on the Bundesbank’s website under *Service > Reporting systems > Banking statistics > Credit data statistics (AnaCredit)*.

d) For observed agents not subject to capital requirements, a reduced reporting obligation applies in accordance with the reporting template, as last amended, for credit data (“AnaCredit reporting template for credit data”) available on the Bundesbank’s website under *Service > Reporting systems > Banking statistics > Credit data statistics (AnaCredit)*.

e) For fully derecognised instruments being serviced, a reduced reporting obligation applies in accordance with the reporting template, as last amended, for credit data (“AnaCredit reporting template for credit data”) available on the Bundesbank’s website under *Service > Reporting systems > Banking statistics > Credit data statistics (AnaCredit)*.

(7) National identifier

For counterparties resident in Germany, the registration number (Commercial Register (*Handelsregister*), Register of Associations (*Vereinsregister*), Register of Cooperative Societies (*Genossenschaftsregister*), or Register of Partnerships (*Partnerschaftsregister*)) along with the relevant court of registration is to be reported as the national identifier within the meaning of Article 9(1) number 1 letter (b) of Regulation (EU) 2016/867. For counterparties that do not have a registration number or a legal entity identifier, the VAT identification number is to be reported as the national identifier if such a number exists for the counterparty. For counterparties that do not have a registration number or a VAT identification number, the tax number is to be used as the national identifier. Up until the reporting reference date of 31 July 2021, an assigned VAT identification number or tax number does not have to be reported if this information is not yet available to the reporting agent. Foreign counterparties resident in another reporting Member State are to be identified using the national identifier specified by the national central bank in that country. For foreign counterparties domiciled outside the

reporting Member States, an identifier commonly used in this country specified by the European Central Bank is to be reported.

(8) Reporting format

The reports are to be submitted in accordance with the Bundesbank's prescribed reporting templates. They are to be transmitted electronically via the Bundesbank's ExtraNet in compliance with the Bundesbank's technical requirements. When preparing the reports, the Bundesbank's guidelines and statements on the collection of granular credit and credit risk data are to be observed.

(9) Entry into force and application

This instruction shall enter into force on the day following its publication in the Federal Gazette.

The recast reporting requirements shall be applied for the first time to the report for the reporting month of August 2020.

2. Repeal of a Bundesbank notice

Bundesbank Notice No 8001/2016 of 14 July 2016 (Federal Gazette AT, 28 July 2016, B4) shall be repealed with effect from 1 September 2020.

Deutsche Bundesbank

Professor Claudia Buch Reinhold Stahl