GUIDELINES

GUIDELINE (EU) 2020/381. OF THE EUROPEAN CENTRAL BANK

of 21 February 2020

amending Guideline (EU) 2017/2335 on the procedures for the collection of granular credit and credit risk data (ECB/2020/11)

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 127(2) and (5) thereof,

Having regard to the Statute of the European System of Central Banks and of the European Central Bank, and in particular Articles 5.1, 12.1 and 14.3 thereof,

Whereas:

(1) Pursuant to Regulation (EU) 2016/867 of the European Central Bank (ECB/2016/13) [1], national central banks (NCBs) may provide to reporting agents granular credit and credit risk data (hereinafter 'credit data'), including credit data collected by another NCB, by establishing new, or enhancing existing, feedback loops or other information services from central credit registers (CCRs) to reporting agents.

(2) The purpose of these feedback loops is to support reporting agents in assessing debtors' creditworthiness, as well as to improve their credit risk management. The feedback loops enable reporting agents to obtain a more complete overview of the indebtedness of a debtor or prospective debtor as the information available is collected not only by the relevant NCB but also by other NCBs. The provision of credit data to NCBs to establish or enrich feedback loops to reporting agents will therefore enhance the contribution of the European System of Central Banks (ESCB) to the stability of the financial system in line with its statutory mandate in accordance with Article 127(5) of the Treaty. While the number of NCBs initially participating in the feedback loop framework is limited, it may increase in the future as such participation is voluntary. In any case, the information made available through feedback loops on this initially limited scale remains crucial in preventing possible disruptions in the financial intermediation process as it enhances credit institutions' credit risk analyses, in particular with regard to cross-border debtors, and thus ultimately contributes to financial stability.

(3) Within the current legal framework, NCBs may, on a voluntary basis, exchange and use subsets of credit data for the purpose of providing reporting agents access to them via feedback loops. The ESCB has committed to updating the legal framework in order to further harmonise the feedback loops provided to reporting agents by NCBs.

(4) It is therefore necessary to establish an appropriate framework for this activity, which is subject to the provisions of Article 11 of Regulation (EU) 2016/867 (ECB/2016/13) regarding the rights and obligations of NCBs in relation to feedback loops. This framework should set out the obligations of the ECB and of the NCBs that participate in it ('participating NCBs'), including in the testing period prior to the date the individual NCBs start participating, taking into account the constraints linked to the confidential nature of the information and the time needed for implementation.

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[1] 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, 1.6.2016, p. 44).

(5)　For participating NCBs, the AnaCredit feedback loop framework, should also define the scope of data to be provided for feedback loop purposes in accordance with Article 11(2) of Regulation (EU) 2016/867 (ECB/2016/13). In particular, it is necessary that credit data and related counterparty reference data are included within the scope in order to enable the reporting agents to better assess a debtor's creditworthiness.

(6)　The standards for the protection and use of confidential statistical information collected by the ESCB as laid down in Articles 8 to 8c of Council Regulation (EC) No 2533/98 (²) apply to the framework.

(7)　The NCBs that will participate in the feedback loop framework should be listed in an annex, together with the date from which they start participating and thus become participating NCBs. It is necessary to establish the procedure to be followed by an NCB which is not among the NCBs listed in the relevant annex and wishes to become a participating NCB, and the procedure for a participating NCB to terminate its participation. It is also necessary to establish the procedure to be followed where a participating NCB wishes to change the parameters for sharing the data in the table set out in the relevant annex. All such changes to that list (including to the date from which an NCB becomes a participating NCB) and table in the relevant annexes are to be made by means of technical amendments in accordance with Article 20 of Guideline (EU) 2017/2335 of the European Central Bank (ECB/2017/38) (³).

(8)　NCBs listed in the relevant annex should be able to test the necessary procedures prior to implementation. To allow for this, the ECB should transmit the ECB feedback loop dataset to those NCBs before the date when they become participating NCBs, solely for the purpose of testing and not for use in feedback loops.

(9)　Therefore, Guideline (EU) 2017/2335 (ECB/2017/38) should be amended accordingly,

HAS ADOPTED THIS GUIDELINE:

Article 1

Amendments

Guideline (EU) 2017/2335 (ECB/2017/38) is amended as follows:

(1)　Article 1 is replaced by the following:

'*Article 1*

Scope

This Guideline provides details on the NCBs' obligations to transmit credit data and counterparty reference data collected pursuant to Regulation (EU) 2016/867 (ECB/2016/13) to the ECB, including the NCBs' responsibilities for registering counterparties in RIAD, and on the procedures for the transmission of such data. This Guideline also establishes a framework for NCBs to participate, on a voluntary basis, in arrangements for the transmission and sharing of certain subsets of credit data and the related counterparty reference data, for the purpose of establishing or enhancing feedback loops with reporting agents (hereinafter also referred to as the "AnaCredit feedback loop framework").';

(2)　in Article 2, the following points are added:

'(14)　"participating NCB" means an NCB listed in Annex IV that has started participating in the AnaCredit feedback loop framework from the date specified in that Annex;

(15)　"receiving NCB" means a participating NCB that receives an ECB feedback loop dataset in accordance with Article 16d;

(16)　"minimum dataset" means the minimum subset of credit data and related counterparty reference data collected pursuant to Regulation (EU) 2016/867 (ECB/2016/13) by the participating NCBs as identified by the data attributes specified in Annex III;

(²)　Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank (OJ L 318, 27.11.1998, p. 8).

(³)　Guideline (EU) 2017/2335 of the European Central Bank of 23 November 2017 on the procedures for the collection of granular credit and credit risk data (ECB/2017/38) (OJ L 333, 15.12.2017, p. 66).

(17) "operational attribute" means a data attribute of the ECB feedback loop dataset which is only used for the management and the preparation of the ECB feedback loop dataset and of the feedback loops from the NCBs to the reporting agents, and is identified as an "operational attribute" in Annex III;

(18) "variable attribute" means a data attribute of the ECB feedback loop dataset that is not contained in the minimum dataset and that is not an operational attribute;

(19) "ECB feedback loop dataset" means the maximum subset of credit data and related counterparty reference data, as identified by the data attributes specified in Annex III, collected pursuant to Regulation (EU) 2016/867 (ECB/2016/13) by the participating NCBs or, for the purposes of Article 16d(1), by the NCBs listed in Annex IV before they become participating NCBs;

(20) "regular transmission" means the regular monthly transmission from the ECB to a receiving NCB, for feedback loop purposes, of the ECB feedback loop dataset in accordance with Article 16d;

(21) "prospective debtor" means a legal entity or a part of a legal entity, resident in any country of the world, which applies for an instrument to an observed agent;

(22) "ad-hoc request" means a request from a participating NCB to the ECB for credit data and related counterparty reference data for instruments related to at least one prospective debtor;

(23) "golden copy" means the official master version of the credit data and counterparty reference data that are collected pursuant to Regulation (EU) 2016/867 (ECB/2016/13), and generated after verification by the ECB that such data meet the quality standards set out in that Regulation.';

(3) in Article 6, paragraph (5) is replaced by the following:

'5.　If there is an arrangement between two relevant NCBs pursuant to Article 6(3) of Regulation (EU) 2016/867 (ECB/2016/13) which results in only one of them collecting and transmitting all the data (Templates 1 and 2) from an RMS foreign branch to the ECB, then:

(a) the NCB not transmitting data to the ECB may decide not to collect any data from this RMS foreign branch in accordance with Articles 8(5) and 16(3) of Regulation (EU) 2016/867 (ECB/2016/13) to avoid double reporting;

(b) the ECB shall send the data transmitted in relation to the RMS foreign branch to the NCB not transmitting data to the ECB for use in accordance with Article 10(1) of Regulation (EU) 2016/867 (ECB/2016/13); and

(c) it is deemed that the NCB transmitting data from the RMS foreign branch to the ECB does not deny access to these data to the other NCB not transmitting data to the ECB for the purposes of a feedback loop in accordance with Article 16e of this Guideline.';

(4) the following Chapter Va is inserted:

'CHAPTER Va

ANACREDIT FEEDBACK LOOP FRAMEWORK

Article 16a

Participation and termination of participation in the AnaCredit feedback loop framework

1.　NCBs may participate in the AnaCredit feedback loop framework on a voluntary basis. The NCBs listed in Annex IV shall become participating NCBs for the purposes of this Guideline from the date specified in that Annex.

2.　An NCB which is not listed in Annex IV may request to participate in the AnaCredit feedback loop framework by submitting prior written notice to the Governing Council specifying the date from which it proposes to become a participating NCB. The NCB shall be included in the list in Annex IV by means of a technical amendment to that Annex and, where necessary, to Annex III in accordance with Article 20.

For the purposes of this paragraph, a technical amendment consists of the inclusion in Annex IV of the name of the NCB and the date from which it shall become a participating NCB and, where necessary, a specification of those data attributes in the ECB feedback loop dataset in Annex III in respect of which that NCB does not consent to sharing the related data for the purpose of providing feedback loops to reporting agents in accordance with Article 16c.

3. A participating NCB may request a change in its specification of data attributes as referred to in the second subparagraph of paragraph 2. The change shall take effect following a technical amendment to Annex III in accordance with Article 20.

4. A participating NCB may request the termination of its participation in the AnaCredit feedback loop framework by submitting prior written notice of no less than ninety days to the Governing Council. The termination shall take effect following a technical amendment to Annex IV, and where necessary, Annex III in accordance with Article 20. Any termination of participation shall not prejudice the continuation and survival of any of the rights and obligations of each of the other NCBs existing at or prior to the date that such termination takes effect.

Article 16b

Requirements for participation in the AnaCredit feedback loop framework

Under the AnaCredit feedback loop framework, participating NCBs shall be required to:

(a) consent to receiving NCBs sharing with their resident reporting agents for feedback loop purposes, at least, the minimum dataset; and

(b) implement arrangements to include at least the credit data and counterparty reference data corresponding to the data attributes in the minimum dataset concerning any instrument related to a debtor or prospective debtor in the feedback loop which is provided to resident reporting agents.

NCBs which do not comply with these requirements shall not participate in the AnaCredit feedback loop framework.

Article 16c

Sharing of the data corresponding to the variable attributes

1. A participating NCB may, at its discretion, decide not to consent to receiving NCBs including any variable attribute in the data shared with their resident reporting agents, for the purposes of a feedback loop. The decisions by participating NCBs are indicated in Annex III. A receiving NCB may not include such variable attributes in the data shared with its resident reporting agents, for the purposes of a feedback loop.

2. If a participating NCB decides not to consent to receiving NCBs including one or more variable attributes in the data shared with their resident reporting agents for the purposes of a feedback loop, the participating NCB shall not provide the equivalent set of data collected by other participating NCBs to its own reporting agents.

3. Subject to paragraphs 1 and 2, a receiving NCB may, at its discretion, decide to include or exclude any variable attribute in the data shared with its resident reporting agents.

4. If an NCB is responsible under Article 6 of this Guideline for reporting to the ECB credit data and counterparty reference data concerning an RMS foreign branch, the data corresponding to the variable attributes relating to that RMS foreign branch may be provided, for the purposes of a feedback loop, to a resident reporting agent by the participating NCB in the Member State in which the RMS foreign branch is resident or by the participating NCB in the Member State of the head office undertaking of the RMS foreign branch.

Article 16d

Data transmission by the ECB

1. From 1 April 2020, the ECB shall transmit the ECB feedback loop dataset to each NCB listed in Annex IV prior to the date, as specified in that Annex, on which it becomes a participating NCB. The NCB shall not have the right to use the data received from the ECB for the purposes of a feedback loop in accordance with Article 16e until it becomes a participating NCB on the date specified in Annex IV. The NCB shall only use the data received from the ECB for the purposes of testing the arrangements referred to in Article 16b(b) prior to the implementation of such arrangements on the date on which it becomes a participating NCB and in accordance with Article 16e(9).

2.   The ECB shall transmit an ECB feedback loop dataset to each receiving NCB via regular transmissions, immediately after the generation of the golden copy.

3.   Each ECB feedback loop dataset transmitted via a regular transmission shall only relate to instruments where at least one debtor is a legal entity or is part of a legal entity which meets one of the following conditions:

(a) the debtor is resident in the Member State of the receiving NCB and the credit data relating to it are reported to the ECB by at least one other participating NCB;

(b) the debtor is not resident in the Member State of the receiving NCB and the credit data relating to it are reported to the ECB both by the receiving NCB and at least one other participating NCB;

(c) the debtor is a party to an instrument granted by or with an RMS foreign branch where that RMS foreign branch or the head office undertaking of that RMS foreign branch is resident in the Member State of the receiving NCB and the credit data and counterparty reference data relating to it are reported to the ECB by another NCB responsible under Article 6 for the reporting of the credit data and counterparty reference data of that RMS foreign branch to the ECB.

4.   The ECB shall transmit to the receiving NCBs any revisions received relating to information previously included in regular transmissions in accordance with the revision policy referred to in point 4 of Annex V to Regulation (EU) 2016/867 (ECB/2016/13).

5.   A participating NCB may send to the ECB an ad-hoc request relating to a prospective debtor who has applied for an instrument to a reporting agent, or to any of their observed agents, resident in the Member State of the requesting participating NCB.

6.   The ECB shall transmit the ECB feedback loop dataset relating to the relevant prospective debtor to the requesting participating NCB in response to an ad-hoc request, provided that the ad-hoc request relates to a prospective debtor whose data are reported to the ECB.

7.   The ECB shall respond to an ad-hoc request by the end of the working day following the one in which the ad-hoc request was received.

8.   The ECB shall ensure that the information transmitted under this Article is identical to that transmitted by the NCBs to the ECB and that the information transmitted to each receiving NCB shall refer only to the instruments relating to debtors or prospective debtors specified in paragraphs 3 or 5.

Article 16e

Data sharing by the receiving NCBs with the reporting agents and applicable restrictions

1.   A receiving NCB has the right to use the data received from the ECB in accordance with Article 16d for the purposes of a feedback loop in accordance with the provisions of this Article.

2.   A feedback loop as referred to in paragraph 1 may be established by a receiving NCB with resident reporting agents, including small reporting agents that are granted a derogation in accordance with Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13) and reporting agents that report data on a reduced reporting frequency in accordance with Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13).

3.   The data used in feedback loops shall include, at least, the minimum dataset. The data used in feedback loops may in addition include the data corresponding to the variable attributes, provided that the receiving NCBs shall exclude data collected by other participating NCBs, where such other participating NCBs have not consented to sharing such data in accordance with Article 16c.

4.   A receiving NCB may not provide to a reporting agent credit data or counterparty reference data which are outside the scope of the ECB feedback loop dataset it has received. The receiving NCBs shall not share the operational attributes with their resident reporting agents.

5. A participating NCB may identify certain information at instrument level as not usable for feedback loop purposes, for a limited period of time, because of restrictions in national legislation or the quality of the information. The data transmitted by the ECB to the receiving NCBs shall include such identification. A receiving NCB shall not include the identified information in the feedback loops to its resident reporting agents.

6. Data collected by NCBs that are not participating in the AnaCredit feedback loop framework may not be used by participating NCBs for the purposes of establishing or maintaining a feedback loop, except in accordance with Article 11(5) of Regulation (EU) 2016/867 (ECB/2016/13), where it is deemed that access for such purposes is not denied by a non-participating NCB pursuant to Article 6(5) or where the data is on an institutional unit of a reporting agent established in a reporting Member State, which may always be used for feedback loops by the relevant NCB of the reporting agent, irrespective of where the institutional unit is resident.

7. A receiving NCB may share with its resident reporting agents the data received from the ECB in accordance with this Article; it may provide data with the same level of granularity contained in the data transmission from the ECB or at a more aggregated level.

8. When providing feedback loops to reporting agents, the receiving NCBs shall ensure that observed agents, reporting agents, creditors, servicers and originators the information on which has been transmitted by the ECB to the receiving NCBs cannot be identified.

9. Receiving NCBs shall treat information received from the ECB in accordance with the national legal framework on data confidentiality and Articles 8 to 8c of Regulation (EC) No 2533/98.

10. A receiving NCB shall inform its resident reporting population that, in accordance with Article 11 of Regulation (EU) 2016/867 (ECB/2016/13):

(a) reporting agents must use the subset of the credit data and counterparty reference data received via feedback loops and collected by other participating NCBs exclusively for managing credit risk and improving the quality of credit information available to them with regard to existing or prospective instruments;

(b) it is forbidden for reporting agents to share the subset of data referred to in point (a) with other parties or commercial providers, except where data sharing with service providers is permitted in accordance with Article 11 of Regulation (EU) 2016/867 (ECB/2016/13);

(c) without prejudice to an NCB's discretion to give access to specific credit data to a reporting agent via a feedback loop, such access may be denied on a temporary basis when the reporting agent has not complied with its own statistical reporting obligations under Regulation (EU) 2016/867 (ECB/2016/13), in particular with regard to data quality and accuracy, or when the reporting agent has not complied with its obligations under points (a) or (b). In such cases the receiving NCB must inform the reporting agent that its access to the feedback loop is suspended; and

(d) reporting agents must protect the confidentiality of the subset of data referred to in point (a) in line with best practices and in accordance with the applicable national and Union law.

Article 16f

Participating NCBs' responsibility for providing data access

1. A receiving NCB is solely responsible for the establishment of a feedback loop or other information services from its CCR to reporting agents, including the procedure for providing data access to reporting agents and enforcing compliance by reporting agents with the requirements of Article 16e.

2. Where legal entities or parts of legal entities about which credit data have been reported are entitled to access such data or require the rectification and/or deletion of such data, including where such data are provided to reporting agents for the purposes of a feedback loop or other information service from the relevant CCR, the relevant NCB must implement procedures to (a) provide access to the data, (b) require that incorrect data are to be rectified by reporting agents and (c) communicate to the reporting agents with whom the information has been shared.

3.   In the case of claims relating to information included in feedback loops and derived from the data transmission made by another NCB, the NCB receiving the claims shall liaise with the NCB which has transmitted the data to the ECB and cooperate in investigating the correctness of the information and in preparing the response to the debtor's claim.';

(5) the text set out in Annex I to this Guideline is added as Annex III to Guideline (EU) 2017/2335 (ECB/2017/38);

(6) the text set out in Annex II to this Guideline is added as Annex IV to Guideline (EU) 2017/2335 (ECB/2017/38).

Article 2

Taking effect

1.   This Guideline shall take effect on the day of its notification to the NCBs of the Member States whose currency is the euro.

2.   The Eurosystem central banks shall comply with this Guideline from 1 April 2020.

Article 3

Addressees

This Guideline is addressed to all Eurosystem central banks.

Done at Frankfurt am Main, 21 February 2020.

For the Governing Council of the ECB
The President of the ECB
Christine LAGARDE

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ANNEX I

'ANNEX III

Data attributes for the purposes of feedback loops

Data attributes comprised in the datasets transmitted by the ECB in accordance with Article 16d and arrangements for sharing data for the purpose of providing feedback loops to reporting agents

Data attributes	Datasets (minimum or ECB feedback loop (¹))	Participating NCBs (²) that do not consent to sharing data in accordance with Article 16c(1)
Reference data (*)		
Country of the NCB	Minimum dataset	N.A.
Country of the creditor	ECB feedback loop dataset	ES does not consent to sharing
Debtor: Name	Minimum dataset	N.A.
Debtor: Legal Entity Identifier (LEI)	Minimum dataset	N.A.
Debtor: country	Minimum dataset	N.A.
Head office undertaking identifier	ECB feedback loop dataset	
Ultimate parent identifier	ECB feedback loop dataset	IT does not consent to sharing
Legal form	ECB feedback loop dataset	
Institutional sector	ECB feedback loop dataset	
Status of legal proceedings and Date of initiation of legal proceedings	ECB feedback loop dataset	SK and ES do not consent to sharing both the attributes AT does not consent to sharing both the attributes when they refer to "other legal measures"
Instrument data		
Observed agent identifier (operational attribute)	ECB feedback loop dataset	
Contract identifier (operational attribute)	ECB feedback loop dataset	
Instrument identifier (operational attribute)	ECB feedback loop dataset	
Type of instrument	Minimum dataset	N.A.
Currency	ECB feedback loop dataset	AT does not consent to sharing
Inception date	ECB feedback loop dataset	AT and ES do not consent to sharing

Data attributes comprised in the datasets transmitted by the ECB in accordance with Article 16d and arrangements for sharing data for the purpose of providing feedback loops to reporting agents

Data attributes	Datasets (minimum or ECB feedback loop (^{1}))	Participating NCBs (^{2}) that do not consent to sharing data in accordance with Article 16c(1)
Fiduciary instrument (operational attribute)	ECB feedback loop dataset	AT does not consent to sharing any data relating to the instruments for which the value of this attribute is "Fiduciary Instrument", i.e. in the case of instruments placed in a fiduciary capacity which are reported by a reporting (observed) agent that is not the creditor of the instrument.
Legal final maturity date	ECB feedback loop dataset	AT and ES do not consent to sharing
Commitment amount at inception	ECB feedback loop dataset	
Purpose	ECB feedback loop dataset	AT does not consent to sharing
Recourse (operational attribute)	ECB feedback loop dataset	AT does not consent to sharing any data relating to instruments of the type "Trade receivables" when the value of this attribute is "No recourse". PT does not consent to sharing any data relating to factoring instruments when the attribute is "No recourse" and the attribute "Arrears" is 0 or exists but is below 90 days past due.

Financial data

Data attributes	Datasets (minimum or ECB feedback loop)	Participating NCBs that do not consent
Observed agent identifier (operational attribute)	ECB feedback loop dataset	
Contract identifier (operational attribute)	ECB feedback loop dataset	
Instrument identifier (operational attribute)	ECB feedback loop dataset	
Outstanding nominal amount	Minimum datasets	N.A.
Off-balance sheet amount	Minimum datasets	N.A.
Arrears for the instrument	ECB feedback loop dataset	ES does not consent to sharing this attribute if it relates to instruments which are less than 90 days past due AT does not consent to sharing this attribute if it is filtered by the date of past due

Data attributes comprised in the datasets transmitted by the ECB in accordance with Article 16d and arrangements for sharing data for the purpose of providing feedback loops to reporting agents

Data attributes	Datasets (minimum or ECB feedback loop ([1]))	Participating NCBs ([2]) that do not consent to sharing data in accordance with Article 16c(1)
Date of past due for the instrument	ECB feedback loop dataset	AT and ES do not consent to sharing. ES treats this attribute as an operational attribute in order to select instruments which are less than 90 days past due.
Transferred amount (operational attribute)	ECB feedback loop dataset	
Accrued interest	ECB feedback loop dataset	
Counterparty-instrument data		
Observed agent identifier (operational attribute)	ECB feedback loop dataset	
Contract identifier (operational attribute)	ECB feedback loop dataset	
Instrument identifier (operational attribute)	ECB feedback loop dataset	
Counterparty identifier: creditor, servicer, originator (operational attribute)	ECB feedback loop dataset	
Counterparty identifier: debtor	Minimum dataset	N.A.
Counterparty role (operational attribute)	ECB feedback loop dataset	
Joint liabilities data		
Observed agent identifier (operational attribute)	ECB feedback loop dataset	
Contract identifier (operational attribute)	ECB feedback loop dataset	
Instrument identifier (operational attribute)	ECB feedback loop dataset	
Counterparty identifier ([3])	Minimum dataset	N.A.
Joint liability amount	Minimum dataset	N.A.
Accounting data		
Observed agent identifier (Operational attribute)	ECB feedback loop dataset	
Contract identifier (Operational attribute)	ECB feedback loop dataset	
Instrument identifier (Operational attribute)	ECB feedback loop dataset	
Accumulated write-offs	ECB feedback loop dataset	AT does not consent to sharing

Data attributes comprised in the datasets transmitted by the ECB in accordance with Article 16d and arrangements for sharing data for the purpose of providing feedback loops to reporting agents

Data attributes	Datasets (minimum or ECB feedback loop ([1]))	Participating NCBs ([2]) that do not consent to sharing data in accordance with Article 16c(1)
Protection received data		
Observed agent identifier (Operational attribute)	ECB feedback loop dataset	
Protection identifier (Operational attribute)	ECB feedback loop dataset	
Protection provider identifier (Operational attribute)	ECB feedback loop dataset	
Type of protection	ECB feedback loop dataset	AT does not consent to sharing
Instrument-protection received data ([4])		
Observed agent identifier (operational attribute)	ECB feedback loop dataset	
Contract identifier (operational attribute)	ECB feedback loop dataset	
Instrument identifier (operational attribute)	ECB feedback loop dataset	
Protection identifier (operational attribute)	ECB feedback loop dataset	

(*) NCBs extract these attributes from RIAD, only if they are flagged as "F" meaning free, i.e. not confidential and may be made public or "R" meaning that, in addition to the uses allowed under Article 10(2)b, an attribute value may be shared with the reporting agent which provided that information, and, subject to any applicable confidentiality restrictions, with other reporting agents, i.e. restricted release only, in accordance with Guideline (EU) 2018/876 of the European Central Bank of 1 June 2018 on the Register of Institutions and Affiliates Data (ECB/2018/16) (OJ L 154, 18.6.2018, p. 3).

([1]) See the definitions in Article 2.

([2]) The participating NCBs are indicated by the ISO country codes of their Member State.

([3]) At national level, in the regular transmission, the receiving NCB shares with resident reporting agents only the co-debtors (identifier and joint liability amount) that have loans with the resident reporting agents.

([4]) NCBs may use these attributes in order to flag in the feedback loops the instruments linked to protection items.'

ANNEX II

'ANNEX IV

Participation in the AnaCredit feedback loop framework

The following NCBs are considered participating NCBs for the purposes of this Guideline, from the start date of participation indicated.

After 1 April 2020 and prior to the relevant start date of participation, the NCBs will receive the ECB feedback loop dataset for testing purposes in accordance with Article 16d(1).

NCBs	Start date of participation
Nationale Bank van België/Banque Nationale de Belgique	1 July 2021
Banco de España	1 July 2021
Banca d'Italia	1 July 2021
Oesterreichische Nationalbank	1 July 2021
Banco de Portugal	1 July 2021
Národná banka Slovenska	1 July 2021'