Deutsche Bundesbank

Notice No 8001/2016
Reporting requirements
Banking statistics reports and instructions
Instruction on credit data statistics (AnaCredit)
of 14 July 2016


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 575/2013.² These enterprises are subject to reporting requirements irrespective of whether or not they are institutions supervised under Directive 2013/36/EU.³

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 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.

(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 section 7, 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 > Meldewesen > Bankenstatistik > 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.

¹ Bundesanzeiger, Herausgegeben vom Bundesministerium der Justiz und Verbraucherschutz: www.bundesanzeiger.de
(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

This concerns the reporting of counterparty reference data that do not usually, or only rarely, change. Data records are to be submitted 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 of the records’ 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 attributes but all attributes relating to that data record of the counterparty reference dataset.

b) Credit data

This concerns the reporting of credit data that do not usually, or only rarely, change. Data records are to be submitted once ony, 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 of the records’ 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 attributes but all attributes relating to that data record of the credit dataset in respect of figures (i) to (iii).

These include the following credit datasets:

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

(5) Reporting dates

Counterparty reference data and credit data can be reported to the Bundesbank on any day, although for observed agents resident in Germany, 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 section 4 letters (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 section 4 letters (a) and (b) above). Irrespective of the reporting frequency selected, it must be ensured that counterparty reference data and 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.

Any data requiring monthly reporting by observed agents resident in Germany 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. For observed agents that are resident abroad, these data are to be reported to the Bundesbank by close of business on the 15th business day following 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 date 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) First reporting

The first set of counterparty reference data is to be transmitted to the Bundesbank for the reporting reference date of 31 January 2018, while the first set of credit data and dynamic credit data is to be transmitted for the reporting reference date of 31 March 2018 [Article 2 of Regulation (EU) 2016/867].
(7) 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 issue an official notification to any reporting agents subject to these reduced requirements. The Bundesbank will also issue an official notification of any revocation of the reduced reporting obligations; in such an instance, the notification will be delivered 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 > 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 > 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 > 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 > 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 > AnaCredit.

(8) 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) letter (b) of Regulation (EU) 2016/867. 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.

(9) 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.

(10) Entry into force

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

Frankfurt am Main, 14 July 2016

DEUTSCHE BUNDESBANK

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