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► **B** **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)

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BANK****of 23 November 2017****on the procedures for the collection of granular credit and credit
risk data (ECB/2017/38)**

CHAPTER I

GENERAL PROVISIONS**▼M1***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').

▼B*Article 2***Definitions**

The terms used in this Guideline have the same meaning as those defined in Regulation (EU) 2016/867 (ECB/2016/13).

For the purposes of this Guideline, the following definitions also apply:

- (1) 'credit data' means granular credit data and credit risk data;
- (2) 'reporting Member State foreign branch' or 'RMS foreign branch' means a foreign branch resident in a reporting Member State which is a legally dependent part of a credit institution resident in another reporting Member State;
- (3) 'head office undertaking' means the legal entity of which a foreign branch is a legally dependent part;
- (4) 'home NCB' means the NCB of the reporting Member State in which the credit institution of which a foreign branch is a legally dependent part is resident;
- (5) 'host NCB' means the NCB of the reporting Member State in which a foreign branch is resident;
- (6) 'RIAD code' means the unique counterparty identifier for all counterparties when reported from the NCBs to the ECB;

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- (7) ‘competent NCB’ means, for the purpose of defining roles and responsibilities in the field of counterparty reference data, the NCB of the reporting Member State in which the counterparty is resident. The ECB is to be considered as the competent NCB for those counterparties not resident in a reporting Member State;
- (8) ‘originating NCB’ means, for the purpose of defining roles and responsibilities in the field of counterparty reference data, the NCB of the reporting Member State which reports to the ECB reference data on counterparties resident in a different Member State;
- (9) ‘output data’ means data created by the ECB within the scope of credit data and counterparty reference data;
- (10) ‘Data quality management’ or ‘DQM’ means ensuring, verifying and maintaining the quality of output data through the use and application of DQM targets, DQM metrics and DQM thresholds;
- (11) ‘DQM target’ means a benchmark for assessing the quality of output data;
- (12) ‘DQM metric’ means a statistical indicator measuring the level to which a certain DQM target has been reached;
- (13) ‘DQM threshold’ means the minimum level of verification work to be conducted in order to satisfy the requirements of the DQM framework for a DQM target;

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- (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;
- (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;

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- (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.

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CHAPTER II

NCBS' REPORTING OBLIGATIONS FOR CREDIT DATA AND COUNTERPARTY REFERENCE DATA*Article 3***NCBs' general reporting obligations for credit data and counterparty reference data**

NCBs shall compile and report to the ECB credit data and counterparty reference data in accordance with the schemes laid down in Annexes I to IV to Regulation (EU) 2016/867 (ECB/2016/13), subject to the NCBs' rights to grant derogations or to allow a reduced reporting frequency in accordance with Article 16 of that Regulation.

*Article 4***NCBs' specific reporting obligations, frequency and timeliness**

1. NCBs shall transmit to the ECB credit data and counterparty reference data collected in accordance with Regulation (EU) 2016/867 (ECB/2016/13), as specified in Article 13(4) to (8) of that Regulation.

2. NCBs shall identify each credit data attribute which is:

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- (a) not applicable: this means a data attribute which does not apply to the instrument, protection or counterparty that it refers to; or
- (b) not required: this means a data attribute which is either explicitly specified as information which is not required to be reported in accordance with Regulation (EU) 2016/867 (ECB/2016/13), or which the NCB has decided not to collect in accordance with that Regulation.

3. NCBs shall ensure that, for each reporting reference date, all relevant counterparties are registered in RIAD and have counterparty reference data which are valid at that reporting reference date. Although the same transmission date applies both for credit data and counterparty reference data in accordance with Article 13(8) of Regulation (EU) 2016/867 (ECB/2016/13), NCBs shall make reasonable efforts to provide counterparty reference data, and, where applicable, to register the counterparty in RIAD, at least one day before the relevant credit data are transmitted.

*Article 5***Actual reporting population**

1. NCBs shall identify and review the actual reporting population on the basis of:

- (a) the definition of ‘actual reporting population’ in Article 3 of Regulation (EU) 2016/867 (ECB/2016/13);
- (b) the derogations granted by NCBs pursuant to Article 16 of Regulation (EU) 2016/867 (ECB/2016/13), considering the total outstanding amount of loans to all sectors as reported to the NCBs for end-December of the previous calendar year pursuant to Regulation (EU) No 1071/2013 of the European Central Bank (ECB/2013/33) ⁽¹⁾;
- (c) information provided by reporting agents to the NCB on any merger, division or reorganisation that could affect the fulfilment of their statistical obligations;
- (d) any arrangements made between the relevant NCBs with the aim of avoiding double reporting for foreign branches in accordance with Articles 6(3) and 16(3) of Regulation (EU) 2016/867 (ECB/2016/13);
- (e) any arrangements made between the relevant NCBs for the allocation of responsibilities with regard to RMS foreign branches in accordance with Article 6 of this Guideline.

2. Without prejudice to the inclusion in the actual reporting population of new reporting agents established in reporting Member States after the first reporting under Regulation (EU) 2016/867 (ECB/2016/13), NCBs shall check the fulfilment of the conditions set out in Article 16 of that Regulation for granting or withdrawing any derogation. NCBs

⁽¹⁾ Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).

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shall perform this exercise in the first quarter of each year, based on the status of the actual reporting population in the month of December of the previous year. NCBs may decide to postpone this exercise until the first quarter of 2021.

3. NCBs shall ensure that for each reporting reference date the following counterparties are registered in RIAD:

- (a) reporting agents in accordance with point 8 of Article 1 of Regulation (EU) 2016/867 (ECB/2016/13), resident in the same reporting Member State as the NCB;
- (b) observed agents which are foreign branches of reporting agents as referred to in point (a) in accordance with point 9 of Article 1 of Regulation (EU) 2016/867 (ECB/2016/13);
- (c) head office undertakings of observed agents as referred to in point (b).

NCBs shall register these counterparties as soon as they meet the criteria to become: (i) a reporting agent; (ii) an observed agent; or (iii) the head office undertaking of an observed agent, and always prior to the first reporting reference date after which they meet the criteria to become such counterparties.

4. NCBs shall ensure that for each reporting reference date the following information is registered in RIAD for each observed agent:

- (a) the relationship between the observed agent and the legal entity of which the observed agent is a part;
- (b) the reference date on which observed agents shall report information to AnaCredit;
- (c) any derogations that apply, by indicating whether:
 - (i) a derogation has been granted in accordance with Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13);
 - (ii) a derogation covers some or all reporting requirements as defined in Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13); or
 - (iii) a derogation has been granted to foreign branches pursuant to an arrangement made between the relevant NCBs to avoid double reporting in accordance with Articles 6(3) and 16(3) of Regulation (EU) 2016/867 (ECB/2016/13);
- (d) confirmation of whether the NCB has decided not to collect information in accordance with Article 6(4) of Regulation (EU) 2016/867 (ECB/2016/13);
- (e) confirmation of whether the obligation to report credit data only on a quarterly basis in accordance with Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13) applies; and
- (f) confirmation of whether the observed agent has to report the counterparty risk data only on a quarterly basis in accordance with Template 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13).

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5. The home NCB shall register in RIAD the decision not to collect any, or to collect only part, of the data attributes listed in Template 1 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13) of a foreign branch from the legal entity of which it is a part, when such instruments are held or serviced by a foreign branch resident in another reporting Member State in accordance with Article 6(3)(a) of that Regulation.

6. The host NCB shall register in RIAD the decision not to collect any, or to collect only part, of the data attributes listed in Template 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13) from a foreign branch which is part of a legal entity resident in another reporting Member State in accordance with Article 6(3)(b) of that Regulation.

7. The relevant NCB shall inform the ECB of the procedures that are planned pursuant to Article 15 of Regulation (EU) 2016/867 (ECB/2016/13) for fulfilling the statistical reporting requirements set out in that Regulation in the event of a merger, division or reorganisation involving one or more reporting agents that could affect the fulfilment of those reporting agents' statistical reporting requirements.

Article 6

Allocation of responsibilities for RMS foreign branches

1. Where both a legal entity and any of its foreign branches are resident in different reporting Member States, NCBs shall make reasonable efforts to avoid double reporting of the same data in accordance with Article 6(3) of Regulation (EU) 2016/867 (ECB/2016/13) by coordinating their collection of data attributes listed in Templates 1 and 2 of Annex I to that Regulation from the respective reporting agent and its foreign branches.

2. Annex II to this Guideline defines the allocation of responsibilities for NCBs that report credit data and counterparty reference data of RMS foreign branches to the ECB, taking into account the derogations granted to reporting agents.

3. The home NCB and the host NCB involved in the collection of data from an RMS foreign branch may agree on a different allocation of responsibilities for the reporting of credit data and counterparty reference data to the ECB which overrides the allocation of responsibilities set out in Annex II to this Guideline, subject to paragraph 4. In accordance with any such arrangement, the home NCB or the host NCB shall inform the ECB and register in RIAD the following information:

- (a) the NCB responsible for the transmission to the ECB of the information set out in Template 1 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13); and
- (b) the NCB responsible for the transmission to the ECB of the information set out in Template 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13).

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Both NCBs shall register in RIAD the corresponding counterparty reference data.

4. The arrangement to override the allocation of responsibilities to transmit Templates 1 and 2 of Annex I to Regulation (EU) 2016/867(ECB/2016/13) may not result in the transmission of less credit data to the ECB compared to the arrangement specified in Annex II, without prejudice to an NCB's decision not to collect specific data attributes in accordance with Article 7 of that Regulation.

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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.

▼B*Article 7***Transitional provisions regarding the transmission of credit data and counterparty reference data**

1. Where NCBs exercise their rights in accordance with Article 19 of Regulation (EU) 2016/867 (ECB/2016/13) to postpone the first transmission to the ECB of credit data relating to all reporting reference dates prior to 1 February 2019, the first transmission shall take place not later than 31 March 2019.

2. Without prejudice to Article 2(2) of Regulation (EU) 2016/867 (ECB/2016/13), if an NCB makes use of the transitional provision for credit data referred to in paragraph 1, it may postpone the first transmission to the ECB of counterparty reference data provided that it transmits such data to the ECB six months before the first reporting of credit data, and in any case no later than 30 September 2018.

3. Without prejudice to Article 19 of Regulation (EU) 2016/867 (ECB/2016/13), NCBs shall register in RIAD their decision to postpone the first transmission of credit data to the ECB by 30 June 2018. Such information may be updated before the first reporting of credit data and counterparty reference data, in the event that NCBs need to postpone the first transmission.

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4. In relation to the first reporting of monthly and quarterly credit data, NCBs shall inform the ECB by 31 March 2018 of their respective selected actual reporting population, by registering this information in RIAD.

CHAPTER III

SPECIFIC REPORTING OBLIGATIONS RELATING TO
COUNTERPARTY REFERENCE DATA IN RIAD*Article 8***Identification of counterparties in RIAD**

1. NCBs shall identify each counterparty whose data they report, whether resident or non-resident, by its unique RIAD code, taking into account the conditions set out in this Guideline.

2. NCBs shall take all possible measures to correctly identify relevant counterparties in RIAD and refer to such counterparties, irrespective of their country of residence, by means of the respective RIAD code. This shall also apply when an NCB only uses Template 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13) to collect and transmit to the ECB credit data and counterparty reference data in cases where another NCB uses Template 1 of Annex I to that Regulation to collect and transmit data in respect of the same counterparty, and when partial derogations are granted to reporting agents.

3. NCBs shall use the correct RIAD codes to refer to all counterparties consistently over time, and shall update them in a timely manner if there are changes, such as when the competent NCB intervenes to replace a temporary code by an official RIAD code.

4. NCBs may require reporting agents to use a specific set of counterparty identifiers. Annex IV to Regulation (EU) 2016/867 (ECB/2016/13) provides that the relevant NCB may allow reporting agents to use a reporting agent-specific counterparty identifier to refer to counterparties for the primary transmission. In this case, the NCB using Template 1 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13) to collect credit data and counterparty reference data shall create mappings between the various counterparty identifiers used by reporting agents to refer to the same counterparty and the corresponding RIAD code, to be used for the secondary transmission.

5. NCBs shall ensure that all counterparties linked to instruments reported to AnaCredit, irrespective of the role and of the country of residence of the counterparty itself, are registered in RIAD at the relevant reporting reference date. NCBs shall make reasonable efforts to register a new counterparty in RIAD at least one day before transmitting to the ECB the credit data on instruments to which the counterparty is linked.



Article 9

Transmission of counterparty reference data to RIAD

1. NCBs shall report to the ECB counterparty reference data in accordance with the counterparty reference dataset in Template 1 of Annex I and in Tables 2 and 3 of Annex III to Regulation (EU) 2016/867(ECB/2016/13).

2. NCBs may obtain counterparty reference data, including identifiers, from respective reporting agents or via memoranda of understanding entered into with national statistical institutes, national competent authorities and other national institutions, provided that such information can be used for the purposes defined in Council Regulation (EC) No 2533/98 ⁽¹⁾.

3. NCBs shall update the counterparty reference data that they transmit to the ECB as soon as they become aware of a change to one or more data attributes. This applies to both resident and non-resident counterparties.

4. Although NCBs may decide not to collect certain counterparty reference data attributes from individual reporting agents, e.g. when the attribute is marked 'N' in Tables 2 and 3 of Annex III to Regulation (EU) 2016/867 (ECB/2016/13), pursuant to Article 9(1) of Regulation (EU) 2016/867 (ECB/2016/13) NCBs shall always report to RIAD, irrespective of the role and of the country of residence of the counterparty itself, a Legal Entity Identifier (LEI). If no LEI has been assigned to the counterparty, NCBs shall report a national identifier from the list of national identifiers published on the ECB website as an annex to the AnaCredit Reporting Manual.

5. In addition to the mandatory entity identifiers required by Regulation (EU) 2016/867 (ECB/2016/13), NCBs shall report to RIAD any other national identifier available for a given counterparty, provided that this information can be used in accordance with the confidentiality regime set out in Regulation (EC) No 2533/98.

6. NCBs shall not be required to report any counterparty reference information to RIAD if the counterparty is included in the list of international organisations published on the ECB website as an annex to the AnaCredit Reporting Manual and regularly updated by the ECB in cooperation with NCBs. In those cases, NCBs shall only use the correct RIAD code to identify the international organisation in the transmission of credit data to the ECB. This shall also apply to counterparties in the list of MFIs, except where the counterparty is acting as a debtor, in which case the NCBs shall comply with the general reporting requirements for counterparty reference data.

⁽¹⁾ 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).



Article 10

NCBs' responsibility for the identification of resident counterparties registered in RIAD

1. NCBs shall be responsible for the unique identification of all resident counterparties in RIAD and shall take all possible measures to avoid that two or more distinct records in RIAD refer to the same resident counterparty.

2. Detailed information on the steps NCBs shall take to ensure the unique identification of counterparties in RIAD and the management of their reference data is set out in Annex I.

3. Once a resident counterparty has been registered in RIAD with a temporary RIAD code, the competent NCB shall assess, by the last working day of the second month following the date of the receipt of the list of potential duplicates from the central identification service, at the latest, whether the new temporary counterparty is a duplicate of an existing resident counterparty or a genuinely new counterparty. In the former case, i.e. where there is a match, the competent NCB shall select the preferred match out of the proposed list, hence invalidating ('freezing') the new temporary counterparty in favour of the corresponding existing resident counterparty ('living' counterparty). In the latter case, i.e. where there is no match, the competent NCB shall assign an official RIAD code to the new temporary counterparty.

4. In resolving a duplication, NCBs shall first address those cases which involve new temporary resident counterparties with the largest exposures according to the credit data reported to the ECB.

5. NCBs shall use all available information at the national level to ensure, to the extent possible, that reference information on resident counterparties registered in RIAD is complete, accurate and up to date. To this end, NCBs shall assess all reliable sources of information provided such information can be used in accordance with the confidentiality regime set out in Regulation (EC) No 2533/98, with a view to entering in RIAD the best possible reference information on all relevant counterparties.

6. In the case of counterparties resident in a country for which there is no competent NCB to provide counterparty reference data, the ECB shall provide for the unique identification and reference data of those counterparties, on a reasonable efforts basis and based on available information, following the steps that are required to be taken by the 'competent NCB/ECB' in Annex I to this Guideline. In so doing, the ECB shall first address those cases which involve counterparties with the largest exposures according to the information available in AnaCredit.

7. For each counterparty, RIAD calculates the authoritative record of each data attribute according to pre-defined compounding rules, allocating a priority to all potential candidate sources. If the standard compounding rules (ranking between all potential sources) defined by the ECB are not considered appropriate, NCBs shall define and communicate to the ECB

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in writing the compounding rules to be applied in RIAD for calculating the authoritative record of the reference data of all resident counterparties. The competent NCB may define a different method for each counterparty reference data attribute and may change such method from time to time as it deems appropriate.

8. NCBs shall ensure that the list of national identifiers and the list of legal forms published as an annex to the AnaCredit Reporting Manual on the ECB website are kept up to date for the respective Member State. NCBs shall inform the ECB in writing and in a timely manner of any change deemed necessary.

CHAPTER IV

PROCEDURES AND STANDARDS FOR TRANSMISSION TO RIAD*Article 11***Assignment of the RIAD code**

1. At the time of the first registration in RIAD, NCBs shall assign an official RIAD code to each resident counterparty and a temporary RIAD code to non-resident counterparties, with the required format.

2. NCBs shall ensure that the RIAD codes they assign to counterparties, both resident and non-resident, are exclusive, i.e. that they are not associated with more than a single counterparty, and do not change over time.

3. NCBs shall be responsible for assigning an official RIAD code to all resident counterparties which were initially registered in RIAD with a temporary RIAD code by an originating NCB or by the ECB.

4. The ECB shall inform NCBs of reporting Member States if a counterparty's RIAD code changes, irrespective of their country of residence. NCBs shall use the current RIAD code for all counterparties from the date that the following applicable credit data and counterparty reference data are transmitted.

*Article 12***Transmission standards in relation to RIAD**

1. NCBs shall transmit counterparty reference data to the ECB using RIAD. Any regular upload of information shall be organised by means of a file transfer via the standard ESCB facility. Alternatively, for small volumes, NCBs may process acquisition acknowledgement messages or update attributes online.

2. In order to minimise operational errors and ensure the accuracy and consistency of the updates reported to RIAD, prior to the transmission of data to the ECB, NCBs shall carry out validation checks matching the relevant data exchange specifications.



Article 13

Acquisition and error acknowledgements

1. On receipt of the updates, the ECB shall promptly carry out checks to validate the quality of the information provided.
2. Pursuant to Article 24(5) of Guideline ECB/2014/15, the ECB shall provide NCBs with:
 - (a) an acquisition acknowledgement containing summary information on the updates which have been processed and implemented successfully in the relevant dataset; and/or
 - (b) an error acknowledgement containing detailed information on the updates and the validation checks which have failed.
3. NCBs shall take action to transmit corrected information promptly.

Article 14

First transmission of counterparty reference data to RIAD

1. NCBs shall transmit to the ECB a first set of the counterparty reference data no later than six months prior to the first transmission of credit data in accordance with Article 2(2) of Regulation (EU) 2016/867 (ECB/2016/13) and shall make reasonable efforts to do so before the relevant deadline set out in Article 7(2) of this Guideline.
2. As regards the content of the first transmission of counterparty reference data under paragraph 1, NCBs shall transmit, at a minimum, counterparty reference data which, based on available information, can be reasonably assessed to be relevant.
3. The same minimum common standards for transmission, accuracy and compliance with concepts and revisions specified in Annex V to Regulation (EU) 2016/867 (ECB/2016/13) shall apply to the first transmission of counterparty reference data to the ECB under paragraph 1.
4. Where applicable, the first set of counterparty reference data to be reported by NCBs shall comprise the following data attributes:
 - (a) counterparty identifier (RIAD code);
 - (b) LEI;
 - (c) if the LEI is not available: a national identifier from the list of national identifiers published on the ECB website, as composed by two distinct variables, namely: the identifier type (or its description, when relevant) and the respective code (unless the identifier type is 'not applicable');
 - (d) name;
 - (e) address: country;
 - (f) address: city/town/village;
 - (g) address: street;
 - (h) legal form;
 - (i) institutional sector.

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5. The actual list of reference data attributes that NCBs shall provide for each counterparty at the first transmission of counterparty reference data to RIAD may vary subject to the applicability of the various attributes to the specific role and category of the counterparty as described in Tables 2 and 3 of Annex III to Regulation (EU) 2016/867 (ECB/2016/13).

CHAPTER V

COLLECTION OF CREDIT AND COUNTERPARTY REFERENCE DATA BY NCBs*Article 15***Derogations and reduced reporting frequency**

1. For the purposes of Article 16(1) and (2) of Regulation (EU) 2016/867 (ECB/2016/13), when calculating the total outstanding amount of loans to all sectors reported pursuant to Regulation (EU) No 1071/2013 (ECB/2013/33) by all reporting agents resident in the reporting Member State, NCBs shall only have regard to the total outstanding amount of loans of all reporting agents captured in the actual reporting population provided for in Article 3(1) of Regulation (EU) 2016/867 (ECB/2016/13), including the total outstanding amount of loans of all reporting agents granted a derogation. For the avoidance of doubt, an NCB shall not have regard to the total outstanding amount of loans of foreign branches not resident in the reporting Member State of that NCB.

2. For the purposes of Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13), when allowing small reporting agents to report credit data relating to reporting reference dates prior to 1 January 2021 on a quarterly instead of monthly basis, NCBs shall take into account the combined contribution of:

- (a) the small reporting agents that are granted a derogation pursuant to Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13), and
- (b) the reporting agents eligible for reporting on a quarterly basis pursuant to Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13),

to the total outstanding amount of loans reported pursuant to Regulation (EU) No 1071/2013 (ECB/2013/33) by all reporting agents resident in the reporting Member State, and ensure such combined contribution does not exceed 4 %.

3. Pursuant to Articles 6(3) and 16(3) of Regulation (EU) 2016/867 (ECB/2016/13), a relevant NCB may grant derogations to reporting agents that are RMS foreign branches to the extent that the NCBs obtain data from other sources of the quality and timeliness required under Article 14(3) of that Regulation. The NCBs' right to grant such derogations is subject to coordination between the relevant NCBs on the

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basis of the arrangements made for avoiding double reporting in accordance with Article 6 of this Guideline. For the avoidance of doubt, any reporting agent which is granted a derogation pursuant to Article 16(3) shall not be considered a small reporting agent which is granted a derogation pursuant to Article 16(1) or a small reporting agent which may report on a quarterly or monthly basis pursuant to Article 16(2).

4. In exercising their powers pursuant to Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13), the relevant NCB may grant derogations to small reporting agents which cover some or all of the reporting requirements, including those which relate exclusively to specific observed agents that are part of a reporting agent that is a legal entity.

*Article 16***Cooperation with competent authorities**

1. Where all or part of the data described in Regulation (EU) 2016/867 (ECB/2016/13) can be obtained from competent authorities other than NCBs, and these data can be used to the extent and for the purposes defined in Regulation (EC) No 2533/98, NCBs may establish appropriate cooperation arrangements with these authorities to ensure a permanent structure for receiving such data.

2. The NCBs shall ensure that the data referred to in paragraph 1 meet the requirements set out in Regulation (EU) 2016/867 (ECB/2016/13) before transmitting them to the ECB.

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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

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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.

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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).

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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.

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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

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- (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.

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CHAPTER VI

DATA QUALITY MANAGEMENT*Article 17***Transmission standards using the ESCB-Net**

1. The NCBs shall use the ESCB-Net provided by the ESCB for the electronic transmission of the credit data and counterparty reference data as required by the ECB. The NCBs shall make that data available to the ECB in accordance with the SDMX ⁽¹⁾ reporting standards laid down separately.

2. Subject to the ECB's prior consent, the NCBs may use other means to transmit the credit data and counterparty reference data.

*Article 18***Data quality management**

1. Without prejudice to the ECB's verification rights under Regulation (EC) No 2533/98 and Regulation (EU) 2016/867 (ECB/2016/13), the NCBs shall monitor and ensure the quality and reliability of credit

⁽¹⁾ Statistical Data and Metadata eXchange.

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data and counterparty reference data made available to the ECB and cooperate closely with the ECB as part of overall data quality management.

2. NCBs shall define the conditions that trigger the rejection of data received from the reporting agents.

3. NCBs shall monitor the observed agents for which information has been rejected and the progress achieved from one reporting period to another. NCBs shall inform the ECB of the results of such monitoring.

4. NCBs shall ensure, verify and maintain the quality of credit data and counterparty reference data to ensure: (i) the quality of aggregate output data; (ii) the consistency of credit data and counterparty reference data; and (iii) consistency with other statistics. In particular, prior to the transmission of credit data and counterparty reference data to the ECB, NCBs shall verify that:

- (a) the files transmitted to the ECB comply with the technical specifications for transmission to the ECB;
- (b) each record is uniquely identified;
- (c) the contract identifier is unique for each contract that generates credit risk for the same observed agent and that such an identifier is not reused at any point in time to identify a different contract with the same observed agent;
- (d) each instrument identifier is unique for each contract of an observed agent, and that this identifier is not reused at any point in time to identify a different instrument for the same contract and observed agent;
- (e) the protection identifier is unique for each protection received by the same observed agent and that this identifier is not reused at any point in time to identify a different protection with the same observed agent;
- (f) the credit data and counterparty reference data to be transmitted are complete and consistent;
- (g) all counterparties are linked to instruments that are registered in the RIAD system and referred to by the corresponding counterparty identifier (RIAD code) based on the information provided by the reporting agents.

5. Prior to the transmission of credit data to the ECB, the NCBs transmitting Template 1 or Template 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13) shall verify and ensure that for each instrument to be reported for each counterparty linked to the instrument, the required counterparty reference data for all counterparties are registered in RIAD.

6. The credit data and counterparty reference data transmitted by NCBs shall be consistent with the data stored in national databases as a result of any data quality management activities exercised at national level.

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7. Where credit data are transmitted by two NCBs to the ECB for observed agents which are RMS foreign branches in accordance with Article 6, each NCB shall be responsible for the quality of the data it reports. In particular, if two NCBs make an arrangement to share the responsibilities for secondary reporting, the relevant NCBs shall ensure that the credit data and counterparty reference data reported by one NCB are consistent with the credit data and counterparty reference data reported by the other relevant NCB. To this end and after the information is loaded in AnaCredit, the ECB shall send to the relevant NCBs the information transmitted in order to ensure that the credit data and counterparty reference data reported to each of them is consistent.

8. NCBs shall verify the consistency and accuracy of the credit data and counterparty reference data by comparing them with other datasets collected at national level under national or Union law and at the time they are available. NCBs shall take into account differences in the methodology and the timeliness of the datasets used for the assessment of the quality of data in AnaCredit.

9. For each transmission of credit data for an observed agent, reporting reference date and type of reporting, i.e. monthly data attributes in Templates 1 and 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13), and quarterly data attributes in Template 2 of Annex I to that Regulation, an acknowledgement message to the NCB transmitting the information indicating whether the file has been loaded or rejected by the system shall be automatically transmitted by AnaCredit. In the latter case, the message shall indicate the reason for the rejection.

10. The ECB shall assess credit data and counterparty reference data by applying a set of validation checks, in close cooperation with the NCBs. The assessment shall be carried out in a timely manner. The ECB and the NCBs may jointly coordinate the data quality management efforts taking into account the significance of the discrepancy between the DQM metrics and the DQM targets both at national and euro area level.

11. For each transmission of credit data for an observed agent, reporting reference date and type of reporting which is loaded into AnaCredit, an acknowledgement message shall be automatically transmitted via AnaCredit with the results of the validation checks. This message shall detail the data that failed to comply with the AnaCredit validation checks and the validation check that triggered the error.

12. If the observed agent is an RMS foreign branch and two NCBs report information for the observed agent:

- (a) the messages indicated in paragraph 11 shall be transmitted to the two relevant NCBs; and
- (b) each NCB shall be responsible for the data quality of the information included in the template. In particular, each NCB shall be responsible for the validation checks verifying the consistency and integrity of the information reported in Templates 1 and 2 of Annex I to Regulation (EU) 2016/867 (ECB/2016/13). For this purpose, each NCB shall ensure the correctness of the information reported in the template for which each NCB is responsible.

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13. NCBs shall establish and monitor the necessary mechanisms for reporting agents to revise and correct any credit data and counterparty reference data reported which do not comply with the AnaCredit validation checks, in order for NCBs to be able to submit available revisions promptly.

14. To monitor the implementation of appropriate procedures for the collection, verification, processing and dissemination of information that ensure the quality of the data collected, the ECB and NCBs shall submit a quality report on a biennial basis to the Governing Council. The quality reports shall cover both credit data and counterparty reference data, and also provide information on the methods and procedures established by NCBs for the unique identification of resident counterparties. The first quality report shall be prepared in December 2020, with September 2020 as reporting reference date.

*Article 19***Revision policy**

1. NCBs shall transmit to the ECB all revisions received from reporting agents as soon as they have been processed.

2. NCBs shall establish arrangements with reporting agents so that revisions to the data identified in the acknowledgement messages referred to in Article 18(11) as not complying with the AnaCredit validation checks may be transmitted promptly and not later than the next date on which information for that observed agent is due.

3. NCBs shall transmit revisions at any time after the reporting reference date.

4. NCBs shall transmit revisions, where they exist, for all reference periods.

5. The ECB shall automatically process revisions and store them in the shared database without undue delay after they have been received from NCBs. The ECB shall inform the NCBs concerned of the outcome of additional quality assessment after further processing the revisions.

CHAPTER VII

FINAL PROVISIONS*Article 20***Simplified amendment procedure**

The ECB's Executive Board may make any technical amendments to the annexes to this Guideline, taking into account the views of the STC, provided that such amendments neither change the underlying conceptual framework nor affect the reporting burden on reporting agents or NCBs. The Executive Board shall inform the Governing Council of any such amendment without undue delay.

▼B*Article 21***Taking effect**

This Guideline shall take effect on the day of its notification to the national central banks of the Member States whose currency is the euro.

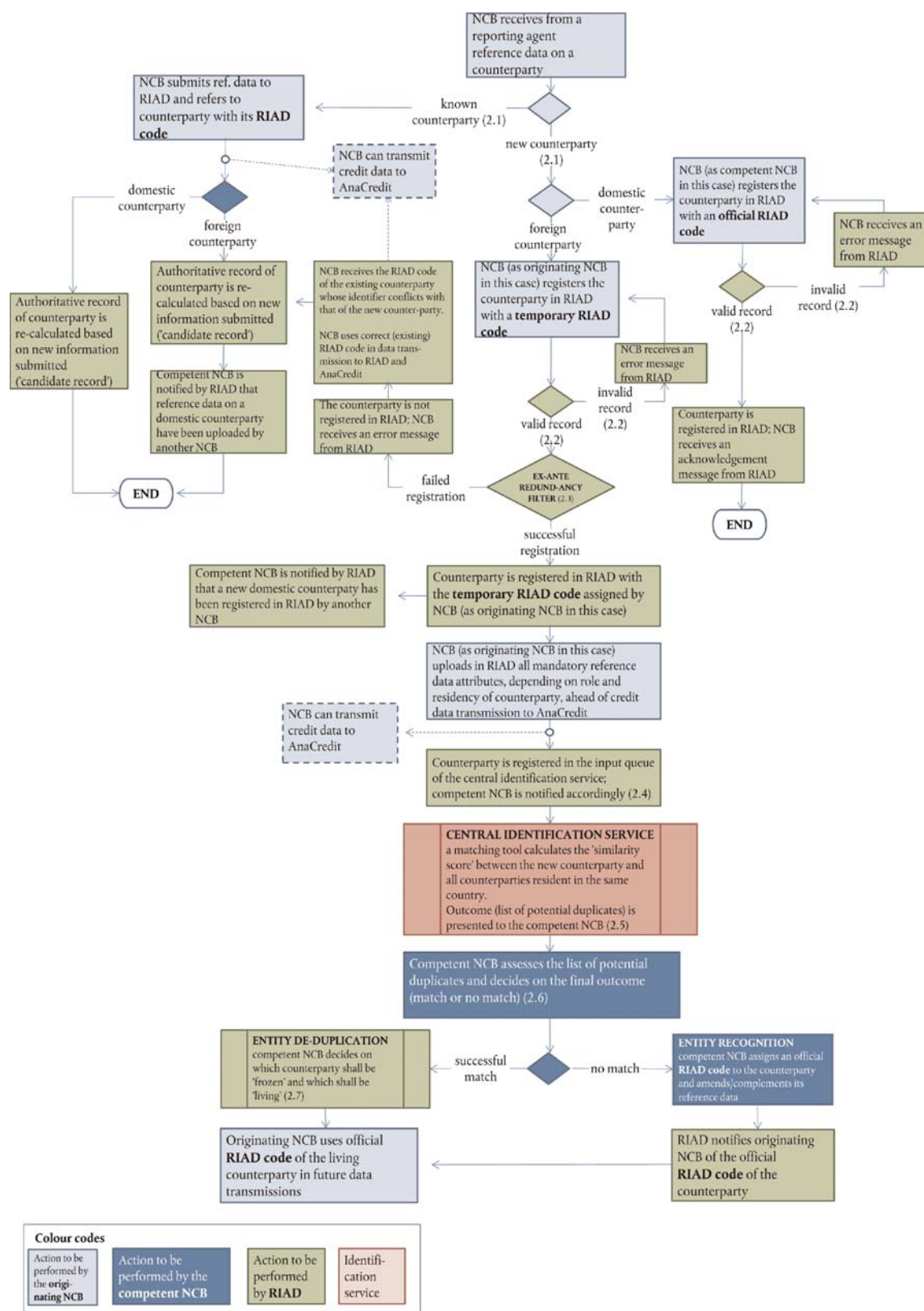
*Article 22***Addressees**

This Guideline is addressed to all Eurosystem central banks.

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ANNEX I

Identification and reference data management of counterparties in the Register of Institutions and Affiliates Database (RIAD)



▼B**1. General assumptions underlying the process flow chart**

- 1.1. It is assumed that all NCBs maintain a national reference dataset in which counterparties (both domestic and non-resident) are uniquely identified and there are no duplications at the national level (i.e. they have a unique and exclusive internal NCB identifier). That means that even though different reporting agents in the same Member State might be using different counterparty identifiers to refer to the counterparty in their communications with the relevant NCB, the NCB eventually ensures that all such identifiers are associated with the actual unique counterparty.
- 1.2. If necessary, to avoid duplications (e.g. the same counterparty registered twice in the national reference dataset), the counterparty identifiers used by reporting agents when reporting to the NCB are mapped by the NCB into unique internal NCB identifiers. When transmitting information to RIAD and AnaCredit, NCBs eventually map such internal NCB identifiers into a unique RIAD code, if necessary.

2. Notes to the flow chart:

- 2.1. A 'known' counterparty is a counterparty which is already registered in RIAD and for which the originating NCB knows the RIAD code.
- 2.2. A new counterparty can be registered in RIAD only provided that the necessary minimum set of reference data attributes are provided ('valid record'), as provided for in the RIAD requirements.
- 2.3. RIAD does not allow a new counterparty to be registered with the same identifiers (LEI and/or national identifier) of an existing counterparty.
- 2.4. Each NCB can decide to determine whether a domestic counterparty registered by another NCB is a duplicate of an existing counterparty or not also outside the central identification service (CIS), e.g. using their own internal process (matching algorithm) for this purpose.
- 2.5. The CIS is a functionality in RIAD which searches for potential duplicates among existing counterparties resident in the same country via a dedicated 'matching tool' every time a new counterparty is registered in the system with a temporary RIAD code. Counterparties to be processed by the matching tool are stacked into an 'input queue', while the outcome of the matching process is accumulated in the 'output queue' and presented to the competent NCB, via a dedicated automated backflow, for its final assessment.
- 2.6. The competent NCB reviews the list of potential duplicates received from RIAD and, for each counterparty with a temporary RIAD code, selects the preferred candidate from the list (match) or determines that no option is eventually selected from the list (no match).
- 2.7. The counterparty 'de-duplication' is a process whereby the competent NCB decides, following the successful matching between two counterparties registered in RIAD, which counterparty is to be invalidated ('frozen counterparty'), and which one is to be maintained in the system ('living counterparty').



ANNEX II

Allocation of responsibilities for RMS foreign branches

The table sets out the allocation of responsibilities for the reporting by NCBs to the ECB of credit data and counterparty reference data of observed agents which are RMS foreign branches on the basis of the information on derogations granted to reporting agents.

Allocation of responsibilities for RMS foreign branches

		Reporting agents reporting to the home NCB				
		No derogation	Only collect T2	Quarterly reporting	Partial derogation	Full derogation
Reporting agents reporting to the host NCB	No derogation	Home NCB: T1&T2	Host NCB: T1&T2	Host NCB: T1&T2	Host NCB: T1&T2	Host NCB: T1&T2
	Only collect T1	Home NCB: T1&T2	Host NCB: T1 Host NCB: T2	T2 required ⁽¹⁾ Host NCB: T1&T2	T2 required ⁽¹⁾ Host NCB: T1&T2	T2 required ⁽¹⁾ Host NCB: T1&T2
	Quarterly reporting	Home NCB: T1&T2	T1 required ⁽²⁾ Host NCB: T1&T2	Home NCB: T1&T2 (Q)	Host NCB: T1&T2 (Q)	Host NCB: T1&T2 (Q)
	Partial derogation	Home NCB: T1&T2	T1 required ⁽²⁾ Host NCB: T1&T2	Home NCB: T1&T2 (Q)	—	—
	Full derogation	Home NCB: T1&T2	T1 required ⁽²⁾ Host NCB: T1&T2	Home NCB: T1&T2 (Q)	—	—

⁽¹⁾ If the home NCB:

- (a) grants a derogation in accordance with Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13); or
- (b) allows data reporting on a quarterly basis in accordance with Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13); and the host NCB:
- (c) does not grant a derogation in accordance with Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13); and
- (d) does not allow data reporting on a quarterly basis in accordance with Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13); then the host NCB cannot decide not to collect any, or to collect only part, of the data attributes listed in Template 2 in accordance with Article 6(3)(b) of Regulation (EU) 2016/867 (ECB/2016/13), and will transmit Templates 1 and 2 to the ECB.

⁽²⁾ If the host NCB:

- (a) grants a derogation in accordance with Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13); or
- (b) allows data reporting on a quarterly basis in accordance with Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13); and the home NCB:
- (c) does not grant a derogation in accordance with Article 16(1) of Regulation (EU) 2016/867 (ECB/2016/13); and
- (d) does not allow data reporting on a quarterly basis in accordance with Article 16(2) of Regulation (EU) 2016/867 (ECB/2016/13); then the home NCB cannot decide not to collect any, or to collect only part, of the data attributes listed in Template 1 in accordance with Article 6(3)(a) of Regulation (EU) 2016/867 (ECB/2016/13), and will transmit Templates 1 and 2 to the ECB.

Note:

- (i) T1: means Template 1 as defined in Annex I to Regulation (EU) 2016/867 (ECB/2016/13).
- (ii) T2: means Template 2 as defined in Annex I to Regulation (EU) 2016/867 (ECB/2016/13).

▼ **M1***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

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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 (?) 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

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

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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.

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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)
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
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.

▼ **M1***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