

AnaCredit reporting template for credit data

Versions

Version	Date	Description of changes since the previous version
1	18 July 2016	Initial publication
2	9 Sep 2016	<p>Addition of the following data attribute to the “Protection received data” table:</p> <ul style="list-style-type: none"> · “Type of protection provider identifier”
3	9 Jan 2017	<p>Addition of more than one protection provider (including type) to the “Protection received data” table:</p> <ul style="list-style-type: none"> · “Type of first protection provider identifier” · “First protection provider identifier” · ... · “Type of nth protection provider identifier” · “Nth protection provider identifier”
4	20.04.2017	<p>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”.</p>

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

AnaCredit reporting template for credit data (Version 4)

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**. These reporting agents need only report credit in instances where "securitisation type" equals "not securitised".

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

¹ Reduced reporting obligations in relation to existing business for small reporting agents, as defined above, also apply to the remaining reporting agents (exclusively) up until the reporting reference date of 30 September 2018. From the reporting reference date of 30 September 2018, these reduced reporting obligations will continue to apply only to small reporting agents.

	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) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		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)

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² Small reporting agents, as defined above, need only report credit in instances where “securitisation type” equals “not securitised”.

	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) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		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	X	X	X	X	X	X	X	X	X	X	X	X	X
Next interest rate reset date	X	X	X	X	X	X	X	X	X	X	X	X	X
Default status of the instrument													
Date of the default status of the instrument													
Transferred amount	X	X	X	X	X	X	X	X	X	X	X	X	X
Arrears for the instrument	X	X	X	X	X	X	X	X	X	X	X	X	X
Date of past due for the instrument	X	X	X	X	X	X	X	X	X	X	X	X	X
Type of securitisation ²	X	X	X	X	X	X	X	X	X	X	X	X	X
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)



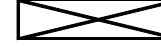
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	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued before 1 September 2018 (existing business) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		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
	Attribute does not require reporting by small reporting agents (as defined above)

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	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) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		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												
Joint liability amount												

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)

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	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) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		Instruments issued since 1 September 2018 (new business)		Instruments issued before 1 September 2018 (existing business) ¹		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)

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³ For further information please see also section 7.1 of the document "Erläuterungen zu den Meldeinhalten" and the descriptions of the dataset "Daten zu Vertragspartner Stammdaten" (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		Instruments issued since		Instruments issued		Instruments issued since		Instruments issued before		Instruments issued since	
	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 ³												
Identifier of the 1st protection provider ³												
...												
Type of identifier of the n-th protection provider ³												
Identifier of the n-th protection provider ³												
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)



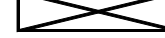
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	Observed entity that is resident in a reporting member state and is subject to capital requirements				Observed entity that is resident in a reporting member state and is not subject to capital requirements				Observed entity that is not resident in a reporting member state and is subject to capital requirements			
	Instruments issued		Instruments issued since		Instruments issued		Instruments issued since		Instruments issued before		Instruments issued since	
	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)

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	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		Instruments issued since		Instruments issued		Instruments issued since		Instruments issued before		Instruments issued since		
	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)

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	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		Instruments issued since		Instruments issued		Instruments issued since		Instruments issued before		Instruments issued since		
	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													