**CORPORATION**

**GUIDE**

**GRANULAR TOOL**

Track Changes

| **Version** | **Date** | **Modification** | **Author** |
| --- | --- | --- | --- |
| V1.0 | 16/07/2021 | * Publication of 13 new concepts – Accounting * Publication of 8 new concepts – Capital | Regulatory Projects |
| V2.0 | 23/07/2021 | * Publication of 19 new concepts – Risks * Publication of 13 new concepts – Regulatory Projects | Regulatory Projects |
| V3.0 | 30/07/2021 | * Consolidation of the concepts in one unique document, alongside with the general guidelines to populate the loan tape * Publication of 68 new concepts – Risks | Regulatory Projects |
| V4.0 | 06/08/2021 | * Publication of 94 new concepts - Risks | Regulatory Projects |
| V5.0 | 13/08/2021 | * Minor format and errors identified | Regulatory Projects |
| V6.0 | 17/09/2021 | * The following concepts have been modified: * INTRNL\_RTNG * INTRNL\_RTNG\_PRVS * INTRNL\_RTNG\_INCPTN * RWA\_MTHD * RTNG\_SCL * DT\_PST\_D * TYP\_MRTGG * RFNNC\_PRPS * DBT\_RPYMNT\_CPCTY\_SNR\_DBT * DBT\_RPYMNT\_CPCTY\_TTL * PD\_CRR\_INCPTN | Regulatory Projects |
| V7.0 | 24/09/2021 | * Publication of 2 new concepts: * OBSRVD\_AGNT\_ID * OBSRVD\_AGNT\_NM * Inclusion of section *9-* *Loan tape data fields use in the perimeter extraction from FINREP that are also in BDR* * The following concepts have been modified: * ACCMLTD\_CHNGS\_FV\_CR\_INSTRMNT * FRBRNC\_STTS\_INSTRMNT | Regulatory Projects |
| V8.0 | 01/10/2021 | * Publication of 42 new concepts * Adjustments section 7 in General guidance to feed the Loan Tape * Adjustments in definition of Internal Segment (INTRNL\_SGMNT) | Regulatory Projects |
| V9.0 | 08/10/2021 | * Inclusion of section 10-*Depth of the historical information to be reported in the Loan Tape* | Regulatory Projects |
| V10.0 | 29/10/2021 | * The following concepts have been modified: * RTNG\_MTHD * TYP\_INSTRMNT | Regulatory Projects |
| V11.0 | 05/11/2021 | * The following concepts have been modified: * RTNG\_MTHD * INTRNL\_RTNG * INTRNL\_RTNG\_PRVS * INTRNL\_RTNG\_INCPTN * RTNG\_SCL * ECNMC\_ACTVTY * ACCMLTD\_IMPRMNT\_INSTRMNT\_PRVS * OTSTNDNG\_NMNL\_AMNT\_INSTRMNT\_PRVS | Regulatory Projects |
| V12.0 | 12/11/2021 | * The fields informed for Corporation have been removed of the guidance: * FLG\_RQST\_EMRGNCY\_FNDNG * INTRNL\_RTNG * INTRNL\_RTNG\_PRVS * RTNG\_SCL * INTRNL\_RTNG\_INCPTN | Regulatory Projects |
| V13.0 | 19/11/2021 | * The following concepts have been modified: * DT\_DFLT\_STTS * LTI * Publication of 3 new concepts: * ISIN\_SCRTSTN * CRRLTN\_CFFCNT * PD\_CRR\_RD\_T1 (in Entity table) | Regulatory Projects |
| V14.0 | 26/11/2021 | * Inclusion of section 11-*Non-contractual balances and accounting adjustments* * Modification of section 5-*Financial Statements* * The following concept has been modified: * ISIN\_SCRTSTN | Regulatory Projects |
| V15.0 | 03/12/2021 | * The following concept has been modified: * PRFRMNG\_STTS\_LE | Regulatory Projects |
| V16.0 | 17/12/2021 | * Minor changes in the following concepts: * FLG\_RQST\_DSTRSSD\_RSTRCTRNG * LVRG * LVRG\_PRVS | Regulatory Projects |
| V17.0 | 24/12/2021 | * A change has been included in the part on accounting adjustments (general instructions). | Regulatory Projects |
| V18.0 | 14/01/2022 | * Minor changes in the following concepts: * EBA\_CMPLNT\_MRTR\_ST\_C19 * FRBRNC\_STTS\_C19 * DT\_FRBRNC\_STTS\_C19 * DT\_STRT\_GP\_PPAL * OFF\_BLNC\_SHT\_AMNT\_INSTRMNT\_ PRVS | Regulatory Projects |
| V19.0 | 21/01/2022 | * Minor changes in the following concepts: * PRJCT\_FNNC\_LN * EXTRNL\_RTNG | Regulatory Projects |
| V20.0 | 04/03/2022 | * Detail added of the non-applicability of certain fields of the protection table when the protection is a personal guarantee: * DT\_MTRTY\_PRTCTN * PRTCTN\_CLLD * TYP\_PRTCTN * TYP\_PRTCTN\_INTRNL * TYP\_PRTCTN\_VL * APPRSL\_CRRNCY * APPRSR * ORGNL\_PRTCTN\_VL * DT\_PRTCTN\_VL * ORGNL\_PRTCTN\_VL * PRTCTN\_VL * PRTCTN\_VL\_NPE * PRTCTN\_VLTN\_APPRCH * DT\_APPRSL\_PRVS * PRTCTN\_VL\_PRVS * The following concept has been modified: * CVNNT\_TYP | Regulatory Projects |
| V21.0 | 11/03/2022 | * Detail added in chapter 1, section 11: Default values to be reported for non-contractual balances or accounting adjustments, for those fields in which it is not allowed to use a default value in the Fields Applicability file. | Regulatory Projects |
| V22.0 | 18/03/2022 | * Clarification on the definition of FLG\_NN\_ACCRL   The following concepts has been modified:   * GCC\_PRNT\_ID * SICR\_ASSSSMNT\_MTHD | Regulatory Projects |
| V23.0 | 13/05/2022 | The following concepts has been modified:   * RFNNC\_PRPS * TTL\_LVRG\_RT * TTL\_LVRG\_RT\_PRVS | Regulatory Projects |
| V24.0 | 27/05/2022 | The following concepts has been modified:   * PD\_CRR\_INCPTN * PD\_CRR\_RD * PD\_CRR\_RD\_T1 * DT\_INTRNL\_RTNG | Regulatory Projects |
| V25.0 | 03/06/2022 | The following concepts has been modified:   * TYP\_MRTGG | Regulatory Projects |
| V26.0 | 10/06/2022 | More detail added in this field:   * ISIN\_SCRTSTN | Regulatory Projects |
| V27.0 | 09/09/2022 | The following concepts has been modified:   * RFNNC\_PRPS * FLG\_RQST\_DSTRSSD\_RSTRCTRNG * ISIN\_SCRTSTN   Publication of definition for 3 concepts:   * INTRNL\_SGMNT\_IFRS9 * INTRNL\_SGMNT\_CAT\_MSTA * INTRNL\_SGMNT\_CATGSUB | Regulatory Projects |
| V28.0 | 14/10/2022 | More detail added in this field:   * TYP\_PRTCTN\_INTRNL * RL\_ESTT\_CLLTRL\_LCTN * LTI | Regulatory Projects |
| V29.0 | 31/05/2023 | Alignment of the guide with the Fields applicability (changes notified in communication 43 and 44).  The following concepts have been updated (definition and applicability):   * DT\_INTRNL\_RTNG * RTNG\_MTHD * IFRS9\_EAD * COVID19 fields * RFNNC\_PRPS * DT\_END\_GP\_PPAL * STTS\_UNDRWRTTN\_TRNSCTN * DT\_STRT\_GP\_PPAL   The definition of the following fields has been included in the guide:   * INTRNL\_RTNG (Entity) * INTRNL\_RTNG\_PRVS (Entity) * INTRNLL\_RTNG (Instrument) * INTRNLL\_RTNG\_INCPTN (Instrument) | Regulatory Projects |
| V30.0 | 05/07/2023 | Additional attributes necessary to generate requests related to the ESG framework.  Adding Central Banks portfolio in the granular reporting perimeter.  Adding additional fields in the Subportfolio ID. | Regulatory Projects |
| V31.0 | 21/07/2023 | Adding Central Banks portfolio in the granular reporting perimeter.  Adding additional fields in the Subportfolio ID.  Modification of concept: MNTHLY\_TRNVR | Regulatory Projects |
| V32.0 | 22/12/2023 | The scope of the Granular Tool is expanded by requesting the instruments cancelled during the data reference month as well as intragroup exposures.  Fields are added to cover the requests from Risks in the ESG field.  The nomenclature of the files is modified to start receiving the data structure that includes ESG information.  Fields related to COVID19 are eliminated.  Green Finance fields are removed from Fields applicability.  Three fields added to the minimum set of fields needed when reporting accounting adjustments.  The definition of the field is modified:   * CNSTRCTN\_STTS * DT\_CNSTRCTN\_STTS * DT\_APPRSL\_PRVS * DT\_FRST\_USG * CRE\_INCM\_CRRNCY * CRE\_YRLY\_EXPNSS * CRE\_YRLY\_INCM * ENVRNMNTLLY\_SSTNBL\_CAPEX\_CCM cambia a PURE\_CAPEX\_CCM * ENVRNMNTLLY\_SSTNBL\_CAPEX\_CCA cambia PURE\_CAPEX\_CCA * ENVRNMNTLLY\_SSTNBL\_TRNVR\_CCM cambia PURE\_TRNVR\_CCM * ENVRNMNTLLY\_SSTNBL\_TRNVR\_CCA cambia a PURE\_TRNVR\_CCA * EXTRNL\_RTNG\_NM * DT\_EXTRNL\_RTNG * EXTRNL\_RTNG * EXTRNL\_RTNG\_PRVS * RTNG\_MTHD * PD\_CRR\_RD * PD\_CRR\_RD\_T1 * TXNMY\_ELGBL\_CAPEX\_CCM * TXNMY\_ELGBL\_TRNVR\_CCM * TXNMY\_ELGBL\_CAPEX\_CCA * TXNMY\_ELGBL\_TRNVR\_CCA * ENBLNG\_CAPEX\_CCM * ENBLNG\_CAPEX\_CCA * TRNSTNL\_CAPEX * ENBLNG\_ TRNVR\_CCM * ENBLNG\_ TRNVR\_CCA * TRNSTNL\_TRNVR * FLG\_NFRD\_APPLCBLTY * PD\_CRR\_INCPTN * INTRNL\_SGMNT\_CAT\_MSTA * INTRNL\_SGMNT\_CATGSUB * SSTNBL\_INDCTR * SSTNBL\_CTGRY * NW\_BSNSS * ENVRMNTL\_OBJTV * TYP\_ACTVTY   ESG fields are eliminated:   * FLG\_ALGND\_EU\_TXNMY * US\_PRCCDS * FLG\_ELGBL\_UNDR\_EU\_TXNMY   The definition of new fields is incorporated:   * GRP\_ECNMC\_ACTVTY * PRSN\_TYP * FR\_CSH\_FLW * FR\_CSH\_FLW\_T1 * FR\_CSH\_FLW\_T2 * FR\_CSH\_FLW\_T3 * CNCLLD\_INSTRMNT\_STTS * IDCMB * EXPCTD\_LSS\_CRR * LSTI * DSTI * LTI\_INSTRMNT * SSTNBL\_CTGRY\_TXNMY * INSRNC\_ID * TYP\_HZRDS\_INSRD * AMNT\_CVRD\_INSRNC * DT\_MTRTY\_INSRNC * FLG\_FRST\_HM * YR\_CNSTRCTN   The examples included in the definitions are modified for greater clarity of the fields:   * DPD\_12M * DPD\_12M\_FRBRNC\_STTS * DPD\_12M\_PRFRMNG\_STTS * DPD\_24M\_FRBRNC\_STTS * DPD\_24M\_PRFRMNG\_STTS * DPD\_FRBRNC\_STTS * DPD\_PRFRMNG\_STTS   The names between DBT\_SRVC\_RT and DBT\_SRVC\_RT\_12M have been swapped.  The field names have been changed:   * GRSS\_FEE\_CMMSSN\_INCM * GRSS\_FEE\_CMMSSN\_EXPNS * GRSS\_FEE\_CMMSSN\_INCM\_OFF\_BLNC * GRSS\_FEE\_CMMSSN\_EXPNS\_OFF\_BLNC * GRSS\_FEE\_CMMSSN\_INCM\_CCRR * GRSS\_FEE\_CMMSSN\_EXPNS\_CCRR * GRSS\_FEE\_CMMSSN\_INCM\_OFF\_BLNC\_CCRR * GRSS\_FEE\_CMMSSN\_EXPNS\_OFF\_BLNC\_CCRR     To the following:   * GRSS\_CMMSSN\_INCM * GRSS\_CMMSSN\_EXPNS * GRSS\_CMMSSN\_INCM\_OFF\_BLNC * GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC * GRSS\_CMMSSN\_INCM\_CCRR * GRSS\_CMMSSN\_EXPNS\_CCRR * GRSS\_CMMSSN\_INCM\_OFF\_BLNC\_CCRR * GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC\_CCRR | Regulatory Projects |
| V33.0 | 15/04/2024 | The perimeter of the Granular Tool is expanded by requesting the instruments that are classified (accounting portfolio) as Held for Trading.  Data field of field name “Coupon rate (if fixed)” has changed to ‘CPN\_RT\_FXD’.  Data field of field name “Coupon rate (if floating)” has changed to ‘CPN\_RT\_FLTNG’.  TYP\_PRTCTN codelist has been modified.  TYP\_PRTCTN\_VL definition modified to accept ‘securities’ reported as ‘Fair Value’  The perimeter of the protection table and instrument-protection table is expanded by requesting the financed assets that are not acting as collateral of the instrument. This is needed for ESG reporting purposes.  The definition of current fields is incorporated:   * MN\_ENTTY\_ID * ASST\_SCRT\_CLSS * CPN\_CRRNCY * CPN\_RT\_FXD * DT\_VLTN * ELGBLTY\_ECB * HEDGE\_ID * INSTR\_SNRTY\_CLSS * INSTRMNT\_CLSS * ISIN * ISSR\_CNTRY * ISSR\_ESA\_2010 * ISSR\_ID * ISSR\_ID\_TYP * ISSR\_NACE\_SCTR * ISSR\_RTNG * ISSR\_RTNG\_SRC * ISSR\_TYP * LCR\_BFFR\_CTGRY * PRCH\_UNDR\_RSL\_AGR * PRDNTL\_PRTFL * PRMRY\_ASST\_CLSSF * PRT\_LCR\_BFFR * CPN\_RT\_FLTNG * SPRD * SRCS\_ENCMBRNC * TYPE\_OF\_PLCMNT * VLTN\_CRRNCY * VLTN\_TYP * LVRG\_FNNC\_FLG   The definition of new fields is incorporated:   * ADDRSS\_CTY * ADDRSS\_STRT * DT\_ENTRPRS\_SZ * NMBR\_EMPLYS * LGL\_FRM * HD\_OFFC\_UNDRTKNG\_ID * IMMDT\_PRNT\_UNDRTKNG\_ID * ULTMT\_PRNT\_UNDRTKNG\_ID * TTL\_ASSTS * FLLN\_ANGL\_NRRW\_DFNTN * FLLN\_ANGL\_EXTNDD\_DFNTN * ENTTY\_ID\_BDR * INTRST\_RT\_CP * INTRST\_RT\_FLR * NMNL\_INTRST\_RT\_FEE * RFRNC\_RT * DT\_STTLMNT * TRNSFRRD\_AMNT * TYP\_SCRTZTN * TYP\_OFF\_BLNC\_PRDCT * BLNC\_SHT\_RCGNTN * FLG\_DFLT * FLG\_HGH\_RSK * EXCLDD\_LF * RWA\_MTGTN * RWA\_PRMTGTN * US\_PRCDS * TTL\_LVRG\_RT\_INCPTN * TYP\_FCLTY * TYP\_CL * TYP\_RLTN * BLDNG\_AR * LND\_AR * LN\_PSTN | Regulatory projects |
| V34.0 | 13/09/2024 | * Small changes in the following fields: * FLG\_CSRD\_APPLCBLTY * FLG\_GRP\_CSRD\_APPLCBLTY * MTHD\_USD\_INSTRMNT\_SCP\_1 * MTHD\_USD\_INSTRMNT\_SCP\_2 * MTHD\_USD\_INSTRMNT\_SCP\_3 * VHCL\_EMSSNS\_SCR * MTHD\_USD\_PRTCTN\_SCP\_1 * MTHD\_USD\_PRTCTN\_SCP\_2 * MTHD\_USD\_PRTCTN\_SCP\_3 * VHCL\_EMSSNS\_SCR * TYP\_HZRDS\_INSRD * TYP\_OFF\_BLNC\_PRDCT * ISSR\_RTNG (value ‘NR’ from codelist was deleted) * EXCLDD\_LF * US\_PRCDS * The definition of new fields of the Entity table is incorporated: * TXNMY\_ELGBL\_CAPEX\_W * TXNMY\_ELGBL\_TRNVR\_W * TXNMY\_ELGBL\_CAPEX\_P * TXNMY\_ELGBL\_TRNVR\_P * TXNMY\_ELGBL\_CAPEX\_B * TXNMY\_ELGBL\_TRNVR\_B * TXNMY\_ELGBL\_CAPEX\_CE * TXNMY\_ELGBL\_TRNVR\_CE * PURE\_CAPEX\_P * PURE\_TRNVR\_P * PURE\_CAPEX\_W * PURE\_TRNVR\_W * PURE\_CAPEX\_B * PURE\_TRNVR\_B * PURE\_CAPEX\_CE * PURE\_TRNVR\_CE * ENBLNG\_CAPEX\_W * ENBLNG\_TRNVR\_W * ENBLNG\_CAPEX\_CE * ENBLNG\_TRNVR\_CE * RORAC * GRP\_RORAC * RORWA * GRP\_RORWA * SCAN * TTL\_PRMSSBL\_DBT\_BLNC * The definition of new fields of the Instrument table is incorporated: * FLG\_MNMM\_SFGRDS * RORAC * RORWA * TYP\_DL * DSTNTN\_FNDS * The definition of new fields of the Instrument table is incorporated: * RL\_ESTT\_CRTFCTN * TYP\_VHCL * DT\_RGSTRTN * PRMRY\_ENRGY\_DMND\_NN\_RNWB * PRMRY\_ENRGY\_DMND\_TTL * PRMRY\_ENRGY\_DMND\_RFRNC\_VL * RL\_ESTT\_CLMT\_ZN * RL\_ESTT\_LNGTD * RL\_ESTT\_LTTD * FLG\_ELCTRC\_VHCL * A new table has been created – ‘instrument\_activity’ – that contains the following fields: * COD\_SOC * DT\_RFRNC * INSTRMNT\_ID * SSTNBL\_CTGRY * PRCNTG\_ACTVTY * ENVRNMNTL\_OBJTV * TYP\_ACTVTY * SSTNBL\_INDCTR * FLG\_SBSTNTL\_CNTRBTN * FLG\_DNSH\_CMPLNC * DNSH\_DTL |  |
| V35.0 | 24/01/2025 | The monthly request for canceled contracts is changed to an annual cumulative request. Additionally, the scope of canceled contracts is extended to the Instrument activity table.  Modification of the definition of the following fields:   * DBT\_RPYMNT\_CPCTY\_TTL * DBT\_RPYMNT\_CPCTY\_SNR\_DBT   Modifications related to typos and/or minor changes in descriptions in the following fields:   * ACCNTNG\_CLSSFCTN * IDCOMB * GRSS\_INTRST\_INCM * GRSS\_CMMSSN\_INCM * GNS\_FNNCL\_TRNSCTN\_EXCHNG\_DFFRNCS * GRSS\_CMMSSN\_INCM\_OFF\_BLNC * PRTNR * INCNTVS * OTHR\_OPRTNG\_INCM * RFRRL\_FS * INSRNC\_CMSSNS * OTHR\_INCM\_AND\_CHRGS * TX\_ON\_PRFT * DT\_INTRNL\_RTNG * INTRNL\_RTNG * INTRNL\_RTNG\_PRVS * TYP\_INSTRMNT * IDCMB * FLG\_LBO * DSTNTN\_FNDS * PRFRMNG\_STTS\_PRVS * EC\_GRP\_ID * GCC\_PRNT\_ID * GCC\_PRNT\_NM * NW\_BSNSS * INTRNL\_TRNSFR\_RT * INTRNL\_TRNSFR\_RT\_OFF\_BLNC   Update of the codelists of the following fields:   * CNTRY * LVRG\_FNNC\_FLG * BSNSS\_AREA\_CCRR/BSNSS\_AREA/BSNSS\_AREA\_DSTNTN * CNCLLD\_INSTRMNT\_STTS * EXCLDD\_LF * RL\_ESTT\_CLLTRL\_LCTN * RL\_ESTT\_CRTFCTN * SSTNBL\_CTGRY   Applicability increase for fields in Green Finance and Pillar III (STE) (see Fields applicability)  Updated applicability by sector (see Fields applicability)   * ECNMC\_ACTVTY * GRP\_ECNMC\_ACTVTY * MN\_ENTTY\_ID * SYNDCTN\_TYP   Update fields to be reported in ‘D+15 [Green Dashboard]’ y ‘D+18 [+Pillar III ESG]’ (see Fields applicability)   * ENTTY\_NM * GRP\_ECNMC\_ACTVTY * CRRNCY\_DNMNTN * CHNNL\_ORGNTN * CMMTMNT\_INCPTN\_INSTRMNT * CMMTMNT\_INSTRMNT * DT\_ORGNL\_MTRTY * IFRS9\_BHVRL\_MTRTY * EIR * SYNDCTD\_AGNT * SYNDCTD\_SHR * SYNDCTN\_TYP * ASST\_SCRT\_CLSS * CNTRCT\_ID\_BDR * TYP\_SCRTZTN * RORWA * TYP\_VHCL   Fields modification in order to request their report accrued annually, this is, *Year to date:*   * AVRG\_BLNC * GRSS\_INTRST\_INCM * NT\_LN\_LSS\_PRVSN * GRSS\_CMMSSN\_INCM * GRSS\_CMMSSN\_EXPNS * GNS\_FNNCL\_TRNSCTN\_EXCHNG\_DFFRNCS * AVRG\_BLNC\_OFF\_BLNC * GRSS\_CMMSSN\_INCM\_OFF\_BLNC * GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC * GRSS\_INTRST\_EXPNS * GRSS\_INTRST\_INCM\_CCRR * GRSS\_INTRST\_EXPNS\_CCRR * NT\_LN\_LSS\_PRVSN\_OFF\_BLNC * GRSS\_CMMSSN\_INCM\_CCRR * GRSS\_CMMSSN\_EXPNS\_CCRR * GRSS\_CMMSSN\_INCM\_OFF\_BLNC\_CCRR * GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC\_CCRR * GNS\_FNNCL\_TRNSCTN\_EXCHNG\_CCRR * CNCLLD\_INSTRMNT\_STTS * INCNTVS * OTHR\_OPRTNG\_INCM * RFRRL\_FS * INSRNC\_CMSSNS * OTHR\_INCM\_AND\_CHRGS * TX\_ON\_PRFT   CSRD mention is added to the Pillar III scope.  The field FLG\_RQST\_EMRGNCY\_FNDNG will no longer be reported by the Corporation and will now be reported by the Units.  New fields:   * PD\_EC\_INCPTN * PD\_EC\_RD * TTL\_LVRG\_RT\_INCPTN\_HLT * DT\_MDFCTN * GRP\_SPPRT   Modification of the default value in case of not applicable fields:   * CNTRY * FLG\_RQST\_EMRGNCY\_FNDNG * FLG\_LBO * TYP\_INSTRMNT * TYP\_INTRST\_RT * TYP\_MRTGG * LVRG\_FNNC\_FLG * US\_PRCDS * TYP\_PRTCTN * CRE\_FNRP18 * SME\_FNRP18 * RRE\_FNRP18 * CNSMPTN\_FNRP18 * RTNG\_SCL |  |

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# General guidance to feed the Loan Tape

This section explains the general rules or guidelines to take into account in the definition and construction of the Loan Tape.

### **Loan Tape structure**

Loan Tape data structure information is structured in 6 tables, aligned with the data model pursuant to the AnaCredit regulation (AnaCredit naming convention has been followed wherever possible).

These six tables are:

* **ENTITY:** This table contains the information on counterparties regardless of the role played in the instruments: debtor (referred as obligor under CRR regulation). If an entity is related with several instruments, it should be reported only once in this table. Additionally, within the entity table a protection provider will only appear if the bank also grants a loan to a protection provider. In this case the protection provider ID in the protection sheet equals the Entity ID in the entity sheet. However, if the bank only benefits from the protection but does not have any exposure towards the protection provider then there should be only entries in the protection sheet but no entry within the entity sheet.
* **INSTRUMENTS:** This table contains the information on individual exposures. This table should contain the instruments indicated as the universe of the information request. For the avoidance of doubt, only one row per Instrument may be populated. Instruments to be included are subject to the mission scope definition according to FINREP template F18.00.a. [See Perimeter instructions]
* **PROTECTION:** This table contains the information on credit protections: physical or financial assets pledged as collateral to an instrument and protections provided by a third party. In contrary to AnaCredit the information about protection provider should be provided by the institution in the table Protection only and not to be repeated in the table Entity. If a single protection is securing more than one instrument, this should be reported only once in this table. In addition to the protections, this table must report the financed assets when the asset is not provided as collateral for the contract (for example, a loan to purchase a vehicle, where the vehicle is not used as collateral for the contract).
* **INSTR\_ENTITY:** This table contains the link between instruments and entities acting as debtors. Each instrument should have in this table at least one entry, and for instruments with jointly liable debtors, as many as debtors. In case of jointly liable debtors, the maximum amount of liability should be indicated. For the avoidance of doubt, the primary key in this table is the concatenation of both INSTRMNT\_ID and ENTTY\_ID. This unique identifier may be populated only once per row and not duplicated.
* **INSTR\_PROTECTION**: This table contains the link between instruments and protections. Each instrument should have in this table as many entries as protections are securing it. When the same protection is securing more than one instrument, the sum of Protection value allocated to all instruments should not exceed the total value of the protection. For the avoidance of doubt, the primary key in this table is the concatenation of both INSTRMNT\_ID and PRTCTN\_ID. This unique identifier may be populated only once per row and not duplicated.
* **INSTR\_ACTIVITY:** This table contains the ESG information of the instruments that need to be replicated since they can be repeated as many times as there are UoPs or Sustainable categories. In this way, each instrument can have as many entries as there are UoPs or Sustainable categories. These sustainable categories will have a corresponding proportion associated with the same (or same ones) and a value of Sustainable indicator, as well as environmental objectives, types of activity, substantial contribution flag, *Do not significant harm* (DNSH) flag, and DNSH detail when these sustainable categories are required by the European Taxonomy.

Next diagram illustrates how these six tables related to each other:



### **Data field formats**

This is the list of data type formats to apply in the Loan Tape depending on each data field:

|  |  |  |  |
| --- | --- | --- | --- |
| **Data Types** | **Guidance on data types** | **Default value for missing data** | **Default value for not applicable fields** |
| Code List (numeric) | Use codes from the code list sheet | 99999999999 | 11111111111 |
| Code list (text) | Use codes from the code list sheet | MISS | N/A |
| DATE | YYYY-MM-DD | 0000-00-00 | 1111-11-11 |
| FLOAT 2 decimal places | Use decimal point, no thousands separator | 99999999999 | 11111111111 |
| FLOAT 4 decimal places | Use decimal point, no thousands separator | 99999999999 | 11111111111 |
| FLOAT 6 decimal places | Use decimal point, no thousands separator | 99999999999 | 11111111111 |
| INTEGER | Use integer numbers, no decimal point, no thousands separators | 99999999999 | 11111111111 |
| VARCHAR2(20) | Free (latin) text without special characters (semicolon, quotes, …) | MISS | N/A |
| VARCHAR2(255) | Free (latin) text without special characters (semicolon, quotes, …) | MISS | N/A |
| VARCHAR2(50) | Free (latin) text without special characters (semicolon, quotes, …) | MISS | N/A |
| Y, N | Boolean: Y/N | MISS | N/A |

With the following exceptions or nuances:

* For a few fields the “not applicable” default value is not allowed (e.g. ID data fields).

Check the format for each data field in the loan tape data dictionary [See spreadsheet with all data fields]

* In general, fields that correspond to monetary concepts (ie. GRSS\_CRRYNG\_AMNT, EBITDA, etc) should be reported in units (not thousands nor millions) in FLOAT format with 2 decimal places as maximum. No thousand separators nor currency symbol (€, $, ...) nor scientific notation (1.5E+6) is accepted and decimal separator is point (.). For instance, an exposure of 1.5 millions could be reported as 1500000, or 1500000.0 or 1500000.00. However, default values are expected to be reported without decimal places (so 99999999999.00 nor 11111111111.00 would not be accepted)
* In general, fields that correspond to ratios or rates (ie. EIR, LTI, LTV, CCF etc) should be reported in one basis in FLOAT format with 6 decimal places as maximum. No thousand separators nor scientific notation (0.5E-2) is accepted and decimal separator is point (.). For instance, an interest rate of 0.5% could be reported as 0.005, 0.0050, 0.00500 or 0.005000. However, default values are expected to be reported without decimal places (so 99999999999.000000 nor 11111111111.000000 would not be accepted)
* In general, text fields should not have any special character, including control characters such as Carriage Return (CR), Line Feed (LF), SUB, etc.

### **Loan Tape perimeter – Intragroup treatment**

**Balances are presented:**

* **with adjusted balances** (after including all adjustments submitted to Corporation regarding NOPER Annex at the end of each quarter); and
* **including intragroup balances:** it is required that the Units report intragroup exposures and identify them using the COD\_SOC\_INTRGRP field, informing the cargabal code of the Unit.
* **including cancelled instruments:** it is necessary for Units to report all instruments cancelled (including intragroup instruments) from the beginning of the year to the reference date using the CNCLLD\_INSTRMNT\_STTS field.

### **Currency**

**All balances, amounts or figures are presented in local currency units**. Foreign currency amounts are converted into local currency. Hereinafter, Corporation will convert the information to euros with the same exchanged rate used for Financial consolidation purposes.

For example, financial statements data fields (EBITDA, CAPEX, etc…) must be reported in local currency.

Other examples: Appraised market value, Original protection value (at inception), etc..

### **Financial statements**

For Loan Tape attributes that are reported from the **financial statements**:

* **At most recent reported figures** (for example, EBITDA, ANNL\_TRNVR, CAPEX, EQTY, GDWILL,  DBT\_SRVC\_RT, etc ...): Units should take the most recent audited annual accounts available in the last 24 months with respect to the reporting date.  If audited annual accounts are not available in 24 months, management accounts would be valid and if these are also not available in the last 24 months, then inform those financial statements used in the most recent calculation of the Rating. **All these Loan Tape data fields information must be reported from the same financial statement.**
* **At previous reported figures**: LT fields that are PREVIOUS (for example, EBITDA\_PRVS, ANNL\_TRNVR\_PRVS,  CAPEX\_PRVS, EQTY\_PRVS,  GDWILL\_PRVS, DBT\_SRVC\_RT\_12M, etc…) will be taken from the previous fiscal year with respect to fields reported  “***At most recent reported figures*”**. **All these loan Tape previous data fields information must be reported from the same financial statement.**
* In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.

For example:

1. If loan tape reporting date is at year N, financial statement at most recent reported figure is N-1 then financial statement at previous reported figures should be N-2
2. For Loan Tape reporting date = 30/06/2022, it is likely that the most recent financial statements available will be those of fiscal year 2021 while for previous Loan tape fields the financial statements of fiscal year 2020 will be used.

### **Defaulted information**

Default related data fields should be reported following the New Definition of Default, this means that default shall be in accordance with Article 178 of Regulation (EU) No 575/2013 and should comply with the RTS on the materiality thresholds to be applied (EBA/RTS/2016/06).

### **LT submission guidelines**

Each set of Loan Tape is compound of 6 files, one for each table of the data structure described above. Units are required to submit 6 files for each set of files, even if one of the files could contain no data other than table headers.

Each file should follow the following technical requirements:

* Each Loan Tape table should be delivered on a separate CSV file
* Each column should be delimited by semicolon (;)
* Line breaks should be Windows CRLF
* All files and data have to be UTF8 encoded (no UTF8 BOM, ANSI, Latin,..)
* Despite the official Loan Tape requires all the data to be enclosed in double quotes (“), this requirement does not apply to the files to be submitted to Corporation.

File naming should follow the following schema and rules:

*DATATYPE*\_*SOCIETY*\_*PERIOD*\_FILETYPE\_*SEQUENTIAL*.csv

Where:

* *DATATYPE*: Required. Should match one of the following values
  + ENTITY
  + INSTR\_ENTITY
  + INSTRUMENT
  + INSTR\_PROTECTION
  + PROTECTION
  + INSTR\_ACTIVITY

Any file name not beginning with above values will be discarded in error.

* *SOCIETY*: Required. Should match the cargabal society code being reported in the file. Should then match the values included in COD\_SOC field in each of the files. Please pad with leading zeroes until complete the 5 positions usually used for cargabal society codes.
* *PERIOD*: Required. Should be filled with year and month (*yymm)* corresponding to reference date of data contained in the file.
* *SEQUENTIAL*: Required. Sequential number with 2 digits (so pad with leading zeroes if required) do distinguish between different submissions.
* FILETYPE: Required. This parameter identifies the perimeter of fields to be reported. The encoding of this parameter is as follows:

- RED - Green Dashboard

- EXT - Green Dashboard + Pillar III

- BAS - Full perimeter of fields (equivalent to the current structural)

Example: for the full version, the company XXXXX and September 2023:

ENTITY\_XXXXX\_2309\_BAS\_01.csv

INSTR\_ENTITY\_XXXXX\_2309\_BAS\_01.csv

INSTR\_PROTECTION\_XXXXX\_2309\_BAS\_01.csv

INSTRUMENT\_XXXXX\_2309\_BAS\_01.csv

PROTECTION\_XXXXX\_2309\_BAS\_01.csv

INSTR\_ACTIVITY\_XXXXX\_2309\_BAS\_01.csv

For the moment being, it is required that each set of 6 files contain only the information for one Cargabal society. So if unit comprises two or more Cargabal society to report, it is expected that each one is reported on its own set of files.

First row in each file should contain the table headers [See spreadsheet with all data fields]:

* With exactly the same column name
* With the column order described in ‘ID Data field / Field order’
* With all the fields identified for each table, even if one field may not fit to one specific sector

Loan Tape data files can be submitted:

* Jointly: All the NOPER segments can be submitted on the same set of 5 files, one for each table.
* Separately: every NOPER segment can be submitted on different set of 6 files. In this case, unit would send up to 36 files, 6 files for each one of the 6 NOPER segments (6 files for General Governments, 6 files for Credit Institutions, 6 for Other financial Corporations and so on)

Under any circumstance, one entity or instrument can’t be reported multiple times across different set of files.

In case a correction is needed in data already sent, either modifying some information, sending new records or requiring deleting some records, unit is required to resend every set of 5 files that could be potentially impacted. For instance, if we need to resend some information corresponding to Households portfolio, unit should resend the 5 files for Households.

### **Subportfolio ID**

Each possible subportfolio or combination of relevant attributes is named with a unique identifier. The unique identifier of each requested sub-portfolio is constructed considering a coding resulting from the attributes of the sub-portfolio. The proposed encoding is detailed below:



If an attribute does not apply, it will be excluded from the encoding. Example: cash and cash balances are not associated with a “NOPER Annex Segments” so the unique code will start directly with “CASH”.

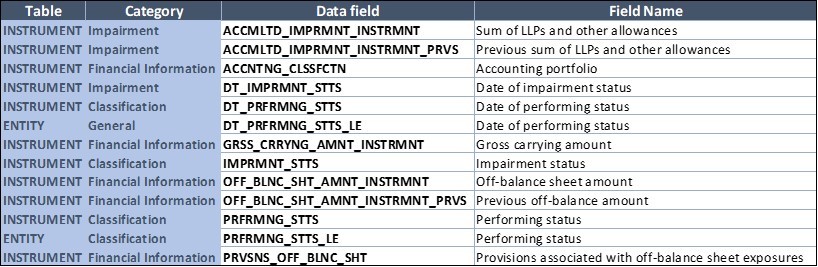
**Instruments are unique, appearing exclusively in a single subsegment.** When an instrument has on-balance and off-balance sheet exposures (e.g. credit cards), the Unit will include the instrument within the on balance subportfolio ID, ensuring that the instrument only appears once in the loan tape.

Accounting portfolio ‘Held for Trading’ has been included in the granular reporting tool perimeter. Units should start reporting all instruments that are classified as Held for Trading.

### **Loan tape data fields use in the perimeter extraction from FINREP that are also in BDR**

There are two types:

1. **Fields extracted from FINREP (13 fields)**: these are fields that, although it is known that they are also stored in BDR, Units should report these fields from the FINREP process or repository since they are attributes related with FINREP used to extract the Loan Tape perimeter and assign the sub-portfolio (as detailed in section 8). These fields are the following:



1. **Loan tape calculated fields that depend on one or more attributes of FINREP (10 fields)**: There are specific fields of the Loan Tape that to feed them it is necessary to apply a logic or calculation using some of the attributes from Finrep (as mention above in paragragh (a). As these attributes are also found in BDR, to facilitate IT developments, these fields could be obtained from BDR, as long as the BDR information is consistent with that of FINREP. If not, FINREP prevails.

An example is the field "Highest number of days past due in the 12 months prior to the most recent change of performing status" (DPD\_12M\_PRFRMNG\_STTS). To feed this field it is necessary to use the "performing status" which is an attribute that is used in the loan tape perimeter extraction from FINREP (as mentioned above in paragrahp ‘a’). In this example, Units could use the "performing status" of BDR to feed the field "DPD\_12M\_PRFRMNG\_STTS" as long as they ensure that it is consistent with what is reported in Finrep. In this example, it has to be consistent with the data reported in the “performing status - PRFRMNG\_STTS” field of the Loan Tape.

There are 10 fields affected by this situation:



### **Depth of the historical information to be reported in the Loan Tape**

This section is aimed to provide criteria about the historic of the data to be taken into account in the Loan Tape.

In the below Excel file inserted, you can find the historical depth for every required LT field as well as the type of information (Static snapshot or Period of observation):



### **Non-contractual balances and accounting adjustments**

In order to ensure that the perimeter of the loan tape is aligned with what is reported in Annex NOPER or Finrep F.18 Non-Performing Exposures, the specific instructions for reporting balances not explained by a specific contract are detailed below:

* **Non-contractual balances**: this will capture transactions related to non-personal accounts, i.e. those that do not have an associated customer and for which detail is not required at the contract level, e.g. the case of Rest of Assets. Accounts for which no contract number is available are also included.
* **The accounting adjustments** made by IG when reporting Annex NOPER or Finrep F.18 Non-Performing Exposures.

The proposed methodology for their reporting in the loan tape is explained below:

1. **One row per accounting adjustment or non-contractual balance.**
2. **24 fields of the table "Instrument" shall be reported** (see table below).

Information to be reported would be:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table** | **ID Data field** | **Data field** | **Data to be reported** | |
| **INSTRUMENT** | **IN.001** | **COD\_SOC** | Cargabal code | Mandatory fields |
| **IN.002** | **SUBPORTFOLIO\_ID** | Code List |
| **IN.007** | **DT\_RFRNC** | Loan Tape date |
| **IN.008** | **INSTRMNT\_ID** | Type of adjustment or balance (\*) |
| **IN.020** | **DFLT\_STTS\_INSTRMNT** | Code List |
| **IN.033** | **FRBRNC\_STTS\_INSTRMNT** | Code List |
| **IN.034** | **IMPRMNT\_STTS** | Code List |
| **IN.043** | **POCI** | Y/N |
| **IN.062** | **ACCNTNG\_CLSSFCTN** | Code List |
| **IN.192** | **COD\_SOC\_INTRGRP** | VARCHAR2(5) |
| **IN.229** | **LNS\_CLLTRLZD\_CLSSFCTN** | Code List |
| **IN.233** | **CNCLLD\_INSTRMNT\_STTS** | Code List |
| **IN.234** | **IDCMB** | VARCHAR2(255) |
| **IN.247** | **TYP\_OFF\_BLNC\_PRDCT** | Code List |
| **IN.003** | **CRE\_FNRP18** | Y/N | If it is possible to assign the accounting adjustment or non-contractual balance to any of these flags, they shall be reported as 'Y'. |
| **IN.004** | **SME\_FNRP18** | Y/N |
| **IN.005** | **RRE\_FNRP18** | Y/N |
| **IN.006** | **CNSMPTN\_FNRP18** | Y/N |
| **IN.060** | **GRSS\_CRRYNG\_AMNT\_INSTRMNT** | XXX | Numerical fields. Only those involved in the accounting adjustment or non-contractual balance shall be reported. |
| **IN.061** | **ACCMLTD\_CHNGS\_FV\_CR\_INSTRMNT** | XXX |
| **IN.068** | **CRRYNG\_AMNT\_INSTRMNT** | XXX |
| **IN.078** | **OFF\_BLNC\_SHT\_AMNT\_INSTRMNT** | XXX |
| **IN.082** | **PRVSNS\_OFF\_BLNC\_SHT** | XXX |
| **IN.088** | **ACCMLTD\_IMPRMNT\_INSTRMNT** | XXX |

(\*) The philosophy for reporting the type of adjustment or balance:

* For accounting adjustments, the same adjustment codes shall be used as those used for reporting accounting adjustments in Cargabal and in the future data model.
* For non-contractual balances, the coding used in BDR (indicator personal accounts, table non-contractual balances) shall be considered.

In summary, the INSTRMNT\_ID field shall be reported with the following possible codes:

|  |  |  |
| --- | --- | --- |
|  | **Tipo de ajuste** | **Nombre [ES]** |
| Accounting adjustments | Homogeneization adjustments proposed (NN) | The code will be formed with two digits "NN" plus 10 digits "XXXXXXXXXX" that will be sequential, plus the subportfolio ID, for example NN0000000001SNFCAPRES3NP. T encoding will be reset every period. |
| Homogeneization adjustments proposed previously used (SS) | The code will be made up of two digits "SS" plus 10 digits "XXXXXXXXXX"(these digits being the ones previously assigned by IG), plus the subportfolio ID. |
| Correction adjustment (SS85) | The code will be made up of two digits "SS85", followed by three sequential positions (example: 001,002),5 positions with the cargabal code of the reporting company, and the subportfolio ID |
| Non-contractual balances | Registers which have a contract but where it is not possible to identify the counterparty entity | The code will be formed starting by “SNCS” (1), plus 8 digits “XXXXXXXX” that will be sequential, for example SNCS00000001. |
| Registers that do not have a contract at source | The code will be formed starting by “SNCN” (1), plus 8 digits “XXXXXXXX” that will be sequential, for example SNCN00000001.. |

1. Forth digit of the code (S or N) is linked to the field E0627\_IDCTACEN of BDR, table JM\_EXPOS\_NO\_CON, where:
   * S: Registers which have a contract but where it is not possible to identify the counterparty entity.
   * N: Registers that do not have a contract at source.
2. **The remaining fields will be reported as not applicable.** Please go to Fields Applicability file (column ‘T’), where you can find the not applicable default value that must be reported for non-contractual balances or accounting adjustments.

### **Extension of the Granular Tool perimeter**

As a consequence of the information that is required to be reported, we need all Units to start reporting to the Granular Tool the Central Banks portfolio as well as the instruments that have been cancelled from the beginning of the year to the reference date (year to date).

* **Central Banks:** is a segment in the NOPER Annex. The six tables (ENTITY, INSTR\_ENTITY, INSTRUMENT, INSTR\_PROTECTION, PROTECTION and INSTR\_ACTIVITY) must be reported.
* **Cancelled instruments** are those instruments that have been terminated from the from the beginning of the year to the reference date (year to date). **Only the INSTRUMENT and INSTR\_ACTVTY tables must be reported for cancelled instruments.**

For cancelled instruments, i.e CNCLLD\_INSTRMNT\_STTS equal other than ‘N’, Units must report all fields from instrument and instrument activity table flagged as ‘Y’ on column ‘O’ in Fields Applicability Excel. For remaining fields in the instrument and instrument activity tables please report the corresponding not applicable value.

* **Intragroup balances:** it is required that the Units report intragroup exposures and identify them using the COD\_SOC\_INTRGRP field, informing the cargabal code of the Unit.

# Concepts definition

## 2.1 ENTITY

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.002 | CNTRY | Country of counterparty residence |  |
|  | | | |
| **Definition**  This is the country of the place (the city, town or village) where the counterparty is registered, e.g. in the business register if applicable. This data field is also reported in Anacredit.  The residence of counterparty allows to breakdown the financial assets (on- and off- balance sheet exposures) and the financial liabilities by the country where the counterparty is domiciled or registered in.  Concept of Residence. A natural or legal person would have his residence in the territory where it is located, that is, where the person has his domicile. The country of residence of an organization is required to be the country where it is registered.  A legal person is resident in the country in which it is registered or authorized even in the absence of physical presence in that country.  Therefore, according to the regulator, Units shall report in this data attribute the country where the counterparty is officially located (e.g. in accordance with the business, register if applicable). | | | |
| **Applicability**  This data attribute is reported for all counterparties and applies to both on-balance sheet and off-balance sheet financial instruments, which are reported on the loan tape. In order to disclose the information about the country of residence of the counterparty, Units shall report one of the codes provided by the regulator. The table below includes some examples:   |  |  | | --- | --- | | **CODE** | **DESCRIPTION** | | AE | United Arab Emirates (the) | | BE | Belgium | | CL | Chile | | ES | Spain | | BR | Brazil | | … | … | | | | |
| **Link to other concepts**  N/A | | | |
| **Example**   1. If the majority of a company's EBITDA is generated in Mexico but the company is registered in Madrid (Spain), the residence assigned for the Entity will be Spain. 2. A loan granted to a natural or legal person whose business is entirely in Africa but whose country of residence is Denmark will be registered with the country of residence being Denmark. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.003 | DT\_BRTH | Birth date counterparty |  |
|  | | | |
| **Definition**  Date when the entity was born / registered. This data field is also reported in Anacredit.  In the case of natural persons, Units shall report Date of Birth of the borrower  In the case of legal entities, Unit shall report the date when the firm was registered in the national business register. | | | |
| **Applicability**  In the case of not having informed in systems the "Birth date counterparty ", report missing value "0000-00-00". | | | |
| **Link to other concepts**   * ENTTY\_ID * ENTTY\_NM | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty identification | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.004 | DT\_DFLT\_STTS | Date of default status |  |
|  | | | |
| **Definition**  The date on which the default status, as reported in the data attribute “Default status (DFLT\_STTS) – Entity table”, is considered to have arisen. If "Not in default" since inception then this attribute is to be reported equally to the oldest inception date.  The definition of default considered shall be in accordance with Article 178 of Regulation (EU) No 575/2013 and should comply with the RTS on the materiality thresholds to be applied (EBA/RTS/2016/06).  Entities classified internally in probation period (i.e. no trigger of default continues to apply but the minimum period to reclassify the entity to non-defaulted status has not passed) are considered to all effects as default because unlikely to pay. | | | |
| **Applicability**  For retail portfolios where the default classification is performed at instrument level the Entity is classified as defaulted when at least one instrument is classified as defaulted. If more than one Instrument is classified as defaulted then the earliest date has to be provided.  For non-retail portfolios: if the Default classification is carried out at the instrument level, then the Default Status of the Entity should be reported as “11111111111” and, therefore, the date Default should be "1111-11-11" - Not applicable. *(Note: We do not expect there to be entities under this situation)*  If the entity has not been classified by the Default Engine: then report missing value “0000-00-00”.  If the entity has been classified and has changed its default status: Units shall report the latter date in which the entity has changed its status.  Changes in the output of the Default Engine that do not entail a change in the Default Status (DFLT\_STTS) field, shall not be considered for the purpose of this data attribute.  In the exceptional cases of missing information (traceability errors or uncertainty about the date of the default status), Units are requested to report “0000-00-00”. | | | |
| **Link to other concepts**   * DFLT\_STTS – Default Status of the entity à If default status of the entity is informed, then the date of default status should be informed. * DT\_DFLT\_STTS\_INSTRMNT à If default status is calculated at instrument level, the earliest date of the default status of the entity’s instruments must be provided | | | |
| **Examples**   1. In case of an entity that was not in default until 2020/01/31 became default e.g. because of unlikeliness to pay as of 2020/02/01, as of the reporting date the date reported in this data attribute should be “2020/02/01”. 2. In case that this entity never became default, the `Date of default status´ should be the oldest inception date. 3. In the case that this entity became default because unlikeliness to pay as of 2020/02/01 and then was considered in probation period because no triggers of default continue to apply as of 2020/03/15, the `Date of default status´ should still be “2020/02/01”. 4. On the contrary, if this entity became default because more than 90/180 days past due as of 2020/02/01 and then was considered in probation period because no triggers of default continue to apply as of 2020/03/15, the `Date of default status´ should change to “2020/03/15” as it would have changed its ‘Default status of the entity’ to “Default because unlikeliness to pay”. | | | |
| **ECB asks for this figure**  Default status of entities. | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.005 | DT\_FNNCL\_STTMTS | Date of financial statements |  |
|  | | | |
| **Definition**  Date of financial statements used to report all the fields of this Loan Tape related to financial statements (e.g. EBITDA, CAPEX, Total Debt, Turnover, etc...). | | | |
| **Applicability**  The "Date of financial statements" applies only to legal entities. **Units shall report at the individual entity level**.  The data to be applied are those related to the financial statements of the last approved fiscal year (annual basis). All basic financial information should come from the same financial statement.  In general, audited accounts are preferred to management accounts. However, if the management accounts are much more up to date, the management accounts should be used instead (e.g. if the management accounts are in 2020 and the audited accounts are in 2006, the management accounts are preferred). | | | |
| **Link to other concepts**   * DT\_FNNCL\_STTMTS\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.006 | DT\_FNNCL\_STTMTS\_PRVS | Date of previous fiscal year financial statements |  |
|  | | | |
| **Definition**  Date of Financial Statements that have been used to report all fields in this Loan Tape related to prior year financial statements (e.g. EBITDA\_PRVS, CAPEX\_PRVS, , etc...). For example, the Financial Statement Date (DT\_FNNCL\_STTMTS) would be reported with the fiscal year 2020, i.e. 2020-12-31 and the Prior Year Financial Statement Date (DT\_FNNCL\_STTMTS\_PRVS) would be reported with the financial statements of fiscal year 2019, i.e. 2019-12-31. | | | |
| **Applicability**  The "Date of the previous fiscal year financial statements" only applies to legal entities. **Units will report at the individual entity level. The data to be applied are those related to the financial statements of the previous approved fiscal year (annual basis). All basic financial information should come from the same financial statement.** In the case of newly established companies, whose accounts have not yet been approved, "1111-11-11" should be reported.  In general, audited accounts are preferred to management accounts. However, if the management accounts are much more up to date, they should be used instead (for example, if the management accounts are in 2020 and the audited accounts are in 2006, the management accounts are preferred). | | | |
| **Link to other concepts**   * DT\_FNNCL\_STTMTS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.007 | DT\_INTTN\_LGL\_PRCDNGS\_LE | Date of initiation of legal proceedings counterparty (LE) |  |
|  | | | |
| **Definition**  The date on which the legal proceedings, as reported under the attribute “Legal proceedings status Counterparty (LE) - LGL\_PRCDNG\_STTS\_LE”, were initiated. This date should be the most recent relevant date prior to the reporting date. This data field is also reported in Anacredit.  In the case of Retail portfolios where a hard collection process is defined on the level of instrument or protection and more instruments or protections with status *" Legal proceedings status Counterparty (LE) = Other legal measures*" are linked to the same entity the oldest date is reported. | | | |
| **Applicability**   * If the value for a counterparty of the data attribute “Legal proceedings status Counterparty (LE) - LGL\_PRCDNG\_STTS\_LE” has always been reported as *“no legal actions taken”* from the inception date, then “1111-11-11” is reported in the data attribute “Date of initiation of legal proceedings counterparty (LE)”. * If the status has a value other than “no legal actions taken”, the date that is reported is the date on which the status is considered to have arisen. * If the status changes from any other status to “no legal actions taken” (e.g. because the counterparty has recovered following a period where it was under judicial administration), the date of such a change is reported in the data attribute “Date of initiation of legal proceedings”. If the latter date is before the first reporting reference date, ““1111-11-11”” is reported in this data attribute. | | | |
| **Link to other concepts**   * Legal proceedings status Counterparty (LE) - LGL\_PRCDNG\_STTS\_LE | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collections status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.008 | DT\_PRFRMNG\_STTS\_LE | Date of performing status |  |
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| **Definition**  The date on which the latest change of the performing status of the counterparty as reported in `*Performing status’ (*PRFRMNG\_STTS\_LE) occurred as per the reference reporting date.  Information on the date of the instrument's performance status should be reported in accordance with the following principles:   * For counterparties that have never changed its `*Performing status’ (*PRFRMNG\_STTS\_LE) classification (performing or non-performing) since the inception date, Units shall report the inception/ origination date of the contract. * In the case of an counterparty that was non-performing until day ‘t’ and became performing as of ‘t + 1’ day and is still performing on the reporting reference date, ‘t + 1’ is reported. * The date of the counterparty's change of performing status on a given reporting reference date is no later than the reporting reference date.   **For this data field, what the regulator requests is the Date of the Performing Status of the counterparty (PRFRMNG\_STTS\_LE), not of an individual transaction.** The Unit shall take into account the **pulling effect** of FINREP: when the Unit has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20% of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. | | | |
| **Applicability**  The following situations might arise when reporting this field:   1. The Counterparty has not changed its performing status since product was granted, and therefore Units should report the inception date; or 2. The Counterparty has changed its performing status on a certain date since product was granted, in which case Units shall report the date in which the status of the counterparty changed from performing to non-performing or vice versa.   The Unit will try to reduce the use of ‘missing’ values (0000-00-00) or ‘not applicable’ values (1111-11-11). | | | |
| **Link to other concepts**   * PRFRMNG\_STTS\_LE - [Performing status](#_Performing_status) LE: * If Performing status LE = Not applicable, then this date should be 1111-11-11 (not applicable). * If Performing status LE = MISS, then this date should be 0000-00-00 (missing values). | | | |
| **Example**   * The entity grants a new loan to a client the 1st of March of 20X1. This client has more than 50% of its risk classified as non-performing, this new risk should also be classified as non-performing due to the pulling effect and therefore, the field `*Date of performing status*´ shall be reported as “20X1/03/01”. | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.009  IE.002  IN.007  IP.002  PR.003  AC.002 | DT\_RFRNC | Reference date |  |
|  | | | |
| **Definition**  The reference date refers to the date for which the information shall be provided to the regulator. It refers to an end-of-quarter. The value is fixed/unique for the entire loan tape.  **The regulator does not allow to report any default values nor to leave this field blank.** | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.010  IE.003 | ENTTY\_ID | Entity ID |  |
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| **Definition**  An identifier applied by the reporting agent to uniquely identify each counterparty. Each counterparty has a unique and exclusive counterparty identifier. This means that this value will not change over time and can never be used as the counterparty identifier for any other counterparty. This data field is also reported in Anacredit. | | | |
| **Applicability**  Units shall report this data attribute for all counterparties ensuring a unique identification of counterparties:   * A counterparty identifier is used always a unique code for the same counterparty (across all data transmissions) * Counterparty identifiers consist of a sequence of alphanumeric symbols that are assigned exclusively to a specific counterparty. Moreover, even if a counterparty is no longer active or is to be deleted from the system for any reason, a counterparty identifier which was used to identify a counterparty at any point in time is never re-used to identify another counterparty * Also note that changes in the counterparty reference data (such as a change in the legal form of a counterparty) do not result in a new counterparty identifier being assigned to the counterparty.   **The regulator does not allow to report any default values nor to leave this field blank.** | | | |
| **Link to other concepts**   * ENTTY\_NM * INSTRMNT\_ID | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty identification | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.011 | GCC\_PRNT\_ID | Identifier for the parent entity of a group of connected clients |  |
|  | | | |
| **Definition**  **The unit should report the unique identifier of the group of connected clients according to Art 4 para. 39 of Regulation (EU) No 575/2013, this is an internal identifier of the ultimate parent entity of a group of connected clients. If an entity is part of more than one group of connected clients please report the identifier for the most relevant.**  When exists a group of connected clients based on control, the unit should consider any of the following criteria to constitute a **control relationship** and to identify the parent entity:   * Holding the majority of the shareholders’ or members’ voting rights in another entity; * Right or ability to appoint or remove most of the members of the administrative, management or supervisory body of another entity; * Right or ability to exercise a dominant influence over another entity pursuant to a contract, or provisions in memoranda or articles of association.   Other possible indicators of control that institutions should consider in their assessment include the following:   * Power to decide on the strategy or direct the activities of an entity; * Power to decide on crucial transactions, such as the transfer of profit or loss; * Right or ability to coordinate the management of an entity with that of other entities in pursuit of a common objective (e.g. where the same natural persons are involved in the management or board of two or more entities); * Holding more than 50% of the shares of capital of another entity.   When exists a group of connected clients based on control, the unit should consider any of the following criteria to constitute a **economic relationship** and to identify the parent entity:   * Where a client has fully or partly guaranteed the exposure of another client and the exposure is so significant for the guarantor that the guarantor is likely to experience financial problems if a claim occurs; * Where a client is liable in accordance with his or her legal status as a member in an entity, for example a general partner in a limited partnership, and the exposure is so significant for the client that the client is likely to experience financial problems if a claim against the entity occurs; * Where a significant part of a client’s gross receipts or gross expenditures (on an annual basis) is derived from transactions with another client (e.g. the owner of a residential/commercial property the tenant of which pays a significant part of the rent) that cannot be easily replaced; * Where a significant part of a client’s production/output is sold to another client of the institution, and the production/output cannot be easily sold to other customers; * Where the expected source of funds to repay the loans of two or more clients is the same and none of the clients has another independent source of income from which the loan may be serviced and fully repaid; * Other situations where clients are legally or contractually jointly liable for obligations to the institution (e.g. a debtor and his or her co-borrower, or a debtor and his or her spouse/partner); * Where a significant part of the receivables or liabilities of a client is to another client; * Where clients have common owners, shareholders or managers. For example, horizontal groups where an undertaking is related to one or more other undertakings because they all have the same shareholder structure without a single controlling shareholder or because the.y are managed on a unified basis. This management may be pursuant to a contract concluded between the undertakings, or to provisions in the memoranda or articles of association of those undertakings, or if the administrative management or supervisory bodies of the undertaking and of one or more other undertakings consist for the major part of the same persons. | | | |
| **Applicability**  If the unit has an exposure to a counterparty that belongs to a group of connected clients, the unit should be able to identify the Group ID Code in the Loan Tape.  If the unit has recognized in its systems that the counterparty belongs to a group of connected clients but the Group ID Code of the counterparty is not available, the expected value in the Loan Tape is “MISS”; if the counterparty does not belong to a group of connected client, the expected value is “N/A”. | | | |
| **Link to other concepts**   * GCC\_PRNT\_NM * FLG\_BNKRPTCY\_IN\_GRP * EC\_GRP\_ID * EC\_GRP\_NM | | | |
| **Examples**   * A small company called 'Microchips Tech LLP' has a contract with 'Google LLC' through which it sells 90% of its production annually. Therefore, 'Google LLC' is its main and almost sole customer. The parent company of 'Google LLC' is 'Alphabet Inc'. 'Microchips Tech LLP' does not belong to the same legal group as 'Google LLC' but does have an economic relationship since it sells a significant part of its production to them and does not easily have the ability to sell to other customers. Therefore, 'Microchips Tech LLP' is considered to belong to a group of connected clients (due to economic relationship), in this case, 'Alphabet Inc'. Thus, for ENTTY\_NM = 'Microchips Tech LLP', it will be reported in the field GCC\_PRNT\_NM = 'Alphabet Inc' and in GCC\_PRNT\_ID: the identifier code of 'Alphabet Inc', and in the field EC\_GRP\_ID = 'N/A' since the company 'Microchips Tech LLP' does not legally belong to any corporate group. * If the unit has an exposure to ‘Banco AAA, S.A’, 100% participated by ‘Credit Bank Group, S.A’, the expected value in the Loan Tape would be the ID Group of ‘Credit Bank Group, S.A’ = 89485. | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.012 | GCC\_PRNT\_NM | Name of the parent entity of a group of connected clients |  |
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| **Definition**  The unit should report the legal/official name of the ultimate parent entity of a group of connected clients. In other words, the Unit should report the name of the Group reported in field GCC\_PRNT\_ID. | | | |
| **Applicability**  If the unit has an exposure to a counterparty that belongs to a group of connected clients, the unit should be able to identify the and to inform the official/legal name of it in the Loan Tape.  If the unit has recognized in its systems that the counterparty belongs to a group of connected clients but the legal/official name of the counterparty is not available, the expected value in the Loan Tape is “MISS”; if the counterparty does not belong to a group of connected client, the expected value is “N/A”. | | | |
| **Link to other concepts**   * GCC\_PRNT\_ID * FLG\_BNKRPTCY\_IN\_GRP * EC\_GRP\_ID * EC\_GRP\_NM | | | |
| **Examples**   * A small company called 'Microchips Tech LLP' has a contract with 'Google LLC' through which it sells 90% of its production annually. Therefore, 'Google LLC' is its main and almost sole customer. The parent company of 'Google LLC' is 'Alphabet Inc'. 'Microchips Tech LLP' does not belong to the same legal group as 'Google LLC' but does have an economic relationship since it sells a significant part of its production to them and does not easily have the ability to sell to other customers. Therefore, 'Microchips Tech LLP' is considered to belong to a group of connected clients (due to economic relationship), in this case, 'Alphabet Inc'. Thus, for ENTTY\_NM = 'Microchips Tech LLP', it will be reported in the field GCC\_PRNT\_NM = 'Alphabet Inc' and in GCC\_PRNT\_ID: the identifier code of 'Alphabet Inc', and in the field EC\_GRP\_ID = 'N/A' since the company 'Microchips Tech LLP' does not legally belong to any corporate group. * If the unit has an exposure to ‘Banco AAA, S.A’, 100% participated by ‘Credit Bank Group, S.A’, the expected value in the Loan Tape would be the legal/official name, this is ‘Credit Bank Group, S.A’. | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.013  IN.038 | INTRNL\_SGMNT | Internal code for segment/portfolio |  |
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| **Definition**  Bank-internal portfolio-segmentation definition according to bank-internal nomenclature. | | | |
| **Applicability**  Units shall report:  The internal segment at counterparty level (Entity table) as the BDR segment (JM\_CLIENT\_BII - G4093\_CLISEGM)  The internal segment at contract level (Instrument table) as Risks’s internal segment, this is the segmentation of the PECs / SCPs (commercial strategic plans) | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * Corporates, SME, Banks, etc… | | | |
| **ECB asks for this figure**  Counterparty classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.014  IN.039 | INTRNL\_UNT | Internal code for business line/unit |  |
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| **Definition**  Internal classification of the bank of the instrument or obligor administrating business unit. Units shall inform in which department the instrument or entity is located within the life cycle of the contract, for example:   1. if the loan has been transferred to the risk monitoring department it should be flagged as such. 2. if the loan has been transferred to the collections department it should be flagged as such. 3. if the loan has been transferred to the legal team in the recoveries department it should be flagged as such. | | | |
| **Applicability**  Internal code for business line/unit is reported at entity and instrument level. | | | |
| **Link to other concepts**   * CLLCTN\_MD - Collection mode * LGL\_PRCDNG\_STTS\_LE - Legal proceedings status Counterparty (LE) * LGL\_PRCDNG\_STTS - Status of legal proceedings of the instrument * DPD - Days past due at reference date | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty or instrument classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.015 | LEI | Legal entity identifier Counterparty |  |
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| **Definition**  A legal entity identifier (LEI) of the counterparty assigned in accordance with the International Organization for Standardization (ISO) 17442 standard.  Unique identification of counterparties is a key aspect of Loan Tape. Therefore, if a LEI is not available, it will be mandatory to report a national identifier in the field: "Tax ID (TAX\_ID)". Although the LEI is informed, it is also required to inform the field “Tax ID (TAX\_ID)” for any counterparty. This data field is also reported in Anacredit.  Main considerations:   * A legal entity identifier (LEI) is reported for each counterparty playing any role in the exposures to be reported for Loan tape purposes, provided that an eligible LEI has been assigned to the counterparty. * If no eligible LEI exists for a given counterparty, the data attribute “legal entity identifier (LEI)” is reported as “N/A”, while the reporting of a national identifier in the *“Fiscal ID (TAX\_ID)”* data field becomes mandatory for that counterparty. | | | |
| **Applicability**  For the purpose of reporting the data attribute “LEI”, the only eligible LEIs are those whose *registration status*1 is:   * **Issued, lapsed, merged, retired, transferred** (which identify a legal entity even if the entity no longer exists as an operating entity); * **Pending validation, pending archival, pending transfer** (which are considered eligible, awaiting a non-pending status);   Otherwise:   * As regards LEIs with the status **merged**, these are reported only for reporting reference dates preceding the time at which the entity was acquired by or merged with another entity, after which the LEI of the surviving/new legal entity is reported. * LEIs with the registration status **duplicate, annulled or cancelled** are not considered eligible as they are no longer valid.   1 *For details, see the website of the General Legal Entity Identifier Foundation – GLEIF.* | | | |
| **Link to other concepts**   * ENTTY\_ID * ENTTY\_NM * TAX\_ID | | | |
| **Examples**  N/A. | | | |
| **ECB asks for this figure**  Counterparty identification | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.016 | ENTTY\_NM | Name Counterparty |  |
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| **Definition**  Full legal name of each counterparty. This data field is also reported in Anacredit. | | | |
| **Applicability**  Units shall report this data attribute for all counterparties irrespective of their role and of the country of residency:   * The name is reported in accordance with the information contained in the national business register, when applicable. No translation from the original national language is required * For a legal entity, the name registered upon incorporation is reported. * For counterparties which are not registered (e.g., in some countries, public sector entities and associations) and can therefore have multiple names that are all equally valid, the name in the language of the country where the counterparty is resident is reported. | | | |
| **Link to other concepts**   * ENTTY\_ID | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty identification | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.017 | EXTRNL\_RTNG\_NM | Name of external rating agency |  |
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| **Definition**  Name of ECAI (External Rating Credit Agencies) that has provided the external rating reported in field EXTRNL\_RTNG.  This field must be reported regardless of whether the capital calculation approach is IRB or Standard. | | | |
| **Applicability**  The unit should report the legal/official name of the ECAI from which the rating has been granted. Currently, the ECAIs considered are:   * Fitch; * Moody’s; * DBRS; * Standard & Poors, and * Japan Credit Rating Agency.   If the rating is not available in the bank systems but the client is rated by an external rating agency, the unit should report “MISS” in the Loan Tape. If the client is not rated by any external rating agency then report “N/A”. | | | |
| **Link to other concepts**   * DT\_EXTRNL\_RTNG * EXTRNL\_RTNG * EXTRNL\_RTNG\_PRVS | | | |
| **Examples**   * Example 1:   + 1 rating provided by Moody’s for an exposure to an institution = Aa.   **The value expected in Loan Tape is ‘Moody’s Investors Service España SA’.**   * Example 2:   + Two ratings provided by two different ECAIs in an exposure to corporate:     - From DBRS a rating = BBB;     - From Moody’s a rating = A.   **The value expected in the Loan Tape is ‘DBRS Ratings Limited’ as the risk weight is higher.**   * Example 3:   + Three ratings provided by three different ECAIs in an exposure to corporate:     - From DBRS a rating = BBB;     - From Moody’s a rating = A;     - From Standard & Poors a rating = AA.   **The value expected in Loan Tape is ‘Moody’s Investors Service España SA’ as between the two lowest risk weight, is the higher.**   * Example 4:   + Two different ratings provided by three different ECAIs in an exposure to an institution:     - From DBRS a rating = BBB;     - From Moody’s a rating = A;     - From Standard & Poors a rating = A.   **The value expected in Loan Tape is ‘Moody’s Investors Service España SA or Standard & Poor's Credit Market Services Europe Limited’depending on which one have provided the most recent rating.** | | | |
| **ECB asks for this figure**  Entity’s credit risk assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.018 | ACCNTNG\_FRMWRK\_SL | Accounting standard counterparty |  |
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| **Definition**  This data attribute contains information about the accounting standard used by the counterparty – IFRS, IAS39 or national GAAP – under Regulation (EU) 2015/534 (ECB/2015/13). This data field is also reported in Anacredit.  Description of the *Accounting standard counterparty* values   * **National GAAP not consistent with IFRS** is reported if the accounting standard applied by the counterparty is a national accounting framework developed under Council Directive 86/635/EEC not applying IFRS criteria for the instruments. * **IAS39** is reported if the counterparty applies IAS39 (or IFRS). * **National GAAP consistent with IFRS** is reported if the accounting standard applied by the counterparty is a national accounting framework developed under Council Directive 86/635/EEC applying IFRS criteria for the instruments. | | | |
| **Applicability**  Based on above definitions this data attribute is reported using the following table:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | National GAAP not consistent with IFRS | | **2** | IAS39 | | **3** | National GAAP consistent with IFRS | | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  **N/A** | | | |
| **ECB asks for this figure**  Counterparty financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.019 | CR\_FLG | Cure flag for entity which was classified as non-performing in the last 1.5 years and is classified as performing at the reference date |  |
|  | | | |
| **Definition**  Through this data attribute, Units shall identify those counterparties that were classified as non-performing in the past 1.5 years but are classified as “performing” at the reference reporting date. *Refer to `Performing status´ for detail on the classification of entities based on this criteria.* | | | |
| **Applicability**  Units shall consider the following criteria for the reporting of this data attribute:   1. If PRFRMNG\_STTS\_LE = Performing, and the entity during the last year and half has been classified as Non-performing, Units are expected to report “Y”. 2. If PRFRMNG\_STTS\_LE = Performing, and the entity during the last year and half has remained classified as Performing, Units shall report “N”. 3. If PRFRMNG\_STTS\_LE = Non- Performing, Units shall disclose “N/A”.   The Unit will try to reduce the use of ‘missing’ values (MISS). | | | |
| **Link to other concepts**   * PRFRMNG\_STTS LE- `[Performing status](#_Performing_status)´ of the counterparty | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.020 | DCSD | Entity deceased |  |
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| **Definition**  For natural persons, indicates whether the debtor is deceased. | | | |
| **Applicability**  The field is applicable only for natural persons. Units should report this field as "Y" if the person is deceased and "N" if the debtor is alive. Otherwise, value “N/A” shall be reported.  For legal entities, N/A shall be reported. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty identification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.021 | DFLT\_STTS | Default status of the entity |  |
|  | | | |
| **Definition**  This field refers to the default status of the counterparty at the reporting date following the new definition of default (NDD). This data field is also reported in Anacredit.  Categories describing the motives for which the counterparty can be in default shall be in accordance with Article 178 of Regulation (EU) No 575/2013 and should comply with the RTS on the materiality thresholds to be applied (EBA/RTS/2016/06).  Entities classified internally in probation period (i.e. no trigger of default continues to apply but the minimum period to reclassify the entity to non-defaulted status has not passed) are considered to all effects as default because unlikely to pay.  In the event of a change of titularity in an instrument, if the classification is performed on obligor level the new entity shall inherit amounts the instrument already had, and thresholds shall be recalculated considering them (i.e. days past due will not be directly transferred). On the other hand, if classification is performed on instrument the new entity will inherit the instrument with the status it had. | | | |
| **Applicability**  Based on the definitions explained above, Units shall report this data attribute for all entities with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **14** | Not in default | | **18** | Default because both unlikely to pay and more than 90/180 days past due | | **19** | Default because unlikely to pay | | **20** | Default because more than 90/180 days past due |   For those Units using the corporate engine for the calculation of the default status the following assignation shall be made between the output of the engine and the “Default status of the entity”:   * **Default flag** = Default – days past due à DFLT\_STTS = 20 * **Default flag** = Default – UTP – facility and **Days past due** < 90 à DFLT\_STTS = 19 * **Default flag** = Default – UTP – facility and **Days past due** >= 90 à DFLT\_STTS = 18 * **Default flag** = Default – UTP – obligor and **Days past due** < 90 à DFLT\_STTS = 19 * **Default flag** = Default – UTP – obligor and **Days past due** >=90 à DFLT\_STTS = 18 * **Default flag** = Default – Pulling and **Days past due** < 90 à DFLT\_STTS = 19 * **Default flag** = Default – Pulling and **Days past due** >= 90 à DFLT\_STTS = 18 * **Default flag** = Probation period and **Days past due** < 90 à DFLT\_STTS = 19 * **Default flag** = Probation period and **Days past due** >= 90 à DFLT\_STTS = 18 * **Default flag** = Probation period – Pulling and **Days past due** < 90 à DFLT\_STTS = 19 * **Default flag** = Probation period – Pulling and **Days past due** >= 90 à DFLT\_STTS = 18 * **Default flag** = Other à DFLT\_STTS = 14   For Non-retail portfolios (e.g. Corporate, SME, CRE, etc): if default classification is performed on instrument (facility) level then the Default Status of the entity is “11111111111” (not applicable). (Note: We do not expect there to be entities under this situation)  For retail portfolios, if default classification is performed on instrument level then Entity is classified as defaulted when at least one instrument is classified as defaulted. So, information at facility level for every instrument of the entity shall be reviewed. If the instrument has more than one counterparty (joint exposures), the information of the instrument applies to all of them. The criteria to determine whether the instrument is in default or not, shall be the same than the defined above and is further detailed in the ‘Default status of the instrument’ (DFLT\_STTS\_INSTRMNT) data attribute. The following situations may arise:   1. There are no instruments in default: Units shall report DFLT\_STTS = “14” – Not in default 2. Only one instrument in default: The entity inherits the status and that would be the one that Units will report. 3. More than one instrument in default with the same status: Units shall report that status. 4. More than one instrument in default with the different status: Units shall report DFLT\_STTS = “18” - Default because both unlikely to pay and more than 90/180 days past due   If classification is performed at entity/obligor level, information of default should be extracted from client related tables of the database. On the contrary, contract related tables of the database shall be considered if classification is performed at instrument/facility level. | | | |
| **Link to other concepts**   * Date of Default Status (DT\_DFLT\_STTS) à If the Default Status of the entity (DFLT\_STTS) is informed then the Date of default status should be informed too and viceversa. * Default status of the instrument (DFLT\_STTS\_INSTRMNT) à If classification is performed at facility level and the entity belongs to Retail portfolios, the worst situation of all its instruments is inherited by the entity. | | | |
| **Examples**  Example 1  Suppose four entities (1, 2, 3 and 4) and four instruments (A, B, C and D) with the following characteristics:  Entity 1 - Corporate: obligor level. In bankruptcy  Entity 2 - Corporate: facility level.  Entity 3 - Retail: facility level.  Entity 4 - Retail: obligor level.  Instrument A (Defaulted):   * On balance: €1.000 * Of which past due amount: €750 * Days past due: 185   Instrument B (Not defaulted):   * On balance: €1.000 * Of which past due amount: €0   Instrument C (Not defaulted):   * On balance: €1.000 * Of which past due amount: €0   Instrument D (Defaulted):   * On balance: €1.000 * Of which past due amount: €15 * Days past due: 185   Entity 1 <– Instrument A (owning 50%)  Entity 1 <– Instrument B  Entity 2 <– Instrument A (owning 50%)  Entity 3 <– Instrument C (owning 50%)  Entity 3 <– Instrument D (owning 50%)  Entity 4 <– Instrument C (owning 50%)  Entity 4 <– Instrument D (owning 50%)  **CLASSIFICATION**  Entity 1 - Default because both unlikely to pay and more than 90/180 days past due à DFLT\_STTS = “18”  Entity 2 – non applicable à DFLT\_STTS = “N/A”  Entity 3 - Default because more than 90/180 days past due à DFLT\_STTS = “20”  Entity 4 - Not in default à DFLLT\_STTS = “14”  Example 2  Suppose now that Instrument A (Not defaulted):   * On balance: €1.000 * Of which past due amount: €5 * Days past due: 185   **CLASSIFICATION**  Entity 1 - Default because both unlikely to pay à DFLT\_STTS = “19”  Example 3  Finally suppose now that Entity 1 is not in bankruptcy and that  Instrument A (Not defaulted):   * On balance: €1.000 * Of which past due amount: €5 * Days past due: 185   Instrument D (Not defaulted):   * On balance: €1.000 * Of which past due amount: €5 * Days past due: 185   **CLASSIFICATION**  Entity 1 - Not in default à DFLLT\_STTS = “14”  Entity 3 - Not in default à DFLLT\_STTS = “14” | | | |
| **ECB asks for this figure**  Default status of entities. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.022 | DT\_EXTRNL\_RTNG | Date of external rating |  |
|  | | | |
| **Definition**  Date of the external rating reported in field EXTRNL\_RTNG.  This field must be reported regardless of whether the capital calculation approach is IRB or Standard | | | |
| **Applicability**  The unit should report the date of the most recent external rating provided by an eligible ECAI from which the rating has been granted.  If the rating is not available in the bank systems but the client is rated by an external rating agency, the unit should report “0000-00-00” in the Loan Tape. If the client is not rated by any external rating agency then report “1111-11-11”. | | | |
| **Link to other concepts**   * EXTRNL\_RTNG\_NM * EXTRNL\_RTNG * EXTRNL\_RTNG\_PRVS * RTNG\_MTHD * RTNG\_SCL | | | |
| **Examples**   * Example 1:   + 1 rating provided by Moody’s for an exposure to an institution = Aa on 30/06/2021   **The value expected in Loan Tape is ‘2021-06-30’.**   * Example 2:   + Two ratings provided by two different ECAIs in an exposure to corporate:     - From DBRS a rating = BBB on 31/12/2020;     - From Moody’s a rating = A on 31/03/2021.   **The value expected in the Loan Tape is ‘2020-12-31’ as the risk weight is higher.**   * Example 3:   + Three ratings provided by three different ECAIs in an exposure to corporate:     - From DBRS a rating = BBB on 31/12/2020;     - From Moody’s a rating = A on 31/03/2021;     - From Standard & Poors a rating = AA on 31/03/2021.   **The value expected in Loan Tape is ‘2021-03-31’, for the Moody’s rating as between the two lowest risk weights, is the higher.**   * Example 4:   + Two different ratings provided by three different ECAIs in an exposure to an institution:     - From DBRS a rating = BBB on 31/12/2020;     - From Moody’s a rating = A on 31/03/2021;     - From Standard & Poors a rating = A on 30/06/2021.   **The value expected in Loan Tape is ‘2021-06-30’ as is the most recent.** | | | |
| **ECB asks for this figure**  Entity’s solvency asessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.023  IN.026 | DT\_INTRNL\_RTNG | Date of internal rating |  |
|  | | | |
| **Definition**  Date of the internal rating reported in field ‘INTRNL\_RTNG’ (entity and instrument table). | | | |
| **Applicability**  In the Entity table:   * If ‘INTRNL\_RTNG’ is missing (MISS) then report DT\_INTRNL\_RTNG = ‘0000-00-00’. * If ‘INTRNL\_RTNG’ is not applicable (N/A) then report DT\_INTRNL\_RTNG = ‘1111-11-11.   In the Instrument table:   * If ‘INTRNL\_RTNG’ is missing (MISS) then report DT\_INTRNL\_RTNG = ‘0000-00-00’. * If ‘INTRNL\_RTNG’ is not applicable (N/A) then report DT\_INTRNL\_RTNG = ‘1111-11-11. | | | |
| **Link to other concepts**   * INTRNL\_RTNG | | | |
| **Examples**   * There are, for example, several internal ratings for a corporate: * 2020/03/31: ‘4.1’ * 2021/05/31: ‘4.5’   If the reporting reference date is 2021/09/30, the most recent rating is expected to be reported, so that in the Loan Tape the expected value would be INTRNL\_RTNG = ‘4.5’ and DT\_INTRNL\_RTNG = ‘2021-05-31’. | | | |
| **ECB asks for this figure**  Entity’s credit risk assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.024 | ECNMC\_ACTVTY | Economic activity counterparty |  |
|  | | | |
| **Definition**  Classification of counterparties according to their economic activities, in accordance with the NACE code. If the level four NACE code is not available it may be allowed to report a level three or level two NACE code.  This classification is based on statistical units that correspond to a specific economic activity (or a group of similar activities) that make up an economic group, that is, an industry or economic sector. It is used to know levels of development, requirements, standardization, economic and industrial policies, among other utilities.  If a counterparty is engaged in several activities, the principal activity is considered when determining the economic activity to be reported. In cases in which the owner is engaged in activities of different sectors, there must be a specific process to determine the NACE code to be reported. According to corporate criteria, the Unit shall contrast the NACE code with an official source and will prioritize the code that appears in that source.  NACE code level 1 (plus aggregate) is used in FinRep t F.20.7 (DGPCP Annex Cargabal). | | | |
| **Applicability**  For the purposes of reporting this data attribute, Units are requested to report level 4 (or 3 or 2) of NACE code. An example of NACE Code A. Agriculture, forestry and fishing (level 1), and levels 2, 3 or 4 are included in the table below:   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **LEVEL 1 (ANNEX DGPCP, not requested in loan tape)** | |  | **LEVEL 2 (Codes from 1 to 99)** | | | **Code** | **Description** |  | **Code** | **Description** | | **A** | Agriculture, forestry and fishing |  | **1** | Crop and animal production, hunting and related service activities | |  |  |  | **2** | Forestry and logging | |  |  |  | **3** | Fishing and aquaculture |  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **LEVEL 3 (Codes from 01\_1 to 99\_0)** | |  | **LEVEL 4 (Codes from 01\_11 to 99\_00)** | | | **Code** | **Description** |  | **Code** | **Description** | | 1.1 | Growing of non-perennial crops |  | 1.11 | Growing of cereals (except rice), leguminous crops and oil seeds | | 1.2 | Growing of perennial crops |  | 1.12 | Growing of rice | | 1.3 | Plant propagation |  | 1.13 | Growing of vegetables and melons, roots and tubers | | […] | […] |  | […] | […] | | | | |
| **Link to other concepts**  N/A | | | |
| **Example**   * Consider a company which derives 90% of its income from construction of buildings and 10% from various other services such as the management of refuse collection. In this case, the ` *Economic activity counterparty*´ shall be reported as “41” (NACE code 41 refers to Construction of buildings”. | | | |
| **ECB asks for this figure**  Counterparty characteristics. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.025 | EMPLYMNT\_STTS\_INTRNL | Employment status internal |  |
|  | | | |
| **Definition**  Debtor´s employment status according to bank-internal classification. Most recent information available at reporting reference date. | | | |
| **Applicability**  Units shall report this data attribute with the employment status according to bank-internal classification, if apply. Otherwise default value “N/A” shall be indicated.  When, exceptionally, the local unit cannot have access to this data, "MISS" value will be indicated | | | |
| **Link to other concepts**   * EMPLYMNT\_STTS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Borrower credit quality. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.026 | EMPLYMNT\_STTS | Employment status |  |
|  | | | |
| **Definition**  Debtor´s employment status. Most recent information available at reporting reference date.  Note that “2- Employed with partial support (company subsidy)” means when the borrower is employed and receives a subsidy in respect of the auto loan or lease from their employer. | | | |
| **Applicability**  Units shall report this data attribute with one of the following values provided by the regulator.   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Employed | | **2** | Employed with partial support (company subsidy) | | **3** | Protected life-time employment (civil servant) | | **4** | Self-employed | | **5** | Unemployed | | **6** | Student | | **7** | Pensioner | | **8** | Other |   **Units should map this table (code list) to their Bank-internal classification of the employment status.** | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Borrower credit quality. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.027 | ENTRPRS\_SZ\_LE | Enterprise size Counterparty (LE) |  |
|  | | | |
| **Definition**  Classification of legal entities by size. This data field is also reported in Anacredit.  The data attribute “*Enterprise size Counterparty*” is reported on the basis of the accounts of that counterparty and also considering the accounts of partner and linked legal entities.  Description of the *Enterprise size Counterparty frequency* values   * **Large enterprise à i**s reported if the counterparty is an enterprise not qualifying as a micro, small or medium-sized enterprise (SME) * **Medium enterprise à** is reported if the counterparty is an enterprise qualifying as an SME, but not as a small enterprise or as a microenterprise. * **Small enterprise à** is reported if the counterparty is an enterprise qualifying as a small enterprise * **Microenterprise à** is reported if the counterparty is an enterprise qualifying as a microenterprise   The classification of the enterprise size is performed taking into account the staff headcount and financial ceilings as follows:   * the category of **micro, small and medium-sized legal entities (SMEs)** is made up of legal entities which employ fewer than 250 persons and which have an annual turnover not exceeding €50 million, and/or an annual balance sheet total not exceeding €43 million * within the SME category, a small enterprise is defined as an enterprise which employs fewer than 50 persons and whose annual turnover and/or annual balance sheet total does not exceed €10 million; * within the SME category, a microenterprise is defined as an enterprise which employs fewer than 10 persons and whose annual turnover and/or annual balance sheet total does not exceed €2 million   The data to apply to the headcount of staff and the financial amounts are those relating to the latest approved accounting period and are calculated on an annual basis. They are taken into account from the date of closure of the accounts. In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are derived from a bona fide estimate made in the course of the financial year.  All the parameters used in the calculation of the enterprise size (number of employees, annual turnover and balance sheet total) refer to the same year. When this is not the case, the enterprise size is reported for the last year for which all parameters are available. | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the following values provided by the regulator.   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Large enterprise | | **2** | Medium enterprise | | **3** | Small enterprise | | **4** | Micro enterprise |   This data attribute is not applicable for counterparties which are not engaged in any economic activity, such as general government units. In such cases, the value “11111111111” is reported in the data attribute “enterprise size”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Unit** | **Nº of employees** | **Annual turnover (EUR M)** | **Balance sheet (EUR M)** | **Enterprise Size** | | **Legal entity A** | 220 | 8 | 20 | **Medium enterprise** | | Head Office A | 216 | 7 | 17 | *Not to be taken into*  *account* | | Foreing Branch A1 | 4 | 1 | 3 | *Not to be taken into*  *account* | | **Legal entity B** | 40 | 8 | 8 | **Small enterprise** | | Head Office B | 36 | 6 | 3 | *Not to be taken into*  *account* | | Foreing Branch B1 | 4 | 2 | 5 | *Not to be taken into*  *account* | | | | |
| **ECB asks for this figure**  Counterparty identification | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.028 | EXTRNL\_RTNG | External rating |  |
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| **Definition**  It refers to the external rating at the reference date provided by an External Credit Assessment Institution (ECAIs).  As commented in EXTRNL\_RTNG\_NM, currently, for the capital calculation, the ECAIs considered in the Group are:   * Fitch; * Moody’s; * DBRS; * Standard & Poors, and * Japan Credit Rating Agency.   The different eligible ECAIs may have a different format to provide the rating as showed in the table below (from better to worse quality, being ‘0’ the best credit quality and ‘6’ the worst):   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | **Credit Quality Step** | **0** | **1** | **2** | **3** | **4** | **5** | **6** | | Fitch | AAA | AA | A | BBB | BB | B | CCC, CC, C, RD, D | | Moody’s | Aaa | Aa | A | Baa | Ba | B | Caa, Ca, C | | DBRS | AAA | AA | A | BBB | BB | B | CCC, CC, C, D | | Standard & Poors | AAA | AA | A | BBB | BB | B | CCC, CC, C, D | | Japan Credit Rating Agency | AAA | AA | A | BBB | BB | B | CCC, CC, C, D | | | | |
| **Applicability**  This field should be reported for all rated clients regardless of whether their contracts are under the Standardized approach or IRB approach applying the following codelist:   |  |  | | --- | --- | | **EXTRNL\_RTNG\_CD** | **EXTRNL\_RTNG\_ID** | | **Code** | **Description** | | 1 | Aaa, AAA | | 2 | Aa1, AA+ | | 3 | Aa2, AA | | 4 | Aa3, AA- | | 5 | A1, A+ | | 6 | A2, A | | 7 | A3, A- | | 8 | Baa1, BBB+ | | 9 | Baa2, BBB | | 10 | Baa3, BBB- | | 11 | Ba1, BB+ | | 12 | Ba2, BB | | 13 | Ba3, BB- | | 14 | B1, B+ | | 15 | B2, B | | 16 | B3, B- | | 17 | Caa1, CCC+ | | 18 | Caa2, CCC | | 19 | Caa3, CCC- | | 20 | Ca, CC | | 21 | C, SD/D |   **Units should map this table (code list) to their Bank-internal classification of the external ratings.** Therefore:   * If the ECAI used provides a rating equal to Aaa or AAA, the code informed should be = 1; * If the ECAI used provides a rating equal to Aa1 or AA+, the code informed should be = 2; * If the ECAI used provides a rating equal to Aa2 or AA, the code informed should be = 3; * …   In those cases in which more than one ECAI provides an external rating, it should be considered:   * Where two credit assessments are available from nominated ECAIs and the two correspond to different risk weights for a rated item, the credit assessments with the higher risk weight shall be assigned; * Where more than two credit assessments are available from nominated ECAIs for a rated item, the two assessments generating the two lowest risk weights shall be referred to. If the two lowest risk weights are different, the credit assessments with the higher risk weight shall be assigned. If the two lowest risk weights are the same, the most recent credit assessment shall be assigned.   If the rating is not available in the bank systems but the client is rated by an external rating agency mentioned above, the unit should report “99999999999” in the Loan Tape. If the client is not rated by any external rating agency mentioned above then report “11111111111”.  In those very specific cases cases where the client is under the standard approach in terms of capital requirements calculation and he has instruments in EUR and JPY, some short-term and others long-term external ratings provided by one ECAI (for example, S&P), the units should report the long term external rating in the local currency.  If the Unit has different types of external ratings; for example, Senior Unsecured Debt Rating, Issuer Rating, Long Term Foreign Currency Debt Rating, Long Term Local Currency Debt Rating, Outlook Rating, use the same type of external rating that the Unit is using for capital purposes (i.e. same selection criteria for external rating type that are applied in Standard approach (regardless of whether the client goes for STD or IRB). | | | |
| **Link to other concepts**   * EXTRNL\_RTNG\_NM * DT\_EXTRNL\_RTNG * EXTRNL\_RTNG\_PRVS * RTNG\_MTHD * RTNG\_SCL | | | |
| **Examples**   * Example 1:   + 1 rating provided by Fitch for an exposure to an institution = AA on 30/06/2021   **The value expected in Loan Tape is ‘3’.**   * Example 2:   + Two ratings provided by two different ECAIs in an exposure to corporate:     - From DBRS a rating = BBB on 31/12/2020;     - From Moody’s a rating = A on 31/03/2021.   **The value expected in the Loan Tape is ‘9’ as the risk weight is higher.**   * Example 3:   + Three ratings provided by three different ECAIs in an exposure to corporate:     - From DBRS a rating = BBB on 31/12/2020;     - From Moody’s a rating = A on 31/03/2021;     - From Standard & Poors a rating = AA on 31/03/2021.   **The value expected in Loan Tape is ‘6’, for the Moody’s rating as between the two lowest risk weights, is the higher.**   * Example 4:   + Two different ratings provided by three different ECAIs in an exposure to a corporate:     - From DBRS a rating = BBB on 31/12/2020;     - From Moody’s a rating = A on 31/03/2021;     - From Standard & Poors a rating = A on 30/06/2021.   **The value expected in Loan Tape is ‘6’ as both have the lowest risk weights but are the same and S&P is the most recent credit assessment.** | | | |
| **ECB asks for this figure**  Entity’s credit risk assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.029 | EXTRNL\_RTNG\_PRVS | External rating T-1 |  |
|  | | | |
| **Definition**  Units should report the External rating one year prior to the reference date (when the contract has been available in the year previous to the current reference date).  The rest of the definition is equal to EXTRNL\_RTNG data field. | | | |
| **Applicability**  Units shall apply the following codelist:   |  |  | | --- | --- | | **EXTRNL\_RTNG\_CD** | **EXTRNL\_RTNG\_ID** | | **Code** | **Description** | | 1 | Aaa, AAA | | 2 | Aa1, AA+ | | 3 | Aa2, AA | | 4 | Aa3, AA- | | 5 | A1, A+ | | 6 | A2, A | | 7 | A3, A- | | 8 | Baa1, BBB+ | | 9 | Baa2, BBB | | 10 | Baa3, BBB- | | 11 | Ba1, BB+ | | 12 | Ba2, BB | | 13 | Ba3, BB- | | 14 | B1, B+ | | 15 | B2, B | | 16 | B3, B- | | 17 | Caa1, CCC+ | | 18 | Caa2, CCC | | 19 | Caa3, CCC- | | 20 | Ca, CC | | 21 | C, SD/D |   Please apply same criteria that is explained in EXTRNL\_RTNG data field but one year prior to reference date.  If the client was not part of any applicable portfolio in the prior year, the value informed should be “11111111111”, as not applicable. | | | |
| **Link to other concepts**   * EXTRNL\_RTNG\_NM * DT\_EXTRNL\_RTNG * EXTRNL\_RTNG * RTNG\_MTHD * RTNG\_SCL | | | |
| **Examples**  N/A (see the criteria in EXTRNL\_RTNG and apply for the prior year external rating). | | | |
| **ECB asks for this figure**  Entity’s credit risk assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.030 | FLG\_BNKRPTCY\_IN\_GRP | Any legal entity within the group of connected clients of the debtor (incl. subsidiaries of the debtor) has filed bankruptcy application |  |
|  | | | |
| **Definition**  When the debtor belongs to a group of connected entities, the unit should have identified if any of the legal entities of the group have fallen into bankrupty.  The identification connected clients is required because they suppose a single risk. According to CRR, article 4.1.39), a group of connected clients suppose a single risk in the following cases:   * Two or more natural or legal persons who, directly or indirectly, has control over the other or others; * Two or more natural or legal persons between whom there is no relationship of control but who are to be regarded as constituting a single risk because they are so interconnected that, if one of them were to experience financial problems, in particular funding or repayment difficulties, the other or all of the others would also be likely to encounter funding or repayment difficulties. In these cases, the single risk arise in case of a legal relationship (parent/sister/subsidiaries).   Within the scope of risk management, it is essential to include in analysis the potential inter-relations between individuals or entities which may affect the risk valuation.  The concept of a group is broader than that of the perimeter of companies that consolidate their accounts, as other relationships with customers with whom there is commercial support or reliance may be identified and included in the system, and these require more detailed analysis from the point of view of risk management.  Please, have a look at the Corporation Guidelines on ‘Connected clients’. | | | |
| **Applicability**  The unit should report "Y' if any legal entity within the group of connected clients of the debtor has fallen into bankruptcy according to local insolvency law. Otherwise, “N”, is expected.  For those cases in which the data is not available, the value expected in the Loan Tape is “MISS”. If the contract is not subject to the identification of connected clients (e.g. mortgage, retail SME…), the expected value in the Loan Tape is “N/A”.  According to EBA guidelines: In exceptional cases, where institutions are able to demonstrate that no single risk exists despite the existence of a control relationship among clients, institutions should document the relevant circumstances that justify this case in a detailed and comprehensible manner. For example, in specific cases where a special purpose entity that is controlled by another client (e.g. an originator) is fully ring-fenced and bankruptcy remote – so that there is no possible channel of contagion, and hence no single risk, between the special purpose entity and the controlling entity – it may be possible to demonstrate that no single risk exists. In that case, the unit should inform “N” in the Loan Tape. | | | |
| **Link to other concepts**   * GCC\_PRNT\_ID * GCC\_PRNT\_NM | | | |
| **Examples**   * N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.031 | FLG\_HGH\_CDS | 5Y CDS > 1,000bps over the last 12 months |  |
|  | | | |
| **Definition**  The flag would be required to be reported "Y" if the 5y CDS spread of a debtor is at least once greater or equal 1000bps within the last 12 months. | | | |
| **Applicability**  Report "Y" if 5Y CDS > 1,000bps over the last 12 months. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Indicator of counterparty credit quality deterioration. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.032 | FLG\_ISDA\_CRDT\_EVNT | ISDA credit event declared |  |
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| **Definition**  It refers to a negative credit event that could arise in a borrower's capacity to meet its payment obligations, which triggers a settlement under a derivatives contract.  E.g; A CDS is a credit derivative investment product with a contract between two parties, the lender and a third party. In a credit default swap, the buyer (lender) makes periodic payments to a seller (third party) for protection against credit events like default of the borrower. In this case, the default is the event that would trigger settlement of the CDS contract.  According to the International Swaps and Derivatives Association (ISDA), the following are the most common negative credit events:   * Filing for bankruptcy; * Defaulting on payment; * Restructuring debt. * Other credit events would be obligation default, repudiation/ moratorium … | | | |
| **Applicability**  The flag would be required to be reported "Y” in case of any negative credit event. Otherwise, “N”, is expected.  For those cases in which the data is not available, the value expected in the Loan Tape is “MISS”. If the contract is not subject to application, the expected value in the Loan Tape is “N/A”. | | | |
| **Link to other concepts**   * DFLT\_STTS * DFLT\_STTS\_INSTRMNT * DT\_DFLT\_STTS * DT\_DFLT\_STTS\_INSTRMNT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification the default status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.033 | FLG\_NN\_ACCRL | Credit obligation on non-accrual status |  |
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| **Definition**  Units should flag as non-accrual status those instruments (e.g. loans) where accrual of interest income is suspended. In general this happens when principal and interest have gone unpaid for at least 90 days. However, there may also be cases where the client has not reached 90 days but accrual of interest income is suspended because the collection of interest is less than probable or the collection of any portion of the loan's principal is doubtful, and therefore the credit is transferred to the non-accrual loans account. These cases should also be flagged.  Non-accrual loans is a subgroup of non-performing loans. | | | |
| **Applicability**  Local units shall report "Y" if any credit obligation associated to this debtor is set on non-accrual status. Otherwise “N” value shall be reported. | | | |
| **Link to other concepts**   * PRFRMNG\_STTS\_LE - Performing status (entity level) * PRFRMNG\_STTS - Performing status (instrument level) | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.034 | FLG\_RQST\_BNKRPTCY | Request by the institution for the obligor's bankruptcy |  |
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| **Definition**  Flag "Y" if bankruptcy proceedings have been initiated by the bank according to local insolvency law, e.g. due to illiquidity, over-indebtedness.  The unit can request for the obligor's bankruptcy when elements to be taken as indicator of unlikeliness to pay shall are:   * The institution has filed for the obligor's bankruptcy or a similar order in respect of an obligor's credit obligation to the institution, the parent undertaking or any of its subsidiaries; * The obligor has sought or has been placed in bankruptcy or similar procedure where this would avoid or delay repayment of a credit obligation to the institution, the parent undertaking or any of its subsidiaries. | | | |
| **Applicability**  If any of the indicators mentioned above have been detected, and bankruptcy proceedings have been initiated by the unit according to local insolvency law, the value “Y” should be informed in the Loan Tape. Otherwise, “N”, is expected.  For those cases in which the data is not available, the value expected in the Loan Tape is “MISS”. If the contract is not subject to application, the expected value in the Loan Tape is “N/A”. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  If the unit identifies illiquidity or over-indebtedness in the debtor, as indicators, and bankruptcy proceedings have been initiated “Y” should be reported. | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.035 | FLG\_RQST\_DSTRSSD\_RSTRCTRNG | Request for current concession of forbearance measures as defined in EBA/ITS/2013/03 resulting in distressed restructuring of the credit obligation |  |
|  | | | |
| **Definition**  EBA understands that distressed restructuring are forbearance measures extended because of the default of a debtor or to avoid such a default. In other words, a distressed restructuring should be considered to have occurred when concessions have been extended towards a debtor facing or about to face difficulties in meeting its financial commitments as specified in paragraphs 163-167 and 172-174 of Annex V Commission Implementing Regulation (EU) No 680/2014 of 16 April 20143 as amended by Commission Implementing Regulation (EU) 2015/227 | | | |
| **Applicability**  If the Unit already has in systems the mark of which restructurings are "distressed", it must mark these as FLG\_RQST\_DSTRSSD\_RSTRCTRNG = Y. If this information is not available in systems, the logic to follow as a proxy is as follows: If the Entity have instruments with a forborne flag (FRBRNC\_STTS\_INSTRMNT = '3', '4' or '5') and IMPRMNT\_STTS = ’25 - Stage 3’ then this field is reported as FLG\_RQST\_DSTRSSD\_RSTRCTRNG = Y. Otherwise report FLG\_RQST\_DSTRSSD\_RSTRCTRNG = N.  If the Unit does not have the information available, the value informed should be “MISS”. | | | |
| **Link to other concepts**   * FRBRNC\_STTS\_INSTRMNT * IMPRMNT\_STTS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.036 | FLG\_RQST\_EMRGNCY\_FNDNG | Request by the debtor for emergency funding from the bank |  |
|  | | | |
| **Definition**  The indicator refers to a situation where the "debtor has requested emergency funding from the bank" for example, due to financial difficulties. Under the ECB's criteria, this indicator could trigger a change in the customer's contract status from stage 1 to stage 2 and could also be considered an indicator (although not determinative) of marking as UTP (Unlikely to Pay). | | | |
| **Applicability**  It applies at the debtor level, regardless of the instrument.  Local units will report the value "Y" if there is a request for emergency funding from the bank by the debtor. Otherwise, the value "N" will be reported. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.037 | FLG\_SLL\_WTH\_LSS | Sell of a credit obligation with material credit related economic loss (>= 5%) |  |
|  | | | |
| **Definition**  Institutions should analyse the reasons for the sale of credit obligations and the reasons for any losses recognised thereby. Where the reasons for the sale of credit obligations were not related to credit risk, such as where there is the need to increase the liquidity of the institution or there is a change in business strategy, and the institution does not perceive the credit quality of those obligations as declined, the economic loss related with the sale of those obligations should be considered not credit-related. In that case the sale should not be considered an indication of default even where the loss is material, on condition of the appropriate, documented justification of the treatment of the sale loss as not credit related. Institutions may consider the loss on the sale of credit obligations as non-credit related where the assets subject to the sale are publicly traded assets and measured at fair value.  Where, however, the loss on the sale of credit obligations is related to the credit quality of the obligations themselves, in particular where the institution sells the credit obligations due to the decrease in their quality, the institution should analyse the materiality of the economic loss and, where the economic loss is material, this should be considered an indication of default.  Institutions should set a threshold for the credit-related economic loss related with the sale of credit obligations to be considered material, which should be calculated according to the following formula, and should not be higher than 5%.  In short, they are portfolio sales analysed and carried out on a mass basis, not on a one-to-one basis. | | | |
| **Applicability**  If selling of the credit obligation supposes an economic loss with a material credit higher than 5%, the unit should report “Y” in the Loan Tape. However, if selling of the credit obligation supposes an economic loss with a material credit lower than 5%, the unit should report “N” in the Loan Tape.  In addition, if has been a sell of the credit obligation but the unit does not have the % of the economic loss, the value informed in the Loan Tape should be “MISS”. If the type of product does not allow to sell a credit obligation, the unit should inform “N/A”. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.038 | INCM\_SC | Income self-certified |  |
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| **Definition**  The data field is only applicable to natural persons only should be flagged "Y" if the counterpart has no other source of income certification than its own personal declaration, e.g. absence of payroll or tax declaration forms. | | | |
| **Applicability**  Natural persons (not self-employed) should go to "N" if the documentation provided by the counterpart includes bank income statement, payroll or tax declaration forms (or other income certification issued by third party). In those exceptional cases where the product was granted just having as income certification the client’s own personal declaration, then report "Y".  In the case of self-employed, if when granting the product the income documentation provided referred to tax declaration forms then report as "N". Whereas if the documentation are customer self-declared turnover or billing data, then report "Y".  For legal entities always report “N/A”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit underwriting. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.039  IN.036 | INTRNL\_RTNG | Internal rating at the reference date |  |
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| **Definition**  It refers to the current internal rating or score of the instrument and/or entity at the reference date used for the calculation of capital requirements (IRB). For instruments under standard approach report the current rating or score at the reference date used in IFRS9 provisions or for internal purposes (credit admission, monitoring, etc.).  The rating or score reported is linked with the type of model reported in field ‘RTNG\_MTHD’ | | | |
| **Applicability**  **Instrument table**   * If the instrument is rated at instrument level (e.g. scoring admission) please report the ‘points’ or score. * If only the debtor is rated please report the debtor rating on all associated instruments. * If the instrument is not rated then report ‘MISS’ (missing) * If the rating is done at the instrument level (e.g., admission score), and the contract is in default, then report 'N/A'.   **Entity table**   * If the instrument is rated at instrument level (e.g. scoring admission) please report ‘N/A’ (not applicable) in the INTRNL\_RTNG of the entity table. * If the debtor is rated please report the debtor ‘points’ or rating in the INTRNL\_RTNG of the entity table * If the Entity is not rated then report ‘MISS’ (missing) * If the debtor is in default, then report 'N/A' (not applicable). | | | |
| **Link to other concepts**   * RTNG\_MTHD * PD\_CRR\_RD * PD\_IFRS9\_12M\_RD * INTRNL\_RTNG\_PRVS * DT\_INTRNL\_RTNG * INTRNL\_RTNG\_INCPTN * DFLT\_STTS\_INSTRMNT * DFLT\_STTS | | | |
| **Examples**   * An XYZ corporate with a current rating of 4.2 that has two loans (instruments A and B) will be reported as follows: ‘RTNG\_MTHD’ = ’11 – Rating - Corporate’, INTRNL\_RTNG (Entity table) = ‘4.2’, INTRNL\_RTNG (Instrument table table) Instrument A = ‘4.2’ and Instrument B = ‘4.2’ * A borrower has a retail mortgage with a score of ‘350’ then ‘RTNG\_MTHD’ = ’35 – Scoring admision Individual Person – Individuals’, INTRNL\_RTNG (Entity table) = ‘N/A’, INTRNL\_RTNG (Instrument table table) = ‘350’ * A retail customer has a mortgage in default (DFLT\_STTS\_INSTRMNT = '20 - Default because more than 90/180 days past due'), 'RTNG\_MTHD' = '35 – Scoring admission Natural Person - Individuals', then INTRNL\_RTNG (Entity table) = 'N/A' and INTRNL\_RTNG (Instrument table) = 'N/A'. | | | |
| **ECB asks for this figure**  Entity’s (or instrument) credit risk assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.040 | INTRNL\_RTNG\_PRVS | Previous internal rating |  |
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| **Definition**  In this field, Units have to report the entity's internal rating one year prior to the reference date. | | | |
| **Applicability**  For more detail on the definition, applicability and examples, see field 'INTRNL\_RTNG ' in this guide. The only difference is that the INTRNL\_RTNG\_PRVS must be reported with data of one year before the reference date.  If the Entity is a new Client (less than one year as client with credit exposure with Banco Santander) and thefore it didn’t exist one year prior to the reference date, then we expect the Client not to be rated so Units should report ‘N/A’ (not applicable)  If the Entity is not new (more than one year as client with credit exposure with Banco Santander) and is not rated then report ‘MISS’ (missing) | | | |
| **Link to other concepts**   * RTNG\_MTHD * DT\_INTRNL\_RTNG * INTRNL\_RTNG\_INCPTN * INTRNL\_RTNG\_PRVS * DT\_INTRNL\_RTNG * PD\_CRR\_RD\_T1 * PD\_IFRS9\_12M\_RD\_T1 | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Entity’s (or instrument) credit risk assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.041 | LGL\_PRCDNG\_STTS\_LE | Legal proceedings status Counterparty (LE) |  |
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| **Definition**  The status of legal proceedings covers the categories describing a counterparty’s legal status in relation to its solvency based on the national legal framework.   * **No legal actions taken** is reported if no legal actions have been taken concerning the solvency or indebtedness of a counterparty * **Under judicial administration, receivership or similar measures** is reported if any proceedings have been taken involving the intervention of a judicial body or similar aimed at reaching a refinancing agreement among the creditors, with the exception of any bankruptcy or insolvency proceedings * **Bankruptcy / insolvency** is reported if collective and binding bankruptcy or insolvency proceedings under judicial control have taken place which entail the partial or total divestment of a counterparty and the appointment of a liquidator * **Other legal measures** is reported if legal measures other than those already specified have been applied in relation to the counterparty. | | | |
| **Applicability**  Units shall report this data attribute using the following codes:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | No legal actions taken | | 2 | Under judicial administration, receivership or similar measures | | 3 | Bankruptcy / insolvency | | 4 | Other legal measures |   Only for Retail portfolios: Status "No legal action taken" or "Other legal measures" are possible. Status "Other legal measures" is reported when the hard collection process was initiated at the level of a given entity or at the level of any associated instrument or protection of this entity.  A value other than “no legal actions taken” is not only to be reported if the respective observed agent has taken some form of legal action, but also when the reporting agent is aware that some sort of legal action has been taken against the counterparty by a third party (e.g. by a distinct reporting agent). | | | |
| **Link to other concepts**   * CLLCTN\_MD- Collection mode * DT\_INTTN\_LGL\_PRCDNGS\_LE - Date of initiation of legal proceedings counterparty (LE) | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collections status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.042 | OWND\_BY\_SPNSR | >50% owned by a sponsor as per ECB Guidance on leveraged transactions |  |
|  | | | |
| **Definition**  The unit needs to identify if the borrower’s equity is controlled or owned in more than 50% by a financial sponsor, understanding financial sponsor as an investment firm that undertakes private equity investments in and/or leveraged buyouts of companies with the intention of exiting those investments on a medium-term basis | | | |
| **Applicability**  The systems of the units must be correctly prepared to identify if, as a control relation, a borrower is controlled or owned by a financial sponsor in more than 50% of its equity. If this relation is identified it must be informed as “Y” in the Loan Tape. If the borrower is owned by a financial sponsor but the participation is lower than 50%, the expected value in the Loan Tape is “N”.  If it is known that the borrower is participated by a counterparty considered as a financial sponsor but the % is unknown, the expected value is “MISS”. For the cases in which the borrower is not owed by a financial sponsor or the contracts are not subject to be under this type of concept, the expected value in the Loan Tape is “N/A”. | | | |
| **Link to other concepts**   * SPNSR\_NM | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the characteristics of leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.043 | PRFRMNG\_STTS\_LE | Performing status |  |
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| **Definition**  Exposures classified as non-performing shall be categorized as either non-performing on an individual basis (‘transaction based’) or as non-performing for the overall exposure to a given debtor (‘debtor based’). This data attribute refers to the **Performing status of the counterparty** (‘debtor level’ approach).  The Non-performing exposures are those that satisfy either or both of the following criteria:   * The debtor is assessed as unlikely to pay its credit obligations fully without realization of collateral, regardless of the existence of any past-due amount or of the number of days past due; * Material or significant exposures that present balances of more than 90 days past-due.   The categorization as non-performing exposures shall apply notwithstanding the classification of an exposure as defaulted for regulatory purposes. Additionally, exposures that have been found impaired in accordance with the applicable accounting framework shall always be considered as non-performing exposures.  Where an institution has on-balance sheet exposures to a debtor that are past due by more than 90 days and the gross carrying amount of the past due exposures represents more than 20% of the gross carrying amount of all on-balance sheet exposures to that debtor, all on- and off-balance sheet exposures to that debtor shall be considered as non-performing. Where a debtor belongs to a group, the need to also consider exposures to other entities of the group as non-performing shall be assessed.  Monetary figures for operations classified as performing and non-performing are also reported in FinRep Statement F.18 (NOPER Annex). | | | |
| **Applicability**  For the purposes of reporting this data attribute, Units shall consider the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Non-performing | | **11** | Performing |   The approach that Units should follow for this classification differs based on the portfolio. Concretely:   * For only retail portfolio: if performing classification is performed on instrument level, then the debtor is classified as non-performing when at least one instrument is classified as non-performing; * For non-retail portfolios: if the non-performing classification is performed on instrument level, then the debtor level is “11111111111". * Not applicable shall be informed as “11111111111”, whereas if the Unit have missing data “99999999999” should be reported. | | | |
| **Link to other concepts**   * PRFRMNG\_STTS - [Performing status](#_Performing_status_1) à if performing status at legal entity is Non-Performing, then Performing status at transaction level, at least one contract should be Non-Performing. * CR\_FLG - [Cure flag for entity which was classified as non-performing in the last 1.5 years and is classified as performing at the reference date](#_Cure_flag_for). | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.044  IN.122 | RTNG\_MTHD | Rating method |  |
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| **Definition**  It refers to the type of model (scoring/rating) used to calculate the internal rating (reported in field ‘INTRNL\_RTNG’). | | | |
| **Applicability**  The units shall classify and report their internal model type using the table below. This codelist is based on BDR codelist (‘*6.1.12 Type of Scoring/Rating Model’*).   |  |  | | --- | --- | | **RTNG\_MTHD\_CD** | **RTNG\_MTHD\_NM** | | **Code** | **Description** | | 99999999999 | Not specified | | 10 | Rating - Major Companies | | 11 | Rating - Corporate | | 12 | Rating - Real Estate Developers | | 13 | Rating - Public sector | | 14 | Rating - Financial institutions | | 15 | Rating - Sovereigns | | 16 | Rating - Project Finance | | 21 | Rating - Local Authorities | | 26 | Scoring Behaviuor Individual Person – Individuals | | 31 | Scoring admision Individual Person – Business | | 32 | Scoring admision - Legal entity | | 33 | Scoring behaviuor - Legal entity | | 34 | Rating - Pymes | | 35 | Scoring admision Individual Person - Individuals | | 36 | Scoring behaviour Individual Person - Business | | 37 | Rating – Fin.Entities No banks (Funds) | | 38 | Rating – Fin.Entities No banks (no Funds) | | 11111111111 | Not applicable |  * For example, if the rating method used is e.g, “Scoring admision Individual Person - Individuals”, the expected value in the Loan Tape Code = ‘35’   If the type of model is calculated at the client level, the unit should ensure that the same value of RTNG\_MTHD is reported in his instruments.  If the rating method is not available in the unit’s systems, the expected value is “99999999999”. | | | |
| **Link to other concepts**   * INTRNL\_RTNG * DT\_INTRNL\_RTNG | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit portfolio quality | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.046 | WTCH\_LST | Debtor on watch-list |  |
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| **Definition**  Units shall report if the debtor is included in an internal watch-list. Watch List is any list (subset) of debtors holding loans or other financial instruments that is identified for more intense monitoring, typically for the purpose of better Risk Management. | | | |
| **Applicability**  Report "Y" when the debtor has been added to an internal watch list. Otherwise “N” value shall be reported. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty classification | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.047 | SNGL\_PRPS\_VHCL | Type of SPV debtor |  |
|  | | | |
| **Definition**  Type of SPV debtor  Description of the *Type of SPV debtor* according to the special purpose vehicle (SPV) used as a dedicated CRE financing technique:   * **SPV with recourse** à Recourse financing gives lenders full recourse to the assets or cash flow of the shareholders for repayment of the loan in the case of default by the SPV. If the project or SPV fails to provide the lenders with the repayments required, the lenders will then have recourse to the assets and revenue of the shareholders, with no limitation * **SPV without recourse** à In the case of non-recourse financing, the project company is generally a limited liability special purpose project vehicle, and so the lenders recourse will be limited primarily or entirely to the project assets (including completion and performance guarantees and bonds) in the case of default of the project company. * **Other type of entity** à No single-asset legal entity is created for the sole and exclusive purpose of acting as the project owner in a CRE project financing. | | | |
| **Applicability**  Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | SPV with recourse | | **2** | SPV without recourse | | **3** | Other type of entity |   For Entities with no CRE instruments, Units shall report the value “11111111111”.  Additionally, in specific cases of missing information (traceability errors), the regulator allows to report the value “99999999999”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Type of entity. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.048 | GRP\_EBITDA | EBITDA at latest reported figures (Group) |  |
|  | | | |
| **Definition**  EBITDA at latest reported figures (Group). This means to report EBITDA figure taken from Entity’s latest fiscal year consolidated financial statement of the group according to the applicable accounting standard | | | |
| **Applicability**  **EBITDA applicable only to legal entities.**  **The data to apply are those relating to the latest fiscal year consolidated financial statements approved (annual basis) at Group level**. In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * EBITDA\_PRVS * EBITDA | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.049 | GRP\_EQTY | Group's equity at most recent reported figures |  |
|  | | | |
| **Definition**  Group's equity at most recent reported figures. This means to report Equity figure taken from Entity’s latest fiscal year consolidated financial statement of the group according to the applicable accounting standard. | | | |
| **Applicability**  **Equity (Group) applicable only to legal entities.**  **The data to apply are those relating to the latest fiscal year consolidated financial statements approved (annual basis) at Group level**. In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * EQTY\_PRVS * EQTY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | | **Field name** | | |  |
| EN.050 | GRP\_NT\_DBT | | Total net debt at most recent reported figures | | |  |
|  | | | | | | |
| **Definition**  Total net debt at most recent reported figures (Group level). This means to report Total debt taken from Entity’s latest fiscal year consolidated group financial statements according to the applicable accounting standard.  To determine the *Total net debt at most recent reported figures*, Local units shall use the following formula and calculation:  Net Debt = STD + LTD − CCE  Where:   * STD= Debt that is due in 12 months or less and can include short-term bank loans, accounts payable, and lease payments * LTD= Long-term debt is debt that with a maturity date longer than one year and include bonds, lease payments, term loans, small and notes payable * CCE= Cash and liquid instruments that can be easily converted to cash. | | | | | | |
| **Applicability**  *Total net debt at most recent reported figures* is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements (consolidated group level)** **approved (annual basis). All basic financial information must be from the same financial statement**. In the case of newly established enterprises, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred).  . | | | | | | |
| **Link to other concepts**  N/A | | | | | | |
| **Examples**  N/A | | | | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | | | | |
| **ID data field** | | **Data field** | | **Field name** |  | | |
| EN.051 | | ANNL\_TRNVR\_LE | | Annual turnover counterparty (LE) |  | | |
|  | | | | | | | |
| **Definition**  Annual sales volume net of all discounts and sales taxes in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. This data field is also reported in Anacredit.  This means to report Annual turnover figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date. The amount reported for the turnover is calculated excluding value added tax (VAT) and other indirect taxes. | | | | | | | |
| **Applicability**  This data attribute represents the annual turnover (sales) of a counterparty. This data should be aligned with total annual sales used in the calculation process of capital requirements.  The “annual turnover” is applicable only to legal entities. **Units shall report on solo entity level**. **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | | | | | |
| **Link to other concepts**   * ANNL\_TRNVR\_PRVS | | | | | | | |
| **Examples**  N/A | | | | | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.052 | ANNL\_TRNVR\_PRVS | Annual turnover counterparty (LE) at previous reporting |  |
|  | | | |
| **Definition**  Annual sales volume net of all discounts and sales taxes in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. This data field is also reported in Anacredit.  This means to report Annual turnover figure taken from Entity’s previous fiscal year financial statements. (e.g. Annual turnover (ANNL\_TRNVR) populated with fiscal year 2020 and Annual turnover at previous reported figures (ANNL\_TRNVR\_PRVS) populated with fiscal year 2019 financial statements). The amount reported for the turnover is calculated excluding value added tax (VAT) and other indirect taxes. | | | |
| **Applicability**  This data attribute represents the annual turnover (sales) of a counterparty. This data should be aligned with total annual sales used in the calculation process of capital requirements.  The “annual turnover at previous reported figures” is applicable only to legal entities. **Units shall report on solo entity level. The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * ANNL\_TRNVR\_LE | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.053 | CAPEX | Capital expenditures at most recent reported figures |  |
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| **Definition**  Capital expenditures (CAPEX) at most recent reported figures. This means to report CAPEX figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date. This data attribute represents the Capital expenditures required to maintain operating cash flows or finance long term operations. | | | |
| **Applicability**  The “CAPEX” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement**. In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year. Units shall use their experience and typical CAPEX levels in the respective sector/industry to derive the estimate.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * CAPEX\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.054 | CAPEX\_PRVS | Capital expenditures at previous reported figures |  |
|  | | | |
| **Definition**  Capital expenditures at previous reported figures. This means to report CAPEX figure taken from Entity’s previous fiscal year financial statements. (e.g. Capital expenditures (CAPEX) populated with fiscal year 2020 and Capital expenditures at previous reported figures (CAPEX\_PRVS) populated with fiscal year 2019 financial statements). | | | |
| **Applicability**  The “CAPEX at previous reported figures” is applicable only to legal entities. **Units shall report on solo entity level. The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * CAPEX | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.055 | CLLCTN\_MD | Collection mode |  |
|  | | | |
| **Definition**  Stage of the recovery process in which the unpaid debt is found.   * Hard collection would be similar to foreclosure proceedings * Soft collection means to call the collateral without any legal proceedings. (e.g. debt collection via telephone, letter, sms, etc.). | | | |
| **Applicability**  Units shall report this data attribute using the following codes:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | Hard collection (judicial procedures engaged) | | 2 | Soft collection (all other) |   Units shall report this data field when the client has unpaid balance at reporting date (for example, if total exposure in arrears ARRRS\_INSTRMNTT is > 0 then this field must be reported). When the client has not unpaid balance then report “11111111111”  For those cases in which the data is not available, the value expected in the Loan Tape is “99999999999”. | | | |
| **Link to other concepts**   * Total exposure in arrears ARRRS\_INSTRMNTT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Recovery status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.056 | CSH | Cash and cash equivalents at most recent reported figures |  |
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| **Definition**  Cash and cash equivalents at most recent reported figures. This means to report *Cash and cash equivalents* figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date. *Cash and cash equivalents at most recent reported figures* also include the value of assets that can be easily converted into cash immediately. | | | |
| **Applicability**  *Cash and cash equivalents at most recent reported figures* is applicable only to enterprises. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement**. In the case of newly established enterprises, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * CSH\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.057 | CSH\_PRVS | Cash and cash equivalents at previous reported figures |  |
|  | | | |
| **Definition**  Cash and cash equivalents at previous reported figures. This means to report Cash and cash equivalents figure taken from Entity’s previous fiscal year financial statements. (e.g. Cash and cash equivalents populated with fiscal year 2020 and Cash and cash equivalents at previous reported figures populated with fiscal year 2019 financial statements). *Cash and cash equivalents* also include the value of assets that can be easily converted into cash immediately. | | | |
| **Applicability**  *Cash and cash equivalents at previous reported figures* is applicable only to enterprises. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement**. In the case of newly established enterprises, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * CSH | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.058 | EBITDA | EBITDA at latest reported figures |  |
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| **Definition**  EBITDA at latest reported figures. This means to report EBITDA figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date. This data attribute represents the earnings before interest, taxes, depreciation, and amortization of the Entity. | | | |
| **Applicability**  The “EBITDA” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * EBITDA\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.059 | EBITDA\_PRVS | EBITDA at previous reported figures |  |
|  | | | |
| **Definition**  EBITDA at previous reported figures. This means to report EBITDA figure taken from Entity’s previous fiscal year financial statements. (e.g. EBITDA (EBITDA) populated with fiscal year 2020 and EBITDA at previous reported figures (EBITDA\_PRVS) populated with fiscal year 2019 financial statements).This data attribute represents the earnings before interest, taxes, depreciation, and amortization of the debtor. | | | |
| **Applicability**  The “EBITDA at previous reported figures” is applicable only to legal entities. **Units shall report on solo entity level. The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * EBITDA | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.060 | EQTY | Equity at most recent reported figures |  |
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| **Definition**  Equity at most recent reported figures in financial statements. This means to report Equity figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date. | | | |
| **Applicability**  The “*Equity at most recent reported figures*” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * EQTY\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.061 | EQTY\_PRVS | Equity at previous reported figures |  |
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| **Definition**  Equity at previous reported figures. This means to report Equity figure taken from Entity’s previous fiscal year financial statements. (e.g. Equity (EQTY) populated with fiscal year 2020 and Equity at previous reported figures (EQTY\_PRVS) populated with fiscal year 2019 financial statements). | | | |
| **Applicability**  The “*Equity at most recent reported figures*” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * EQTY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.062 | GRP\_TTL\_DBT | Group's total debt at most recent reported figures |  |
|  | | | |
| **Definition**  Total debt refers to financial debt at most recent reported figures (Group level). This means to report Total debt taken from Entity’s latest fiscal year consolidated group financial statements according to the applicable accounting standard. | | | |
| **Applicability**  *Total debt at most recent reported figures* is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements (consolidated group level)** **approved (annual basis). All basic financial information must be from the same financial statement**. In the case of newly established enterprises, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * TTL\_DBT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.063 | GDWILL | Goodwill at most recent reported figures |  |
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| **Definition**  Goodwill at most recent reported figures. This means to report Goodwill figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date.  Goodwill is an indefinite intangible asset capable of generating future profits for a company and corresponding to its brand value (prestige, recognition, customers, employee relations, know-how, etc.). The value of goodwill is inherent to a company, but arises and is accounted for only after the acquisition of a company. It is calculated as the excess of the price paid for the company over the value of equity. | | | |
| **Applicability**  The “Goodwill” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * GDWILL\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.064 | GDWILL\_PRVS | Goodwill at previous reported figures |  |
|  | | | |
| **Definition**  Goodwill at previous reported figures. This means to report Goodwill figure taken from Entity’s previous fiscal year financial statements. (e.g. Goodwill (GDWILL) populated with fiscal year 2020 and Goodwill at previous reported figures (GDWILL\_PRVS) populated with fiscal year 2019 financial statements).  Goodwill is an indefinite intangible asset capable of generating future profits for a company and corresponding to its brand value (prestige, recognition, customers, employee relations, know-how, etc.). The value of goodwill is inherent to a company, but arises and is accounted for only after the acquisition of a company. It is calculated as the excess of the price paid for the company over the value of equity. | | | |
| **Applicability**  The “Goodwill at previous reported figures” is applicable only to legal entities. **Units shall report on solo entity level. The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * GDWILL | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.065 | LTI | Loan to income |  |
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| **Definition**  A loan-to-income ratio (LTI) assesses a customer’s ability to manage their home or personal loan only. LTI is calculated as the total gross carrying amount of the loans of the Entity at reporting date divided by his most recent net of taxes annual income. If there was no update since initial loan origination report the information available as at loan origination. | | | |
| **Applicability**  The LTI ratio only applies to the Households sector and to products for which the instrument type TYP\_INSTRMNT = "1004" is reported in the Loan Tape (*Loans other than overdrafts, convenience credit, extended credit, credit card credit, revolving credit other than credit card credit, reverse repurchase agreements, trade credit and financial leases*).  The LTI ratio is calculated at client level. For this reason, if the client has no contracts/instruments with product TYP\_INSTRMNT = "1004", the LTI is reported as non-applicable "11111111111". However, if the customer has loans ("1004") as well as other types of products (e.g. "51" Credit card debt or "20" Overdrafts), only the gross amount of the loan is considered for the LTI calculation and not the cards or overdraft.  Units shall calculate the LTI with the latest information available at the reporting date. If there was no update since initial loan origination, report the information available as at loan origination. | | | |
| **Link to other concepts**   * GRSS\_CRRYNG\_AMNT\_INSTRMNT – Gross carrying amount | | | |
| **Examples**  A client as of the reporting date 06/30/2022 has three instruments, two are mortgage loans with GRSS\_CRRYNG\_AMNT\_INSTRMNT = €150,000 and GRSS\_CRRYNG\_AMNT\_INSTRMNT = €50,000 respectively and also has a credit card with a limit of €1000. The client has a net income of 50,000 euros, the LTI ratio will be equal to 4. | | | |
| **ECB asks for this figure**  Loan origination and monitoring. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.066 | LVRG | Leverage (net debt / EBITDA) at most recent reported figures |  |
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| **Definition**  Leverage ratio calculated as net debt divided by EBITDA at most recent reported figures.  The ratio is calculated using the Loan Tape reported fields TTL\_DBT (Financial debt) minus CSH (Cash and equivalents) divided by EBITDA. | | | |
| **Applicability**  The “Leverage ratio” is applicable only to legal entities. Units shall report on solo entity level. | | | |
| **Link to other concepts**   * TTL\_DBT * CSH * EBITDA | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.067 | LVRG\_PRVS | Leverage (net debt / EBITDA) at previous reported figures |  |
|  | | | |
| **Definition**  Leverage ratio at previous reported figures calculated as net debt divided by EBITDA at previous reported figures. The ratio is calculated using the Loan Tape reported fields TTL\_DBT\_PRV minus CSH\_PRVS divided by EBITDA\_PRVS . | | | |
| **Applicability**  The “Leverage ratio” is applicable only to legal entities. Units shall report on solo entity level. | | | |
| **Link to other concepts**   * TTL\_DBT\_PRV * CSH\_PRVS * EBITDA\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.068 | MNTHL\_INCM | Monthly income - other |  |
|  | | | |
| **Definition**  Net other income (not reported in *Monthly income - salary (MNTHL\_INCM\_SLR)*) after tax and any other social insurance deductions according to tax declaration. Please report on solo entity level unless advised otherwise. | | | |
| **Applicability**  Units shall report on solo entity level. The data field is only applicable to natural persons. For legal entities always report “11111111111”.  Monthly income information should be extracted from tax declaration (excluding the salary) like for example, rental income, private or public benefits/grants (e.g. maternity or unemployment benefits), etc.  Income must be reported monthly and net of taxes. For example, in the case of self-employed, Units cannot report annual gross billing (annual sales). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.069 | MNTHL\_INCM\_SLR | Monthly income - salary |  |
|  | | | |
| **Definition**  Net salary income after tax and any other social insurance deductions according to tax declaration. | | | |
| **Applicability**  Units shall report on solo entity level. The data field is only applicable to natural persons. For legal entities always report “11111111111”.  Monthly salary information should be extracted, generally, from tax declaration (or if not available in other formal document that proofs the payroll, for example bank income statement). Sometimes, this information is estimated and not proceed from “formal” sources” as payroll or tax declaration. Even in some cases, income information is calculated based on dispersions, not from documents.  For example, in case salary is not paid monthly (e.g. weekly), Units shall estimate the monthly salary. In case salary is reported annually in tax declaration, Units shall estimate monthly salary by dividing by twelve. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.070 | MNTHL\_TRNVR | Average monthly turnover to bank account(s) |  |
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| **Definition**  Monthly turnover refers to the actual average annual credit movement to all of the debtor’s accounts held with the bank granting the loan (Total turnover for last 12 months / 12). Therefore Unit should include as total turnover all outflows, these are credit or loan installments and also any other outflow such as cash withdrawal, receivables, etc. | | | |
| **Applicability**  This field only applies to natural persons and is calculated with the bank accounts (current account, etc...) that the debtor has (individually or if they are joint accounts, their corresponding part) in Banco Santander. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.071 | NT\_INCM | Net income at most recent reported figures |  |
|  | | | |
| **Definition**  Net income at most recent reported figures after tax and any other social insurance deductions according to tax declaration. This means to report Net income figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date. | | | |
| **Applicability**  The “Net income” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * NT\_INCM\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.072 | NT\_INCM\_PRVS | Net income at previous reported figures |  |
|  | | | |
| **Definition**  Net income at previous reported figures after tax and any other social insurance deductions according to tax declaration. This means to report Net income figure taken from Entity’s previous fiscal year financial statements. (e.g. Net income (NT\_INCM) populated with fiscal year 2020 and Net income at previous reported figures (NT\_INCM\_PRVS) populated with fiscal year 2019 financial statements). | | | |
| **Applicability**  The “Net income at previous reported figures” is applicable only to legal entities. **Units shall report on solo entity level. The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * NT\_INCM | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.073 | TTL\_DBT | Total debt at latest most recent reported figures |  |
|  | | | |
| **Definition**  Total debt at latest most recent reported figures. This means to report Total debt (balance sheet) figure taken from Entity’s latest fiscal year financial statements of the debtor available to the Unit as of the reference date.  The term “Total Debt” refers to the financial debt. This is the total committed debt (including drawn and undrawn debt) and any additional debt that loan agreements may permit. Committed undrawn liquidity facilities, according to the Basel Committee on Banking Supervision’s Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools (BCBS 238), are excluded. Cash should not be netted against debt. | | | |
| **Applicability**  The “Total debt” is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * TTL\_DBT\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.074 | TTL\_DBT\_PRVS | Total debt at previous reported figures |  |
|  | | | |
| **Definition**  Total debt at previous reported figures. This means to report Total debt figure taken from Entity’s previous fiscal year financial statements. (e.g. Total debt (TTL\_DBT) populated with fiscal year 2020 and Total debt at previous reported figures (TTL\_DBT\_PRVS) populated with fiscal year 2019 financial statements).  See definition of TTL\_DBT | | | |
| **Applicability**  The “Total debt at previous reported figures” is applicable only to legal entities. **Units shall report on solo entity level. The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement.** In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * TTL\_DBT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.075 | TTL\_INTRST\_PD | Debtor's total interest paid (over period for one year) |  |
|  | | | |
| **Definition**  Debtor's total interest paid over a period of one year to the Unit (observed agent). This is the amount of interest paid by the debtor in the last year for borrowed funds from Santander. Do not inform interest expenses from financial statements. | | | |
| **Applicability**  *Debtor's total interest paid* is applicable only to . **Units shall report on solo entity level.** | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.076 | TTL\_LVRG\_RT | Leverage ratio as per ECB Guidance on leveraged transactions; total debt vs EBITDA |  |
|  | | | |
| **Definition**  The leverage multiple should be calculated at the consolidated borrower level, unless group support cannot be assumed in case the borrowing entity is experiencing financial difficulties. Any deviation from the calculation at consolidated level should be justified and documented on a case-by-case basis.  Leverage ratio is calculated as Total Debt / EBITDA.   * Total Debt refers to total financial debt, including drawn and undrawn debt and any additional debt that loan agreements may permit. Committed undrawn liquidity facilities are excluded. Cash should not be netted against debt. For the purpose of leverage multiple, when calculated at transaction origination, the pro forma financial statements of the resulting company after the transaction has taken place should be considered. * EBITDA refers to earnings before interest, tax, depreciation and amortisation. Any enhancements/adjustments to EBITDA should be duly justified and reviewed by a function independent of the front office function.   This value should be the same as the informed at the reporting referenced date. | | | |
| **Applicability**  The value informed in the Loan Tape should be the resulting from the ratio Total Debt / EBITDA. | | | |
| **Link to other concepts**   * TTL\_DBT * EBITDA | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the characteristics of a leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.077 | TTL\_LVRG\_RT\_PRVS | Leverage ratio at previous reported figures as per ECB Guidance on leveraged transactions; total debt vs EBITDA |  |
|  | | | |
| **Definition**  The Leverage Ratio informed should follow the definition provided in TTL\_LVRG\_RT but the value should be the one used in the prior reference date in case the contract was already in the portfolio. | | | |
| **Applicability**  The value informed in the Loan Tape should be the resulting from the ratio Total Debt / EBITDA.  In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported. | | | |
| **Link to other concepts**   * TTL\_DBT\_PRVS * EBITDA\_PRVS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the characteristics of a leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.078 | DBT\_RPYMNT\_CPCTY\_SNR\_DBT | Debt repayment capacity of senior secured debt as per ECB Guidance on leveraged transactions |  |
|  | | | |
| **Definition**  As part of the ongoing review of a leveraged transaction, special attention must be paid to the assessment of the borrower's debt repayment capacity.  In this field, the ratio of the senior debt repayment capacity must be reported. This ratio is calculated as follows:  DBT\_RPYMNT\_CPCTY\_SNR\_DBT=  Where FCF is the Free Cash Flow available for the repayment of the principal debt, after paying everything else (including working capital, capex, interest, and taxes). If 7 years are not available, at least 5 or 6 years should be considered.  Senior secured debt is the committed financial drawn debt that has priority for repayment over other creditors in the event of liquidation/bankruptcy of the company.  The ratios are calculated with the most recent figures available at the reference date, aligned with other financial statements fields reported in the granular reporting tool. | | | |
| **Applicability**  If the information is not available, then "99999999999" should be reported. If the transaction is not Leveraged Finance, "11111111111" should be reported. | | | |
| **Link to other concepts**   * DBT\_RPYMNT\_CPCTY\_TTL * FR\_CSH\_FLW * FR\_CSH\_FLW\_T1 * FR\_CSH\_FLW\_T2 * FR\_CSH\_FLW\_T3 | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Leveraged finance assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.079 | DBT\_RPYMNT\_CPCTY\_TTL | Debt repayment capacity of the total debt as per ECB Guidance on leveraged transactions |  |
|  | | | |
| **Definition**  As part of the ongoing review of a leveraged transaction, special attention must be paid to the assessment of the borrower's debt repayment capacity.  In this field, the ratio of the total financial debt repayment capacity must be reported. This ratio is calculated as follows:  DBT\_RPYMNT\_CPCTY\_SNR\_DBT=  Where FCF is the Free Cash Flow available for the repayment of the principal debt, after paying everything else (including working capital, capex, interest, and taxes). If 7 years are not available, at least 5 or 6 years should be considered.  The amount of total financial debt is the committed drawn debt.  The ratios are calculated with the most recent figures available at the reference date, aligned with other financial statements fields reported in the granular reporting tool. | | | |
| **Applicability**  If the information is not available, then "99999999999" should be reported. If the transaction is not Leveraged Finance, "11111111111" should be reported. | | | |
| **Link to other concepts**   * DBT\_RPYMNT\_CPCTY\_SNR\_DBT * FR\_CSH\_FLW * FR\_CSH\_FLW\_T1 * FR\_CSH\_FLW\_T2 * FR\_CSH\_FLW\_T3 | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Leveraged finance assessment | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.080 | DBT\_SRVC\_RT | Debt service coverage ratio |  |
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| **Definition**  Debt service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.  This ratio should be reported with the most recent information available to the Unit at the reference date. | | | |
| **Applicability**  This data attribute is calculated by the Unit according to its internal definition. ECB requires in their Loan Tape instructions to add an explanatory note on sheet "Notes" on how the calculation is done.  Local units may derive Debt service coverage ratio according to the following.  The “*Debt service coverage ratio*” data attribute is applicable only to legal entities (entity level). **Units shall report on solo entity level.** **The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement**. In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * DBT\_SRVC\_RT\_12M | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |
| **ID data field** | **Data field** | **Field name** |  |
| EN.081 | DBT\_SRVC\_RT\_12M | Debt service coverage ratio at the most recent reported figures prior to the reference date |  |
|  | | | |
| **Definition**  Debt service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.  This ratio shall be calculated with previous reported figures with respect to those used in the DBT\_SRVC\_RT field. | | | |
| **Applicability**  This data attribute is calculated by the Unit according to its internal definition. ECB requires in their Loan Tape instructions to add an explanatory note on sheet "Notes" on how the calculation is done.  Local units may derive Debt service coverage ratio according to the following.  The “*Debt service coverage ratio*” data attribute is applicable only to legal entities. **Units shall report on solo entity level.** **The data to apply are those relating to the previous fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement. In the case of newly established legal entities, whose accounts have not yet been approved, “11111111111” must be reported.**  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred). | | | |
| **Link to other concepts**   * DBT\_SRVC\_RT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.082  IN.114 | PD\_CRR\_RD | Probability of default according to CRR at reference date |  |
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| **Definition**  Probability of default (PD), pre-mitigation[[1]](#footnote-1), of a counterparty over a one-year period on the reporting date.  The PD that is to be reported in the Loan Tape will consider:   * The PD value informed on the reporting date. * The internal calculation of the PD is approved by the Regulator with the corresponding limits established in CRR. * The PD should be informed in the tables INSTRUMENT and ENTITY:   + In the table **INSTRUMENT:**   + If the PD is calculated on instrument level, please report the PD of the instrument.   + If the PD is calculated on obligor level, then the obligor PD should be provided in all debtor’s instruments.   + If an instrument has more than one debtor, Unit should report the PD used to calculate capital for that instrument (normally, it is that of the first holder).   + In the table **ENTITY** à   + If the PD is calculated on obligor level then provide the obligor PD   + If the PD is calculated on instrument level and at least one obligor’s instrument EAD is not equal to zero, please provide an EAD weighted average.   + If the PD is calculated on instruments level and at all obligor’s instruments EAD are equal to zero, please provide a PD simple average.   The value of the PD should be the one that has been used for the capital calculation on the reference dates, before credit risk mitigation techniques.  For non-IRB instruments (i.e. exposures under the standard approach) Units should report the most appropriate internal PD.  It should be noticed that under the IRB approach, within the corporate exposure class, institutions shall separately identify as specialized lending exposures. For these exposures, the PD should not be informed. | | | |
| **Applicability**  The PD informed in the Loan Tape does not allow blank fields. Therefore:   * In case the data is not identified, the PD should be informed using the value 99999999999; * In case the data does not apply, in the Instrument table the value informed in the Loan Tape should be 11111111111.   The PD informed shall be associated to exposures under the IRB approach and, regardless the type of IRB approach used (A-IRB or F-IRB), will be always calculated with own estimations.  If slotting criteria applies (for specialized lending exposures within the corporate exposure class), the PD is not applicable. For non-IRB instruments Units should report the most appropriate internal PD. | | | |
| **Link to other concepts**   * PD\_CRR\_INCPTN * PD\_CRR\_RD\_T1 | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.083  IN.117 | PD\_IFRS9\_12M\_RD | 12-month PD at reporting date according to IFRS 9 |  |
|  | | | |
| **Definition**  This data attribute refers to the 12-month PD at reference date which is used by the bank for the computation of Stage 1 Expected Credit Losses (ECL) or for SICR assessment if the bank uses a 12-month proxy for staging. Mitigations shall be considered for the purpose of this data attribute.  That is:   1. At instrument level: the PD assigned for the first year of the instrument’s residual life at the reporting date when Expected Credit Losses under IFRS9 are estimated. 2. At entity level: the PD assigned to the client for the first year at the reporting date when Expected Credit Losses under IFRS9 are estimated. | | | |
| **Applicability**  Several scenarios may arise when filling this attribute:   1. No ECL have ever been calculated yet (i.e. new information still to be processed by the ECL allocation engine) à Units shall report “99999999999” – Missing data 2. The instrument is classified in Stage 1 à Units shall report the 12-month PD assigned to the instrument after mitigations are applied. 3. The instrument is classified in Stage 2 à Units shall inform the 12-month PD corresponding to the first year of the curve assigned to the instrument for ECL calculation after mitigations are applied. 4. The instrument is classified in Stage 3 à Units shall inform the PD lifetime as the 12-month PD for the purpose of this data attribute. 5. For instruments where the PD is calculated at entity level, all instruments belonging to an entity shall inherit its data attribute. If an instrument belongs to more than one entity and ECLs are estimated considering all of them, Units shall provide weighted average according to the percentage of ownership held by each of them. 6. For entities where the PD is calculated at instrument level, the PD at entity level shall be reported as an EAD weighted average of the 12-months PDs assigned to each instrument considering that if one of the instruments is in Stage 3, the PD lifetime shall be used as the 12-month PD for the purpose of this data attribute.   If it is the first time that ECL estimation is performed, this field should be equal to the ‘12-month PD at inception date according to IFRS 9’ (PD\_IFRS9\_12M\_INCPTN) data attribute.  For those Units using Modellica as the calculation and classification engine, the field PD\_COND at reference date should be used to report this field *(this is a guidance please validate this field with your local users).* Units shall consider (1) only the portion of the vector field corresponding to the first year and (2) scenario ponderation where applicable. If the frequency of the calculations at the engine does not meet the reporting schedule, the last available data of PD\_COND will be used.  Where there are traceability errors, or uncertainty about the value of this data attribute units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**   * ‘12-month PD at inception date according to IFRS 9’ (PD\_IFRS9\_12M\_INCPTN) à The first time the instrument is evaluated under IFRS9, both attributes should be equal. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Measurement of credit risk and expected losses at the reporting date. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.084  IN.118 | PD\_IFRS9\_12M\_RD\_T1 | 12-month PD one year prior to the reporting date according to IFRS 9 |  |
|  | | | |
| **Definition**  This data attribute refers to the 12-month PD one year prior to the reference date which is used by the bank for the computation of Stage 1 Expected Credit Losses or for SICR assessment if the bank uses a 12-month proxy for staging. Mitigations shall be considered for the purpose of this data attribute.  That is:   1. At instrument level: the PD assigned for the first year of the instrument’s residual life the year before the reporting date when Expected Credit Losses under IFRS9 were estimated. 2. At entity level: the PD assigned to the client for the first year the year before the reporting date when Expected Credit Losses under IFRS9 are estimated. | | | |
| **Applicability**  The same criteria considered for the ‘12-month PD at reporting date according to IFRS 9’ attribute (PD\_IFRS9\_12M\_RD) shall be applied when fulfilling this data attribute for the previous year to the reference date.  The only specific consideration to be made is that if the entity did not have any transaction or the instrument’s inception was less than a year ago, Units shall report “11111111111” – Not applicable  If the instrument comes from a refinancing or a restructuring carried out in the last 12 months apply the criteria applied by the Unit (e.g. Information of the 12-month PD a year before the reporting date shall be informed considering the preceding transaction. If the restructured contract comes from more than one transaction, in pursuit of conservatism, the highest value of the 12-month PD shall be informed.)  These criteria should be also considered when reporting this data attribute for the entity if PD is calculated at instrument level.  Where there are traceability errors, or uncertainty about the value of this data attribute units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit risk and expected credit losses monitoring. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.089  IN.115 | PD\_CRR\_RD\_T1 | Probability of default according to CRR one year prior to the reference date |  |
|  | | | |
| **Definition**  Apply the same definition and calculation logic as the one explained in the PD\_CRR\_RD field, but the one reported one-year prior to the reporting date. | | | |
| **Applicability**  The PD informed in the Loan Tape does not allow blank fields. Therefore:   * In case the data is not available, the PD should be informed using the value 99999999999. * In case the data does not apply, the value informed should be 11111111111. | | | |
| **Link to other concepts**   * PD\_CRR\_INCPTN * PD\_CRR\_RD | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.090 | EC\_GRP\_ID | Economic (financial) Group ID |  |
|  | | | |
| **Definition**  The unit should report the unique identifier of the economic group (ultimate parent entity) of the counterparty.  An economic group is the set of companies, whatever their activity or corporate purpose, that are subject to the control of the same natural or legal person or of the same group of natural or legal persons.  The unit should consider as an example any of the following criteria to constitute a **control relationship** and to identify the parent entity:   * Holding the majority of the shareholders’ or members’ voting rights in another entity. * Right or ability to appoint or remove most of the members of the administrative, management or supervisory body of another entity. * Right or ability to exercise a dominant influence over another entity pursuant to a contract, or provisions in memoranda or articles of association.   Other possible indicators of control that institutions should consider in their assessment include the following:   * Power to decide on the strategy or direct the activities of an entity. * Power to decide on crucial transactions, such as the transfer of profit or loss. * Right or ability to coordinate the management of an entity with that of other entities in pursuit of a common objective (e.g., where the same natural persons are involved in the management or board of two or more entities); * Holding more than 50% of the shares of capital of another entity. | | | |
| **Applicability**  If the unit has an exposure to a counterparty that belongs to an economic (financial) group, the unit should report the Group ID Code in the Loan Tape.  If the unit has recognized in its systems that the counterparty belongs to an economic group, but the Group ID Code of the counterparty is not available, the expected value in the Loan Tape is “MISS”; if the counterparty does not belong to a economic group, the expected value is “N/A”. | | | |
| **Link to other concepts**   * GCC\_PRNT\_ID * EC\_GRP\_NM | | | |
| **Examples** | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.091 | EC\_GRP\_NM | Economic (Financial) Group Name |  |
|  | | | |
| **Definition**  The unit should report the legal/official name of the ultimate parent entity of the counterparty’s economic group. In other words, the Unit should report the name of the Group reported in field EC\_GRP\_ID. | | | |
| **Applicability**  If the unit has an exposure to a counterparty that belongs to a economic (financial) group, the unit should report the Group Name in the Loan Tape.  If the unit has recognized in its systems that the counterparty belongs to a economic group, but the legal/official name of the counterparty is not available, the expected value in the Loan Tape is “MISS”; if the counterparty does not belong to an economic group, the expected value is “N/A”. | | | |
| **Link to other concepts**   * GCC\_PRNT\_NM * EC\_GRP\_ID | | | |
| **Examples** | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.092 | PST\_CD | Post code / ZIP |  |
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| **Definition**  Postal Code associated to the location of the counterparty's country, geographical or administrative region where activities of the counterparty are located. | | | |
| **Applicability**  If the data is not available, then report ‘MISS’ | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.093 | ESG\_SBSCTR | ESG Subsector |  |
|  | | | |
| **Definition**  ESG Subsector is a breakdown of NOPER Annex Segments (General governments and Other Financial Corporation), like this:   |  |  | | --- | --- | | **NOPER Annex Segments** | **ESG Subsector** | | General governments | Local Governments | | Sovereigns | | Households | N/A | | Non Financial Corporations | N/A | | Other Financial Corporations | Insurance undertakings | | Investment firms | | Management companies | | Rest of another financial corporation | | Credit institutions | N/A | | N/A | N/A |   Local governments are those governments that are not central governments, state or regional governments; social security funds; and international organizations as defined in Annex V, Part 1, Section 6, Paragraph 42 (b) of Commission Implementing Regulation (EU) 2021/451(FINREP)).  Sovereigns: Including exposure of everything that is not included in "Local governments" but is within the FINREP perimeter - in the category "General government". | | | |
| **Applicability**  One of the attributes that make up the Subportfolio ID (SUBPORTFOLIO\_ID) in the Granula Tool is the NOPER Annex Segments. From this segment, a more granular level must be given based on above definition and the following list of codes:   |  |  | | --- | --- | | Code | Description | | ESGS1 | Local Governments | | ESGS2 | Sovereigns | | ESGS3 | Investment firms | | ESGS4 | Management companies | | ESGS5 | Insurance undertakings | | ESGS6 | Rest of another financial corporation |   When instrument Subportfolio ID has NOPER Annex Segments: ‘Households’, ‘NFC’, ‘Credit institution’ or ‘N/A’, then Unit should report ESG\_SBSCTR = “N/A”. | | | |
| **Link to other concepts**   * SUBPORTFOLIO\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.094 | NACE\_ESG | Economic activity counterparty ESG |  |
|  | | | |
| **Definition**  The level four NACE code in accordance with Regulation (EC) No 1893/2006 should be reported. | | | |
| **Applicability**  The counterparty NACE sector allocation shall be based on the nature of the immediate counterparty. Each counterparty must be mapped to one single sector based on its main activity. The classification of the exposures incurred jointly by more than one obligor shall be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure.  Additionally, **for climate risk purposes**, two cases apply:   * When the counterparty is a **holding company**, the NACE sector of the specific obligor under the holding company shall be considered (if different than the holding company itself) which receives the funding (i.e., the specific subsidiary of the holding company in question) rather than that of the holding company; particularly in those cases where the obligor that is benefiting from the financing is a non-financial corporate. * When the direct counterparty (the obligor) is a **special purpose vehicle** (SPV), the relevant NACE sector associated with the economic activity of the parent company of the SPV shall apply.   If data is not available, then report ‘MISS’ | | | |
| **Link to other concepts**   1. Pillar 3 ESG requires the availability of NACE until level 4 whereas **FINREP NACE** breakdown is limited to level 1. **Exposures towards holdings and SPVs** might have a P3ESG NACE, different from the FINREP NACE or field ECNMC\_ACTVTY reported in the Structural Loan Tape.   As explained before, the following represent the unique exceptions to the alignment of Pillar 3 ESG NACE and FINREP NACE.   * 1. **Holdings:** The Pillar 3 ESG requires to allocate the NACE corresponding to the specific subsidiary receiving the funds, instead of the NACE corresponding to the holding according to FINREP criteria. There is a specific NACE reserved for holdings: 64.20 Activities of holding companies, under section K: financial and insurance activities. Reclassification will be necessary for holdings companies (NACE K64.20) classified in FINREP in NACE K in the non-financial corporations sector.   2. **SPV:** in FINREP the NACE corresponding to the SPV activity is required. In Pillar 3, the NACE of the parent company is required instead. In the case of SPV’s, the NACE allocation depends on the activity of the SPV. Thus, SPVs cannot be identified through the NACE code. However, there are some fields in BDR that might allow SPV identification. | | | |
| **Examples**  An example on how to reassign the NACE code for holdings is explained below. If a unit has exposure with Red Eléctrica Financiaciones, S.A.U, which is a holding company and whose parent is Red Eléctrica Corporación S.A, the resignation is done as follows:   | **Company Name** | **NACE Code** | **Reassignation for holdings** | | --- | --- | --- | | Red Eléctrica Corporación S. A | D35 | Parent company | | Red Eléctrica Financiaciones, S.A. U | K64 | The holding NACE code is K. For the Pillar III exercise, the NACE code will be D35 given that it is it’s the last parent’s (Red Eléctrica Corporación S.A) code. | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.095 | TTL\_LBLTY | Total Liabilities at latest most recent reported figures |  |
|  | | | |
| **Definition**  Counterparty’s total liabilities according to its annual financial statements at most recent reported figures. Total Liabilities is equal to total assets minus shareholders’ equity. | | | |
| **Applicability**  The “Total Liabilities at latest most recent reported figures” is applicable only to legal entities. Units shall report on solo entity level. The data to apply are those relating to the latest fiscal year financial statements approved (annual basis). All basic financial information must be from the same financial statement. In the case of newly established legal entities, whose accounts have not yet been approved, the data to apply are to be derived from a bona fide estimate made in the course of the financial year.  In general, Audited accounts are preferred over Management Accounts. However, if Management Accounts are much more up to date then they should be used instead (e.g. if Management Accounts were dated 2020 and Audited accounts 2006, the Management Accounts would be preferred).  All Loan Tape data fields for which the source is the financial statements (Turnover, Ebitda, CAPEX, etc.) must be reported from the same financial statement.  If data is not available, then report ‘99999999999’.  If the field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.096 | TXNMY\_ELGBL\_CAPEX\_CCM | Taxonomy-eligible Capex (CCM) Ratio |  |
|  | | | |
| **Definition**  The Unit should report in this field the Counterparty’s reported proportion of Capex eligible according to European Taxonomy and that might make a substantial contribution to an environmental objective of ‘Climate Change Mitigation’.  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION CAPEX-TOTAL.ELEGIBLE.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  This field will be used for reporting the exposure that is eligible under CCM for financial and non-financial corporations. If the counterparty carries out economic activities that are eligible under CCM and has disclosed its eligible Capex ratio, then TXNMY\_ELGBL\_CAPEX\_CCM should be greater than 0. If the counterparty has disclosed ESG information and it does not have Capex in eligible economic activities, then TXNMY\_ELGBL\_CAPEX\_CCM should be = 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * ENBLNG\_CAPEX\_CCM * TRNSTNL\_CAPEX | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.097 | TXNMY\_ELGBL\_TRNVR\_CCM | Taxonomy-eligible Turnover (CCM) Ratio |  |
|  | | | |
| **Definition**  The Unit should report in this field the Counterparty’s reported proportion of Turnover eligible according to European Taxonomy and that might make a substantial contribution to an environmental objective of ‘Climate Change Mitigation’.  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION\_TURNOVER-TOTAL.ELEGIBLE.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  This field will be used for reporting the exposure that is eligible under CCM. If the counterparty carries out economic activities that are eligible under CCM and has disclosed its eligible Turnover ratio, then TXNMY\_ELGBL\_TRNVR\_CCM should be greater than 0. If the counterparty has disclosed ESG information and it does not have Turnover in eligible economic activities, then TXNMY\_ELGBL\_TRNVR\_CCM should be = 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * ENBLNG\_TRNVR\_CCM * TRNSTNL\_TRNVR | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.098 | TXNMY\_ELGBL\_CAPEX\_CCA | Taxonomy-eligible Capex (CCA) Ratio |  |
|  | | | |
| **Definition**  The Unit should report in this field the Counterparty’s reported proportion of Capex eligible according to European Taxonomy and that might make a substantial contribution to an environmental objective of ‘Climate Change Adaptation’.  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **ADAPTATION\_CAPEX-TOTAL.ELEGIBLE.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  This field will be used for reporting the exposure that is eligible under CCA. If the counterparty carries out economic activities that are eligible under CCA and has disclosed its eligible Capex ratio, then TXNMY\_ELGBL\_CAPEX\_CCA should be greater than 0. If the counterparty has disclosed ESG information and it does not have Capex in eligible economic activities, then TXNMY\_ELGBL\_CAPEX\_CCA should be = 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * ENBLNG\_CAPEX\_CCA | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.099 | TXNMY\_ELGBL\_TRNVR\_CCA | Taxonomy-eligible Turnover (CCA) Ratio |  |
|  | | | |
| **Definition**  The Unit should report in this field the Counterparty’s reported proportion of Turnover eligible according to European Taxonomy and that might make a substantial contribution to an environmental objective of ‘Climate Change Adaptation’.  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **ADAPTATION\_TURNOVER-TOTAL.ELEGIBLE.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  This field will be used for reporting the exposure that is eligible under CCA. If the counterparty carries out economic activities that are eligible under CCA and has disclosed its eligible Turnover ratio, then TXNMY\_ELGBL\_TRNVR\_CCA should be greater than 0. If the counterparty has disclosed ESG information and it does not have Turnover in eligible economic activities, then TXNMY\_ELGBL\_TRNVR\_CCA should be = 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * ENBLNG\_TRNVR\_CCA | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.100 | ENBLNG\_CAPEX\_CCM | Enabling Capex (CCM) Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of Capex that is Taxonomy-aligned under CCM objective and that enables other activities to make a substantial contribution to one or more of these objectives.  This ratio may be obtained from non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION\_CAPEX-ENABLING.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its Enabling Capex (CCM) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have Enabling Capex (CCM) then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CCM | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.101 | ENBLNG\_CAPEX\_CCA | Enabling Capex (CCA) Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of Capex that is Taxonomy-aligned under CCA objective and that enables other activities to make a substantial contribution to one or more of these objectives.  This ratio may be obtained from non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **ADAPTATION\_CAPEX-ENABLING.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its Enabling Capex (CCA) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have Enabling Capex (CCA) then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CCA | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.102 | TRNSTNL\_CAPEX | Taxonomy-aligned CAPEX (CCM) - Transitional Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of Capex that is Taxonomy-aligned under CCM objective and dedicated to transition activities.  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION\_CAPEX-TRANSITION.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its Transitional Capex (CCM) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have Transitional Capex (CCM) then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CCM * PURE\_CAPEX\_CCM | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.103 | PURE\_CAPEX\_CCM | Taxonomy-aligned CAPEX (CCM) - Pure Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of CAPEX that is Taxonomy-aligned under CCM objective and contributes substantially to the objective of climate change mitigation (pure ratio).  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION\_CAPEX-OWN\_PERFORMANCE.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its environmentally sustainable (Taxonomy-aligned) Capex (CCM) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have environmentally sustainable (Taxonomy-aligned) Capex (CCM) ratio, then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CCM * ENBLNG\_CAPEX\_CCM * TRNSTNL\_CAPEX | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.104 | PURE\_CAPEX\_CCA | Taxonomy-aligned CAPEX (CCA) - Pure Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of CAPEX that is Taxonomy-aligned under CCA objective and contributes substantially to the objective of climate change adaptation (pure ratio).  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **ADAPTATION\_CAPEX-OWN\_PERFORMANCE.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its environmentally sustainable (Taxonomy-aligned) Capex (CCA) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have environmentally sustainable (Taxonomy-aligned) Capex (CCA) ratio, then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CCA * ENBLNG\_CAPEX\_CCA | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.105 | ENBLNG\_ TRNVR\_CCM | Enabling Turnover (CCM) Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of Turnover that is Taxonomy-aligned under CCM objective and that enables other activities to make a substantial contribution to one or more of these objectives.  This ratio may be obtained from non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  For non-SCIB the identification of the counterparty will be KGL5 instead of GLCS.  The field to report here corresponds to **MITIGATION\_TURNOVER-ENABLING.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666)  **For non-CIB clients,** similar information must be reported, based on the disclosures made by the counterparties, and stored by the Unit. | | | |
| **Applicability**  If the counterparty has disclosed its Enabling Turnover (CCM) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have Enabling Turnover (CCM) then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CCM | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.106 | ENBLNG\_ TRNVR\_CCA | Enabling Turnover (CCA) Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of Turnover that is Taxonomy-aligned under CCA objective and that enables other activities to make a substantial contribution to one or more of these objectives.  This ratio may be obtained from non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **ADAPTATION\_TURNOVER-ENABLING.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its Enabling Turnover (CCA) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have Enabling Turnover (CCA) then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CCA * PURE\_TRNVR\_CCA | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.107 | TRNSTNL\_TRNVR | Taxonomy-aligned Turnover (CCM) - Transitional Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of Turnover that is Taxonomy-aligned under CCM objective and dedicated to transition activities.  This ratio may be obtained from non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION\_TURNOVER-TRANSITION.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its Transitional Turnover (CCM) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have Transitional Turnover (CCM) then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CCM * PURE\_TRNVR\_CCM | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.108 | PURE\_TRNVR\_CCM | Taxonomy-aligned turnover (CCM) - Pure Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of turnover that is Taxonomy-aligned under CCA objective and contributes substantially to the objective of climate change mitigation (pure ratio).  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **MITIGATION\_TURNOVER-OWN\_PERFORMANCE.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its environmentally sustainable (Taxonomy-aligned) Turnover (CCM) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have environmentally sustainable (Taxonomy-aligned) Turnover (CCM) ratio then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CCM * ENBLNG\_TRNVR\_CCM * TRNSTNL\_TRNVR | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.109 | PURE\_TRNVR\_CCA | Taxonomy-aligned turnover (CCA) - Pure Ratio |  |
|  | | | |
| **Definition**  Counterparty’s proportion of turnover that is Taxonomy-aligned under CCA objective and contributes substantially to the objective of climate change adaptation (pure ratio).  This ratio may be obtained from Financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures from the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to help the Unit with the identification of eligible exposures in the stock [NFC and FC]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):  Note: The percentage will apply equally to all companies below the group.  The field to report here corresponds to **ADAPTATION\_TURNOVER-OWN\_PERFORMANCE.ALIGNED.VALUE.** Although information in the above excel is shown in percentage, remember that in loan tape this ratio should be reported in one basis in FLOAT format with 6 decimal places as maximum. (e.g., 0.335666) | | | |
| **Applicability**  If the counterparty has disclosed its environmentally sustainable (Taxonomy-aligned) Turnover (CCA) Ratio this should be reported in this field. If the counterparty has disclosed ESG information and it does not have environmentally sustainable (Taxonomy-aligned) Turnover (CCA) ratio, then report 0.  If data or disclosure from the counterparty is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CCA * ENBLNG\_TRNVR\_CCA | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.110 | FLG\_CSRD\_APPLCBLTY | Flag of CSRD applicability at counterparty level |  |
|  | | | |
| **Definition**  The Non-Financial Reporting Directive (NFRD) has been replaced by the new CSRD or Corporate Sustainability Reporting Directive, which will govern sustainability reporting by EU companies from 2024. The CSRD considerably multiplies the number of companies subject to report this type of information progressively, according to the following calendar:   * **Fiscal year 2024** (reporting 2025): Financial entities and Companies affected by the previous NFRD regulation: large public interest companies, financial institutions and insurances, with more than 500 employees. * **Fiscal year 2025** (reporting 2026): Other large companies that meet two of the following characteristics: more than 250 employees, more than 20 million balance sheet total and/or more than 40 million net turnover. * **Fiscal Year 2026:** Listed SMEs, excluding micro-enterprises; and * **Fiscal Year 2028:** Non-EU companies that have subsidiaries/branches in the EU and generate more than 150 million net turnover in the EU.   The purpose of the ‘CSRD applicability flag at the counterparty level’ is to identify which counterparties are required by the directive to disclose Sustainability Reports:   * **Financial corporations (SFs) and non-financial corporations (NFCs) are subject to CSRD disclosure obligations**. In the 2024 financial year, large corporations and quasi-corporations not involved in financial intermediation, if not primarily in the production of goods and non-financial services, considered public interest entities that exceed in their balance sheet dates the criterion of the average number of 500 employees during the financial year. This threshold will be reduced to more than 250 employees from 2025 onwards, as indicated above. * **SMEs and NFCs/SFs (other than SMEs) not subject to CSRD disclosure obligations**. For disclosures involving companies that are not subject to CSRD disclosure obligations, including SMEs (until 2026 for listed SMEs that will apply CSRD and 2028 for subsidiaries/subsidiaries of non-European companies), when assessing loans with generic purpose and therefore unknown use of funds, institutions will follow a simplified approach and focus on the company's main economic activity, i.e. its main source of income, to determine whether at a general level the exposures are aligned with the regulatory Taxonomy. In the case of specialised lending, the assessment will be based on the degree and proportion to which the specific project financed is deemed to contribute substantially to one of the environmental objectives of the European Taxonomy. | | | |
| **Applicability**  A list of counterparties with their corresponding NFRD flag has been provided to help the Unit with the identification of CSRD counterparties (Excel: Pillar 3ESG – GAR external data).  Given these,   * If a counterparty on an individual basis is flagged as CSRD in the excel file provided (Excel: Pillar 3ESG – GAR external data), then report Flag NFRD applicability ‘FLG\_NFRD\_APPLCBLTY’ = ‘Y’. * Otherwise, if the above criteria is not met then report 'N' * If information is not available, then report ‘MISS’ (missing) | | | |
| **Link to other concepts**  FLG\_GRP\_NFRD\_APPLCBLTY | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.111 | FLG\_GRP\_CSRD\_APPLCBLTY | Flag of CSRD applicability at Group Level |  |
|  | | | |
| **Definition**  This is the same definition of field FLG\_CSRD\_APPLCBLTY but at Group level instead of individual level. | | | |
| **Applicability**  A list of counterparties with their corresponding CSRD flag has been provided to help the Unit with the identification of NFRD counterparties (Excel: Pillar 3ESG – GAR external data).  Given these,   * If a counterparty on an individual basis is not flagged as NFRD in the excel file provided (Excel: Pillar 3ESG – GAR external data) but belongs to a group flagged as NFRD in the excel file provided then report Flag NFRD applicability ‘FLG\_GRP\_CSRD\_APPLCBLTY’ = ‘Y’. * If the counterparty belongs to a group that is not flagged as CSRD, then report 'N' * If information is not available, then report ‘MISS’ (missing) | | | |
| **Link to other concepts**  FLG\_CSRD\_APPLCBLTY | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.112 | ISIN | ISIN |  |
|  | | | |
| **Definition**  International Securities Identification Number (ISIN) at entity level. | | | |
| **Applicability**  Units should report the main existing ISIN of the issuer, which would correspond to the equity (not to fixed income), and if there are several equity ISINs, then select the main one.  If information is not available, then report ‘MISS’ (missing). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  Iberdrola's ISIN is ES0144580Y14.  Tesla’s ISIN is US88160R1014 | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.113 | GRP\_ANNL\_TRNVR\_LE | Group's annual turnover (LE) |  |
|  | | | |
| **Definition**  Annual sales volume net of all discounts and sales taxes in accordance with Recommendation 2003/361/EC. Equivalent to the concept of 'total annual sales' in Article 153(4) of Regulation (EU) No 575/2013. Please report at group level | | | |
| **Applicability**  Units should apply same definition as field ‘ANNL\_TRNVR\_LE’ but at group level instead of entity level.  If information is not available, then report ‘99999999999’ (missing). | | | |
| **Link to other concepts**  ANNL\_TRNVR\_LE | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.114 | GRP\_TTL\_LBLTY | Group's total liabilities at most recent reported figures |  |
|  | | | |
| **Definition**  Total Liabilities reported in the Balance Sheet at group level (consolidated level) at most recent reported figures. | | | |
| **Applicability**  Units should apply same definition as field ‘TTL\_LBLTY’ but at group level instead of entity level.  If information is not available, then report ‘99999999999’ (missing). | | | |
| **Link to other concepts**  TTL\_LBLTY | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.115 | CNTRPRTY\_EMSSNS\_SCP1 | Counterparty's emissions scope 1 |  |
|  | | | |
| **Definition**  Institutions shall start disclosing information on scope 1, 2 and 3 emissions of their non-financial corporations.  In this field, the **Counterparty’s total emissions for scope 1 should be reported**. That is, total emissions before the application of the attribution factor. Actual or estimated emissions will be reported based on physical or economic activity approach according to PCAF.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).  Data can be obtained directly from the company or from external data providers. Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to all non-financial corporations reported in the Entity table.**  For further details on the emissions calculation process, see the Pilar 3 ESG - Functional guidelines**.**  The actual data must correspond to the latest available emissions of the entity.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * CNTRPRTY\_EMSSNS\_SCP2 * CNTRPRTY\_EMSSNS\_SCP3 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.116 | CNTRPRTY\_EMSSNS\_SCP2 | Counterparty's emissions scope 2 |  |
|  | | | |
| **Definition**  Institutions shall start disclosing information on scope 1, 2 and 3 emissions of their non-financial corporations.  In this field, the **Counterparty’s total emissions for scope 2 should be reported**. That is, total emissions before the application of the attribution factor. Actual or estimated emissions will be reported based on physical or economic activity approach according to PCAF.  **Scope 2:** are indirect emissions from the generation of purchased energy, from a utility provider. In other words, all GHG emissions released in the atmosphere, from the consumption of purchased electricity, steam, heat and cooling.  Data can be obtained directly from the company or from external data providers. Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to all non-financial corporations reported in the Entity table.**  For further details on the emissions calculation process, see the Pilar 3 ESG - Functional guidelines**.**  The actual data must correspond to the latest available emissions of the entity.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * CNTRPRTY\_EMSSNS\_SCP1 * CNTRPRTY\_EMSSNS\_SCP3 | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.117 | CNTRPRTY\_EMSSNS\_SCP3 | Counterparty's emissions scope 3 |  |
|  | | | |
| **Definition**  Institutions shall start disclosing information on scope 1, 2 and 3 emissions of their non-financial corporations.  In this field, the **Counterparty’s total emissions for scope 3 should be reported**. That is, total emissions before the application of the attribution factor. Actual or estimated emissions will be reported based on physical or economic activity approach according to PCAF.  **Scope 3:** counterparties’ scope 3 emissions associated with the institution’s lending and investment activities. All other indirect GHG emissions (not included in Scope 2) that occur in the value chain of the reporting company. Scope 3 can be broken down into downstream emissions that occur in the supply chain (for example, from production or extraction of purchased materials) and upstream emissions that occur because of using the organization’s products or services.  Data can be obtained directly from the company or from external data providers. Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to all non-financial corporations reported in the Entity table.**  For further details on the emissions calculation process, see the Pilar 3 ESG - Functional guidelines**.**  The actual data must correspond to the latest available emissions of the entity.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * CNTRPRTY\_EMSSNS\_SCP1 * CNTRPRTY\_EMSSNS\_SCP2 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.118 | FLG\_EXCLDD\_EU\_PRS\_ALGND\_BNCHMRK | Flag Excluded from EU Paris-aligned benchmark |  |
|  | | | |
| **Definition**  This flag allows to identify whether the entity is excluded from the EU Paris-aligned benchmark. | | | |
| Applicability   * HQ provides a closed list of companies that meet the criteria to be excluded from Paris-aligned benchmarks, based on the revenues per sector of companies obtained from a external provider. * Each unit must map its non-financial corporations with the list provided by HQ. The list is divided into two groups:   + For those counterparties included in the list that are **CIB clients**, the name of the counterparty and the last parent code of the counterparty (KGL code) will be provided, together with ISIN and LEI codes.   + For those counterparties included in the list that are **not CIB clients**, the name of the counterparty, geography location of the counterparty and the ISIN and LEI codes are provided by HQ. This second list includes clients that have been identified as excluded from EU Paris-aligned benchmarks based on external information but have not been mapped to a CIB group (it can be because they do not have exposure with CIB clients or because there is a mapping issue). In these cases, it is necessary that units review the list in order to check if they have exposure with any of them.   If a group is marked as excluded from EU Paris-aligned benchmarks all companies belonging to the group will be excluded.  Units should report ‘Y’ if the Entity has been excluded from EU Paris-aligned benchmark. Otherwise report ‘N’.  If data is not available then report ‘MISS’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.119 | GRP\_EMSSNS\_SCP1 | Group’s emissions scope 1 |  |
|  | | | |
| **Definition**  Institutions shall start disclosing information on scope 1, 2 and 3 emissions of their non-financial corporations.  In this field, the **Group’s total emissions for scope 1 should be reported**. That is, total emissions before the application of the attribution factor. Actual or estimated emissions will be reported based on physical or economic activity approach according to PCAF.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).  Data can be obtained directly from the company or from external data providers. Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to all non-financial corporations that belong to a Economic Group reported in the Entity table.**  For further details on the emissions calculation process, see the Pilar 3 ESG - Functional guidelines**.**  The actual data must correspond to the latest available emissions of the entity.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * GRP\_EMSSNS\_SCP2 * GRP\_EMSSNS\_SCP3 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.120 | GRP\_EMSSNS\_SCP2 | Group’s emissions scope 2 |  |
|  | | | |
| **Definition**  Institutions shall start disclosing information on scope 1, 2 and 3 emissions of their non-financial corporations.  In this field, the **Group’s total emissions for scope 2 should be reported**. That is, total emissions before the application of the attribution factor. Actual or estimated emissions will be reported based on physical or economic activity approach according to PCAF.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).  Data can be obtained directly from the company or from external data providers. Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to all non-financial corporations that belong to a Economic Group reported in the Entity table.**  For further details on the emissions calculation process, see the Pilar 3 ESG - Functional guidelines**.**  The actual data must correspond to the latest available emissions of the entity.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * GRP\_EMSSNS\_SCP1 * GRP\_EMSSNS\_SCP3 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.121 | GRP\_EMSSNS\_SCP3 | Group’s emissions scope 3 |  |
|  | | | |
| **Definition**  Institutions shall start disclosing information on scope 1, 2 and 3 emissions of their non-financial corporations.  In this field, the **Group’s total emissions for scope 3 should be reported**. That is, total emissions before the application of the attribution factor. Actual or estimated emissions will be reported based on physical or economic activity approach according to PCAF.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).  Data can be obtained directly from the company or from external data providers. Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to all non-financial corporations that belong to a Economic Group reported in the Entity table.**  For further details on the emissions calculation process, see the Pilar 3 ESG - Functional guidelines**.**  The actual data must correspond to the latest available emissions of the entity.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * GRP\_EMSSNS\_SCP1 * GRP\_EMSSNS\_SCP2 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.122 | FLG\_ACT\_PHYSCL\_RSK | Flag Acute Physical Risk at entity level |  |
|  | | | |
| **Definition**  In this field units should indicate whether the counterparty is exposed to acute physical risk or not.  Acute physical risks refer to those that are event-driven, including increased severity of extreme weather events, such as cyclones, tornado, or floods. | | | |
| **Applicability**  For the determination of exposures sensitive to impact from chronic and/or acute climate change events, as a first step the Unit will have to identify the geographical location of its counterparties at NUT 3 level or equivalent outside Europe.  HQ has provided the unit with an excel file (Pillar 3 ESG – Physical Risk) at this level of geographical breakdown indicating if that specific region and sector is subject to chronic and or acute events. And they also provide a zip folder (Pillar 3 ESG – Physical Risk Maps) including maps of all countries in order to facilitate the location of the different risks presented in the table.  The table shared by the supplier collects the information for the following countries:   |  | | --- | | **Spain** | | **Portugal** | | **Poland** | | **France** | | **Germany** | | **UK** | | **Norway** | | **US** | | **Brazil** | | **Chile** | | **Mexico** | | **Uruguay** | | **Argentina** | | **Colombia** | | **Peru** |   For the geographies for which the information is not provided, it will be assumed that it does not have physical risk.  On the other hand, the geographies included will have granularity at NUTS3 or ZIP code level (for Europe and America respectively), as well as the activity (NACE level 2). In addition, it will indicate whether there is chronic and/or acute risk [where: Yes -> with chronic or acute risk / No -> without chronic or acute risk].  In cases where the unit does not have the granular information of the location of the counterparty (NUT 3), the country-level proxy can be used exceptionally.  The country-level proxy has also been provided by HQ to the unit on an excel file (Pillar 3 ESG – Physical Risk) and considers the same factors taken into account for the granular assignment of physical risk with the exception of granular location, i.e., it is available for all geographies mentioned above with breakdowns by NACEs for non-secured exposures towards non-financial corporations.  Note: the breakdown by NACE code is for unsecured, in case there is no NACE, it is assumed that it has no physical risk.  In order to determine exposures sensitive to physical risk, it will be assigned only for sectors included in the template.  Units shall report “Y” if the instrument has acute physical risk. Otherwise report ‘N’  If there is no data, the Unit must report 'N' as it is assumed that it does not have acute physical risk. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.123 | FLG\_CHRNC\_PHYSCL\_RSK | Flag Chronic Physical Risk at entity level |  |
|  | | | |
| **Definition**  In this field units should indicate whether the counterparty is exposed to chronic physical risk or not.  Chronic physical risks refer to longer-term shifts in climate patterns (e.g., sustained higher temperatures) that may cause sea level rise or chronic heat waves. | | | |
| **Applicability**  For the determination of exposures sensitive to impact from chronic and/or acute climate change events, as a first step the Unit will have to identify the geographical location of its counterparties at NUT 3 level or equivalent outside Europe.  HQ has provided the unit with an excel file (Pillar 3 ESG – Physical Risk) at this level of geographical breakdown indicating if that specific region and sector is subject to chronic and or acute events. And they also provide a zip folder (Pillar 3 ESG – Physical Risk Maps) including maps of all countries in order to facilitate the location of the different risks presented in the table.  The table shared by the supplier collects the information for the following countries:   |  | | --- | | **Spain** | | **Portugal** | | **Poland** | | **France** | | **Germany** | | **UK** | | **Norway** | | **US** | | **Brazil** | | **Chile** | | **Mexico** | | **Uruguay** | | **Argentina** | | **Colombia** | | **Peru** |   For the geographies for which the information is not provided, it will be assumed that it does not have physical risk.  On the other hand, the geographies included will have granularity at NUTS3 or ZIP code level (for Europe and America respectively), as well as the activity (NACE level 2). In addition, it will indicate whether there is chronic and/or acute risk [where: Yes -> with chronic or acute risk / No -> without chronic or acute risk].  In cases where the unit does not have the granular information of the location of the counterparty (NUT 3), the country-level proxy can be used exceptionally.  The country-level proxy will also be provided by HQ to the unit on an excel file (Pillar 3 ESG – Physical Risk) and considers the same factors taken into account for the granular assignment of physical risk with the exception of granular location, i.e., it is available for all geographies mentioned above with breakdowns by NACEs for non-secured exposures towards non-financial corporations.  Note: the breakdown by NACE code is for unsecured, in case there is no NACE, it is assumed that it has no physical risk.  In order to determine exposures sensitive to physical risk, it will be assigned only for sectors included in the template.  Units shall report “Y” if the instrument has chronic physical risk. Otherwise report ‘N’  If there is no data, the Unit must report 'N' as it is assumed that it does not have chronic physical risk. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.124 | GRP\_ECNMC\_ACTVTY | Group's economic activity |  |
|  | | | |
| **Definition**  Classification of counterparty’s Group according to her economic activity, in accordance with the NACE code. Please report NACE level four. If the level four NACE code is not available, it may be allowed to report a level three or level two NACE code.  If a counterparty’s Group is engaged in several activities, the principal activity is considered when determining the economic activity to be reported. In cases in which the owner is engaged in activities of different sectors, there must be a specific process to determine the NACE code to be reported. According to corporate criteria, the Unit shall contrast the NACE code with an official source and will prioritize the code that appears in that source. | | | |
| **Applicability**  For the purposes of reporting this data attribute, Units are requested to report level 4 (or 3 or 2) of NACE code. An example of NACE Code A. Agriculture, forestry and fishing (level 1), and levels 2, 3 or 4 are included in the table below:   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **LEVEL 1 (ANNEX DGPCP, not requested in loan tape)** | |  | **LEVEL 2 (Codes from 1 to 99)** | | | **Code** | **Description** |  | **Code** | **Description** | | **A** | Agriculture, forestry, and fishing |  | **1** | Crop and animal production, hunting and related service activities | |  |  |  | **2** | Forestry and logging | |  |  |  | **3** | Fishing and aquaculture |  |  |  |  |  |  | | --- | --- | --- | --- | --- | | **LEVEL 3 (Codes from 01\_1 to 99\_0)** | |  | **LEVEL 4 (Codes from 01\_11 to 99\_00)** | | | **Code** | **Description** |  | **Code** | **Description** | | 1.1 | Growing of non-perennial crops |  | 1.11 | Growing of cereals (except rice), leguminous crops and oil seeds | | 1.2 | Growing of perennial crops |  | 1.12 | Growing of rice | | 1.3 | Plant propagation |  | 1.13 | Growing of vegetables and melons, roots, and tubers | | […] | […] |  | […] | […] | | | | |
| **Link to other concepts**   * ECNMC\_ACTVTY | | | |
| **Example**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.125 | PRSN\_TYP | Type of person |  |
|  | | | |
| **Definition**  Unit should report whether the Entity is a natural or legal person.  A natural person (also sometimes referred to as a physical person) is a title used to identify an individual human being. This is different from a legal person, which is a non-human person (also called a juridical person) like for example a company. | | | |
| **Applicability**  Please report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | N | Natural person | | L | Legal person | | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.126 | FR\_CSH\_FLW | Free Cash Flow |  |
|  | | | |
| **Definition**  Unit should report clients’ Free Cash Flow at reference date T+0, according to bank-internal projections.  Free cash flow (FCF) is the cash a company generates after taking into consideration cash outflows that support its operations and maintain its capital assets. In other words, free cash flow is the cash left over after a company pays for its operating expenses (OpEx) and capital expenditures (CapEx). | | | |
| **Applicability**  Please report this field using the financial information from the Entity. If data is not available 99999999999. If not applicable then report 11111111111. | | | |
| **Link to other concepts**   * FR\_CSH\_FLW\_T1 * FR\_CSH\_FLW\_T2 * FR\_CSH\_FLW\_T3 | | | |
| **Example**  If reference date is Dic’22, then FR\_CSH\_FLW is reported with the information at this date. FR\_CSH\_FLW\_T1 at Dic’23, FR\_CSH\_FLW\_T2 at Dic’24 and FR\_CSH\_FLW\_T3 at Dic’25 | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.127 | FR\_CSH\_FLW\_T1 | Free Cash Flow T+1 |  |
|  | | | |
| **Definition**  Unit should report clients’ Free Cash Flow at reference date T+1, according to bank-internal projections.  Free cash flow (FCF) is the cash a company generates after taking into consideration cash outflows that support its operations and maintain its capital assets. In other words, free cash flow is the cash left over after a company pays for its operating expenses (OpEx) and capital expenditures (CapEx). | | | |
| **Applicability**  Please report this field using the financial information from the Entity. If data is not available 99999999999. If not applicable then report 11111111111. | | | |
| **Link to other concepts**   * FR\_CSH\_FLW * FR\_CSH\_FLW\_T2 * FR\_CSH\_FLW\_T3 | | | |
| **Example**  If reference date is Dic’22, then FR\_CSH\_FLW is reported with the information at this date. FR\_CSH\_FLW\_T1 at Dic’23, FR\_CSH\_FLW\_T2 at Dic’24 and FR\_CSH\_FLW\_T3 at Dic’25 | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.128 | FR\_CSH\_FLW\_T2 | Free Cash Flow T+2 |  |
|  | | | |
| **Definition**  Unit should report clients’ Free Cash Flow at reference date T+2, according to bank-internal projections.  Free cash flow (FCF) is the cash a company generates after taking into consideration cash outflows that support its operations and maintain its capital assets. In other words, free cash flow is the cash left over after a company pays for its operating expenses (OpEx) and capital expenditures (CapEx). | | | |
| **Applicability**  Please report this field using the financial information from the Entity. If data is not available 99999999999. If not applicable then report 11111111111. | | | |
| **Link to other concepts**   * FR\_CSH\_FLW * FR\_CSH\_FLW\_T1 * FR\_CSH\_FLW\_T3 | | | |
| **Example**  If reference date is Dic’22, then FR\_CSH\_FLW is reported with the information at this date. FR\_CSH\_FLW\_T1 at Dic’23, FR\_CSH\_FLW\_T2 at Dic’24 and FR\_CSH\_FLW\_T3 at Dic’25 | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.129 | FR\_CSH\_FLW\_T3 | Free Cash Flow T+3 |  |
|  | | | |
| **Definition**  Unit should report clients’ Free Cash Flow at reference date T+3, according to bank-internal projections.  Free cash flow (FCF) is the cash a company generates after taking into consideration cash outflows that support its operations and maintain its capital assets. In other words, free cash flow is the cash left over after a company pays for its operating expenses (OpEx) and capital expenditures (CapEx). | | | |
| **Applicability**  Please report this field using the financial information from the Entity. If data is not available 99999999999. If not applicable then report 11111111111. | | | |
| **Link to other concepts**   * FR\_CSH\_FLW * FR\_CSH\_FLW\_T1 * FR\_CSH\_FLW\_T2 | | | |
| **Example**  If reference date is Dic’22, then FR\_CSH\_FLW is reported with the information at this date. FR\_CSH\_FLW\_T1 at Dic’23, FR\_CSH\_FLW\_T2 at Dic’24 and FR\_CSH\_FLW\_T3 at Dic’25 | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.130 | ADDRSS\_CTY | Address: city/town/village |  |
|  | | | |
| **Definition**  Unit should report in this field the city, town or village of the counterparty. This is the name of the place (i.e. the city, town or village) where the counterparty is registered, e.g. in the business register, if applicable. This field is reported in Anacredit. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘MISS’). | | | |
| **Link to other concepts**  CNTRY  PST\_CD  ADDRSS\_STRT | | | |
| **Example**  Address: city/town/village = MADRID | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.131 | ADDRSS\_STRT | Address: street |  |
|  | | | |
| **Definition**  Unit should report in this field the street address of the counterparty, including the street number.  It is the name of the street and the civic number (including the subsection, e.g. 1/E, where relevant) of the street where the counterparty is registered, e.g. in accordance with the business register if applicable. If deemed feasible, the two fields will preferably be separated by a comma (“,”) and will be reported in the following order: street name, civic number. This field is reported in Anacredit. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘MISS’). | | | |
| **Link to other concepts**  CNTRY  PST\_CD  ADDRSS\_CTY | | | |
| **Examples**  Address: Street = ‘Calle Gran Via, 26’ | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.132 | DT\_ENTRPRS\_SZ | Date of enterprise size |  |
|  | | | |
| **Definition**  The date to which the value provided in the “enterprise size” (ENTRPRS\_SZ\_LE) refers. This is the date of the latest data used to classify or review the classification of the enterprise. This field is reported in Anacredit. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘0000-00-00’); if not applicable then report (‘1111-11-11’). | | | |
| **Link to other concepts**   * ENTRPRS\_SZ\_LE * NMBR\_EMPLYS | | | |
| **Examples**  If the value “Non-applicable” is reported for the data attribute “enterprise size (ENTRPRS\_SZ\_LE)”, the value “Non-applicable” is also reported in the data attribute “date of enterprise size (DT\_ENTRPRS\_SZ)”. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.133 | NMBR\_EMPLYS | Number of employees |  |
|  | | | |
| **Definition**  Number of employees working for the counterparty, in accordance with Article 5 of the Annex to Recommendation 2003/361/EC. This field is reported in Anacredit.  *‘Article 5 à Staff headcountr: The headcount corresponds to the number of annual work units (AWU), i.e. the number of persons who worked fulltime within the enterprise in question or on its behalf during the entire reference year under consideration. The work of persons who have not worked the full year, the work of those who have worked part-time, regardless of duration, and the work of seasonal workers are counted as fractions of AWU. The staff consists of:*  *(a) employees;*  *(b) persons working for the enterprise being subordinated to it and deemed to be employees under national law;*  *(c) owner-managers;*  *(d) partners engaging in a regular activity in the enterprise and benefiting from financial advantages from the enterprise. Apprentices or students engaged in vocational training with an apprenticeship or vocational training contract are not included as staff. The duration of maternity or parental leaves is not counted.’* | | | |
| **Applicability**  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to**   * ENTRPRS\_SZ\_LE * DT\_ENTRPRS\_SZ | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.134 | LGL\_FRM | Legal Form |  |
|  | | | |
| **Definition**  Legal form refers to the type of business entity as defined in the national legal system. In other words, it is the legal identity of the company. Depending on the country of residency of the counterparty, the list of admissible options is presented in the “list of legal forms” (the list of legal forms can be found on the ECB’s website “[AnaCredit (europa.eu)](https://www.ecb.europa.eu/stats/ecb_statistics/anacredit/html/index.en.html)”). This field is reported in Anacredit.  For legal entities resident outside the European Union, one of the following options is reported (i.e. the one that best represents the country-specific legal form of that particular counterparty):  • corporation;  • cooperative;  • partnership;  • sole trader;  • limited liability company;  • other. | | | |
| **Applicability**  This data attribute is applicable only at the legal entity level. This implies that for a counterparty which is a foreign branch, the “legal form” is only reported in the counterparty reference data of the head office undertaking which represents the legal entity, while it is reported as “Not applicable” in the record of the counterparty (foreign branch) itself.  Although special funds are treated similarly to foreign branches, a value for the attribute “legal form” is also reported in the counterparty reference data record of a counterparty which is a special fund. In this case, the value “special fund” is reported, unless a legal form from the relevant country list is deemed more appropriate in that specific case.  If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * Example of legal form in Spain is Sociedad Anónima, in Portugal (Sociedade Anónima), in UK (Public limited company) * For natural persons that do not have business activity (individual legal form) then report not applicable value (N/A) | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.135 | HD\_OFFC\_UNDRTKNG\_ID | Head office undertaking identifier |  |
|  | | | |
| **Definition**  The head office undertaking identifier is the counterparty identifier of the domestic part of the legal entity of which the institutional unit (ENTTY\_ID) is a legally dependent part. This field is reported in Anacredit.  For counterparties which are foreign branches, the head office identifier enables a link to be established between the foreign branch and the respective legal entity, as represented by the head office undertaking. For counterparties which are a legal entity, the head office undertaking identifier coincides with the counterparty identifier (as the legal entity is represented by the head office undertaking) and signals that the counterparty in question is a legal entity. | | | |
| **Applicability**  If the counterparty is a legal entity (represented by the head office undertaking), it is recommended that the head office undertaking identifier is reported, with the same value as the counterparty identifier itself (ENTTY\_ID). Therefore, whenever the counterparty identifier and the head office undertaking identifier in a given data record coincide, the record refers to the legal entity, not to a foreign branch. By contrast, whenever the counterparty identifier and the head office undertaking identifier are distinct codes, the counterparty reference data record is understood to refer to a foreign branch (or special fund).  If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**   * ENTTY\_ID * EC\_GRP\_ID | | | |
| **Example**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.136 | IMMDT\_PRNT\_UNDRTKNG\_ID | Immediate parent undertaking identifier |  |
|  | | | |
| **Definition**  The immediate parent undertaking identifier is the counterparty identifier for the domestic part of the legal entity which is the immediate parent undertaking of the counterparty (ENTTY\_ID). If the counterparty has no parent undertaking and is a domestic part of a legal entity, the counterparty identifier for the counterparty itself is to be reported (ENTTY\_ID). This field is reported in Anacredit. | | | |
| **Applicability**  As the concept of immediate parent undertaking relates only to legal entities, no information on the immediate parent undertaking is recorded in the counterparty reference data of a foreign branch (or special fund).  If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**   * ENTTY\_ID * EC\_GRP\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.137 | ULTMT\_PRNT\_UNDRTKNG\_ID | Ultimate parent undertaking identifier |  |
|  | | | |
| **Definition**  The ultimate parent undertaking identifier is the counterparty TAX ID for the domestic part of the legal entity which is the ultimate parent undertaking of the counterparty (ENTTY\_ID). If the counterparty has no parent undertaking, the counterparty identifier for the counterparty itself is to be reported. This field is reported in Anacredit. | | | |
| **Applicability**  As the concept of ultimate parent undertaking relates only to legal entities, no information on the ultimate parent undertaking is recorded in the counterparty reference data of a foreign branch (or special fund).  If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**   * ENTTY\_ID * EC\_GRP\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.138 | TTL\_ASSTS | Total Assets |  |
|  | | | |
| **Definition**  Unit should report the counterparty’s total assets in the balance sheet referring to the latest financial statements of the debtor available to the bank as of the reference date. This field must be obtained from same financial statement as other fields (e.g. EBITDA, EQTY, TTL\_DBT, etc.). This field is reported in Anacredit. | | | |
| **Aplicability**  If data is not available then report “99999999999” and if it is not applicable then “11111111111” | | | |
| **Related concepts**  DT\_FNNCL\_STTMTS | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.139 | FLLN\_ANGL\_NRRW\_DFNTN | Fallen Angel narrow definition |  |
|  | | | |
| **Definition**  Fallen Angel narrow definition refer to borrowers that lost the Investment Grade status (equivalent internal or external rating of BBB- (S&P)/BBB- (Fitch)/Baa3 (Moody’s) or above) after the origination of the exposure, i.e., fell to a non-investment grade after having been classified with an investment grade at origination. | | | |
| **Aplicability**  If the client in the moment of origination of the transaction was investment grade and at the reference date the rating is non investment grade then report fallen angel =’Y’. This means that if at least one instrument of the Entity meets the definition of fallen angel narrow definition then report ‘Y’. Otherwise report ‘N’. If data not available then report ‘MISS’.  This field applies to all debtors and therefore it is not limited to debtors related with leveraged transactions.  In the case of natural persons (individuals) who are not rated by a rating model (they are rated by a scoring model), please report Fallen Angel narrow definition = ‘N’ | | | |
| **Related concepts**   * N/A | | | |
| **Examples**  These 4 examples should be reported as Fallen Angel narrow definition =’Y’  (1) The client is investment grade at origination and during the life of the facility the debtor has a downgrade to Non-investment grade. (we don't need to check if the transaction is leveraged or not)  (2) The client is leveraged (e.g. Total Debt/Ebitda >6) at origination but excluded from LF perimeter because it is investment grade. This is the only exclusion reason. Aftwerwards during the life of the facility the Debtor has a downgrade to Non-investment grade.  (3) The client is not leveraged (e.g. Total Debt/Ebitda <2) at origination and it is investment grade. Aftwerwards during the life of the facility the Debtor has a downgrade to Non-investment grade.  (4) The client is leveraged (e.g. Total Debt/Ebitda >6) at origination and it is investment grade and meets other type of exclusions (e.g. debtor is an SME). Aftwerwards during the life of the facility the Debtor has a downgrade to Non-investment grade but still excluded from LF because is an SME | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.140 | FLLN\_ANGL\_EXTNDD\_DFNTN | Fallen Angel extended definition |  |
|  | | | |
| **Definition**  Fallen Angel extended definition refer to borrowers that experienced an increase of Leverage finance ratio (as per ECB Guidance on leveraged transactions; total debt vs EBITDA) due to a material deterioriation in financial performance after origination. | | | |
| **Aplicability**  If the client in the moment of origination of the transaction has a Leverage finance ratio between 0 and 4 and after, at the reference date, this Leverage ratio is not between 0 and 4 then report fallen angel extended definition =’Y’. This means that if at least one instrument of the Entity meets the definition of fallen angel then report ‘Y’. Otherwise report ‘N’. If data not available then report ‘MISS’.  This field applies to all debtors and therefore it is not limited to debtors related with leveraged transactions.  In the case of natural persons (individuals) please report Fallen Angel extended definition = ‘N’ | | | |
| **Related concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.141 | ENTTY\_ID\_BDR | BDR Entity ID |  |
|  | | | |
| **Definition**  BDR internal entity identifier (IDNUMCLI). Each client must have one identifier. | | | |
| **Aplicability**  Field to be reported by Units that use BDR system. | | | |
| **Related concepts**  ENTTY\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.142 | TXNMY\_ELGBL\_CAPEX\_W | Taxonomy-eligible Capex (W) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Capex according to the European Taxonomy reported by the Counterparty that could make a substantial contribution to the environmental objective ‘Sustainable use and protection of marine and water resources’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the Counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **WATER\_CAPEX-TOTAL.ELIGIBLE.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under W. If the counterparty carries out economic activities that are eligible under W and has disclosed its eligible proportion of Capex, then TXNMY\_ELGBL\_CAPEX\_W should be greater than 0. If the counterparty has disclosed ESG information and does not have Capex in eligible economic activities, then TXNMY\_ELGBL\_CAPEX\_W should be = 0.  If the counterparty's data or disclosure information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * ENBLNG\_CAPEX\_W * PURE\_CAPEX\_W | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Field name** |  |
| EN.143 | TXNMY\_ELGBL\_TRNVR\_W | Taxonomy-eligible Turnover (W) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Turnover according to the European Taxonomy reported by the Counterparty that could make a substantial contribution to the environmental objective ‘Sustainable use and protection of marine and water resources’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the Counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **WATER\_TURNOVER-TOTAL.ELIGIBLE.VALUE.**  Although the information in the Excel file above is shown as a percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under W. If the counterparty carries out economic activities that are eligible under W and has disclosed its eligible proportion of Turnover, then TXNMY\_ELGBL\_TURNOVER\_W should be greater than 0. If the counterparty has disclosed ESG information and does not have Turnover in eligible economic activities, then TXNMY\_ELGBL\_TURNOVER\_W should be = 0.  If the data or disclosure of the counterparty information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * ENBLNG\_TRNVR\_W * PURE\_TRNVR\_W | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Field name** |  |
| EN.144 | TXNMY\_ELGBL\_CAPEX\_P | Taxonomy-eligible Capex (P) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Capex according to the European Taxonomy reported by the Counterparty that could make a substantial contribution to the environmental objective of ‘Pollution Prevention and Control’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the Counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all group companies.  The field to be reported here corresponds to **POLLUTION\_CAPEX-TOTAL.ELIGIBLE.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under P. If the counterparty carries out economic activities that are eligible under P and has disclosed its eligible proportion of Capex, then TXNMY\_ELGBL\_CAPEX\_P should be greater than 0. If the counterparty has disclosed ESG information and does not have Capex in eligible economic activities, then TXNMY\_ELGBL\_CAPEX\_P should be = 0.  If the counterparty's data or disclosure information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * PURE\_CAPEX\_P | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.145 | TXNMY\_ELGBL\_TRNVR\_P | Taxonomy-eligible Turnover (P) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Turnover according to the European Taxonomy reported by the Counterparty that could make a substantial contribution to the environmental objective of ‘Pollution Prevention and Control’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the Counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **POLLUTION\_TURNOVER-TOTAL.ELIGIBLE.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666) | | | |
| **Applicability**  This field shall be used to report the exposure that is eligible under P. If the counterparty carries out economic activities that are eligible under P and has disclosed its eligible proportion of Turnover, then TXNMY\_ELGBL\_TURNOVER\_P should be greater than 0. If the counterparty has disclosed ESG information and does not have Turnover in eligible economic activities, then TXNMY\_ELGBL\_TURNOVER\_P should be = 0.  If the data or disclosure of the counterparty information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * PURE\_TRNVR\_P | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Field name** |  |
| EN.146 | TXNMY\_ELGBL\_CAPEX\_B | Taxonomy-eligible Capex (B) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Capex according to the European Taxonomy reported by the Counterparty that could make a substantial contribution to the environmental objective ‘Protection and restoration of biodiversity and ecosystems’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the Counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to BIODIVERSITY\_CAPEX-TOTAL.ELIGIBLE.VALUE.  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimals (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under B. If the counterparty carries out economic activities that are eligible under B and has disclosed its eligible Capex ratio. If the counterparty carries out economic activities that are eligible under B and has disclosed its eligible proportion of Capex, then TXNMY\_ELGBL\_CAPEX\_B should be greater than 0. If the counterparty has disclosed ESG information and has no Capex in eligible economic activities, then TXNMY\_ELGBL\_CAPEX\_B should be = 0.  If the counterparty's data or disclosure information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * PURE\_CAPEX\_B | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.147 | TXNMY\_ELGBL\_TRNVR\_B | Taxonomy-eligible Turnover (B) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Turnover according to the European Taxonomy reported by the Counterparty that could make a substantial contribution to the environmental objective ‘Protection and restoration of biodiversity and ecosystems’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the Counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **BIODIVERSITY\_TURNOVER-TOTAL.ELIGIBLE.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under B. If the counterparty carries out economic activities that are eligible under B and has disclosed its eligible Turnover ratio, then TXNMY\_ELGBL\_TURNOVER\_B should be greater than 0. If the counterparty has disclosed ESG information and does not have Turnover in eligible economic activities, then TXNMY\_ELGBL\_TURNOVER\_B should be = 0.  If the data or disclosure of the counterparty information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * PURE\_TRNVR\_B | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Field name** |  |
| EN.148 | TXNMY\_ELGBL\_CAPEX\_CE | Taxonomy-eligible Capex (CE) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Capex according to the European Taxonomy that has been reported by the Counterparty and that could make a substantial contribution to the environmental objective of ‘Transition to a circular economy’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all group companies.  The field to be reported here corresponds to CIRCULAR\_CAPEX-TOTAL.ELIGIBLE.VALUE.  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimals (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under CE. If the counterparty carries out economic activities that are eligible under CE and has disclosed its eligible proportion of Capex, then TXNMY\_ELGBL\_CAPEX\_CE should be greater than 0. If the counterparty has disclosed ESG information and does not have Capex in eligible economic activities, then TXNMY\_ELGBL\_CAPEX\_CE should be = 0.  If the counterparty's data or disclosure information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * PURE\_CAPEX\_CE * ENBLNG\_CAPEX\_CE | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.149 | TXNMY\_ELGBL\_TRNVR\_CE | Taxonomy-eligible Turnover (CE) Ratio |  |
|  | | | |
| **Definition**  The unit must report in this field the proportion of eligible Turnover according to the European Taxonomy that has been reported by the Counterparty and that could make a substantial contribution to the environmental objective of ‘Transition to a circular economy’.  This proportion can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures made by the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **CIRCULAR\_TURNOVER-TOTAL.ELIGIBLE.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  This field shall be used to report the exposure that is eligible under CE. If the counterparty carries out economic activities that are eligible under CE and has disclosed its eligible Turnover ratio, then TXNMY\_ELGBL\_TURNOVER\_CE should be greater than 0. If the counterparty has disclosed ESG information and does not have Turnover in eligible economic activities, then TXNMY\_ELGBL\_TURNOVER\_CE should be = 0.  If the data or disclosure of the counterparty information is not available, then report ‘99999999999’ (missing).  If this field is not applicable, then report ‘11111111111’. | | | |
| **Link to other concepts**   * PURE\_TRNVR\_CE * ENBLNG\_TRNVR\_CE | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.150 | PURE\_CAPEX\_P | Taxonomy-aligned CAPEX (P) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of the counterparty's Capex that is aligned with the Taxonomy according to objective P and contributes substantially to the pollution prevention and control objective (pure ratio).  This ratio can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFI and FI].  This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):  Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **POLLUTION\_CAPEX-OWN\_PERFORMANCE.ALIGNED.VALUE.**  Although the information in the Excel file above is shown as a percentage, remember that, in the loan tape, this ratio should be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally sustainable Capex (P) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally sustainable Capex (P) Ratio, report 0.  If the counterparty's data or disclosure is not available, report ‘99999999999’ (missing).  If this field is not applicable, report ‘11111111111’. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_P | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.151 | PURE\_TRNVR\_P | Taxonomy-aligned turnover (P) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of the counterparty's turnover that is aligned with the Taxonomy according to the PCCM target and contributes substantially to the pollution prevention and control objective (pure ratio).  This ratio can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to POLLUTION\_TURNOVER-OWN\_PERFORMANCE.ALIGNED.VALUE.  Although the information in the Excel file above is shown as a percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally sustainable Turnover (P) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally sustainable Turnover (P) Ratio, then 0 should be reported.  If the counterparty's data or disclosure information is not available, then ‘99999999999’ (missing) should be reported.  If this field is not applicable, then ‘11111111111’ should be reported. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_P | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.152 | PURE\_CAPEX\_B | Taxonomy-aligned CAPEX (B) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of the counterparty's Capex that is aligned with the Taxonomy according to objective B and contributes substantially to the objective of biodiversity and ecosystem protection and restoration (pure ratio).  This ratio can be obtained from financial (lending institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFI and FI].  This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):  Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **BIODIVERSITY\_CAPEX-OWN\_PERFORMANCE.ALIGNED.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally sustainable Capex (B) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally sustainable Capex (B) Ratio, report 0.  If the counterparty's data or disclosure is not available, report ‘99999999999’ (missing).  If this field is not applicable, report ‘11111111111’. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_B | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.153 | PURE\_TRNVR\_B | Taxonomy-aligned turnover (B) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of the counterparty's turnover that is aligned with the Taxonomy according to objective B and contributes substantially to the objective of biodiversity and ecosystem protection and restoration (pure ratio).  This ratio can be obtained from the financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to BIODIVERSITY\_TURNOVER-OWN\_PERFORMANCE.ALIGNED.VALUE.  Although the information in the Excel file above is shown as a percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally sustainable Turnover (B) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally sustainable Turnover (B) Ratio, then 0 should be reported.  If the counterparty's data or disclosure information is not available, then ‘99999999999’ (missing) should be reported.  If this field is not applicable, then ‘11111111111’ should be reported. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_B | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.154 | PURE\_CAPEX\_W | Taxonomy-aligned CAPEX (W) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of the counterparty's Capex that is aligned with the Taxonomy according to target W and contributes substantially to the objective of use and protection of water and marine resources (pure ratio).  This ratio can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to WATER\_CAPEX-OWN\_PERFORMANCE.ALIGNED.VALUE.  Although the information in the Excel file above is shown as a percentage, remember that, in the loan tape, this ratio must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally sustainable Capex (W) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally sustainable Capex (W) Ratio, report 0.  If the counterparty's data or disclosure is not available, report ‘99999999999’ (missing).  If this field is not applicable, report ‘11111111111’. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_W * ENBLNG\_CAPEX\_W | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.155 | PURE\_TRNVR\_W | Taxonomy-aligned turnover (W) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of the counterparty's turnover that is aligned with the Taxonomy according to target W and contributes substantially to the objective of use and protection of water and marine resources (pure ratio).  This ratio can be obtained from the financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  The Unit has been provided with a list of counterparties with their corresponding eligible ratios according to the Taxonomy to assist in the identification of eligible exposures in the stock [NFS and FI]. This information will contain the following fields (Excel: Pillar 3ESG - GAR external data):    Note: The percentage shall apply equally to all companies in the group.  The field to be reported here corresponds to **WATER\_TURNOVER-OWN\_PERFORMANCE.ALIGNED.VALUE.**  Although the information in the Excel file above is shown as a percentage, remember that, in the loan tape, this ratio must be reported in FLOAT format with a maximum of 6 decimal places (e.g. 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally sustainable Turnover (W) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally sustainable Turnover (W) Ratio, then 0 should be reported.  If the counterparty's data or disclosure information is not available, then ‘99999999999’ (missing) should be reported.  If this field is not applicable, then ‘11111111111’ should be reported. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_W * ENBLNG\_TRNVR\_W | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.156 | PURE\_CAPEX\_CE | Taxonomy-aligned CAPEX (CE) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of counterparty Capex that is Taxonomy-aligned under the CE objective and substantially contributes to the circular economy transition objective (pure ratio).  This ratio can be obtained from financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures of the counterparty.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to the Unit to assist in the identification of eligible exposures in the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):    Note: The percentage will be applied equally to all companies in the group.  The field to be reported here corresponds to **CIRCULAR\_CAPEX-OWN\_PERFORMANCE.ALIGNED.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, on the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (for example, 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally Sustainable Capex (CE) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally Sustainable Capex (CE) Ratio, report 0.  If the counterparty's data or disclosure is not available, report "99999999999" (missing).  If this field is not applicable, report "11111111111". | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CE * ENBLNG\_CAPEX\_CE | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.157 | PURE\_TRNVR\_CE | Taxonomy-aligned turnover (CE) - Pure Ratio |  |
|  | | | |
| **Definition**  Proportion of counterparty turnover that is aligned with the Taxonomy under the CE objective and substantially contributes to the transition objective towards a circular economy (pure ratio).  This ratio can be obtained from the counterparty's financial (credit institutions, asset managers, investment firms, insurers/reinsurers) and non-financial disclosures.  A list of counterparties with their corresponding eligible ratios under the Taxonomy has been provided to the Unit to assist in the identification of eligible exposures in the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):    Note: The percentage will be applied equally to all companies in the group.  The field to be reported here corresponds to **CIRCULAR\_TURNOVER-OWN\_PERFORMANCE.ALIGNED.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, on the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (for example, 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Environmentally Sustainable Turnover (CE) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and does not have an Environmentally Sustainable Turnover (CE) Ratio, then 0 should be reported.  If the counterparty's data or disclosure information is not available, then '99999999999' (missing) should be reported.  If this field is not applicable, then '11111111111' should be reported. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CE * ENBLNG\_TRNVR\_CE | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.158 | ENBLNG\_CAPEX\_W | Enabling Capex (W) Ratio |  |
|  | | | |
| **Definition**  Proportion of counterparty Capex that is aligned with the Taxonomy under Objective W and that allows other activities to contribute substantially to one or more of these objectives.  This ratio can be obtained from the counterparty's non-financial disclosures.  A list of counterparties with their corresponding Taxonomy eligible ratios has been provided to the Unit to assist in the identification of eligible exposures on the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):    Note: The percentage will be applied equally to all companies in the group.  The field to be reported here corresponds to **WATER\_CAPEX-ENABLING.ALIGNED.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, on the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (for example, 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Enabling Capex (W) Ratio, it should be reported in this field. If the counterparty has disclosed ESG information and has no Enabling Capex (W) Ratio, report 0.  If the counterparty's data or disclosure information is not available, report "99999999999" (missing).  If this field is not applicable, report "11111111111". | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_W * PURE\_CAPEX\_W | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.159 | ENBLNG\_ TRNVR\_W | Enabling Turnover (W) Ratio |  |
|  | | | |
| **Definition**  The proportion of the counterparty's turnover that is aligned with the taxonomy under objective W and that allows other activities to contribute substantially to one or more of these objectives.  This proportion can be obtained from the counterparty's non-financial disclosures.  A list of counterparties with their corresponding eligible ratios according to Taxonomy has been provided to the Unit to assist in the identification of eligible exposures in the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):    Note: The percentage will be applied equally to all companies in the group.  The field to be reported here corresponds to **WATER\_TURNOVER-ENABLING.ALIGNED.VALUE**  Although the information in the Excel file above is shown in percentage, remember that, on the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (for example, 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Enabling Turnover (W) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and has no Enabling Turnover (W) Ratio, then 0 should be reported.  If the counterparty's data or disclosure information is not available, then '99999999999' (missing) should be reported.  If this field is not applicable, then '11111111111' should be reported. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_W * PURE\_TRNVR\_W | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.160 | ENBLNG\_CAPEX\_CE | Enabling Capex (CE) Ratio |  |
|  | | | |
| **Definition**  Proportion of counterparty Capex that is Taxonomy-aligned under the CE objective and that allows other activities to contribute substantially to one or more of these objectives.  This ratio can be obtained from the counterparty's non-financial disclosures.  A list of counterparties with their corresponding Taxonomy-eligible ratios has been provided to the Unit to assist in the identification of eligible exposures in the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):    Note: The percentage will be applied equally to all companies in the group.  The field to be reported here corresponds to **CIRCULAR\_CAPEX-ENABLING.ALIGNED.VALUE.**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (for example, 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Enabling Capex (CE) Ratio, it should be reported in this field. If the counterparty has disclosed ESG information and has no Enabling Capex (CE) Ratio, report 0.  If the counterparty's data or disclosure information is not available, report "99999999999" (missing).  If this field is not applicable, report "11111111111". | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_CAPEX\_CE * PURE\_CAPEX\_CE | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data Field** | **Field name** |  |
| EN.161 | ENBLNG\_ TRNVR\_CE | Enabling Turnover (CE) Ratio |  |
|  | | | |
| **Definition**  The proportion of the counterparty's turnover that is aligned with the taxonomy under the CE objective and that allows other activities to contribute substantially to one or more of these objectives.  This proportion can be obtained from the counterparty's non-financial disclosures.  A list of counterparties with their corresponding eligible ratios according to Taxonomy has been provided to the Unit to assist in the identification of eligible exposures in the stock [NFI and FI]. This information will contain the following fields (Excel: Pillar 3ESG – GAR external data):    Note: The percentage will be applied equally to all companies in the group.  The field to be reported here corresponds to **CIRCULAR\_TURNOVER-ENABLING.ALIGNED.VALUE**  Although the information in the Excel file above is shown in percentage, remember that, in the loan tape, this proportion must be reported in FLOAT format with a maximum of 6 decimal places (for example, 0.335666). | | | |
| **Aplicability**  If the counterparty has disclosed its Enabling Turnover (CE) Ratio, this should be reported in this field. If the counterparty has disclosed ESG information and has no Enabling Turnover (CE) Ratio, then 0 should be reported.  If the counterparty's data or disclosure information is not available, then '99999999999' (missing) should be reported.  If this field is not applicable, then '11111111111' should be reported. | | | |
| **Link to other concepts**   * TXNMY\_ELGBL\_TRNVR\_CE * PURE\_TRNVR\_CE | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
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| **ID data field** | **Data field** | **Field name** |  |
| EN.162 | RORAC | RORAC |  |
|  | | | |
| **Definition**  Unit should report the counterparty’s RORAC at reporting date.  The Return On Risk-Adjusted Capital or RORAC at the client level is a metric used by the Bank to measure and monitor the profitability obtained from the client, taking into account the costs for the assumed risk. At a high level, RORAC is calculated as net profit divided by economic capital. | | | |
| **Applicability**  If the data is not available, report the corresponding default value missing (‘99999999999’) | | | |
| **Link to other concepts**   * GRP\_RORAC * RORAC (Instrument level) | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| EN.163 | GRP\_RORAC | Group’s RORAC |  |
|  | | | |
| **Definition**  Unit should report the counterparty’s Economic Group RORAC (field EC\_GRP\_ID) at reporting date.  The Return On Risk-Adjusted Capital, or RORAC, at the Group level is a metric used by the Bank to measure and monitor the profitability obtained from the Economic Group to which the client belongs taking into account the costs for the assumed risk. At a high level, it is calculated as net profit divided by economic capital. | | | |
| **Applicability**  If the data is not available, report the corresponding default value missing (‘99999999999’) | | | |
| **Link to other concepts**   * RORAC (Entity level) * RORAC (Instrument level) | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.164 | RORWA | RORWA |  |
|  | | | |
| **Definition**  Unit should report the counterparty’s RoRWA at reporting date.  The risk-adjusted profitability can be calculated through the RoRWA ('Return on Risk-Weighted Assets'). This ratio is an evolution of ROA ('Return on Assets'). The main difference is that, instead of correlating the return with total assets, it correlates it with risk-weighted assets, which already include a correction factor based on the risk undertaken by the bank. | | | |
| **Applicability**  If the data is not available, report the corresponding default value missing (‘99999999999’) | | | |
| **Link to other concepts**   * GRP\_RORWA * RORWA (Instrument level) | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.165 | GRP\_RORWA | Group's RoRWA |  |
|  | | | |
| **Definition**  Unit should report the counterparty’s Economic Group RoRWA (field EC\_GRP\_ID) at reporting date.  The risk-adjusted profitability can be calculated through the RoRWA ('Return on Risk-Weighted Assets'). This ratio is an evolution of the ROA ('Return on Assets'). The main difference is that, instead of correlating the performance with total assets, it correlates it with risk-weighted assets, which already include a correction factor based on the risk undertaken by the bank. | | | |
| **Applicability**  If the data is not available, report the corresponding default value missing (‘99999999999’) | | | |
| **Link to other concepts**   * RORWA (entity level) * RORWA (Instrument level) | | | |
| **Examples**  N/A | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.166 | SCAN | SCAN |  |
|  | | | |
| **Definition**  Unit should report the counterparty's SCAN classification or status at reporting date.  The SCAN status is used by the Risk team for monitoring and reviewing clients. It gathers "behavioral" information, both internal and external, of the target clients, which is of vital importance for anticipation and follow-up tasks. | | | |
| **Applicability**  Units shall inform this field using the following code list:   |  |  | | --- | --- | | Code | Description | | SCN01 | Do not serve | | SCN02 | Specialised | | SCN03 | Intensive | | SCN04 | Proactive | | SCN05 | Ordinary |   If the data value is not available should be reported ‘MISS’.  If the data value is not applicable should be reported ‘N/A’. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| EN.167 | TTL\_PRMSSBL\_DBT\_BLNC | Total permissible debt balance |  |
|  | | | |
| **Definition**  The debt must be reported with the most recent financial information of the client (i.e., aligned with the information used to report the 'TTL\_DBT' field).  This client debt field refers to the sum of available (uncommitted) debt + committed drawn debt + committed undrawn debt.  This field is used for the calculation of the ratio of highly leveraged transactions (HLT). The main difference with the ‘TTL\_DBT’ field is that it includes the uncommitted available debt. | | | |
| **Applicability**  If the data is not available, the missing value ('99999999999') must be reported.  If the data does not apply, report ('11111111111'). | | | |
| **Link to other concepts**  TTL\_DBT | | | |
| **Examples**  N/A | | | |

## 2.2 INSTR\_ENTITY

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| **ID data field** | **Data field** | **Field name** |  |
| IE.004  IN.008  IP.003  AC.003 | INSTRMNT\_ID | Instrument ID |  |
|  | | | |
| **Definition**  An identifier applied by the reporting agent to uniquely identify each instrument under a single contract. Each instrument must have one instrument identifier. This value will not change over time and cannot be used as the instrument identifier for any other instrument under the same contract. Supervised Institutions are asked to furnish the INSTRMNT\_ID with the exact same value as it is reported to AnaCredit (or any similar central credit register). If this is not available, the value shall be reported as it is internally used. If an instrument is not reported to AnaCredit but requested for the purposes of the on-site inspection please provide the bank-internally used value.  Foreign Key from INSTRUMENT table. | | | |
| **Applicability**  Units shall report this data attribute for all the types of instruments; using a unique instrument identifier to identify each instrument belonging to the respective contract.   * When an instrument is sold or transferred to another creditor, the transferee is not required to use the same contract and instrument identifiers as the transferor * If more than one contract gives rise to the same instrument, the data are reported at the instrument level, associating the instrument with a single contract (i.e. referring to just one of the several contracts).   **The regulator does not allow to report any default values nor to leave this field blank.** | | | |
| **Link to other concepts**   * CNTRCT\_ID - Contract ID | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Exposure identification | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| IE.005 | JNT\_LBLTY\_AMNT | Joint-liability amount |  |
|  | | | |
| **Definition**  The joint liability amount is defined as the part of the amount as reported in the data attribute “outstanding gross nominal amount (OTSTNDNG\_NMNL\_AMNT\_INSTRMNT)” for which each debtor is liable in relation to a single instrument where there are two or more debtors. This data field is also reported in Anacredit. | | | |
| **Applicability**  This data field is reported where there are two or more debtors. In the case of instruments where there is only one debtor, please report not applicable: “11111111111 ". | | | |
| **Link to other concepts**   * OTSTNDNG\_NMNL\_AMNT\_INSTRMNT - Outstanding gross nominal amount | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IE.006 | MN\_ENTTY\_ID | Main debtor |  |
|  | | | |
| **Definition**  In this field, the main debtor of the transaction (INSTRMNT\_ID) must be indicated.  Report "Y" if "Entity ID" is the main debtor of the Instrument ID | | | |
| **Applicability**  In the case of an instrument (INSTRMNT\_ID) with a single holder, this record is reported as 'Y'  In the case of an instrument (INSTRMNT\_ID) with multiple holders, the main debtor of the instrument is reported as 'Y' and the rest of the holders are reported as 'N'.  Each INSTRMNT\_ID can only have one record reported as MN\_ENTTY\_ID = 'Y' and all instruments must have one record reported as MN\_ENTTY\_ID = 'Y'.  The criteria for the main debtor must be aligned with the country of residence of the counterparty reported in FINREP (F20.04).  No record can be reported as 'Not Applicable.' | | | |
| **Link to other concepts**   * INSTRMNT\_ID | | | |
| **Examples**  N/A | | | |

## 2.3 INSTRUMENT

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| **ID data field** | **Data field** | **Field name** |  |
| IN.009 | CNTRCT\_ID | Contract ID |  |
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| **Definition**  An identifier applied by the reporting agent to uniquely identify each contract. Each contract must have one contract identifier. **This value will not change over time** and cannot be used as the contract identifier for any other contract. This data field is also reported in Anacredit.  The contract identifier refers to the credit agreement between two or more parties under which the instrument is created. In particular, the contract identifier refers to the legal contract under which instruments are extended by the creditor to the debtor and conditions of the instruments are specified. In accordance with the definition, the contract identifier uniquely identifies a contract within the scope of a reporting agent.  This means that each contract identifier is unique for each contract reported by the same reporting agent and, conversely, that a reporting agent always consistently identifies a given contract by the same contract identifier, irrespective of observed agents in relation to which the data are reported. However, with the exception of the syndicated contract identifier, two different reporting agents are not required to use the same contract identifier, even if they refer to the same credit agreement or loan.  In essence, the contract identifier makes it possible to record one or more instruments arising in relation to the same credit contract. | | | |
| **Applicability**  Local units shall report this data attribute for all transactions in the scope of Loan Tape. This code is unique for each transaction and cannot be reused for other ones, even if the previous transaction has been cancelled. The code must remain unchanged during the contract lifetime. | | | |
| **Link to other concepts**   * INSTRMNT\_ID - Instrument ID | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Exposure identification | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.010 | CRRNCY\_DNMNTN | Currency denomination |  |
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| **Definition**  Currency denomination of instruments, in accordance with the ISO 4217 standard. This data attribute identifies the currency that is the unit of account, i.e. the currency in which the debt instrument is effectively denominated. This data field is reported also in Anacredit.  For every instrument reported, the currency is specified by one of the values set out in the ISO 4217 standard.  General clarifications:   * For the purposes of this reporting, an instrument is defined at such a level that there is only one currency in which the instrument is denominated. Credit agreements which include multiple tranches denominated in different currencies should be reported as different instruments within a single contract, and the data attribute currency is the currency in which the instrument is denominated. * Instruments with both principal and interest indexed to a currency are classified and treated as though they are denominated in that currency. * For instruments denominated in one currency but settled in another currency, the currency is the currency in which the instrument is denominated. * For debt securities report the currency for expressing the nominal of the security.   **Note that this data attribute identifies the currency in which the instrument is denominated and not the currency in which the instrument is reported.** | | | |
| **Applicability**  For the purposes of reporting this data attribute, Units shall refer to the ISO 4217 classification. Some examples of the scales that should be reported are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **AED** | UAE Dirham | | **ARS** | Argentine Peso | | **CLP** | Chilean Peso | | **EUR** | Euro | | **USD** | US dollar | | **GBP** | UK pound sterling | | **…** | … | | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  A syndicated loan that is divided into more than one risk tranche.  A. €5 million.  B. $5 million.  C. £5 million.  The entity shall report to the regulator the exposure of each syndicate tranche in the specific currency of each tranche. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.011 | DT\_INCPTN | Date of Inception |  |
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| **Definition**  The date on which the contractual relationship originated, i.e. the date on which the contract agreement becomes binding for all parties.  Units shall provide this data attribute for all instruments in the scope of Loan Tape. This data field is also reported in Anacredit.  The inception date refers to the date of the legal contract which led to the creation of the instrument. The inception date does not change for an existing instrument, even if an amendment to the contract which has given rise to the instrument is made (for instance if the credit limit of an instrument is increased or decreased).  Main considerations:   * Loan acquisitions in which the economic transfer of the instrument takes place from a transferor to the observed agent, achieved either by transfer of ownership or by sub-participation, do not affect the inception date of the instrument as such. Thus, the initial inception date remains unchanged. * For overdrafts the inception date for any debit balances on current accounts where there is no contractual agreement on the inception date is the date on which the overdraft occurred, rather than the date on which the current account was created. * The contract may also indicate a future date T+1 on which the instrument will be created, in which case, at the moment T+1 when the instrument becomes relevant for reporting, the date when the contract was signed (i.e. T+0) is considered as the “inception date” because it is the date when the responsibilities became binding (example, forward repurchase agreements). * In the case of roll-overs or restructuring, when the existing contract is superseded by a new contract (i.e. where all or some of the conditions have changed), the new instrument that arises is entered as a new record in the instrument dataset (under the new contract). In this record, the inception date on which the new contract was made is reported. | | | |
| **Applicability**  The inception date is that corresponding to the contract and does not change for each instrument that is under the contract. In other words, all the instruments of the same contract have the same inception date.  The inception date does not change for an existing instrument, even if an amendment to the contract which has given rise to the instrument is made (for instance if the credit limit of an instrument is increased or decreased). The date on which the contract is thus amended is recorded in the data attribute “date of forbearance status”. | | | |
| **Link to other concepts**   * CNTRCT\_ID – Contract ID * INSTRMNT\_ID – Instrument ID * DT\_FRBRNC\_STTS - Date of forbearance status | | | |
| **Examples**   * **Renegotiation of an existing current account and the inception date:** The credit institution and the debtor agree a credit limit for the current account, moving from an unauthorised overdraft to an agreed overdraft as a renegotiation or a new instrument. In such case, the change is reported using the same methodological approach as for any other renegotiated instrument – i.e. the date and status of the renegotiation should be reported, attributes which are renegotiated are adjusted accordingly, and the inception date and the settlement date remain unchanged**.** * **Inception date for “other loans” resulting from off-balance-sheet commitments:** For “other loans” that are outstanding balances stemming from credits as a result of called and unpaid financial and non-financial guarantees given, the inception date is the date when the guarantee contract was originated. For “other loans” which are amounts due as a result of unsettled transactions in derivatives with a positive value for the holder, the inception date is the date when the derivative was not settled and, consequently, recognised as a loan. | | | |
| **ECB asks for this figure**  Instrument origination | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.012 | OBSRVD\_AGNT\_ID | Observed agent identifier |  |
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| **Definition**  Counterparty identifier for the observed agent.  The observed agent identifier is the counterparty identifier of the observed agent (i.e. an institutional unit of the reporting agent) whose data are reported by the reporting agent. This data field is also reported in Anacredit. | | | |
| **Applicability**  Units shall report this data field for all instruments. The observed agent identifier is the ID that identifies the local Unit in Santander that is reporting the loan tape data to the Group. The regulator does not allow to leave this field blank | | | |
| **Link to other concepts**   * OBSRVD\_AGNT\_NM | | | |
| **Examples**  OBSRVD\_AGNT\_ID: “02145”  OBSRVD\_AGNT\_NM: “Santander UK” | | | |
| **ECB asks for this figure**  Reporting unit identification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.013 | OBSRVD\_AGNT\_NM | Observed agent name |  |
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| **Definition**  Counterparty name for the observed agent.  The observed agent name is the counterparty name of the observed agent (i.e. name of an institutional unit of the reporting agent) whose data are reported by the reporting agent. | | | |
| **Applicability**  **The regulator does not allow to leave this field blank**. | | | |
| **Link to other concepts**   * OBSRVD\_AGNT\_ID | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Observed agent identification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.014 | PRDCT | Product type according to bank-internal definition |  |
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| **Definition**  Bank-internal classification of the product type, e.g. first-time buyers/ buy to let/ home movers/ re-mortgagers. This field refers to all types of instruments and is defined according to bank-internal nomenclature. | | | |
| **Applicability**  Use bank internal product type definition (for example, in BDR à Contratos BIS / Agrupador producto local). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * ‘**On demand (call) and short notice (current account)**’ shall include balances receivable on demand (call), at short notice (by close of business on the day following that on which the demand was made), current accounts and similar balances including loans that are overnight deposits for the borrower (loans to be repaid by loss of business on the day following that in which it was granted), regardless of their legal form. It shall also include ‘**overdrafts**’ that are debit balances on current account balances and compulsory reserves held at the central bank; * ‘**Credit card debt’** shall include credit granted either via delayed debit cards or via credit cards; * ‘**Trade receivables’** shall include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. This item shall include all factoring and similar transactions, like acceptances, outright purchase of trade receivables, forfaiting, discounting of invoice, bills of exchange, commercial papers and other claims where the reporting institution buys the trade receivables (both with and without recourse); * ‘**Finance leases’** shall include the carrying amount of finance lease receivables. Under IFRS ‘finance lease receivables’ are as defined in IAS * ‘**Reverse repurchase loans’** shall include finance granted in exchange for securities or gold bought under repurchase agreements or borrowed under securities lending agreements; * ‘**Other term loans’** shall include debit balances with contractually fixed maturities or terms that are not included in other items; * ‘**Advances that are not loans’** shall include advances that cannot be classified as ‘loans’. This item shall include, among others, gross amounts receivable in respect of suspense items (such as funds that are awaiting investment, transfer, or settlement) and transit items (such as cheques and other forms of payment that have been sent for collection). | | | |
| **ECB asks for this figure**  Instrument Financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.015 | BRCHD\_CVNNTS | Breached covenants |  |
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| **Definition**  Breach of covenant is the violation of an agreement or promise made in a written contract. It can refer to an express or implied condition to which a party agrees. Examples of affirmative covenants include requirements to maintain adequate levels of insurance, requirements to furnish audited financial statements to the lender, compliance with applicable laws, and maintenance of proper accounting books and credit rating, if applicable. Breach of a negative covenant (also called restrictive covenant), occurs if the debtor performs actions they are prohibited from performing. | | | |
| **Applicability**  Units shall report covenants that have been breached in a contract/instruments (even though the breach has been waived). If more than one covenant is breached please report existing breached covenants separated by comma (,). Otherwise, the value “N/A” is reported. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.016 | CHNNL\_ORGNTN | Channel of origination |  |
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| **Definition**  Description of the loan origination channel.  Description of the *Channel of origination* types:   * **Branchà** via branch or head office * **Internet** à via web site or digital application * **Broker**à via Broker (inc. telephone banking and pre-approved loans) * **Other** à via other market intermediaries, acquired from third parties, points of sale, etc. | | | |
| **Applicability**  Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Branch | | **2** | Internet | | **3** | Broker | | **4** | Other |   **Local units should map this table (code list) to their Bank-internal classification of the channel of origination, if apply.** | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument origination | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.017 | CSH\_SWP\_TRP | Cash sweep or cash trap covenants agreed (Y/N) |  |
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| **Definition**  Units shall inform if the agreement with the debtor includes cash sweep or cash trap covenants.  Loan agreements can contain covenants that protect lenders through limiting dividends in various circumstances. Covenants and other elements of loan agreements that are designed to add safety to loans can be called credit enhancements. One credit enhancements is cash flow sweeps. Cash flow sweeps allocate some cash flow to lenders when cash flow is either high or low. The limitation of dividends for a cash flow sweep can be driven by the debt to EBITDA ratio.  Cash Trap Event means the occurrence of any of the following: (a) an Event of Default; (b) any Bankruptcy Action of Borrower or Mezzanine Borrower; (c) any Bankruptcy Action of Manager; (d) on or after the last day of the Construction Term, a Debt Service Coverage Ratio Trigger. | | | |
| **Applicability**  Report "Y" if the agreement with the debtor includes cash sweep or cash trap covenants.  Generally, this field shall be reported as “N”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Counterparty financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.018 | CVNNT\_STTS | Covenant status |  |
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| **Definition**  Covenants are promises or agreements entered by a borrower party to comply with the terms/thresholds agreed upon in relation to a loan agreement, a bond issuance. For the purposes of the Loan Tape, the covenants to be monitored informed are those agreed in longer-term leveraged transaction holdings.  Covenants are often put in place by lenders to protect themselves, as a security measure, from borrowers defaulting on their obligations due to financial actions detrimental to themselves or the business. Within the covenants, these can be material or non-material. Material covenants are those that if breached, the contract is classified at least as defaulted by UTP (unlikely to pay) and/or undergo an individualized analysis from the point of view of IFRS9 provisions.  The terms of the covenant (promises) have to be properly registered in the systems of the unit to carry out the control and for later information in the Loan Tape of the status of each covenant contract by contract. | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **CVNNT\_STTS\_CD** | **CVNNT\_STTS\_NM** | | **Code** | **Description** | | 1 | No financial covenant to check | | 2 | In line with all financial covenants | | 3 | In breach with at least one non-material financial covenant | | 4 | In breach with at least one material financial covenant |   **Units should map this table (code list) to their internal bank classification.** Therefore:   * In case of absence of covenants in the contract, “No financial covenant to check”, the informed value should be Cod = 1; * If the contract is “In line with all financial covenant” agreed, the informed value should be Cod = 2; * If the contract is “In breach with at least one non-material financial covenant”, the informed value should be Cod = 3; * If the contract is “In breach with at least one material financial covenant”, the informed value should be Cod = 4.   In case the value is missing, the unit will inform “99999999999” in the Loan Tape. In case the covenant status does not apply in the contract informed, the unit will inform “11111111111” in the Loan Tape. | | | |
| **Link to other concepts**   * CVNNT\_TYP | | | |
| **Examples**   * If the unit is the lender of a loan and has agreed to maintain (staying above or below) an agreed financial ratio (total assets to debt ratio, or debt to equity ratio…) and all the financial covenant are being met, the value informed in Loan Tape should be Cod = 2. | | | |
| **ECB asks for this figure**  Identification of the characteristics of a leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.019 | CVNNT\_TYP | Covenant Type |  |
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| **Definition**  The types of covenant expected to be informed in the Loan Tape by the units of the Group should be one of the following, according to the grade of protection for the lender or restrictions for the borrower:   * **Full Covenant:** defined as facilities including at least 3 of the following financial covenants: leverage ratio, interest cover, debt service cover ratio and capital expenditure limit. * **Covenant Loose:** defined as facilities including one or two financial covenants (leverage ratio, interest cover, debt service cover ratio and capital expenditure limit). * **Covenant “lite”:** defined as including non-financial covenants (springing covenants in RCF do not count as a covenant for these purposes). * **No covenant:** It does not includeany type of covenant. | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **CVNNT\_TYP\_CD** | **CVNNT\_TYP\_NM** | | **Code** | **Description** | | 1 | Full Covenant | | 2 | Covenant loose | | 3 | Covenant light | | 4 | No covenant |   **Local units should map this table (code list) to their Bank-internal classification of the type of covenant, if apply.**  In case the value is missing, the unit will inform 99999999999 in the Loan Tape. In case the instrument is not a leveraged transaction, the unit will inform 11111111111 in the Loan Tape. | | | |
| **Link to other concepts**   * CVNNT\_STTS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification the covenant status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.020 | DFLT\_STTS\_INSTRMNT | Default status of the instrument |  |
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| **Definition**  This field refers to the default status of the instrument at the reporting date following the new definition of default (NDD).  Categories describing the motives for which the instrument can be in default shall be in accordance with Article 178 of Regulation (EU) No 575/2013 and should comply with the RTS on the materiality thresholds to be applied (EBA/RTS/2016/06).  Instrument classified internally in probation period (i.e. no trigger of default continues to apply but the minimum period to reclassify the entity to non-defaulted status has not passed) are considered to all effects as default because unlikely to pay.   * Instrument classified internally in as default due to pulling effect (i.e. the amount in default among different instruments of one entity is above a defined threshold – e.g. 20% – so all instruments belonging to that entity are then default even when there are no amounts in arrears for the instrument) are considered for the purpose of this attribute as default because unlikely to pay. | | | |
| **Applicability**  Based on the definitions explained above, Units shall report this data attribute for all instruments with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **14** | Not in default | | **18** | Default because both unlikely to pay and more than 90/180 days past due | | **19** | Default because unlikely to pay | | **20** | Default because more than 90/180 days past due |   If classification is performed at obligor level, for the purpose of this data attribute, the default status of the counterparty/entity of the instrument applies to all its contracts. In case that the instrument belongs to more than one counterparty, Units shall consider the worst situation among the entities it belongs to.  Additionally, if a restructuring occurs, the following situations may arise:   * One contract is restructured in another one: the latter will inherit the days past due from the preceding one and status will be recalculated considering thresholds. * Various contracts are restructured in another one: the latter will inherit the highest days past due attribute of the preceding ones and status will be recalculated considering thresholds. * One contract is restructured in more than one: all the latter will inherit the days past due from the preceding one and statuses will be recalculated considering thresholds for each of the new contracts. * Various contracts are restructured in more than one: all the latter will inherit the highest days past due attribute of the preceding ones and statuses will be recalculated considering thresholds for each of the new contracts.   For those Units using the corporate engine for the calculation of the default status, the previous considerations should already be implemented in the contract output information when calculating the flag\_default of the instrument. Thus, to report this attribute, information of default should always be extracted from contract related tables of the database, making the following assignation between the output of the engine and the “Default status of the entity”:   * **Default flag** = Default - days past due à20 * **Default flag** = Default - UTP - facility and **Days past due** < 90 à 19 * **Default flag** = Default - UTP - facility and **Days past due** >= 90 à 18 * **Default flag** = Default - UTP – obligor and **Days past due** < 90 à 19 * **Default flag** = Default - UTP – obligor and **Days past due** >=90 à 18 * **Default flag** = Default - Pulling and **Days past due** < 90 à 19 * **Default flag** = Default - Pulling and **Days past due** >= 90 à 18 * **Default flag** = Probation period and **Days past due** < 90 à 19 * **Default flag** = Probation period and **Days past due** >= 90 à 18 * **Default flag** = Probation period – Pulling and **Days past due** < 90 à 19 * **Default flag** = Probation period – Pulling and **Days past due** >= 90 à 18 * **Default flag** = Other à 14   In the exceptional cases of missing information (traceability errors or uncertainty about the date of the default status), Units are requested to report “99999999999”. | | | |
| **Link to other concepts**   * Date of default status (DT\_DFLT\_STTS\_INSTRMNT) à If the Default Status of the instrument (DFLT\_STTS\_INSTRMNT) is informed then the Date of default status of the instrument should be informed too. * Default status of the entity (DFLT\_STTS) à If classification is performed at obligor level, the worst situation of all its counterparties is inherited by the instrument. | | | |
| **Examples**  Example 1 - Suppose four instruments (A, B, C and D) with the following characteristics:  Instrument A – Facility level:   * On balance: €1.000 * Of which past due amount: €15 * Days past due: 185 * Entity 1   Instrument B – Facility level:   * On balance: €1.000 * Of which past due amount: €0 * Entity 1   Instrument C – Obligor level:   * On balance: €1.000 * Of which past due amount: €0 * Entity 2 (in bankruptcy)   Instrument D – Obligor level:   * On balance: €1.000 * Of which past due amount: €750 * Days past due: 185 * Entity 2 (in bankruptcy)   **CLASSIFICATION**  Instrument A - Default because more than 90/180 days past due à DFLT\_STTS = “20”  Instrument B - Not in default à DFLLT\_STTS = “14”  Instrument C - Default because both unlikely to pay and more than 90/180 days past due à DFLT\_STTS = “20”  Instrument D - Default because both unlikely to pay and more than 90/180 days past due à DFLT\_STTS = “20” | | | |
| **ECB asks for this figure**  Default status of the loan. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.021 | DT\_DFLT\_STTS\_INSTRMNT | Date of default status |  |
|  | | | |
| **Definition**  This field refers to the date of the default status of the instrument as reported in the data attribute “default status of the instrument”, is considered to have occurred.  The definition of default considered shall be in accordance with Article 178 of Regulation (EU) No 575/2013 and should comply with the RTS on the materiality thresholds to be applied (EBA/RTS/2016/06). | | | |
| **Applicability**  If classification is performed at obligor level, for the purpose of this data attribute, the default status of the counterparty/entity of the instrument applies to all its contracts and the date of default status will be inherited by all its instruments. In case that the instrument belongs to more than one counterparty, Units shall consider the earliest date of the default status among all the entities.  If a restructuring occurs, as the status is recalculated considering the new amounts inherited (as described in the data attribute DFLT\_STTS\_INSTRMNT), the criteria to report the date of the status of the restructured instrument will not differ from any other one.  For those Units using the corporate engine for the calculation of the default status, the above-mentioned criteria should be already implemented at instrument level. Thus, when looking for the date of the default status, the information at contract level in the database should be sufficient to report this attribute.  There are three possible scenarios that may arise when reporting this data attribute:   1. The instrument has not been classified by the Default Engine: then missing value shall be reported “0000-00-00”. 2. The instrument has been classified and has never changed its status: Units shall report the date in which the entity was first classified by the engine. If "Not in default" since inception then this attribute is to be reported equally to the inception date. 3. The instrument has been classified and has changed its status: Units shall report the latter date in which the entity has changed its status.   Changes in the output of the Default Engine that do not entail a change in the Default Status (DFLT\_STTS\_INSTRMNT) field, shall not be considered for the purpose of this data attribute.  In the exceptional event of missing information (traceability errors or uncertainty about the date of the default status), Units are requested to report “0000-00-00”. | | | |
| **Link to other concepts**   * DFLT\_STTS\_INSTRMNT – Default Status of the entity à If default status of the entity is informed, then the date of default status should be informed. * DT\_DFLT\_STTS\_INSTRMNT à If default status is calculated at instrument level, the earliest date of the default status of the entity’s instruments must be provided | | | |
| **Examples**   1. A contract originated 12/31/2019, in the event that the instrument was not in Default during all this time, the date of "2019/12/01" would be reported. If it subsequently changes to Default, e.g. because of unlikeliness to pay as of 2020/02/01, as of the reporting date the date reported in this data attribute should be “2020/02/01”. 2. In the case that this transaction became default because unlikeliness to pay as of 2020/02/01 and then was considered in probation period because no triggers of default continue to apply as of 2020/03/15, the `Date of default status´ should still be “2020/02/01”. 3. On the contrary, if this transaction became default because more than 90/180 days past due as of 2020/02/01 and then was considered in probation period because no triggers of default continue to apply as of 2020/03/15, the `Date of default status´ should change to “2020/03/15” as it would have changed its ‘Default status of the entity’ to “Default because unlikeliness to pay”. | | | |
| **ECB asks for this figure**  Default status of the loan. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.022 | DT\_END\_GP\_PPAL | End date of principal grace period |  |
|  | | | |
| **Definition**  The latest date on which the principal payment postponement ends according to the instrument agreement. The scope of the field refers to any interest only period, either due to renegotiations or interest only agreements at loan inception.  The "End date of principal grace period" field indicates whether the instrument is within a contractually agreed grace period for principal payment in which the obligor is only paying interest. If so, the end date of this grace period is reported in the Loan Tape. | | | |
| **Applicability**   * If a principal payment grace period has already been completed (and regardless of whether there will be another such period in the future), the end date of the most recent grace period is reported. If the instrument does not have a grace period and has not had one at any time in the past, the value to be reported is "1111-11-11", regardless of whether it may have a grace period in the future (i.e., after the reporting reference date). * In addition, if a principal grace period has already ended (i.e., the period end date is past due) and the instrument is not in a grace period at the reporting reference date, the past due end date is reported (i.e., there is no need to update this field on the instrument). | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT * DT\_STRT\_GP\_PPAL | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure** Instrument financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.023 | DT\_END\_INTRST\_ONLY | End date of the interest-only period |  |
|  | | | |
| **Definition**  The field "End date of the interest-only period" indicates whether, on the reporting reference date, the item is within a contractually agreed period during which the debtor is only paying interest. If so, the end date of the current interest-only period is reported. This field is also reported in Anacredit.  Basically the end date of the principal grace period will coincide with the end date of the interest-only period for all loans except those with bullet amortization. | | | |
| **Applicability**   * If an interest-only period has already been completed (and regardless of whether there will be another such period in the future), the end date of the most recent period is reported. If the instrument does not have an interest-only period and has not had one at any time in the past, the value to be reported is "1111-11-11", regardless of whether it may have an interest-only period in the future (i.e., after the reporting reference date). * In the case of instruments for which capital has not yet been paid up (therefore, when it is not yet possible to have an interest-only period), no date is reported until a disbursement (settlement) is made. The value to be reported in the meantime is "1111-11-11", * In addition, if an interest-only period has already ended (i.e., the period end date is past due) and the instrument is not in interest-only period on the reporting reference date, the past due end date is reported (i.e., there is no need to update this field in the instrument). | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT * PYMNT\_INTRST\_ONLY * DT\_STRT\_INTRST\_ONLY * DT\_END\_GP\_PPAL' and 'DT\_END\_INTRST\_ONLY' would need to be reported if the credit agreement at inception specifies a principal payment postponement or interest only period not related to COVID 19. Also for most of our credits a principal payment postponement = an interest only periods except for bullet loans (TYP\_AMRTSTN= “4 – Bullet”) where principal is only due at maturity and interest is paid throughout the life of the contract based on the established payment frequency, so in many cases ‘DT\_END\_GP\_PPAL’ = ‘DT\_END\_INTRST\_ONLY’. This means that for bullet loans DT\_END\_GP\_PPAL = 1111-11-11 and DT\_END\_INTRST\_ONLY = last only interest payment date. | | | |
| **Examples**  **Instrument with multiple interest-only periods during its estimated life**: A five-year instrument is originated on January 1, 2019, and the parties agree that in the second and fourth year of the instrument's life, the obligor will pay only interest on the principal balance. Therefore, the instrument has two contractually defined interest-only periods. This is reported as follows:   * For all reporting reference dates in the first year (i.e., until December 31, 2019), the "interest-only period end date" should be reported as "1111-11-11", as the interest-only period will occur in the future. * In the second year, the instrument is interest-only on all reporting reference dates, and the "interest-only period end date" should be reported as "December 31, 2020". * In the third year, the instrument is not interest-only at any of the reporting reference dates. However, since the instrument was interest-only in the previous year, the end date of the previous interest-only period (i.e., December 31, 2020) will be the one reported. In the fourth year, the instrument is interest-only on all reporting reference dates, and the "end date of the interest-only period" should be reported as "December 31, 2022". * In the fifth year, the instrument is not interest-only on any of the reference dates. However, the end date of the previous interest-only period (i.e. December 31, 2022) will be the one reported. | | | |
| **ECB asks for this figure**  Instrument financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.024 | DT\_FRBRNC\_STTS | Date of forbearance status |  |
|  | | | |
| **Definition**  The date on which the forbearance status as reported under “Forbearance status” (FRBRNC\_STTS\_INSTRMNT) is considered to have occurred. This data field is also reported in Anacredit.  If the instrument has never been subject to forbearance measure then this date would be equal to the inception date. In the case of instruments which have not had a change of status since the moment of inception, the date of the “forbearance status” equals the date of inception of the instrument.  General reporting instructions:   * If an instrument has been classified as “Forborne: instruments with other modified terms and conditions”, then the date is reported on which the terms and conditions of the instrument were thus modified; * By contrast, if an instrument is no longer considered “Forborne: instruments with other modified terms and conditions”, then the date on which the forbearance ceased and therefore Forbearance status = “not forborne or renegotiated” is reported. * Instruments which have not been considered to have been forborne or otherwise renegotiated at any moment in time since they have been originated until the reporting reference date are reported as “Not forborne or renegotiated”, and the inception date of the instrument is reported as the date of forbearance status as of the reporting reference date. * When an instrument is classified as “Not forborne or renegotiated” and the date reported as “Date of forbearance status” is different from the inception date of the instrument, it means that the instrument has been previously classified as forborne, but it has met the conditions for the classification as forborne to be discontinued. * If an instrument is renegotiated without forbearance measures (e.g. the interest rate is lowered purely for commercial reasons) on date ‘t’ prior to the reporting reference date, t is reported as the date of the status of forbearance. However, if at a later moment ‘t + x’, the instrument is once again renegotiated without forbearance measures (e.g. the credit line is increased purely for commercial reasons), ‘t + x’ is reported as the date of forbearance status at the first reporting reference date after the second renegotiation. | | | |
| **Applicability**  There are three possible scenarios that may arise when reporting this data attribute:   1. The transaction has not been refinanced or restructured since its inception date. In these cases, Units shall report the inception date. 2. The transaction has been refinanced or restructured, and therefore the date on which it was restructured or refinanced should be reported. If there has been more than one restructuring or refinancing since the inception date, the last date of restructuring or refinancing should be reported. 3. In the case where a product is no longer considered has been reclassified from refinanced or restructured to “not forborne or renegotiated”, Units shall report the date on which the instrument ceased to be considered as refinanced or restructured. | | | |
| **Link to other concepts**   * FRBRNC\_STTS\_INSTRMNT - [Forbearance Status](#_Forbearance_status) | | | |
| **Example**   * The entity grants a loan on 31.03.2018, for an amount of €1 million, at an interest rate of 2% and with a maturity of 5 years. After 2 years from the granting of the operation, the borrower requests a modification in the contractual terms, and the Bank allows to extend the payment schedule.   The date to be reported by the institution in `*Date of forbearance status*´ would be 31.03.2020.  In the case of no refinancing, the reporting date would be 31.03.2018. | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.025 | DT\_FRBRNC\_STTS\_PRVS | Date of previous forbearance status |  |
|  | | | |
| **Definition**  This field should contain the previous value of `Date of forbearance status (DT\_FRBRNC\_STTS )´ (date of the change in `Forbearance status (FRBRNC\_STTS) ´ previous to the current one). That is, the date of the forbearance measure preceding the one as at reference date is considered to have occurred. *Refer to section `Date of forbearance status´ and `Forbearance status´ for further information.* | | | |
| **Applicability**  There are four possible scenarios that may arise when reporting this data attribute:   * If only one forbearance measure was undertaken since loan origination the field should be the same as DT\_FRBRNC\_STTS. * If the instrument has never been subject to forbearance measure then this date would be equal to the inception date. * If two or more forbearance measures were undertaken since the loan origination, the date reported in this field should be the date of the forbearance measure preceding the one as at reference date. | | | |
| **Link to other concepts**   * DT\_FRBRNC\_STTS - [Date of forbearance status](#_Date_of_forbearance) à Date of forbearance previous should be equal to or prior to the date of forbearance status. * FRBRNC\_STTS - Forbearance status | | | |
| **Example**    Considering the example above, a loan granted the 1st of January of 20X1 for which the Unit has applied two forbearance measures through 20X2, the `*Date of previous forbearance status*´ should be reported as “20X2-03-01”, whereas the data attribute `*Date of forbearance status*´ should be reported as “20X2-12-31”. | | | |
| **ECB asks for this figure**  Credit exposure status. | | | |

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| **ID data field** | **Data field** | **Field name** | |  |
| IN.027 | DT\_PRFRMNG\_STTS | Date of performing status | |  |
|  | | | | |
| **Definition**  The date on which the performing status as reported in “Performing status of the instrument” is considered to have been established or changed. This data attribute is reported as a date indicating the day on which the status as reported in the data attribute “Performing status of the instrument” is considered to have arisen. This data field is also reported in Anacredit.  Information on the date of the instrument's performance status shall be reported in accordance with the following principles:   * The date of the instrument's state of execution on a given reporting reference date should not be later than the reporting reference date. * In the case of an instrument that was non-performing until day t and became performing as of ‘t+1’ day and is still performing on the reporting reference date, ‘t+1’ is reported. * If the performing status of the operation has not changed since the inception date/ date of origination of the operation, Units shall report the inception date.   For this data field, what the regulator requests is the Date of the Preforming Status of an **individual transaction**, not that of the counterparty. | | | | |
| **Applicability**  There are two possible scenarios that may arise when reporting this data attribute:   1. If the performing status of the operation has not changed since the origination of the operation, Units shall report the inception date. 2. Where the transaction has changed its performing status on a certain date to the performing status as reported in “performing status of the instrument”, Units shall report the last date (if multiple changes) on which its status changed.   If the performing status is measured on debtor level the status will respectively apply to all instruments.  In exceptional cases of missing information (traceability errors) or uncertainty about the date in which the transaction was classified in the current performing status (performing or non-performing), Units are requested to report “0000-00-00”. | | | | |
| **Link to other concepts**   * PRFRMNG\_STTS: If Performing status =1 or 11, then Date of Performing status should be informed. | | | | |
| **Example**  In the case of an instrument that was non-performing until 2020/01/31 and then became performing as of 2020/02/01. As of the reporting date, the date reported in this data attribute should be “2020/02/01”. In the case that this transaction never became performing, the `*Date of performing status*´ should be the date where the instrument was classified as non-performing. | | | | |
| **ECB asks for this figure**  Credit exposure status | | | | |
| **ID data field** | **Data field** | **Field name** |  | |
| IN.028 | DT\_PRFRMNG\_STTS\_PRVS | Date of previous performing status |  | |
|  | | | | |
| **Definition**  The date on which the previous performing status as reported in `Previous performing status of the instrument´ (PRFRMNG\_STTS\_PRVS) is considered to have been established or changed within at least an observation period of 48 months (four years back from the reference date of the loan tape). If the performing status is measured on debtor level the status will respectively apply to all instruments. Units shall report in this data attribute the date of the performing status change preceding the one as at reference date. *Refer to sections `* Date of performing status *´ and `* Performing status *´ for further information.*  Information on the previous date of the instrument's performance status shall be reported in accordance with the following principles:   * If the operation is classified as performing between the previous reporting date and the current reporting date, then the last performing date shall be reported. * If the operation was granted between the previous reporting date and the current reporting date, then the inception date shall be reported. | | | | |
| **Applicability**  Possible scenarios that may arise when reporting this data attribute:   * If the instrument has suffered two or more changes of performing status since the loan origination, the date reported in this field should be the date of the performing status change preceding the one as at reference date. * If no changes in the performing status were undertaken or if the instrument has had only one change of performing status since its origination, the field shall be reported as the inception date. * For missing information, the regulator allows to report the value “0000-00-00”. | | | | |
| **Link to other concepts**   * PRFRMNG\_STTS\_PRVS - Performing status previous à If performing status previous is informed, then the date of performing status previous should be informed. | | | | |
| **Example**    Considering the example above, for a loan granted the 1st of January of 20X1 which the Unit reclassified to *Non-performing* at 1st of March of 20X2 because the debtor was assessed as unlikely to pay its credit obligations, and reclassified it again to *Performing* as per 31st October 20X3, the `*Date of previous performing status*´ should be reported as “20X2-03-01”, whereas the data attribute `*Date of performing status*´ should be reported as “20X3-12-31”. The data attribute `*Performing status*´ shall be reported in this case as “11” since the loan is classified as performing at the reporting reference date. | | | | |
| **ECB asks for this figure**  Credit exposure status | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.029 | DT\_STRT\_INTRST\_ONLY | Start date of the interest-only period |  |
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| **Definition**  The date on which the interest-only period starts. Interest-only instruments are those for which, for a contractually set period, only the interest on the principal balance is paid, with the principal balance remaining unchanged.  The data attribute “Start date of interest-only period” indicates whether, on the reporting reference date, the instrument is within a contractually defined period during which the debtor is only paying the interest. If so, the start date of the current interest-only period is reported.  Main considerations:   * For interest-only instruments where, for a set term, the debtor is enabled to pay only the interest on the principle balance, the date reported is the date on which the interest-only period starts. * For instruments which are not interest-only instruments, the value “1111-11-11” is reported. | | | |
| **Applicability**  Units shall report this data attribute as DATE value.   * If an interest-only period has already been completed (and regardless of whether there will be another such period in the future), the start date of the most recent interest-only period is reported. If the instrument is not interest-only on the reporting reference date and has not been at any point in the past, the value to report is “1111-11-11”, regardless of whether an interest-only period is due to start at some point in the future (i.e. after the reporting reference date). * For instruments where no principal has yet been disbursed for (thus where no interest-only payments are yet possible), no date is reported until a disbursement (settlement) takes place. * In addition, if an interest-only period has already ended (i.e. the end date of the interest-period is in the past) and the instrument is not interest-only at the reporting reference date, the past start-date is reported (i.e. there is no need to update the instrument dataset). | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT * PYMNT\_INTRST\_ONLY * DT\_END\_INTRST\_ONLY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.031 | FLD\_SYNDCTN | Failed syndication (as per definition according to the ECB Guidance on leveraged transactions) |  |
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| **Definition**  A transaction which has not been syndicated within 90 days following the commitment date. Credit institutions are expected to establish a dedicated framework to deal with these “hung transactions” in terms of holding strategy, booking and accounting practices, regulatory classification and subsequent capital requirements calculation.  The commitment date, to address if the syndication has failed or succeeded, should be defined as the date on which the credit institution enters into a legally binding commitment vis-à-vis the counterparty to lend by virtue of an executed loan agreement; any exception to this timeline should be justified as part of the credit institution’s internal policies and procedures. | | | |
| **Applicability**   * If the transaction is subject to a syndicated contract and it has not been syndicated within 90 days following the commitment date, the expected value in the Loan Tape is “Y” = Yes; * If the transaction is subject to a syndicated contract and it has been syndicated within 90 days following the commitment date, the expected value in the Loan Tape is “N” = No.   In case the value is missing, the unit will inform “MISS” in the Loan Tape. In case the transaction does not apply for a syndicated contract, the unit will inform “N/A” in the Loan Tape. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.032 | FLG\_LBO | Flag for leverage buy-out transactions |  |
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| **Definition**  In this field, Leveraged Buy-Out (LBO) transactions must be flagged. When a customer has at least one LBO contract, then all contracts of that customer must be marked as LBO (whether they are LBO or not).  A leveraged buyout or leveraged buyout transaction (LBO) can be defined as that sale in which the buyer (Sponsor) acquires a company (Target Company) or a majority holding in it, through the financing of a significant part of its purchase price through the use of debt, and which it intends to amortize out of equity resources and cash flows expected by the Target Company itself.  The acquisition/buyout is carried out by one or more Sponsors, usually private equity companies, with the use of own funds and issued debt.  The units of the Group should identify when they are the acquiring the debt issued by the Sponsors that participate in an LBO transaction. | | | |
| **Applicability**   * Report “N” if it is not a leverage buy-out transactions; * Report “Y” if it is a leverage buy-out transactions;   In case the value is missing, the unit will inform “MISS” in the Loan Tape. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the leveraged buy-out transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.033 | FRBRNC\_STTS\_INSTRMNT | Forbearance status |  |
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| **Definition**  Forborne exposures shall be debt contracts in respect of which forbearance measures have been applied. Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments (‘financial difficulties’). This data field is also reported in Anacredit.  A concession may entail a loss for the lender and shall refer to either of the following actions:   * **Restructured transactions** – Entail a modification of the previous terms and conditions of a contract that the debtor is considered unable to comply with due to its financial difficulties (‘troubled debt’) resulting in insufficient debt service ability and that would not have been granted had the debtor not been experiencing financial difficulties. Some of the conditions that are normally applied are: debt forgiveness, modification (lengthen) of the maturity date, variation of the repayment schedule, establishing grace periods of the principal, interest or both, modification of the interest rate setting it below the market conditions… etc. * **Refinancing transactions** - a transaction which, regardless of its obligors collaterals, is granted due to economic or legal reasons related to the obligor financial difficulties -current or foreseeable- to cancel one or more transactions granted by the entity, in order to help the obligors of the fully paid or refinanced transactions to pay their debt (principal and interest) because they cannot, or it is expected that they will not be able to, fulfil their conditions in a timely and correct manner a total or partial refinancing of a troubled debt contract, that would not have been granted had the debtor not been experiencing financial difficulties.   Evidence of a concession shall include at least: a difference in favour of the debtor between the modified terms of the contract and the previous terms of the contract; or inclusion in a modified contract of more favourable terms than other debtors with a similar risk profile could have obtained from the same institution at that time.  For the purposes of this data attribute, **Units shall identify and report forborne and renegotiated instruments**, and classify them in one of the scales provided by the regulator. These are:   * **Forborne: Refinanced debt**. Transactions for which a modification of the previous terms and conditions of a contract that the debtor is considered unable to comply with due to its financial difficulties (‘troubled debt’) has been granted. The modifications shall include, among others: debt forgiveness, modification of the maturity date, variation of the repayment schedule, establishing grace periods of the principal or interest… * **Forborne: instruments with modified interest rate below market conditions**. Transactions for which the interest rate was modified and set below the market conditions due to financial difficulties of the borrower. * **Forborne: instruments with other modified terms and conditions**. Transactions which, regardless of its obligor or collaterals, is granted or used due to economic or legal reasons related to the obligor (or obligors) financial difficulties -current or foreseeable- to cancel one or more transactions granted by the entity itself or by other entities in its group, in order to help the obligors to pay their debt (principal and interest) because they cannot, or it is expected that they will not be able to, fulfil their conditions in a timely and correct manner.   **Not forborne or renegotiated**. Operations for which no forbearance measures or renegotiation have been applied.   * **Renegotiated instrument without forbearance measures**. Modification of a contract financial conditions without the obligor having, or being expected to have, financial difficulties in the future; that is, conditions are modified for reasons other than restructuring. | | | |
| **Applicability**  Units shall report this field with one of the codes included in the table below, according to the explanations provided:   |  |  | | --- | --- | | **Code** | **Description** | | 3 | Forborne: Refinanced debt | | 4 | Forborne: instruments with modified interest rate below market conditions | | 5 | Forborne: instruments with other modified terms and conditions | | 8 | Not forborne or renegotiated | | 9 | Renegotiated instrument without forbearance measures |   The value reported represents the latest status of the instrument since an instrument may pass through multiple statuses over its life  As previously mentioned, for instruments without forbearance measures or renegotiation, Units shall report “*8 – Not forborne or renegotiated*”. In case of not applicable (held for trading or financial guarantees given), Units are requested to report “*8 – Not forborne or renegotiated*”. | | | |
| **Link to other concepts**   * DT\_FRBRNC\_STTS- [Date of forbearance status](#_Date_of_forbearance):   + If Forbearance status = 3, 4, 5 or 9, then date of forbearance status should be informed.   + If Forbearance status = 8, later than being in status 3 or 4 or 5 or 9, then date of forbearance status should be informed with the date of change of status.   + If Forbearance status = 8 because has never been forborne or renegotiated, the date of forbearance status shall be the date of inception. * RFNNC\_PRPS - Refinance purpose (Y/N):   + If Refinance purpose = Y, then forbearance status and date of forbearance status should be informed. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.034 | IMPRMNT\_STTS | Impairment status |  |
|  | | | |
| **Definition**  Financial assets at fair value through other comprehensive income, financial assets at amortized cost (debt securities and loans and advances) and off-balance exposures shall be broken down according to their classification by credit risk stage. This data field is also reported in Anacredit.  This data attribute indicates the type of impairment to which the instrument is subject:   * **Stage 1**: comprises those financial assets which credit risk rating has not been significantly deteriorated since its initial recognition (Stage 2), nor are considered to be credit impaired (Stage 3). That is, Stage 1 will encompass all those transactions which do not meet the requirements to be classified in Stages 2 or 3.   New transactions will be classified in Stage 1, except:   * 1. When an impaired exposure is acquired or originated. In this case, it will be identified in the category of “Purchased or Originated Credit Impaired (POCI) Financial Assets” and will be reported in Stage 3. However, these exposures can potentially improve their credit quality and be classified subsequently to initial recognition in Stage 1 or 2.   2. In case of bankruptcy proceedings, transactions granted after the approval of the creditors´ agreement will be classified in Stage 2 while the agreement is being fulfilled and there are no reasonable doubts about its reimbursement. In the case of reasonable doubts about its reimbursement, the exposure will be classified in Stage 3. * **Stage 2**: financial instruments are included in this stage when there has been a significant increase in risk since the date of initial recognition, but the impairment has not materialized. That is, Stage 2 includes all the transactions that present significant increases in credit risk since its initial recognition, but do not meet the requirements to be classified under Stage 3.   The existence of a significant increase in credit risk will be determined by considering the quantitative indicators used in the ordinary management of credit risk, together with other qualitative variables, such as the indication of whether refinanced transactions are considered non-impaired and transactions included in special debt sustainability agreements.   * **Stage 3**: financial instruments are catalogued in this stage when they show effective signs of impairment as a result of one or more events that have already occurred that will result in a loss. As a corporate criteria, it is assumed that this Stage corresponds to those transactions classified as Non-Performing or Doubtful (with provision or impaired and without provision). Therefore: Stage 3 = NP = Doubtful with provision (impaired) and without provision.   To evaluate if an “objective evidence of credit impairment” exists, the Unit shall consider automatic indicators (the exposure has significant balances 90 days past due and the Pulling effect) as well as other causes of probable default, among others:   * 1. It has been evaluated as unlikely that the debtor will fully pay its credit obligations, without considering the execution of the guarantees, regardless of the existence of amounts past due or the number of days past due;   2. Refinancing and restructuring transactions in cure period;   3. Transactions with balances claimed or on which it has been decided to claim their refund judicially;   4. Transactions in which the execution of the real collateral has begun;   5. Transactions of holders that have declared bankruptcy or, it is likely that will be declared without liquidation procedures.   *Please refer to the F.10\_IFRS 9 Exposures: Definition and transfer between stages (EXPIFRS) for further information on the corporate criteria for the classification of financial instruments according to their impairment status.* | | | |
| **Applicability**  Units shall report this field for all instruments in the loan tape with one of the following codes according to the explanations provided in the above section:   |  |  | | --- | --- | | **Code** | **Description** | | **~~21~~** | ~~General allowances (GAAP)~~ | | **23** | Stage 1 (IFRS) | | **24** | Stage 2 (IFRS) | | **25** | Stage 3 (IFRS) | | **~~26~~** | ~~Specific allowances (GAAP)~~ |   No instruments will be classified with codes “21” – General allowances (GAAP) nor “26” – Specific allowances (GAAP) since Santander Group is IFRS compliance and do not apply General Accounting Accepted Principles (GAAP) on a consolidated basis.  In case of missing information (traceability errors) or uncertainty about the impairment status of the instrument being reported, Unit shall report “99999999999”. | | | |
| **Link to other concepts**   1. PRFRMNG\_STTS - [Performing status](#_Performing_status) à If Stage 3, then Performing status should be “Non-Performing”. 2. DPD - [Days past due at reference date](#_Days_past_due) à Amount of principal, interest or fee has not been paid at the date it was due.  * If more than 30 DPD, then impairment status should be at least Stage 2. * If more than 90 DPD, then impairment status should be Stage 3. | | | |
| **Example**   1. A loan that has been regularly repaying debt since its granting date, has not presented any defaults, and has solvent financial statements should be classified as Stage 1. 2. A borrower with serious payment difficulties and several defaults on the different products contracted with the entity should be classified as Stage 3. | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.035 | IMPRMNT\_STTS\_PRVS | Previous impairment status |  |
|  | | | |
| **Definition**  Impairment status previous to the one reported at reference date (Stage 1, Stage 2, Stage 3). In this data attribute Units shall report the previous impairment status of each of the instrument reported, previous to the one reported at the reference date in the field `*Impairment Status*´, within at least an observation period of 48 months (four years back from the reference date of the loan tape). E.g.: the previous impairment status could have changed 3 months ago (as of the reporting date), or 10 years ago.  *Refer to section `Impairment Status´ for further detail on the information to be reported.* | | | |
| **Applicability**  As with the data attribute `*Impairment status’* (IMPRMNT\_STTS), Units shall report this field with one of the following codes:   |  |  | | --- | --- | | **Code** | **Description** | | **~~21~~** | ~~General allowances (GAAP)~~ | | **23** | Stage 1 (IFRS) | | **24** | Stage 2 (IFRS)/ | | **25** | Stage 3 (IFRS) | | **~~26~~** | ~~Specific allowances (GAAP)~~ |   No instruments will be classified with codes “21” – General allowances (GAAP) nor “26” – Specific allowances (GAAP) since Santander Group is IFRS compliance and do not apply General Accounting Accepted Principles (GAAP) on a consolidated basis.   * If impairment status has not change since inception, the Unit shall inform this field (impairment status previous) with the same value as impairment status (stage at inception date). * If the Unit unknowledges the previous impairment status, this field shall be informed as “99999999999”. The Unit will try to reduce the use of ‘missing’ values . | | | |
| **Link to other concepts**   * IMPRMNT\_STTS - [Impairment status](#_Type_of_impairment.)´: If impairment status is informed, then impairment status previous should be informed. | | | |
| **Example**    Considering the example included above, a loan granted the 1st of January of 20X1 originally classified in Stage 1 and which has had an increase in credit risk throughout the year, the `*Previous impairment status*´ shall be reported as “24” (Stage 2), whereas the field `*Impairment status*´ would be reported as “25” (Stage 3), since at the reference reporting date, the exposure is classified in Stage 3. | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.037 | INTRNL\_RTNG\_INCPTN | Internal rating at inception |  |
|  | | | |
| **Definition**  In this field, Units have to report the instrument's internal rating or score at inception date. | | | |
| **Applicability**  For more detail on the definition, applicability and examples, see field 'INTRNL\_RTNG ' in this guide. The only difference is that the INTRNL\_RTNG\_INCPTN must be reported with data when the instrument was originated instead of at reference date. | | | |
| **Link to other concepts**   * RTNG\_MTHD * DT\_INCPTN * INTRNL\_RTNG * PD\_CRR\_INCPTN * PD\_IFRS9\_12M\_INCPTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.040 | LCRE | Low credit risk exemption for SICR assessment |  |
|  | | | |
| **Definition**  Low credit risk exception applied by the institution for SICR assessment according to IFRS9. The aim of this data attribute is for the Units to identify whether the instrument being reported has been subject to the “low credit risk exception” according to IFRS 9.  IFRS 9 allows to apply a presumption by which it could be assumed that the credit risk of a financial instrument has not increased significantly since its initial recognition, if it is determined that the financial instrument has a low credit risk at the reporting date (Stage 1). To determine whether a financial instrument has low credit risk, an entity may use its internal credit risk ratings or other methodologies that are consistent with a globally understood definition of low credit risk and that consider the risks and the type of financial instruments that are being assessed. However, financial instruments are not required to be externally rated to be considered to have low credit risk. They should, however, be considered to have low credit risk from a market participant perspective taking into account all of the terms and conditions of the financial instrument.  The following requirements must be met to consider a financial instrument as “low credit risk”:   * Low risk of default * The borrower has a strong ability to meet its obligations; and * Adverse changes in the economic and business conditions in the long term may reduce, but not necessarily, the ability of the borrower to meet its obligations. | | | |
| **Applicability**  The codes allowed by the ECB are:   |  |  | | --- | --- | | **Code** | **Description** | | **Y** | Yes | | **N** | No |   In case Fair value through Profit and loss portfolios, this field should be “N/A”. | | | |
| **Link to other concepts**   * ACCNTNG\_CLSSFCTN - Accounting portfolio: * If Accounting portfolio = 2 (IFRS: Financial assets held for trading), then Low credit risk exemption for SICR assessment = N/A (not applicable) * If Accounting portfolio = 4 (IFRS: Financial assets designated at fair value through profit or loss), then Low credit risk exemption for SICR assessment = N/A (not applicable) * If Accounting portfolio = 41 (IFRS: Non-trading financial assets mandatorily at fair value through profit or loss), then Low credit risk exemption for SICR assessment = N/A (not applicable) * If Accounting portfolio = 6 (IFRS: Financial assets at amortised cost), then Low credit risk exemption for SICR assessment = N or Y * If Accounting portfolio = 8 (IFRS: Financial assets at fair value through other comprehensive income), then Low credit risk exemption for SICR assessment = N or Y * If Accounting portfolio = 11111111111 (e.g. off-balance sheet exposures), then Low credit risk exemption for SICR assessment = N or Y. | | | |
| **Example**  An external rating within the “investment grade” is an example of a financial instrument considered as a low-credit risk investment, as the rating takes place from a market participant´s perspective, considering the terms and conditions of the financial instrument. | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.041 | LGL\_PRCDNG\_STTS | Status of legal proceedings of the instrument |  |
|  | | | |
| **Definition**  The status of legal proceedings covers the categories describing an instrument’s legal status in relation to its solvency based on the national legal framework.  Description of the *Status of legal proceedings of the instrument* values:     * **No legal actions takenà** is reported if no legal actions have been taken concerning the solvency or indebtedness of a counterparty/instrument. * **Under judicial administration, receivership or similar measures à** is reported if any proceedings have been taken involving the intervention of a judicial body or similar aimed at reaching a refinancing agreement among the creditors, with the exception of any bankruptcy or insolvency proceedings. * **Bankruptcy/insolvency à** is reported if collective and binding bankruptcy or insolvency proceedings under judicial control have taken place, which entail the partial or total divestment of a counterparty and the appointment of a liquidator. * **Other legal measures à** is reported if legal measures other than those already specified have been applied in relation to the counterparty/instrument. | | | |
| **Applicability**  Units shall report this data attribute for in scope instruments with one of the following values provided by the regulator.   |  |  | | --- | --- | | **Code** | **Description** | | **1** | No legal actions taken | | **2** | Under judicial administration, receivership or similar measures | | **3** | Bankruptcy/insolvency | | **4** | Other legal measures |   Local units should map this table (code list) to their internal classification of recoveries status. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.042 | LND\_DRGTN | Derogation of lending standards when the instrument was granted |  |
|  | | | |
| **Definition**  Derogation of lending standards when the instrument was granted (Y/N). This includes not only credit overrides but also instruments granted that do not follow Unit’s credit risk policies. | | | |
| **Applicability**  Report "Y" if the local unit derogated from its lending standards when the instrument was granted, e.g. deviation from credit granting policies.  Please report this attribute only on instruments that were originated during a maximum observation period of 48 month prior to the reference date. Otherwise “N/A” value is allowed. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  Example of indicators on CRE lending standards:   * Weighted average of the LTV at origination (LTV-O) for the flows of CRE loans; * Weighted average of the current loan-to-value ratio (LTV-C) for the stocks of CRE loans; * Weighted average of the interest coverage ratio at origination (ICR-O) for the flows of CRE loans and weighted average of the current interest coverage ratio (ICR-C) for the stocks of CRE loans; * Weighted average of the debt service coverage ratio at origination (DSCR-O) for the flows of CRE loans and weighted average of the current debt service coverage ratio (DSCR-C) for the stocks of CRE loans. | | | |
| **ECB asks for this figure**  CRE credit underwriting. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.043 | POCI | Purchased credit-impaired financial asset (POCI) |  |
|  | | | |
| **Definition**  The aim of this data attribute is to flag/ identify instruments which under IFRS 9 criteria are classified as purchased or originated credit-impaired exposures (POCIs).  IFRS 9 defines POCI as “purchased or originated financial asset(s) that are credit-impaired on initial recognition” and indicates that “a financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.” A POCI can be any financial asset: loan, money market asset, credit card, trade receivable, bond. The information “POCI” is additional information on top of the accounting category.  Purchased or Originated Credit Impaired (POCI) Financial Assets, are initially classified in Stage 3. This would be the case for refinancing and restructuring transactions, which involve derecognition of the operation and the granting of a new one (substantial modifications of the conditions) ; or for example, the acquisition of an NPL portfolio, the doubtful portfolio after the merger with another bank. Depending on the evolution of the credit risk, these transactions may be reclassified in Stages 2 or 1, as long as they meet the specified requirements for each of these Stage. | | | |
| **Applicability**  POCIs comprise debt financial assets measured at amortized cost and measured at fair value through other comprehensive income, i.e. loans and debt securities.  Units shall consider the following criteria when reporting this data attribute:   * Financial instruments classified at amortized cost or fair value through other comprehensive income, which can be considered as POCIs according to the explanations included above, shall be reported as “Y”; * For other instruments classified at amortized cost or fair value through other comprehensive income which do not have the characteristics to be considered as POCI, Units shall report “N”; * For the rest of instruments not classified at amortized cost or fair value through other comprehensive income, Units shall report “N/A”. * If the Unit unknowledges if the instruments are considered a POCI, this field shall be informed as “MISS”. The Unit will try to reduce the use of ‘missing’ values (MISS). | | | |
| **Link to other concepts**   * ACCNTNG\_CLSSFCTN - Accounting portfolio: * If Accounting portfolio = 2 (IFRS: Financial assets held for trading), then POCI = N/A (not applicable) * If Accounting portfolio = 4 (IFRS: Financial assets designated at fair value through profit or loss), then POCI = N/A (not applicable) * If Accounting portfolio = 41 (IFRS: Non-trading financial assets mandatorily at fair value through profit or loss), then POCI = N/A (not applicable) * If Accounting portfolio = 6 (IFRS: Financial assets at amortised cost), then POCI should be Y, N or MISS (residual cases) * If Accounting portfolio = 8 (IFRS: Financial assets at fair value through other comprehensive income), then POCI should be Y, N or MISS (residual cases) * If Accounting portfolio = 11111111111 (e.g. off-balance sheet exposures), then POCI should be Y or N. | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.044 | PRFRMNG\_STTS | Performing status |  |
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| **Definition**  Exposures classified as non-performing shall be categorized as either non-performing on an individual basis (‘transaction based’) or as non-performing for the overall exposure to a given debtor (‘debtor based’). This data attribute refers to the **Performing status of the transaction** (‘transaction based’ approach): performing or non-performing. This data field is also reported in Anacredit.  Non-performing exposures shall be those that satisfy any of the following criteria:   * Material exposures which are more than 90 days past due;   + for overdrafts, days past due commence once an obligor has breached an advised limit (an advised limit comprises any credit limit determined by the institution and about which the obligor has been informed by the institution), has been advised a limit smaller than current outstanding, or has drawn credit without authorization and the underlying amount is material;   + days past due for credit cards commence on the minimum payment due date; * The debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past due amount or of the number of days past due.   The categorization of an exposure as non-performing shall apply notwithstanding the classification of an exposure as defaulted for regulatory purposes or as impaired for accounting purposes in accordance with the applicable accounting framework.  Exposures in respect of which a default is considered to have occurred and exposures that have been found impaired in accordance with the applicable accounting framework shall always be considered as non-performing exposures. Under IFRS, impaired exposures shall be those that have been found credit-impaired (Stage 3), including purchased or originated credit-impaired assets. Exposures included in impairment stages other than Stage 3 shall be considered as non-performing where they meet the criteria to be considered as non-performing.  Instruments classified as performing and non-performing are reported to the regulator in FinRep template F.18 (NOPER Annex). | | | |
| **Applicability**  The instrument is to be classified on the reporting reference date under one of the following categories: performing or non-performing, in accordance with Implementing Regulation (EU) No 680/2014. **If the performing status is measured on entity level all instruments are to be classified according to the status on entity level.** For the purposes of reporting this data attribute, Units shall consider the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Non-performing | | **11** | Performing |   This field applies to all accounting portfolios (FVTPL, FVOCI, Amortised cost) and off balance sheet exposures.  In case of missing information (traceability errors), Units are requested to report “99999999999”. | | | |
| **Link to other concepts**   * IMPRMNT\_STTS: Impairment Status: If stage 3, then performing status should be “1” (non-performing). * DT\_PRFRMNG\_STTS: If Performing status =1 or 11, then Date of Performing status should be informed. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.045 | PRFRMNG\_STTS\_PRVS | Previous performing status |  |
|  | | | |
| **Definition**  Classification of the financial instrument according to the performing status previous to the one reported at the reference date in the field `*Performing status*´ (PRFRMNG\_STTS ) within at least an observation period of 48 months (four years back from the reference date of the loan tape). Each instrument shall be classified in one of the two following categories: performing or non-performing. *Refer to section `Performing status´ for further detail on the information to be reported.* | | | |
| **Applicability**  For the purposes of reporting this data attribute, Units shall consider the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Non-performing | | **11** | Performing |  * If the performing status is measured on entity level only, all instruments are to be classified according to the status on entity level. * If there is no status different from PRFMNG\_STTS as at loan origination then this field should be reported with the performing status that was at the inception date. * If the Unit unknowledges the previous performing status, this field shall be informed as “99999999999” (missing values). The Unit will try to reduce the use of ‘missing’ values. | | | |
| **Link to other concepts**   * DT\_PRFRMNG\_STTS\_PRVS: If Performing status Previous =1 or 11, then Date of Performing status Previous should be informed. | | | |
| **ECB asks for this figure**  Credit exposure status | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.046 | PRJCT\_FNNC\_LN | Project finance loan |  |
|  | | | |
| **Definition**  This data attribute is defined at the instrument level for the purposes of identification of project finance loans. In particular, the “project finance loan” data attribute includes loans that meet the characteristics of **specialised lending** exposures as defined in Article 147(8) of Regulation (EU) No 575/2013 of the European Parliament of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (hereinafter referred to as “the CRR”) .  One of the two following values shall be reported in this field:   * **Project finance loan**: if the exposure segment is a specialized lending regarding capital requirements calculation. Types of specialized lending include Project Finance, Asset Financing, Basic Products, Roots assets and highly volatile retail root assets. * **Non-project finance loan**: For instruments which are not project finance loans, the data attribute is reported as “non-project finance loan”. | | | |
| **Applicability**  For the purposes of reporting this data attribute, Units shall report one of the following codes:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | Project finance loan | | 2 | Non-project finance loan |   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations where this data field is not applicable (e.g debt securities or cash balances) - ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * Type of instrument: * IF type of instrument = 1005 (debt securities), then project finance loan should be ‘11111111111’ (not applicable). | | | |
| **Example**  For example, financing the construction project on a highway in a country, based solely and exclusively in the resources generated by the project itself, so that the generated cash flows and the value of its assets can be used as a guarantee of reimbursement of the financing received.  Other examples may include:   1. Real estate project finance 2. Mining 3. Oil and gas infrastructure 4. Buildings and other constructions.   Real estate project finance cash flows should be enough to cover operating expenses and to fund the financing repayment requirements. Typically, the financing is made up of debt and equity matched to the lifespan of the asset. | | | |
| **ECB asks for this figure**  Type of loan. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.047 | PRPS | Purpose |  |
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| **Definition**  The data attribute “*Purpose*” contains information about the classification of the instrument according to their purpose for which the financing product (e.g. loan, credit, etc.) will be used.  Units shall report this data attribute for all instruments in the scope of Loan Tape. This data field is also reported in Anacredit.  As a general rule, the value of the attribute “purpose” refers to the contract running at the reporting reference date. In particular, if the initial contract has been changed, the purpose refers to the changed contract. Please note that a change qualifies only if it is a contractual change, i.e. when the contract is changed. If the same instrument is used for several purposes, the most relevant one, as determined by the reporting agent, is expected to be reported.  For every instrument reported in the instrument table, one of the following values is reported:   * **Margin lending à** This category includes instruments in which an institution extends credit in connection with the purchase, sale, carrying or trading of securities. In other words, include loans where the client borrows money to invest in shares, managed funds and other approved financial products. Margin lending instruments do not include other loans that are secured by collateral in the form of securities.   Loans that are secured by securities are not classified as margin lending if they are extended for a purpose other than the purchase, sale, carrying or trading of securities.   * **Debt financing à** This category refers to financing of outstanding or maturing debt. This includes debt refinancing.   If the instrument is extended for the purpose of debt financing, the value “debt financing” is reported, irrespective of the initial purpose for which the refinanced instrument was extended. The value “debt financing” is not used when the terms and conditions of the instrument are modified as a consequence of forbearance measures. In this case, the original purpose remains unchanged.  Debt financing covers cases in which the debtor is “switching” creditors as well as cases in which the debtor is extending an expiring credit agreement, for example working capital finance, or to gain access to more favorable financing conditions, such as lower interest rates.   * **Imports or Exports à** This value refers to financing of goods and services (purchases, barter and/or gifts) from non-residents to residents or residents to non-residents. Note that for a mixed case where both export and import needs are being addressed, the value “working capital facility” is reported. * **Construction investment à** This category includes financing of construction of buildings, infrastructure and industrial facilities.   For instruments extended for the purpose of investing in construction, including the purchase of the land on which the building, infrastructure and industrial facilities are constructed, the value “construction investment” is reported. As construction investments constitute financing for the purpose of construction, meaning the object does not exist at the time of financing, they are inherently different from the category of “commercial real estate purchase”, which refers to the acquisition/refurbishment of already existing real estate. Please note that, besides financing towards real estate and project finance, construction investment also concerns other construction investments, such as:   * shipping finance; * aviation finance; * financing of energy or infrastructure sector on a long-term basis; * all other types of construction investment (industrial plant, pipeline and others) * **Working capital facility à** This category refers to financing the cash flow management of an organization. This value is for any working capital facility, excluding financing of imports or exports. However, if the financing is provided for both export and import, then the value “working capital facility” is reported.      * **Residential real estate purchase à** According to Article 4(1)(75) of Regulation (EU) No 575/2013 (the CRR), “residential property” means a residence which is occupied by the owner or the lessee of the residence.   Furthermore, for exposures “secured by mortgages on residential property which is or shall be occupied or let by the owner, or the beneficial owner in the case of personal investment companies”, the data attribute “purpose” is reported as “residential real estate purchase”, including for loans provided to finance unoccupied residential real estate.  Consequently, the value “residential real estate purchase” is reported for instruments extended for the purpose of purchasing residential property or investing in residential property, including unoccupied residential real estate, buildings and refurbishments thereof. The value is reported irrespective of the protection used to secure the instrument (i.e. whether the instrument used for the purchase of residential property is secured by the purchased residential property, whether it is secured by other forms of assets, or whether it is unsecured).  Any refurbishment of existing residential real estate, including changes to the external dimensions of the property (length, width, height, etc.), is reported as “residential real estate purchase”.  Please note that loans to construction companies for the building of residential property are reported as “construction investment” rather than “residential real estate purchase”.   * **Commercial real estate purchase** à This refers to financing of real estate property other than residential property. The value “commercial real estate purchase” is reported for instruments extended for the purpose of purchasing commercial property or investing in commercial property, including buildings and refurbishments thereof. The value is reported irrespective of whether the instrument used for the purchase of commercial property is secured by the purchased commercial property or whether instruments for commercial property purchase are secured by other forms of assets or whether they are unsecured.   It is clarified that refurbishment of existing commercial real estate is included under this category.   * **Purposes other than real estate purchase, margin lending, debt financing, imports, exports, construction investment, working capital facilityà** This category refers to other purposes different from any of the purposes listed above. This value is also reported in the case of debit balances for overdrafts which are current accounts with no credit limit. | | | |
| **Applicability**  Based on the definitions explained above, Units shall report this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **4** | Margin lending | | **5** | Debt financing | | **6** | Imports | | **7** | Exports | | **8** | Construction investment | | **9** | Working capital facility | | **11** | Purposes other than real estate purchase, margin lending, debt financing, imports, exports, construction investment, working capital facility | | **12** | Residential real estate purchase | | **13** | Commercial real estate purchase |   **Units should map this table (code list) to their Bank-internal classification of the purpose.**  In case this field does not apply for a given instrument (i.e. instruments such as cash, balances in central banks and other demand deposits), Units should report '11111111111'. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * Cash, balances with central banks and other demand deposits shall be reported as “11111111111.” * Loans used to buy a car, home appliances, leisure, travels, trainings, equipment (sound, TV, photography) shall be reported as “11” – *Purposes other than real estate purchase, margin lending, debt financing, imports, exports, construction investment, working capital facility* * Examples of residential real estate include single-family homes, condos, cooperatives, duplexes, townhouses, etc. * Examples of commercial real estate include apartment complexes, gas stations, grocery stores, hospitals, hotels, offices, parking facilities, restaurants, shopping centers, stores, theaters, etc. | | | |
| **ECB asks for this figure**  Loan origination and portfolio segmentation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.048 | PYMNT\_INTRST\_ONLY | Interest only repayment |  |
|  | | | |
| **Definition**  Interest-only instruments are those for which, for a contractually set period, only the interest on the principal balance is paid, with the principal balance remaining unchanged. This is the case of bullet or balloon loans or those contracts that are in a principal grace period. | | | |
| **Applicability**  Following the definition explained above:   * For interest-only instruments where, for a set term, the debtor is enabled to pay only the interest on the principle balance, the value “Y” is reported. * For instruments which are not interest-only instruments, the value “N” is reported.   For the not applicable field, “N/A” should be indicated. | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT * DT\_END\_INTRST\_ONLY * TYP\_AMRTSTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.049 | RCRS | Recourse |  |
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| **Definition**  Classification of instruments according to whether the creditor has the right to seize assets in addition to any pledged collateral already securing the instrument. Within the financing options for companies there are transactions in which one can speak of non-recourse and recourse financing. These are those in which the debt is linked to an asset that acts as collateral. The most common for entities is financing with or without recourse through trade discounting or factoring: advance payment of invoices, discounting of promissory notes, etc.  Description of the *Recourse* types:   * **Non-Recourse à** if the Unit assumes the risk it will be a non-recourse financing. In a non-recourse financing, the financial institution granting the loan or advance may not request any additional compensation for the insolvency beyond the pledged collateral. In the case of a non-recourse invoice advance, the ceding company requesting it will receive the advance fully released and will have no liability if its customer (debtor) fails to pay. The lender assumes the risk because it receives all rights to the receivable and has standing to act against the invoice or note debtor if it fails to pay. * **Recourse** à if the Unit transfers the risk to the company (Client or Assignor) it will be a recourse financing. In recourse financing, if a problem occurs with the repayment of the debt, the Client or Assignor will assume the agreed compensation beyond the pledged collateral. In trade discounting or factoring with recourse, the company requesting it would have to return the advance it has received if its customer does not pay the invoice. That is, when the collateral lacks creditworthiness or partially covers the unpaid debt.   In a recourse loan, the debtor is liable for any unpaid debt, and if the debtor defaults, the creditor may take steps to seize the debtor's assets even after seizing the collateral in the event that the collateral does not cover the entire debt. | | | |
| **Applicability**  Based on definitions explained above, Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Recourse | | **2** | Non-Recourse | | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.050 | RFNNC\_PRPS | Refinance purpose (Y/N) |  |
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| **Definition**  The aim of this data attribute is to identify whether the instrument being reported was granted in order to refinance a previous transaction that was given by the bank.  Note that a refinanced transaction refers to transactions which, regardless of its obligors collaterals, is granted due to economic or legal reasons related to the obligor financial difficulties -current or foreseeable- to cancel one or more transactions granted by the entity granted itself or by other entities in its group, in order to help the obligors of the fully paid or refinanced transactions to pay their debt (principal and interest) because they cannot, or it is expected that they will not be able to, fulfil their conditions in a timely and correct manner. *Refer to ´Forbearance status´ for more detail on the different type of forbearance measures that can be applied.* | | | |
| **Applicability**  This data attribute shall be reported as follows:   * "Y" if the bank granted the instrument in order to refinance a previous instrument (or several instruments) that was granted by the bank or by other entities in its group. * "N" if the transaction reported is a newly originated instrument (e.g. a new loan).   Additionally, in exceptional cases where the information to be reported is not available, the regulator allows to report the default value “MISS” – missing value. | | | |
| **Link to other concepts**   * If at the reporting date “FRBRNC\_STTS\_INSTRMNT” is ‘3- Forborne: Refinanced debt’, then “RFNNC\_PRPS” = ‘Y’.   If at the reporting date “FRBRNC\_STTS\_INSTRMNT” is ‘Not forborne or renegotiated’, because the instrument has cured but previously the “FRBRNC\_STTS\_INSTRMNT” was ‘3- Forborne: Refinanced debt’ then “RFNNC\_PRPS” = ‘Y’.  Otherwise, report “RFNNC\_PRPS” = ‘N’ | | | |
| **Example**   * The Unit granted a mortgage to Borrower A the 1st of January of 20X1. In addition to this mortgage, Borrower A already had a loan for consumption purposes which was granted 2 years ago. Two years after the mortgage was granted (as per 1st of January of 20X3), the borrower started having difficulties to comply with the payments of both the mortgage and the loan. Due to the financial difficulties of the borrower and its significant increase in credit risk, the Unit decides to grant a refinancing transaction through which both, the loan and the mortgage are cancelled and unified into a new single contract with more favorable terms in order to help the debtor comply with its payment schedule.   For the purposes of the reporting of this data attribute, the new contract should be reported as “Y”. | | | |
| **ECB asks for this figure**  Credit exposure status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.051 | SPCLTV\_LNDNG | Speculative immovable property financing (Y/N) |  |
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| **Definition**  The activity related to speculative immovable property financing means loans for the purposes of the acquisition of or development or construction on land in relation to immovable property, or of and in relation to such property, with the intention of reselling for profit according to CRR, art 4.79.  That type of exposures are calculated under the high risk exposure class under the SA approach and the RW associated is 150%. | | | |
| **Applicability**  The unit will inform in the instruments table of the Loan Tape any of the following values according to if the business analyst has identified the transaction as aspeculative immovable property financing:   * If the exposure is not considered as a speculative immovable property financing, the expected value is “N”; * If the exposure is considered as a speculative immovable property financing, the expected value is “Y”; * In case of non-applicability, the expected value is “N/A”; * In case the exposure is not properly identified, the unit may inform as “MISS” the value in the Loan Tape.   Santander Group states the following criteria to assess the weights to Speculative immovable property financing exposures:  1) If it is not legally proven that the borrower has the irrevocable sale agreements of the immovable properties to the future owners of the properties:   * If the purpose is the sale of the immovable properties, or cannot demonstrate the purpose is a different one, the exposure shall be weighted to 150% (even if the construction and the sale of immovable properties are the normal activity of the borrower). * If it is adequately proven that the purpose is the commercial exploitation of the immovable property by the borrower (even if it is the leasing to third parties), it would be applied the general rules of CRR, article 124. In the most general case, the weight will be 100% (the part of the exposure that exceeds the collateral value, will be weighted with the risk weight applicable to the counterparty exposure).     2) If it is legally proven that exists irrevocable sale agreements of the immovable properties for the total number of the immovable properties. The exposure is not “High Risk”, and so:   * In the case of Residential Mortgages, the risk weight will be 35% if the conditions stated in CRR, article 125 are comply. It those conditions are not comply; the risk weight applied will be 100%. * In the case of Commercial Mortgages, the risk weight will be 35% if the conditions stated in CRR, article 125 are comply. It those conditions are not comply; the risk weight applied will be 100%.   3) If exists irrevocable sale agreements of the immovable properties for a partial number of the total immovable properties:   * The exposure is risk weighted to 150% as long as the percentage of irrevocable agreements is lower than the 30%. As of that percentage is higher than the 30% (until it reaches the 100% of the sale), the exposure is risk weighted to 100%. | | | |
| **Link to other concepts**   * RWA | | | |
| **Examples**   * If the unit can identify that the exposure arises to a counterparty whose purpose is the construction in land for the later sale for commercial activities or residential use, the value expected in the Loan Tape is “Y”. | | | |
| **ECB asks for this figure**  Identification of speculative immovable property financing transactions;  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.052 | STTS\_UNDRWRTTN\_TRNSCTN | Status for underwritten transaction |  |
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| **Definition**  Regarding to the leveraged transactions, when SYNDCTN\_TYP = ‘2- Underwriting’, the units should inform one of the following status of them according to the level of subscription and distribution:   * Underwritten or warehoused but not yet syndicated; * Syndicated or sold but not yet settled and transferred to investors; * Final retained hold exposure (incl undrawn RCF); * Distributed and fully transferred to other lenders/investors. | | | |
| **Applicability**  Data attribute to be provided only when SYNDCT\_RL = ‘1 - Lead\_arranger’.  Units shall report this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **STTS\_UNDRWRTTN\_TRNSCTN\_CD** | **STTS\_UNDRWRTTN\_TRNSCTN\_ID** | | **Code** | **Description** | | 1 | Underwritten or warehoused but not yet syndicated | | 2 | Syndicated or sold but not yet settled and transferred to investors | | 3 | Final retained hold exposure (incl undrawn RCF) | | 4 | Distributed and fully transferred to other lenders/investors |   **Units should map this table (code list) to their internal bank classification.** Therefore:   * If the transaction is “Underwritten or warehoused but not yet syndicated”, the expected in the Loan Tape Code = 1; * If the transaction is “Syndicated or sold but not yet settled and transferred to investors”, the expected in the Loan Tape Code = 2; * If the transaction is “Final retained hold exposure (incl undrawn RCF)”, the expected in the Loan Tape Code = 3; * If the transaction is “Distributed and fully transferred to other lenders/investors”, the expected in the Loan Tape Code = 4.   In case the value is missing, the unit will inform “99999999999” in the Loan Tape. In case the instrument SYNDCT\_RL is not ‘1 - Lead\_arranger’, the unit will inform “11111111111” in the Loan Tape. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the characteristics of the leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.053 | TRNCH | Tranching / security |  |
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| **Definition**  Within the syndicated loan, it is necessary to inform in what order of priority (Senior, Subordinate...) Santander is (with respect to the rest of the participating banks) to collect the debt in case of default of the Client.  Specifically, the regulator establishes the following positions in descending order:   * Super-Senior * Senior/First Lien * Subordinated/Second and Third Lien * Unsecured (senior or below) * Other (please specify in comments) | | | |
| **Applicability**  Units shall report this data attribute with one of the codes provided by the regulator:   |  |  | | --- | --- | | **TRNCH\_CD** | **TRNCH\_ID** | | **Code** | **Description** | | 1 | Super-Senior | | 2 | Senior/First Lien | | 3 | Subordinated/Second and Third Lien | | 4 | Unsecured (senior or below) | | 5 | Other (please specify in comments) |   - If it is not a syndicated loan, report "11111111111".  - If it is a syndicated loan but the information is not available, report "99999999999". | | | |
| **Link to other concepts**   * SYNDCT\_RL * SYNDCTD\_AGNT * SYNDCTD\_CNTRCT\_ID * SYNDCTD\_LNDRS * SYNDCTD\_SHR * SYNDCTN\_TYP | | | |
| **Examples**   * N/A | | | |
| **ECB asks for this figure**  Collection priority in case of non-payment in syndicated operations. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.054 | TYP\_AMRTSTN | Type of amortisation |  |
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| **Definition**  This field refers to type of amortisation of the instrument including principal and interest. This data attribute identifies the amortisation type applicable to the instrument at the reporting reference date.  This data field is also reported in Anacredit.  For each instrument in the instrument dataset, one of the following values is reported:   * **French à** Amortisation in which the total amount – principal plus interest – repaid in each instalment is the same. * **German à** Amortisation in which the first instalment is interest-only and the remaining instalments are constant, including capital amortisation and interest. * **Fixed amortisation scheduleà** Amortisation in which the principal amount repaid in each instalment is the same * **Bulletà** Amortisation in which the full principal amount is repaid in the last instalment. * **Amortisation types other than French, German, Fixed amortisation schedule or bulletà** Other amortisation type not included in any of the categories listed above (for example, balloon). | | | |
| **Applicability**  Based on the definitions explained above, Units shall report this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | French | | **2** | German | | **3** | Fixed amortisation schedule | | **4** | Bullet | | **5** | Amortisation types other than French, German, Fixed amortisation schedule or bullet |   **Units should map this table (code list) to their Bank-internal classification of Type of amortisation.**  The amortisation type is determined by the debtor’s obligations towards the creditor (e.g. it sets the minimum payment schedule) as opposed to the options the debtor has in addition to the minimum payment schedule. For example, if a loan has the French amortisation schedule but the debtor also has the right to redeem the loan partially or in full at any moment during the lifetime of the instrument, the amortisation type for the instrument is “French” and the option to prepay the instrument is not taken into account as it does not reflect a contractual obligation, regardless of how likely it is that the debtor will prepay.  In case instruments for which no amortisation applies, Units shall report *“5”* *- Amortisation types other than French, German, Fixed amortisation schedule or bullet.* | | | |
| **Link to other concepts**   * PYMNT\_FRQNCY- Payment frequency | | | |
| **Examples**   * The amortisation types reported as *“5” - Amortisation types other than French, German, Fixed amortisation schedule or bullet* are for example, balloon. This in particular regards instruments for which no amortisation applies, for example in the case of overdrafts with no agreed credit limit. | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.055 | TYP\_INSTRMNT | Type of instrument |  |
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| **Definition**  Classification of the instrument according to the type of contractual terms agreed between the parties.  The classification of instruments into the different types of instrument in based on the intrinsic characteristics of the operations (e.g. whether they are credit limits with or without revolving nature or whether they are disbursed in one 6 instalment, etc.), except those classified as “deposits other than reverse repurchase agreements” where the institutional sector of the debtor (i.e. when the debtor is a monetary financial institution) is also considered.  For each instrument reported, one of the following values is reported in this data attribute to provide a qualification of the type of the instrument:   * **Deposits other than reverse repurchase agreements.** Refers to transferable deposits and other deposits (excluding reverse repurchase agreements), and any type of deposit or loan when the debtor is a monetary financial institution. This instrument type includes: * (short-term) money market lending to other monetary financial institutions. * cash collateral, including repayable margin payments deposited in cash under transactions in financial derivatives (for example, in a forex contract) posted by the observed agent to protect the other counterparty against default or settlement risk, on condition that that counterparty is a monetary financial institution; * any other deposits placed by the observed agent, irrespective of the institutional sector of the counterparty with whom they are deposited. * **Overdrafts**: overdrafts are “debit balances on current accounts”, i.e. funds provided to debtors in the form of debit balances on current accounts. * **Credit card debt**: Credit granted via delayed debit cards (cards providing convenience credit), or via credit cards (cards providing convenience credit and extended credit). Credit card debt is considered to be a revolving credit instrument where funds can be repeatedly repaid and drawn up to an agreed credit limit. The balance outstanding under credit cards is reported in the data attribute “outstanding nominal amount”. Funds that can be still drawn under credit cards, on top of the balance outstanding, without exceeding the credit limit, are reported in the data attribute “off-balance-sheet amount”. If the outstanding nominal amount exceeds the credit limit of the instrument, the off-balance-sheet amount to be reported is €0. * **Revolving credit other than overdrafts and credit card debt**: credit that has the following features: (i) the debtor may use or withdraw funds up to a pre-approved credit limit without giving prior notice to the creditor; (ii) the amount of available credit can increase and decrease as funds are borrowed and repaid; (iii) the credit may be used repeatedly; (iv) it is not credit card debt or overdrafts. * **Credit lines other than revolving credit**: Credit that has the following features: (i) the debtor may use or withdraw funds up to a pre-approved credit limit without giving prior notice to the creditor; (ii) the credit may be used repeatedly; (iii) it is not revolving credit, credit card debt or overdrafts. * **Reverse repurchase agreements**: transactions in which the credit institution lends cash in exchange for financial assets or gold sold at a given price under a commitment to repurchase the same (or identical) assets at a fixed price on a specified future date. In the context of this reporting scheme, “reverse repurchase agreements” includes any transaction in which the observed agent lends cash in exchange for any financial assets or gold transferred by a third party where there is a commitment to reverse the operation and not merely an option to do so. It is clarified that in all such cases the type of instrument is reported as “reverse repurchase agreements”, even (in the rare cases) where the exchanged asset is not a financial asset or gold (e.g. a commodity). In particular, reverse repurchase agreements include: (i) amounts loaned out in exchange for securities temporarily transferred to a third party in the form of securities lending against cash collateral; and (ii) amounts loaned out in exchange for securities temporarily transferred to a third party in the form of sale/buy-back agreement. * **Trade receivables**: includes loans granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. This type of instrument includes all factoring and similar transactions, such as acceptances, outright purchase of trade receivables, forfaiting, discounting of invoices, bills of exchange, commercial papers and other claims, on the condition that the credit institution buys the trade receivables (both with and without recourse to the debtor). * **Financial leases**: contracts under which the lessor as legal owner of an asset conveys the risks and benefits of ownership of the asset to the lessee (i.e. the user of the asset). Under a financial lease, the lessor is deemed to provide a loan to the lessee with which the lessee (economically) acquires the asset. * **Other loans**: Other loans not included in any of the categories listed above. Any instruments that satisfy all the following conditions are classified as “other loans”:  1. They are entirely disbursed in one instalment (and therefore have no off-balance-sheet amount at any time). 2. They do not meet the definition of trade receivables, financial leases or reverse repurchase agreements. 3. The debtor is not a monetary financial institution. | | | |
| **Applicability**  Units shall report this data attribute for each of the instruments reported, with one of the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **20** | Overdrafts | | **51** | Credit card debt | | **71** | Trade receivables | | **80** | Finance leases | | **1000** | Deposits other than reverse repurchase agreements | | **1001** | Revolving credit other than overdrafts and credit card debt | | **1002** | Credit lines other than revolving credit | | **1003** | Reverse repurchase agreements | | **1004** | Loans other than overdrafts, convenience credit, extended credit, credit card credit, revolving credit other than credit card credit, reverse repurchase agreements, trade receivables and financial leases. | | **1005** | Debt Securities | | 2001 | Guarantees | | **2003** | FX | | **2002** | Derivatives | | **2006** | Equity | | **2007** | Fixed Income | | **2008** | Repo | | **2004** | Secutiry Lending | | **2009** | Cash Flow Matching | | **2005** | Structured Product | | **2011** | Commodity | | **2012** | Securities Depository / Custody | | **2013** | Exchange-traded securities | | **2014** | Correspondents | | **2015** | Collateral | | **2016** | Securitization | | **2017** | Insurance | | **2018** | Spot | | **2019** | Collateral Related with global markets business | | **2020** | Other |   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For other products not covered in any specific value of the codelist, then report '2020 – Other'. | | | |
| **Link to other concepts**  N/A | | | |
| **ECB asks for this figure**  Classification of the instrument based on the characteristics. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.056 | TYP\_INTRST\_RT | Type of interest rate |  |
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| **Definition**  This field refers to the classification of credit exposures based on the base rate for establishing the interest rate for each payment period.  The types of interest rate are the following:   * **Fixed à** Scheme defining the interest rates during the life of the exposure which only includes constant rates –numerically constant rate known with certainty at the inception of the exposure – and where the interest rates apply to the whole exposure. The scheme may contain more than one constant interest rate to be applied at different periods during the life of the exposure (e.g. loan with a constant interest rate during the initial fixed rate period, which then changes to a different interest rate, which is still constant, and which was known at the inception of the exposure)   Instruments with an interest rate that is known to both the creditor and the debtor at the date of inception, or that can be revised periodically but where the future interest rates are known to both the creditor and the debtor at the date of inception, are classified as having a fixed interest rate.   * **Variable à** Scheme defining the interest rates during the life of the exposure which only includes interest rates based on the evolution of another variable (the reference variable) and where the interest rate applies to the whole exposure. Instruments with an interest rate that is predefined for certain periods during the life of the exposure on the basis of a reference interest rate (e.g. EURIBOR, LIBOR or RFRs) on specific dates (known as fixing dates) are classified as instruments with a variable interest rate. The key determinant is the fact that, in the case of variable interest rate instruments, neither the creditor nor the debtor knows at the date of inception the value of interest payments during the entire life of the instrument. * **Mixed à** This category refers to other interest rate type not included in any of the categories listed above. Instruments which have both a fixed and a variable interest rate over their life are classified as mixed. | | | |
| **Applicability**  Based on the definitions explained above, Units shall report this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Fixed | | **2** | Variable | | **3** | Mixed |   **Units should map this table (code list) to their Bank-internal classification.**  The type of interest rate can be changed during the lifetime of an instrument by amending the contract under which the instrument is created. However, if the instrument is classified at inception date as *“3” - mixed* does not change later to a “fixed” or “variable” interest rate when the interest rate of the loan changes from fixed to variable or vice versa.  In addition, if a fixed interest rate instrument has an option to be renegotiated within the foreseeable future for the purpose of determining a new fixed interest rate, such an instrument is considered to be of fixed interest rate type, irrespective of the change in the rate of interest (not marked as variable type). | | | |
| **Link to other concepts**   * DT\_NXT\_INTRST\_RT\_RST - Next interest rate reset date * INTRST\_RT\_RST\_FRQNCY - Interest rate reset frequency * ANNLSD\_AGRD\_RT - Interest rate at the reference date | | | |
| **Examples**   * Contracts referenced to Euribor, LIBOR or Risk Frees Rates (SOFR, SONIA, €STR, SARON, TONA) shall be reported as *“2” -Variable*. * Loans where for limited periods of time both fixed and variable interest rates interchange can be classified as a mixed interest rate loan shall be reported as *“3” -Mixed*. | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.057 | TYP\_MRTGG | Type of mortgage |  |
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| **Definition**  Data attribute TYP\_MRTGG refers to the legal technique for securing a given loan (or other credit products) with an asset which is mostly conditional for real estate, however, not used exclusively for that. The following categories can be considered:   * **First rank fully registered mortgage**à In the event of default, the lender has the primary lien on the property; * **Subordinated rank fully registered mortgage** à In the event of default, the lender has not the primary lien on the property. It is subordinated to other parties collect their repayment; * **Partly registered mortgage with registered mandate to register the remainder** à It covers land and / or property where the buyer did not buy in full but only partially. Transfer deed and mortgage deed reflect this situation as well as the mortgage is registered as such in the register. Additionally, it is agreed between the seller and the buyer to also register the pre-emptive right within the mortgage register – allowing the debtor to execute the right to buy the remainder of the land and / or property before any other third party could do so.; * **Conditional mortgage** à where the loan is conditionally approved. However, final approval will only be given provided agreed pre-requisites are fulfilled. Such pre-requisites can be, for example, concerning loan documentation, income and / or financial statements. * **Other - secured collateral** à loans (or other credit products) not included in the above categories in which the collateral is eligible for credit risk mitigation (CRM) based on capital requirements regulation (CRR); * **Other - unsecured collateral** à loans (or other credit products) in which the collateral is not eligible for credit risk mitigation (CRM) based on capital requirements regulation (CRR); | | | |
| **Applicability**  Units shall report this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **TYP\_MRTGG\_CD** | **TYP\_MRTGG\_ID** | | **Code** | **Description** | | 1 | First rank fully registered mortgage | | 2 | Subordinated rank fully registered mortgage | | 3 | Partly registered mortgage with registered mandate to register the remainder | | 4 | Conditional mortgage | | 5 | Other - secured collateral | | 6 | Other - unsecured collateral |   - If the loan does not have a protection then report "6 – Other – unsecured collateral”  - If the data is not available, report "99999999999"  - If the contract is guaranteed by more than one asset, it must be prioritized by reporting in this field based on the asset with the highest guaranteed amount of the loan. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * A mortgage loan guaranteed by a commercial property (first rank), that is, the Bank has the right to be the first one in recovering the debt, in case of non-payment, over the rest of the creditors; then the expected value to be informed in the Loan Tape must be Code = 1. | | | |
| **ECB asks for this figure**  Identification of the type of mortgage | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.058 | TYP\_CRE\_OPRTN | Type of CRE operation financed |  |
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| **Definition**  Type of CRE operation financed, regardless of its regulatory portfolio under the Standardised or the IRB approach.  Description of the *Type of CRE operation financed values:*   * **Property development financing**à This value is reported for CRE instruments extended for the purpose of acquiring, developing and building properties * **Property investment financing** à This value is reported for CRE instruments whose acquisition of a property was with the purpose of obtaining a higher yield through a sale at a later stage.   CRE portfolio refers to the perimeter reported in FI18.02 (Row 2. Commercial real estate (CRE) loans to small and medium-sized enterprises and Row 3. Commercial real estate (CRE) loans to non-financial corporations other than SMEs). This perimeter is broader than the one reported with the “CRE\_FNRP18=Y” flag, where it only includes Loans collateralised by commercial immovable property. | | | |
| **Applicability**  Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Property development financing | | **2** | Property investment financing |   The value is reported irrespective of the protection used to secure the instrument (i.e. whether the instrument used for the purchase or invest of residential/commercial property is secured by the purchased residential/commercial property, whether it is secured by other forms of assets, or whether it is unsecured).  For the not applicable cases "11111111111" shall be indicated. | | | |
| **Link to other concepts**   * PRPS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument origination. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.059 | DT\_STRT\_GP\_PPAL | Start date of principal grace period |  |
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| **Definition**  The date on which the principal payment postponement starts according to the instrument agreement. The scope of the field refers to any interest only period, either due to renegotiations or interest only agreements at loan inception.  The data attribute “*Start date of principal grace period*” indicates whether the instrument is within a contractually defined grace period for repayment of principal which the debtor is only paying the interest. If so, the start date of the grace period is reported | | | |
| **Applicability**   * If a principal payment grace period has already been completed (and regardless of whether there will be another such period in the future), the start date of the most recent grace period is reported. If the instrument does not have a grace period and has not had one at any time in the past, the value to be reported is "1111-11-11", regardless of whether it may have a grace period in the future (i.e., after the reporting reference date). * In addition, if a principal grace period has already ended (i.e., the period end date is past due) and the instrument is not in a grace period at the reporting reference date, the past due start date is reported (i.e., there is no need to update this field on the instrument). | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT * DT\_END\_GP\_PPAL | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.060 | GRSS\_CRRYNG\_AMNT\_INSTRMNT | Gross carrying amount |  |
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| **Definition**  Units shall report in this data attribute the gross carrying amount of each of the instruments being reported.  Gross carrying amount of debt instruments (loans and advances, and debt securities acquired) shall have the following meaning:   * For **debt instruments measured at fair value through profit or loss** without being included in the held for trading, the gross carrying amount shall depend on whether they are classified as performing or non-performing:   + For performing debt instruments, the gross carrying amount shall be the fair value   + For non-performing debt instruments, the gross carrying amount shall be the fair value after adding back any accumulated negative fair value adjustment due to credit risk * For **debt instruments at amortized cost or at fair value through other comprehensive income**, the gross carrying amount shall be the carrying amount before adjusting for any loss allowance. That is, the balance drawn of each operation, before deducting the amount of accumulated impairment or accumulated changes in fair value due to credit risk, and including the interest accrued using the effective interest rate method. The Unit will include accrued interest even when the instrument is in stage 3, except if there is an agreement to interrupt the accrual of interest with IG corporation.   To measure the gross carrying amount, the valuation of the debt instruments will be made on an individual basis. In addition, the gross amount will be calculated without considering any collateral.  By type of instrument, the gross carrying amount shall be understood as:   * **On demand (call) and short notice (current account)**: debit balance at the reporting date. * **Credit card debt**: balance drawn of the limit granted at the reporting date. * **Trade receivables or commercial portfolio**: debit balance corresponding to invoices or other documents entitling the Company to receive income from the sale of products and provision of services at the reporting date. * **Finance leases**: net investment in the lease at the reporting date. The calculation of the net investment does not include contingent charges, understood as those whose amount is based on a factor other than the mere passage of time, such as those related to future sales, or the cost of services or taxes that the lessor may have to pay to the lessee. * **Other term loans**: balance due at the reporting date. * **Advances that are not loans**: balance due at the reporting date. | | | |
| **Applicability**  **All operations fully classified as off-balance sheet shall have a Gross carrying amount = `11111111111´ (not applicable)**, given that they would report the nominal amount. E.g. Financial guarantees given not executed.  Where there are availability information issues, this field should be informed as **‘99999999999’** (missing values). | | | |
| **Link to other concepts**   1. Gross carrying amount is equal to the ‘outstanding gross nominal amount’ plus `Accrued interest balance as recognized on the balance sheet´   *GRSS\_CRRYNG\_AMNT\_INSTRMNT = OTSTNDNG\_NMNL\_AMNT\_INSTRMNT+ ACCRD\_INTRST\_INSTRMNT*   |  |  |  | | --- | --- | --- | |  | **Outstanding nominal amount** | **Gross carrying amount** | | **Outstanding Principal** | Yes | Yes | | **Unpaid interest (due and not paid)** | Yes | Yes | | **Accrued interest (undue)** | No | Yes | | **Loss allowance (impairment)** | No | No |   Therefore, if Gross carrying amount = 0, then “Outstanding gross nominal amount” and "Accrued interest balance as recognised on the balance sheet" should be 0.   1. For products at amortized cost and at fair value through other comprehensive income, the gross carrying amount is equal to ‘[carrying amount’](#_Carrying_amount) plus `Sum of LLPs and other allowances´   *GRSS\_CRRYNG\_AMNT\_INSTRMNT = CRRYNG\_AMNT\_INSTRMNT + (ACCMLTD\_IMPRMNT\_INSTRMNT)*   1. For products at fair value through profit or loss, the gross carrying amount is equal to ‘carrying amount’ plus ` Accumulated changes in fair value due to credit risk ´   *GRSS\_CRRYNG\_AMNT\_INSTRMNT = CRRYNG\_AMNT\_INSTRMNT + (ACCMLTD\_CHNGS\_FV\_CR\_INSTRMNT)*   1. "Total exposure in arrears" must be lower or equal than "Gross carrying amount". | | | |
| **Example**  Entity C acquires a balloon loan (Inst#1) originated under contract Con#1 with a nominal value of €100,000 and with a fair value adjustment due to credit risk at the acquisition date of €10,000. On 30 September 2018 the gross carrying amount equals to €100,000 and net carrying amount equals to €90,000. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.061 | ACCMLTD\_CHNGS\_FV\_CR\_INSTRMNT | Accumulated changes in fair value due to credit risk |  |
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| **Definition**  This field shall be reported when the accumulated changes in fair value due to credit risk since inception is negative. This field should be reported **as larger or equal to 0**.  This data attribute is intended to reflect changes in fair value solely due to changes in credit risk. However, changes in fair value may be also caused by other factors, whose effects may not be readily (if at all) isolated from the effects of changes in credit risk. This amount shall only be reported if the addition of positive and negative changes in fair value due to credit risk results in a negative amount.  For each debt instrument, ‘*Accumulated negative changes in fair value due to credit risk*’ shall be reported until the derecognition of the instrument. The valuation of the debt instruments shall be performed on the level of single financial instruments.  Situations that may arise when reporting this data field:   * If the fair value of the instrument has deteriorated due to changes in creditworthiness (a negative change) since the recognition of the instrument, this field that should be reported as larger or equal to 0 contains this negative change. * For an instrument whose creditworthiness (or whose debtor’s creditworthiness) has not changed (i.e. it has neither deteriorated nor improved) compared with the initial recognition, 0 (zero) is reported in this data attribute. | | | |
| **Applicability**  This field only applies to loans and advances or debt securities acquired, that are classified at **fair value through profit and loss** (on balance sheet exposures) and are considered **‘Non-Performing’**.  The regulator allows to report default values as follows   * In case of **missing information** (traceability errors) or uncertainty about the amount to report, Units are requested to report “99999999999”. * In case this field **does not apply** to the instrument (i.e. instruments classified at amortized cost or fair value through other comprehensive income), Units are requested to report “11111111111”. | | | |
| **Link to other concepts**   1. `Accounting portfolio´ à This concept could be > 0, when accounting portfolio (ACCNTNG\_CLSSFCTN) is equal to 4 or 41, as remarked as follows:  |  |  | | --- | --- | | **ACCNTNG\_CLSSFCTN\_CD** | **ACCNTNG\_CLSSFCTN\_NM** | | **Code** | **Description** | | 2 | IFRS: Financial assets held for trading | | 3 | nGAAP: Trading Financial assets | | 4 | IFRS: Financial assets designated at fair value through profit or loss | | 5 | nGAAP: Available-for-sale financial assets | | 6 | IFRS: Financial assets at amortised cost | | 7 | nGAAP: Non-trading non-derivative financial assets measured at fair value through profit or loss | | 8 | IFRS: Financial assets at fair value through other comprehensive income | | 9 | nGAAP: Non-trading non-derivative financial assets measured at fair value to equity | | 10 | nGAAP: Loans and receivables | | 12 | nGAAP: Held-to-maturity investments | | 13 | nGAAP: Non-trading non-derivative financial instruments measured at a cost-based method | | 14 | IFRS: Cash balances at central banks and other demand deposits | | 15 | nGAAP: Other Non-trading Non-derivative Financial assets | | 41 | IFRS: Non-trading financial assets mandatorily at fair value through profit or loss | | 45 | nGAAP: Cash balances at central banks and other demand deposits | | 46 | nGAAP: Financial assets held for trading | | 47 | nGAAP: Financial assets designated at fair value through profit or loss |  1. `Performing status´ à Accumulated changes in fair value due to credit risk only applies if Performing status is equal to 1 ‘Non-Performing’:  |  |  | | --- | --- | | **Code** | **Description** | | **1** | Non-performing | | **11** | Performing |  1. For products at fair value through profit or loss, the gross carrying amount is equal to ‘[carrying amount’](#_Carrying_amount) plus ` Accumulated changes in fair value due to credit risk ´   *GRSS\_CRRYNG\_AMNT\_INSTRMNT = CRRYNG\_AMNT\_INSTRMNT + (ACCMLTD\_CHNGS\_FV\_CR\_INSTRMNT)* | | | |
| **Example**  Inst#1, granted by an observed agent to a counterparty X, is recognized at fair value through profit and loss (Inst#1). At inception, the fair value amount was €1,000,000.  Six months later, in September 2020, there has been a deterioration in the credit rating of the counterparty (S&P downgrade from AA+ to BBB+), which has been recognized by the observed agent as deterioration in the creditworthiness of the counterparty (and consequently of Inst#1).  On 30 September the fair value of Inst#1 is determined to be €950,000. The drop in fair value, however, was caused not only by the credit risk worsening but also by changes in the interest rate. However, the observed agent is unable to separate out the exact effect of the credit risk worsening from the effect of the interest rate change.   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Reporting Reference Date** | **Instrument Identifier** | **Balance Sheet Recognition** | **Performing Status of the instrument** | **Accumulated changes in fair value due to credit risk** | | 31/03/2020 | Inst#1 | Entirely recognized | Performing | 0.00 | | 30/09/2020 | Inst#1 | Entirely recognized | Non-Performing | 50,000.00 | |  |  |  |  |  | | | | |
| **ECB asks for this figure**  Credit exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.062 | ACCNTNG\_CLSSFCTN | Accounting portfolio |  |
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| **Definition**  The data attribute “*Accounting portfolio*” contains information about the accounting portfolio in which the instrument is classified in accordance with IFRS. The accounting classification of the instruments is crucial, as it can affect the ECB's capital requirements to a greater or lesser extent.  If an instrument is an asset in accordance with the accounting standard, then one of the values as listed below is reported.  Values for IFRS accounting portfolios:   * **Cash balances at central banks and other demand deposits**. Shall include coins and banknotes owned by the institution and balances receivable on demand deposited with central banks and credit institutions. This category includes:   + The possession of national and foreign banknotes and coins in circulation used to make payments. Additionally, the Unit shall consider the money available to customers at cash machines.   + Receivable balances on demand at Central Banks.   + Receivable balances on demand at credit entities. * **Non-trading financial assets mandatorily at fair value through profit or loss** à Comprises all the financial assets that, without being reported in the accounting trading portfolio, will be valued as fair value though profit or loss, and do not correspond to the use of the fair value option. Concretely, this category includes: * Equity instruments which strategy is not for trading but neither the Unit´s purpose is to value these instruments as fair value through other comprehensive income. * Debt instruments (debt securities, loans and advances) which principal strategy corresponds to portfolios of amortized cost or fair value through other comprehensive income but fail to comply with the SPPI Test and are therefore “required” to be classified at fair value through profit or loss. * **Financial assets designated at fair value through profit or loss** à Includes all the financial assets in which the fair value option has been elected. That is, this category includes all the debt securities, loans and advances designated as fair value through profit or loss because of accounting mismatch, etc. * **Financial assets at fair value through other comprehensive income** à Financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. This category includes: * Equity instruments * Debt instruments (debt securities, loans and advances) – With recycling, that comply with the following conditions:   + The asset is hold in a business model with the objective of obtaining the contractual cash flows and sell the financial assets; and   + The contractual terms of the financial asset give rise to cash flows that are exclusively payments of principal and interests (complies with the SPPI Test). * **Financial assets at amortized cost** à a financial asset is measured at amortized cost if both of the following conditions are met: the asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. This category comprises: * Debt securities * Loans and advances | | | |
| **Applicability**  Units shall report this data attribute for all on-balance sheet instruments with one of the codes provided by the regulator. I.e. all instruments that are fully (e.g. loan) or partially (e.g. credit card) on-balance shall have one code, as follows:   |  |  | | --- | --- | | **Code** | **Description** | | **2** | IFRS: Financial assets held for trading | | **4** | IFRS: Financial assets designated at fair value through profit or loss | | **6** | IFRS: Financial assets at amortized cost | | **8** | IFRS: Financial assets at fair value through other comprehensive income | | **14** | IFRS: Cash balances at central banks and other demand deposits | | **41** | IFRS: Non-trading financial assets mandatorily at fair value through profit or loss |   Where the exposure being reported in **100% off-balance**, **Units shall report “11111111111 "**  In specific cases where this information might not be available, or the Unit might have difficulties assessing the accounting portfolio of an instrument, Units are requested to report this instrument as **“99999999999”.** | | | |
| **Link to other concepts**  The accounting classification is closely linked with the data attributes regarding impairment and changes in fair value due to credit risk, as well as staging. The table below provides an overview of the possible applicability of certain data attributes according to the accounting classification of instruments.   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Accounting classification** | `[Sum of LLPs and other allowances](#_Sum_of_LLPs)´ | ‘[Accumulated changes in fair value due to credit risk](#_Accumulated_changes_in)´ | **Nominal amount** | **Provisions associated with off-balance sheet exposures** | **Impairment status** | | **Cash balances at central banks and other demand deposits** | YES | - | YES | - | YES | | **Financial assets held for trading** | - | - | YES | - | - | | **Non-trading financial assets mandatorily at fair value through profit or loss** | - | YES | YES | - | - | | **Financial assets designated at fair value through profit or loss** | - | YES | YES | - | - | | **Financial assets at fair value through other comprehensive income** | YES | - | YES | - | YES | | **Financial assets at amortized cost** | YES | - | YES | - | YES | | **N/A (exposiciones 100% off-balance)** | - | - | YES | YES | YES | | | | |
| **ECB asks for this figure**  Accounting classification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.063 | ACCRD\_INTRST\_INSTRMNT | Accrued interest balance as recognized on the balance sheet |  |
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| **Definition**  Units shall report the amount of accrued interest on debt instruments at the reporting reference date. In accordance with the general principle of accruals accounting, interest receivable on instruments should be subject to on-balance sheet recording as it accrues (i.e. on an accruals basis) rather than when it is actually received (i.e. on a cash basis). If interest is payable periodically (e.g. monthly), the interest accrual starts anew in the subsequent period.  The amount in arrears does not include any accrued interest because accrued interest amounts are not past due. Accrued interest is not part of the outstanding nominal amount. However, accrued interest becomes payable at a certain point in time, and, if it is not paid, it becomes interest due, which is included in the outstanding nominal amount.  Unless capitalized earlier, the accrued interest is considered realized at the maturity of the instrument and is added to the outstanding nominal value (if it is not paid).  For instruments with no explicit interest rate, accrued interest represents the difference which is realized between the amount which was disbursed to the debtor (nominal value) at a moment in time ‘t’ and the value that was paid back by the debtor at a moment ‘t + x’ (i.e. at the maturity, the accrued interest is considered realized and is added to the nominal value). | | | |
| **Applicability**  The `*Accrued interest balance as recognized on the balance sheet*´ field shall be reported for all on-balance instruments irrespective of whether they are measured at amortized cost or at fair value in the financial statements. For 100% off-balance sheet exposures, this field should be “11111111111”, not applicable.  In case of missing information (traceability errors) or uncertainty about the amount to report, Units are requested to report “99999999999”. | | | |
| **Link to other concepts**   1. ` Outstanding gross nominal amount´ is equal to the `Gross carrying amount´ minus `Accrued interest balance as recognized on the balance sheet´   *(OTSTNDNG\_NMNL\_AMNT\_INSTRMNT= GRSS\_CRRYNG\_AMNT\_INSTRMNT- ACCRD\_INTRST\_INSTRMNT)*   |  |  |  | | --- | --- | --- | |  | **Outstanding nominal amount** | **Gross carrying amount** | | **Outstanding Principal** | Yes | Yes | | **Unpaid interest (due and not paid)** | Yes | Yes | | **Accrued interest (undue)** | No | Yes | | **Loss allowance (impairment)** | No | No | | | | |
| **Examples**  **Example 1**. The relationship between accrued interest and outstanding nominal amount in the case of an interest-only instrument.  On 29 April 2018, observed agent OA#1 extends a loan (Loan#2) of €250,000 to debtor Dbtr#2. In accordance with the contract (Cntrct#A), the debtor will repay only interest on a monthly basis and will repay the principal on 30 April 2026.  The reporting of the outstanding nominal amount and the accrued interest in the period between September and December 2020 is as follows. In this period, the applied interest rate is 3% per annum. The interest accrues monthly and is payable on the 10th day of each month. The debtor makes the interest payments on time.   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Reporting reference date** | **Observed agent identifier** | **Contract identifier** | **Instrument identifier** | **Outstanding nominal amount** | **Accrued interest** | | 30/09/2020 | OA#1 | CNTRCT#A | LOAN#2 | 250.000 | 625 | | 31/10/2020 | OA#1 | CNTRCT#A | LOAN#2 | 250.000 | 625 | | 30/11/2020 | OA#1 | CNTRCT#A | LOAN#2 | 250.000 | 625 | | 31/12/2020 | OA#1 | CNTRCT#A | LOAN#2 | 250.000 | 625 |   Given the fact that Dbtr#2 pays in the year 3% interest rate on €250,000, the monthly interest payments amount to €625. Since the interest is paid monthly, the outstanding nominal amount remains unchanged over the entire period considered.  **Example 2**. The relationship between accrued interest and outstanding nominal amount in the case of a disagio.  On 30 September 2020, observed agent OA#4 cashes €97,000 to Debtor#U. In accordance with the contract (Cntrct#1), the debtor will repay €100,000 on 1 January 2021. The instrument is reported for four consecutive reporting reference dates. The reporting of the outstanding nominal amount and the accrued interest is as follows.   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **Reporting reference date** | **Observed agent identifier** | **Contract identifier** | **Instrument identifier** | **Outstanding nominal amount** | **Accrued interest** | | 30/09/2020 | OA#4 | CNTRCT#A | DISAGIO#1 | 97.000 | 0 | | 31/10/2020 | OA#4 | CNTRCT#A | DISAGIO#1 | 97.000 | 1.000 | | 30/11/2020 | OA#4 | CNTRCT#A | DISAGIO#1 | 97.000 | 2.000 | | 31/12/2020 | OA#4 | CNTRCT#A | DISAGIO#1 | 97.000 | 3.000 |   Given that over the entire tenor of the instrument the total interest charge amounts to €3,000 and (in this example, for simplification) the interest is accrued proportionally to the time elapsed (instead of financially), with the total interest becoming payable on 1 January 2021, the following holds:   * On 30 September (i.e. at time = 0), the outstanding nominal amount is exactly €97,000, and no interest is accrued yet. * On 31 October, (i.e. at time = 1/3), the outstanding nominal amount is still €97,000, and 1/3 of the total interest is accrued; this amounts to €1,000. * On 30 November, (i.e. at time = 2/3), the outstanding nominal amount is €97,000, and another 1/3 of the total interest is accrued; this now amounts to €2,000. * On 31 December, (i.e. at time = 3/3), the outstanding nominal amount is €97,000, and a further 1/3 of the total interest is accrued, resulting in €3,000 of accrued interests. * On 1 January 2021, the accrued interest becomes due and is capitalized (i.e. is added to the outstanding nominal amount). | | | |
| **ECB asks for this figure**  Credit Exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.064 | AMNT\_D\_AT\_MTRTY | Amount due at the legal final maturity date |  |
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| **Definition**  Total amount of principal repayment to be paid at the final legal maturity date (i.e. DT\_LGL\_FNL\_MTRTY), i.e. amount of last instalment at maturity date. | | | |
| **Applicability**  Amount of principal due at the legal final maturity date (field. DT\_LGL\_FNL\_MTRTY) that are also comprise in amortization schedule of the instrument.  For not applicable fields, "11111111111" shall be indicated. | | | |
| **Link to other concepts**   * DT\_LGL\_FNL\_MTRTY * PYMNT\_FRQNCY * TYP\_AMRTSTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.065 | CCF | Credit conversion factor (CCF) according to CRR |  |
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| **Definition**  The Credit Conversion Factor (CCF) is the ratio of the currently undrawn amount of a commitment and the amount that could be drawn, and that would therefore be outstanding at default, the extent of the commitment being determined by the advised limit, unless the unadvised limit is higher According to CRR Art. 4 (56).  The CCF value that is to be reported in the Loan Tape for the off-balance sheet items will consider:   * The CCF informed on the reporting date. * It is only applicable for exposures under CRR Annex I (Undrawn commitments, Guarantees, …). * The factors of 0%, 20%, 50% and 100%, according to the risk of the products is low, medium/low, medium or high, accordingly (for SA approach and F-IRB). * The internal calculation of the CCF under A-IRB is approved by the Regulator with the corresponding limits established in CRR.   The value informed in the Loan Tape shall be the one used for the regulatory capital calculation.  There must be consistency between the products and the CCFs informed. | | | |
| **Applicability**  The CCFs informed in the Loan Tape does not allow blank fields. Therefore:   * In case the data is not identified, the CCF should be informed using the value 99999999999; * In case the data does not apply in the Instrument table, as for the on-balance sheet items, the value informed in the Loan Tape should be 11111111111.   For all the off-balance sheet items a CCF informed is expected.   * If the unit applies the SA approach to the exposure, the unit should consider the CCF listed by product in CRR, annex I. * If the unit applies the IRB approach to the exposure:   + If F-IRB is applied, the regulator establishes the same products and conversion factor that for SA approach.   + If A-IRB is approved by the Regulator, the unit may apply its own estimates of the CCF factor. However, the own estimates of the conversion factor are limited to the following off-balance exposures:     - For credit lines that are unconditionally cancellable at any time by the institution without prior notice, or that effectively provide for automatic cancellation due to deterioration in a borrower's credit worthiness;     - For short-term stand by letter arising from the movement of goods;     - Regarding to undrawn purchase commitments for revolving purchased receivables that are able to be unconditionally cancelled or that effectively provide for automatic cancellation at any time by the institution without prior notice;     - For other credit lines, Note issuance facilities (NIFs) and revolving underwriting facilities (RUFs). | | | |
| **Link to other concepts**   * EAD * RWA\_MTHD | | | |
| **Examples**   * If the unit applies the SA approach to the exposure:   + If the product is a retail credit lines considered as unconditionally cancellable, CCF = 0%;   + If the product is a trade finance off-balance sheet items (documentary credits issued or confirmed), CCF 50%. | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation and to ensure the correct application of CCFs according to the type of product. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.066 | CMMTMNT\_INCPTN\_INSTRMNT | Commitment amount at inception |  |
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| **Definition**  **Observed agent’s maximum exposure to credit risk on the inception date of the instrument**, without taking into account any protection held or other credit enhancements. Total commitment amount on the inception date is established during the approval process and is intended to restrict an observed agent’s amount of credit risk to a given counterparty for the relevant instrument. This data field is also reported in Anacredit.  The amount reported in this data attribute is the amount committed by the creditor under the instrument. In particular, it is the agreed credit limit (if any), that is contractually agreed between the debtor and the creditor, and above which the debit balances of the instrument/instruments may not rise in accordance with the contract.  For fixed-sum credits, the commitment amount is the fixed sum specified in the contract giving rise to the instrument, irrespective of whether the amount is drawn in one amount or by instalments (tranches).  Contractual changes in the commitment amount are not subject to Loan Tape reporting in the sense that the commitment amount at inception is not updatable. For example, consider a fixed-sum credit where at inception a commitment amount was contractually agreed but the debtor later decides to adjust this amount downwards. And although the contract is amended accordingly, the change does not trigger any updates of the commitment amount at inception. | | | |
| **Applicability**  This data attribute shall be reported based on above definition, although the following considerations need to be taken into account:   * For multiple instruments drawn under the “limit structures”, the commitment amount at inception is allocated to each such instrument as appropriate, whereby a distinction is made between lump-sum loans and instruments which are not lump-sum loans. This means that:   + the commitment amount at inception for lump-sum loans under the cross-limit is the amount of funding disbursed (taking into consideration that such instruments do not have an off-balance-sheet amount);   + for instruments under the cross-limit that are not lump-sum loans (irrespective of whether or not they are of a revolving nature), the commitment amount at inception is reported as “11111111111”. * In relation to deposits which are current accounts between banks, if on the inception date a maximum deposit amount is contractually defined which limits the observed agent’s exposure to credit risk, this amount is effectively the “commitment amount at inception”. Otherwise this data attribute is reported as “11111111111”. * The commitment amount at inception for debit balances on current accounts with a credit limit is the credit limit as at the inception date. * The commitment amount at inception for debit balances on current accounts with no credit limit is reported as “11111111111”. * If no maximum exposure is contractually defined, the value “11111111111” is reported. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit underwriting. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.067 | CMMTMNT\_INSTRMNT | Commitment amount at reference date |  |
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| **Definition**  **Observed agent’s maximum exposure to credit risk on the reference date of the instrument**, without taking into account any protection held or other credit enhancements. Total commitment amount on the reference date is established during the life cycle of the loan and is intended to restrict an observed agent’s amount of credit risk to a given counterparty for the relevant instrument.  This data field is the same concept as *Commitment amount at inception* (CMMTMNT\_INCPTN\_INSTRMNT) but on the reference date instead of at inception date.  The amount reported in this data attribute is the amount committed by the creditor under the instrument on the reference date. In particular, it is the agreed credit limit (if any), that is contractually agreed between the debtor and the creditor, and above which the debit balances of the instrument/instruments may not rise in accordance with the contract.  Contractual changes in the commitment amount are subject to Loan Tape reporting in the sense that the commitment amount at reference date is updatable. For example, consider a fixed-sum credit where at inception a commitment amount was contractually agreed but the debtor later decides to adjust this amount downwards. Then the contract is amended accordingly and the change does trigger an update of the commitment amount at reference date. | | | |
| **Applicability**   * This field will be reported based on the definition as Commitment amount at inception (CMMTMNT\_INCPTN\_INSTRMNT) but on the reference date instead of at inception date. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure monitoring | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.068 | CRRYNG\_AMNT\_INSTRMNT | Carrying amount |  |
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| **Definition**  Units shall report the carrying amount of all the instruments under the scope of the Loan Tape. The “carrying amount” is the amount of the instrument recognized as an asset in the balance sheet, i.e. after deducting any accumulated impairment (referred to as the “net carrying amount”) for instruments measured at amortized cost and the fair value for instruments measured at fair value through profit and loss or other comprehensive income.  The carrying amount of financial assets shall include accrued interest. *The amount of accrued interest as included in carrying amount is defined in accordance with the data attribute `Accrued interest´.*  The sum of unimpaired assets and impaired assets net of all the allowances shall be equal to the carrying amount. | | | |
| **Applicability**  Type of credit investment products to which the carrying amount may be applied.   * Cash balance or on demand deposits. * Credit card, with outstanding amounts to be paid. * Trade receivables or commercial portfolio. * Finance leases. * Other term loans. * Advances that are not loans. * Debt instruments acquired. * Carrying amount must be greater or equal to 0.   In case of missing information (traceability errors) or uncertainty about the amount to report, Units are requested to report “99999999999”. For 100% off-balance exposures, carrying amount should be equal to “11111111111”. | | | |
| **Link to other concepts**   1. `Gross carrying amount´ is equal to ‘carrying amount’ plus (`Sum of LLPs and other allowances´) (for amortised cost products and fair value through other comprehensive income.   *GRSS\_CRRYNG\_AMNT\_INSTRMNT = CRRYNG\_AMNT\_INSTRMNT + (ACCMLTD\_IMPRMNT\_INSTRMNT)*   1. `Sum of LLPs and other allowances´ is equal to `Accrued interest balance as recognized on the balance sheet´ minus `Carrying amount´ plus `Outstanding nominal amount´   *(ACCMLTD\_IMPRMNT\_INSTRMNT= ACCRD\_INTRST\_INSTRMNT - CRRYNG\_AMNT\_INSTRMNT + OTSTNDNG\_NMNL\_AMNT)* | | | |
| **Examples**  The book value of the loan is €100,000. It is decided to impair the loan in the amount of €30,000. The carrying amount of the loan should be €70,000 €. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.069 | DBT\_YLD | Debt yield |  |
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| **Definition**  It is about measuring the return that the client generates with the utilization of the CRE loan granted by the Bank. For this purpose, this field is calculated as the ratio of net annual rental income divided by the total gross carrying amount which is secured by the CRE property at reference date:   * ‘Net annual rental income’ is the annual rental income accruing from renting property to tenants or the annual cashflow generated by the conduct of the business, purpose or activity of the owners of the property, net of any taxes and operational expenses to maintain the property’s value and – in the case of cashflow – adjusted for other costs and benefits directly connected with the use of the property. * The ‘total gross carrying amount’ (GRSS\_CRRYNG\_AMNT\_INSTRMNT) refer to the value of the loan secured by the property or set of properties. | | | |
| **Applicability**  To report the ‘Net annual rental income’ it is recommended to use the information of the last 12 months or else the most recent available (e.g. last fiscal year). The information period used must be aligned with the one used to report the DBT\_YLD and CRE\_YRLY\_INCM fields.  This data field shall be reported only for CRE instruments. For Non-CRE instruments “11111111111” must be reported. | | | |
| **Link to other concepts**   * GRSS\_CRRYNG\_AMNT\_INSTRMNT * CRE\_INCM\_CRRNCY * CRE\_YRLY\_EXPNSS * CRE\_YRLY\_INCM | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Assess the credit underwriting and monitoring process and repayment capacity of the loan. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.070 | DT\_LGL\_FNL\_MTRTY | Legal final maturity date (latest repayment date) |  |
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| **Definition**  The contractual maturity date of the instrument, taking into account any agreements amending initial contracts. The legal final maturity date is the date by which any funds drawn under the instrument are contractually to be ultimately paid or repaid and any undrawn funds can no longer be drawn. This data field is also reported in Anacredit. | | | |
| **Applicability**  Units shall provide this data attribute for instruments with contractually agreed maturity.   * Note that certain instruments (e.g. some credit cards, revolving credit facilities, stock lending or open reverse repurchase agreements) have no legal final maturity date defined in the contract owing to the fact that the instruments are of a perpetual nature or have an embedded optionality. Therefore, **for instruments with no maturity date, the value “1111-11-11”** is reported. * For instruments repayable on demand or at short notice, the value “1111-11-11” is reported. However, if a legal final maturity date is specified for such instruments, then the date is reported. * By convention, for any debit balances on current accounts with no credit limit, the value “1111-11-11” is reported as the legal final maturity date.   The legal final maturity date may change over the lifetime of an instrument as, by amending the contract, the legal final maturity date may be put forward or backward compared with the date originally set. In such cases, the previously reported legal final maturity date is updated, and the change is duly flagged in the data attributes “forbearance status” and “date of the forbearance status”. However, a change in the legal final maturity date can only be effected by a change in the contract. | | | |
| **Link to other concepts**   * CNTRCT\_ID * INSTRMNT\_ID * DT\_ORGNL\_MTRTY * DT\_FRBRNC\_STTS * FRBRNC\_STTS\_INSTRMNT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument origination. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.071 | DT\_NXT\_INTRST\_RT\_RST | Next interest rate reset date |  |
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| **Definition**  The date when the next interest rate reset, as defined in Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33), takes place. An interest rate reset is understood as a change in the interest rate of an instrument which is provided for in the contract. So *Next interest rate reset date* indicates the day on which the next change in the interest rate of an instrument as provided in the contract will take place. This data field is also reported in Anacredit.  Instruments subject to an interest rate reset include loans with variable interest rates which are periodically revised in accordance with the evolution of an index, e.g. EURIBOR, loans with interest rates which are revised on a continuous basis, i.e. floating rates, and loans with interest rates which are revisable at the credit institution’s discretion. | | | |
| **Applicability**  Units shall report this data attribute as DATE value, unless:   * In the case of instruments which do not include a contractual agreement to change the interest rate (i.e. the interest rate is not resettable), including overnight loans (one day loans), the value “1111-11-11” is reported. * The value “1111-11-11” is also reported when the instrument is not subject to a future interest rate reset, although, the value to be reported is the legal final maturity of the instrument. Similarly, in the case of instruments for which the last interest rate reset date has already passed, the value “1111-11-11” is reported * In the case of fixed interest rate instruments if it has been contractually agreed for the entire life of the instrument; in such cases, the value “1111-11-11” is reported; otherwise if interest rate has been contractually fixed only until a specific future date t after which the fixed interest rate can be reset; in such cases, the future date t is reported in this data attribute.   Unless “1111-11-11” is reported, the next interest rate reset date should not be earlier than the reporting reference date. | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT * DT\_LGL\_FNL\_MTRTY * DT\_RFRNC | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument origination. | | | |

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| **ID data field** | | | **Data field** | | | **Field name** | |  | |
| IN.072 | | | DT\_ORGNL\_MTRTY | | | Original contractual maturity date (latest repayment date) | |  | |
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| **Definition**  Original contractual maturity date as agreed at the origination of the instrument.  The contractual maturity date of the instrument, **not taking into account any agreements amending initial contracts**. The legal final maturity date is the date by which any funds drawn under the instrument are contractually to be ultimately paid or repaid and any undrawn funds can no longer be drawn. | | | | | | | | | |
| **Applicability**  Units shall provide this data attribute for instruments with contractually agreed maturity at the origination of the instrument.   * Note that certain instruments (e.g. some credit cards, revolving credit facilities, stock lending or open reverse repurchase agreements) have no legal final maturity date defined in the contract owing to the fact that the instruments are of a perpetual nature or have an embedded optionality. Therefore, for instruments with no maturity date, the value “1111-11-11” is reported. * For instruments repayable on demand or at short notice, the value “1111-11-11” is reported. * For any debit balances on current accounts with no credit limit, the value “1111-11-11” is reported as the legal final maturity date. | | | | | | | | | |
| **Link to other concepts**   * DT\_LGL\_FNL\_MTRTY | | | | | | | | | |
| **Examples**  N/A | | | | | | | | | |
| **ECB asks for this figure**  Instrument financial information. | | | | | | | | | |
| **ID data field** | **Data field** | | | **Field name** | | |  | | |
| IN.073 | IFRS9\_BHVRL\_MTRTY | | | Behavioural maturity | | |  | | |
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| **Definition**  This data attribute refers to the estimated residual maturity, which is the time that elapses between the reference date and the expected end of the lifetime of the instrument. The maturity shall be reported in months.  This estimated maturity is the one to be used when calculating lifetime Expected Credit Losses.  To this end, in order to determine the behavioural maturity, Units shall consider the criteria below:   * Behavioural maturity is the maximum contractual period over which the entity is exposed to credit risk. For loan commitments and financial guarantee contracts this is the maximum period over which the Unit has a present contractual obligation. * Only for those financial instruments which include both a loan and an undrawn commitment component (e.g. revolving credit facilities such as credit cards and overdrafts), the Unit shall consider the period that it is exposed to credit risk beyond the maximum contractual period if (and only if) the Unit’s contractual ability to demand repayment and cancel the undrawn commitment does not limit the Unit’s exposure to credit losses to the contractual notice period. The period to consider is the maximum period that the entity is exposed to credit risk and expected credit losses would not be mitigated by credit risk management actions.   When determining the period over which the Unit is expected to be exposed to credit risk, it should consider factors such as historical information and experience about:   1. the period over which the entity was exposed to credit risk on similar financial instruments; 2. the length of time for related defaults to occur following a significant increase in credit risk; and 3. the credit risk management actions that an entity expects to take once the credit risk on the financial instrument has increased | | | | | | | | | |
| **Applicability**  For the purpose of this data attribute, Units shall report contractual maturity date for all instrument but for those that have an undrawn commitment component (off-balance exposure) where an estimation of the expected life of the instrument shall be done by the Unit. This estimation shall lead to the behavioural maturity (effective date used) when estimating lifetime Expected Credit Losses (i.e. ECL in Stage 2).  If conditions of the instrument have changed since inception date, new information shall be considered when reporting this attribute.  For those Units using Modellica as the Expected Credit Loss estimation engine, the input field “maturity date*” (please validate this with local user)* shall be the one used to calculate this data attribute.  If the instrument has open maturity or an undrawn commitment component and there is no model in place to determine expected lifetime, Units shall report “11111111111” – Not applicable  Where there are traceability issues or there is uncertainty about this field, Units shall inform “99999999999” – Missing data. | | | | | | | | | |
| **Link to other concepts**  N/A | | | | | | | | | |
| **Examples**  N/A | | | | | | | | | |
| **ECB asks for this figure**  Expected Credit Losses. | | | | | | | | | |
| **ID data field** | | **Data field** | | | **Field name** | |  | |
| IN.074 | | EAD | | | Regulatory EAD | | Regulatory Capital | |
|  | | | | | | | | |
| **Definition**  The exposure at default (EAD), post-mitigation[[2]](#footnote-2), is the potential outstanding balance that a client could have at the time of default on its credit obligations, calculated under the Capital Requirement Regulation (UE 575/2013).    The exposure value that is to be reported in the Loan Tape will consider:   * The original exposure value on the reporting date. * The specific credit risk adjustments (only SA approach). * The effect of mitigants through guarantees and collateral. * The effect of Credit Conversion Factor (CCFs), for revolving exposures and off-balance-sheet items.   Where there is a change of guarantor for a portion of exposure mitigated through substitution effects, or where an exposure is mitigated partially, the EAD that must be reported as the sum of the EAD for each tranche (secured and unsecured).  The value of the guarantee or the collateral mitigating the EAD shall be the one used for the regulatory capital calculation, following all CRR rules to adjust the value and considering the guarantor and collateral admissible.  For exposures under IRB approach, the mitigating effect of funded protection on the EAD will be in line with the treatment on the LGD, to avoid double counting.  For Residential and Commercial Real Estate under SA approach, the EAD should not include the mitigating effect of collateral. | | | | | | | | |
| **Applicability**  The EAD informed in the Loan Tape does not allow blank fields. Therefore:   * In case the data is not identified the EAD should be informed using the value 99999999999; * In case the data does not apply in the Instrument table, the value informed in the Loan Tape should be 11111111111.   By the nature of the exposure and the approach used, it is expected an EAD for:   * On-balance sheet items:   + SA à Considering to the potential outstanding balance at the time of default at the reporting date, specific credit risk adjustment and mitigation techniques should be applied. If part/total of the exposure is secured by substitution effects (personal/financial guarantees), the EAD informed in the Loan Tape is the sum of each tranche secured.   + IRB à Considering to the potential outstanding balance at the time of default at the reporting date, mitigation techniques should be applied. If part/total of the exposure is secured by substitution effects (personal/financial guarantees), the EAD informed in the Loan Tape is the sum of each tranche secured. * Off-balance sheet items:   + SA à Apart from the commented for On-balance sheet items, the EAD shall be calculated by the application of a CCF provided in CRR, Annex 1, depending on the risk assigned to the type of product;   + IRB à Apart from the commented for On-balance sheet items, the EAD shall be calculated by the application of a CCF that could be estimated by the unit or given by the regulator, subject to if the unit can apply the Advanced IRB Method or the Foundation IRB Method, accordingly. | | | | | | | | |
| **Link to other concepts**   * CCF * RWA\_MTHD * LGD | | | | | | | | |
| **Examples**  N/A | | | | | | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | | | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.075 | IFRS9\_CCF | IFRS 9 accounting CCF |  |
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| **Definition**  This data attribute refers to the IFRS 9 accounting Credit Conversion Factor as at reference date. This CCF should reflect the Unit’s expectations of drawdowns on a loan commitment before the instrument becomes default.  For defaulted exposures Units shall report CCF as at reference date, so that Exposure at Default (EAD) can be calculated using this value of CCF. | | | |
| **Applicability**  Units shall inform the CCF of the off-balance exposure used in the calculation of the EAD for the purpose of estimating Expected Credit Losses under IFRS9.  For those Units estimating a conversion factor also for on-balance exposure on certain instruments**, Units shall report only the CCF used for off-balance exposure**, as the Loan Tape does not allow to modify on balance exposure. This difference is expected to be explained to the supervisor at due time if required.  When using Modellica for estimating Expected Credit Losses, Units shall inform the output field *k2\_final* *(please validate this with local user)* in this data attribute.  For instrument where no off-balance exposure applies (i.e. there is no undrawn commitment component) or the output field of Modellica does not contain a valid value, Units shall report “11111111111” – Not applicable  Where there are traceability issues or there is uncertainty about this field, Units shall inform “99999999999” – Missing data | | | |
| **Link to other concepts**   * IFRS 9 accounting EAD (IFRS9\_EAD) à The data attribute ‘IFRS 9 accounting CCF’ (IFRS9\_CCF) shall be used to calculate this field. * ‘Date of default status’ (DT\_DFLT\_STTS) à If the instrument is defaulted, the CCF at reference date shall be reported if the type of product is subject to have a CCF. | | | |
| **Examples**  Imagine instruments with the following characteristics:   * Instrument 1 - Loan:   + On balance exposure (not defaulted): € 1.000.000   + Off balance exposure: N/A   + CCF estimated: N/A   IFRS9\_CCF = “11111111111”   * Instrument 2 – Credit facility:   + On balance exposure (not defaulted): € 1.000.000   + Off balance exposure: € 1.000.000   + CCF estimated: 0,75   IFRS9\_CCF = 0,75   * Instrument 3 – Credit facility:   + On balance exposure (not defaulted): € 1.990.000   + Off balance exposure: € 10.000   + CCF estimated: 0   + Expected drawdowns are estimated based on the on-balance exposure because it is expected that the limit is breached at any point, thus, an “on-balance CCF (K1)” is estimated instead of a CCF à K1 = 1,05   IFRS9\_CCF = 0   * Instrument 4 – Credit facility:   + On balance exposure (default since 20/09/2020): € 1.000.000   + Off balance exposure: € 1.000.000   + CCF estimated: 0,75   + Payment of € 500.000 on 15/11/2020   As of 30/09/2020:  IFRS9\_CCF = 0,75  As of 30/11/2020:  IFRS9\_CCF = 0,75 | | | |
| **ECB asks for this figure**  Expected Credit Losses. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.076 | IFRS9\_EAD | IFRS 9 accounting EAD |  |
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| **Definition**  This data attribute refers to the Exposure at default used for the calculation of Expected Credit Losses according to IFRS 9 as at reference date.  This EAD should reflect the current amount plus Unit’s expectations of drawdowns on a loan commitment before the instrument becomes default.  For defaulted exposures Units shall report Exposure at default used for the calculation of Expected Credit Losses (ECL) according to IFRS9 as at default date. That is, if any partial payment or additional drawdown is made after the date of default, it shall not be considered for the purpose of this data attribute. | | | |
| **Applicability**  Units shall inform Exposure at Default considered when calculating Expected Credit Losses under IFRS9 at the reference date.  If lifetime ECL are estimated, and an amortization schedule is in place, EAD shall be reported as the average EAD through the years until the instrument maturity. Accordingly, if EAD differs from one scenario to another, the value to be reported will be the weighted average.  For those Units using Modellica as the ECL estimation engine, the output field “*ead\_final”* *(please validate this with local user)* can be used for the purpose of this data attribute.  Where there are traceability issues or there is uncertainty about this field, Units shall inform “99999999999” – Missing data. | | | |
| **Link to other concepts**   * IFRS 9 accounting CCF (IFRS9\_CCF) à This data attribute shall be used to calculate the field ‘IFRS 9 accounting EAD’ (IFRS9\_EAD). * ‘Date of default status’ (DT\_DFLT\_STTS) à If the instrument is defaulted, the EAD at reference date shall be reported | | | |
| **Examples**  Imagine instruments with the following characteristics:   * Instrument 1 – Loan (no amortization assumed):   + On balance exposure (not defaulted): € 1.000.000   + Off balance exposure: N/A   + CCF estimated: N/A   IFRS9\_EAD = € 1.000.000   * Instrument 2 – Loan (in Stage 1. Two years until maturity and amortization schedule as follows):   + Outstanding on balance exposure 1st year: € 1.000.000   + Outstanding on balance exposure 2nd year: € 800.000   + Off balance exposure: N/A   + CCF estimated: N/A   IFRS9\_EAD = € 1.000.000   * Instrument 3 – Loan (in Stage 2. Two years until maturity and amortization schedule as follows):   + Outstanding on balance exposure 1st year: € 1.000.000   + Outstanding on balance exposure 2nd year: € 800.000   + Off balance exposure: N/A   + CCF estimated: N/A   IFRS9\_EAD = € 900.000   * Instrument 4 – Credit facility:   + On balance exposure (not defaulted): € 1.000.000   + Off balance exposure: € 1.000.000   + CCF estimated: 0,75   IFRS9\_EAD = € 1.750.000   * Instrument 5 – Credit facility:   + On balance exposure (not defaulted): € 1.990.000   + Off balance exposure: € 10.000   + CCF estimated: 0   + Expected drawdowns are estimated based on the on-balance exposure because it is expected that the limit is breached at any point, thus, an “on-balance CCF (K1)” is estimated instead of a CCF à K1 = 1,05   IFRS9\_EAD = € 2.089.500   * Instrument 6 – Credit facility:   + On balance exposure (default since 20/09/2020): € 1.000.000   + Off balance exposure: € 1.000.000   + CCF estimated: 0,75   + Payment of € 500.000 on 15/11/2020   As of 30/09/2020:  IFRS9\_EAD = € 1.750.000  As of 30/11/2020:  IFRS9\_EAD = € 1.750.000 | | | |
| **ECB asks for this figure**  Expected Credit Losses. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.077 | INSTLMNT\_PAY | Instalment payable |  |
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| **Definition**  Average monthly quota to be paid by the debtor when there is an amortization schedule. The quota (principal and interest) is determined based on the amortization rate applicable to the instrument on the reference date of the report. | | | |
| **Applicability**  This field can be calculated for any product with a reported amortization table. Bullet loans are excluded but overdrafts are included when a minimum amortization is agreed. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.078 | OFF\_BLNC\_SHT\_AMNT\_INSTRMNT | Off-balance sheet amount |  |
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| **Definition**  Total nominal amount of off-balance-sheet exposures. This includes any commitment to lend before considering conversion factors and credit risk mitigation techniques. It is the amount that best represents the institution’s maximum exposure to credit risk without taking into account any protection held or other credit enhancements. Off-Balance Sheet exposures include the amounts representing loan commitments, financial guarantees and other commitments given, corresponding to rights, obligations and other legal situations that may have an impact on the Unit in the future. However, as of the reporting date, they have no impact on the entity's balance sheet.  The off-balance-sheet amount is the available undrawn amount of the instrument at the reporting reference date. It should not include any amount effectively withdrawn by or disbursed to the debtor. For the following types of instrument: credit card debt, revolving credits other than overdrafts and credit card debt, credit lines other than revolving credit and overdrafts with a credit limit, and trade receivables with recourse:   * a positive amount is reported if there is any available amount at the reporting reference date that can be withdrawn vis-à-vis the instrument. That is, an amount larger than 0 is reported if the instrument’s outstanding nominal amount may be increased by drawings by the debtor or disbursement to the debtor in accordance with the provisions of the contract, without the need for changing the contract or other credit enhancements. In such cases, the off-balance-sheet amount is the total amount that can be still drawn under this instrument in addition to the outstanding nominal amount so that the commitment amount (the credit limit, if relevant) is not exceeded. * Otherwise, zero is reported if there is no available amount, given that there had been an off-balance-sheet amount that could have been withdrawn vis-à-vis the instrument at the reporting reference date. Meaning that, if the outstanding nominal amount exceeds the amount which was committed in accordance with the contract under the instrument, the off-balance-sheet amount to be reported is €0. * Otherwise, if no amount can be drawn by or disbursed to the debtor without contractual changes, the off-balance-sheet amount of the instrument is reported as “0€”, i.e. there is no undrawn amount available under the instrument in accordance with the contract. | | | |
| **Applicability**  Units shall report the `*Off-balance sheet amount*´ metric for the following off-balance sheet products:   * **Loan commitments given**: irrevocable commitments to provide financing under certain conditions and terms previously stipulated, such as balances available by third parties within the limits established by the Unit. Examples include: * Undrawn commitments (credit lines): available balances of commitments to lend or grant loans through acceptances under pre-specified conditions. This item does not include the unused portion of trade discount classifications, unless they are specified in a policy, constituting a commitment enforceable by the client. * Future deposits: transactions in which the entity undertakes to grant a loan (or e a deposit) at a specified date at a specified rate and term. * **Financial guarantees given**: contracts that require the issuer to make specific payments to reimburse the creditor for the loss incurred when a debtor defaults on its obligation to pay in accordance with the original or modified conditions, of a debt instrument, regardless of its legal form, which may be, inter alia, the bond, financial guarantee, insurance contract or credit derivative. * Credit derivatives (protection sold): transactions in which the financial guarantee is contracted by the party purchasing the protection, i.e. the beneficiary of the guarantee. * Financial guarantees received other than credit derivatives: transactions in which the financial guarantee is contracted by the issuer or obligor of the debt instruments being guaranteed. * **Other commitments given**: This category includes any type of contract that does not meet the definition of a loan commitment or financial guarantee. These exposures are broken down into: * Irrevocable documentary credits: irrevocable payment commitments acquired against delivery of documents, distinguishing between those issued and those confirmed. * Other documentary credits: revocable documentary credits. * Guarantees of anticipated amounts in the construction and sale of housing. * Other non-financial guarantees * Subscribed amount pending disbursement of shares and securities: amount pending disbursement for capital instruments subscribed by the entity whose disbursement has not been demanded by the issuer. * Lines of underwriting of promissory notes and renewable emission lines: amount of the subscription commitments of securities that imply a firm obligation to acquire at the date of issue those not placed to third parties, net of the amounts committed by them. * Credit facilities undrawn in other commitments: amount available in the global-multi-risk policies and in the lines of guarantees, documentary credits and provisions credits. It includes the revocable undrawn commitments of credit lines.   For any other types of instrument, the value reported in the data attribute `*Off-balance-sheet amount*´ should be “11111111111”, as those instruments do not intrinsically link with an off-balance-sheet amount. For example, in the case of reverse repurchase agreements where funds are typically exchanged in a one-off transaction, the off-balance-sheet amount is “11111111111” (not applicable). Also, for 100% on-balance exposures, this field should be “11111111111”.  In case of missing information (traceability errors), Units are requested to report “99999999999”. | | | |
| **Link to other concepts**   * `Previous off-balance amount´ à Total nominal amount of off-balance-sheet exposures at the end of the year before the reference date. Previous off balance and current off-balance amount should keep certain correlation. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.079 | OFF\_BLNC\_SHT\_AMNT\_INSTRMNT\_ PRVS | Previous off-balance amount |  |
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| **Definition**  Total nominal amount of off-balance-sheet exposures at the end of the reporting one year before the loan tape reference date. For example, if the reference date of the Loan Tape is March 2022, it would be referring to March 2021. This includes any commitment to lend before considering conversion factors and credit risk mitigation techniques. It is the amount that best represents the institution’s maximum exposure to credit risk without taking into account any protection held or other credit enhancements. *For further detail on the amount that should be reported in this data attribute, refer to `Off-balance sheet amount´ definition.* | | | |
| **Applicability**  Units shall report the `*Previous off-balance amount* ´ metric for the following off-balance sheet products:   * Loan commitments given * Financial guarantees given * Other commitments given   Additionally, the regulator allows reporting the following default values:   * For operations with missing data (traceability errors) – ‘99999999999’ * For operations for which this data attribute shall not be reported – ‘11111111111’ – Not applicable. * For off-balance sheet operations granted between the last reporting and the loan tape reference date, Units shall report in this data attribute ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * `Off-balance sheet amount´àthe Unit should analyses the evolution of off-balance sheet exposures in order to explain to the regulator sharp increases or decreases. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.080 | OTSTNDNG\_NMNL\_AMNT\_INSTRMNT | Outstanding gross nominal amount |  |
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| **Definition**  Principal amount outstanding at the end of the reporting reference date, including unpaid past due interest but excluding accrued interest. The outstanding nominal amount must be reported net of write-offs as determined by the relevant accounting practices.  The outstanding nominal amount of an instrument at a given reporting reference date sums up the payments by or to the debtor which have been made vis-à-vis the instrument in the period from the origination of the instrument until the reporting reference date. The outstanding nominal amount is reported without netting of any collateral, even in the case of 100% cash-backed instruments.  Any due interest, penalty fees or other fees charged to the instrument and claimable expenses due are included in the outstanding nominal amount, irrespective of whether or not they are past due.  In particular, the outstanding nominal amount of an instrument includes the following items when the amounts are pending collection at the reporting reference date and have not been written-off:   * Principal not yet past due arising under the instrument. * Principal past due arising under the instrument. * Any unpaid interest past due relating to the instrument. * Any unpaid penalty fees or other fees charged to the instrument. * Claimable expenses past due and called in relation to the instrument that are due under the terms and conditions of the contract.   On the other hand, the outstanding nominal amount does not include:   * Accrued interest, as this is not to be added to the outstanding amount; * Any amounts written off, as these are to be deducted from the outstanding nominal amount; * Any amounts of protection, as these amounts do not reduce the outstanding nominal amount (e.g. cash collateralized instruments).   With regard to the relationship between the outstanding nominal amount and the accumulated impairments/accumulated changes in fair value due to credit risk, the outstanding nominal amount is reported using the gross amount, i.e. the outstanding nominal amount is not to affected (reduced) by impairments or changes in fair value.  Concerning the reporting in the case of a change in contract which leads to an increase in the outstanding nominal amount as a result of additional funds being disbursed to the debtor (i.e. for increases other than unpaid interest or claimable expenses), it is clarified that such a change qualifies as a renegotiation for commercial reasons and is to be marked accordingly in the data attribute “status of forbearance and renegotiation”. | | | |
| **Applicability**  In the case of revolving instruments (such as a credit card debt), the outstanding nominal amount of an instrument may equal zero if no amounts have been withdrawn at the reporting reference date, by contrast, the outstanding nominal amount of instruments which have no off-balance-sheet amount cannot be equal to zero at any reporting reference date. However, this does not apply to instruments which have been fully written off, as in such cases the outstanding nominal amount reported to is zero.  Type of credit investment products to which the carrying amount may be applied.   * Credit cards, with outstanding amounts to be paid. * Trade receivables or commercial portfolio. * Finance leases. * Other term loans. * Advances that are not loans. * Debt instruments   In case of missing information (traceability errors), Units are requested to report “99999999999”. | | | |
| **Link to other concepts**   * `Gross carrying amount´ à The amount for which an asset / liability is recognized without diminishing the corresponding depreciation and impairments.  |  |  |  | | --- | --- | --- | |  | **Outstanding nominal amount** | **Gross carrying amount** | | **Outstanding Principal** | Yes | Yes | | **Unpaid interest** | Yes | Yes | | **Accrued interest** | No | Yes | | **Loss allowance (impairment)** | No | No |   GRSS\_CRRYNG\_AMNT\_INSTRMNT = OTSTNDNG\_NMNL\_AMNT\_INSTRMNT+ ACCRD\_INTRST\_INSTRMNT  `Previous Outstanding nominal amount´ à Principal amount outstanding at the end of the reporting one year before the loan tape reference date,, including unpaid past due interest but excluding accrued interest. Previous outstanding nominal amount and current outstanding nominal amount should keep certain correlation. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.081 | OTSTNDNG\_NMNL\_AMNT\_INSTRMNT\_PRVS | Previous outstanding gross nominal amount |  |
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| **Definition**  Principal amount outstanding at the end of the reporting one year before the loan tape reference date, including unpaid past due interest but excluding accrued interest. For example, if the reference date of the Loan Tape is March 2022, it would be referring to March 2021. The outstanding nominal amount must be reported net of write-offs as determined by the relevant accounting practices. *For further detail on the amount that should be reported in this data attribute, refer to `Outstanding nominal amount´ definition* | | | |
| **Applicability**  The regulator allows reporting the following default values:   * For operations with missing data (traceability errors) – ‘99999999999’ * For operations for which this data attribute shall not be reported – ‘11111111111’ – Not applicable. * For off-balance sheet operations granted between the last reporting and the reference reporting date, Units shall report in this data attribute the outstanding amount in the concession date. | | | |
| **Link to other concepts**   * `Outstanding nominal amount´ à the Unit should analyses the evolution of the outstanding nominal amount in order to explain to the regulator sharp increases or decreases. | | | |
| **ECB asks for this figure**  Credit Exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.082 | PRVSNS\_OFF\_BLNC\_SHT | Provisions associated with off-balance sheet exposures |  |
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| **Definition**  This data attribute provides information on the amount of provisions (if any) associated with off-balance-sheet amounts (of instruments for which there is an off-balance-sheet amount) that can be converted to assets in the balance sheet.  Provisions can only arise if an off-balance-sheet amount has been recorded for the reported instrument.  `*Provisions associated to off-balance-sheet exposures*´ may be reported if the credit institution has granted a credit limit to a debtor which cannot be cancelled unconditionally at any time without notice or that does not effectively provide for automatic cancellation due to deterioration in a debtor’s creditworthiness. | | | |
| **Applicability**  Units shall report this data attribute for off-balance sheet instruments. Concretely:   * Loan commitments given * Financial guarantees given * Other commitments given   *Please refer to `Off-balance sheet amount´ for further detail on each of the instruments mentioned above.* If Off-balance-sheet amount´ is “11111111111” then Provisions associated with off-balance sheet exposures= “11111111111”,  In case of doubt, please report missing “99999999999”. | | | |
| **Link to other concepts**   * `Off-Balance Sheet Exposures´ à Include the amounts representing loan commitments, financial guarantees and other commitments given, corresponding to rights, obligations and other legal situations that may have an impact on the Unit in the future. * Off- balance sheet amount must be higher or equal to the corresponding off-balance provision. * If the off-balance-sheet amount for an instrument is reported as “0.00”, the data attribute `*Provisions associated to off-balance-sheet exposures*´ for the instrument shall also be reported as “0.00”. | | | |
| **ECB asks for this figure**  Credit exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.083 | PYMNT\_FRQNCY | Payment frequency |  |
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| **Definition**  Frequency of payments, whether principal, interest or both, quantify the number of months or payments existing between the quotes or coupons settlement. This data field is also reported in Anacredit.  Description of the *Payment frequency* values:     * **Monthly/quarterly/semi-annual/annual à** On a monthly/quarterly/semi-annual/annual basis * **Bullet à** Amortisation in which the full principal amount is repaid in the last instalment regardless of the interest payment frequency. * **Zero coupon à** Amortisation in which the full principal amount and interest is repaid in the last instalment. * **Otherà** payment frequency not included in any of the categories listed above   *Note: In the case of debt securities please report the frequency of coupon payment.* | | | |
| **Applicability**  Units shall report this data attribute with one of the following values provided by the regulator.   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Annual | | **4** | Bullet | | **8** | Monthly | | **15** | Other than monthly, quarterly, half yearly, annually, bullet or zero coupon | | **18** | Quarterly | | **19** | Semi-annually | | **22** | Zero coupon |  * If the repayment schedule of the instrument meets the definition of “bullet” or “zero coupon” payment as defined above, then the corresponding value is reported. * Otherwise, if the payment frequency of the instrument is neither “bullet” nor “zero coupon”, then if the payment frequency is such that the frequency of principal payments and the frequency of interest payments are both the same and are either monthly or quarterly, or semi-annual, or annual, the respective value is reported. * Otherwise, if the payment frequency of the instrument is neither “bullet” nor “zero coupon”, and the payment frequency of principal payments is not the same as the frequency of interest payments, then the higher of the two payment frequencies is considered. In particular, if the higher frequency is either monthly or quarterly, or semi-annual, or annual, the respective value is reported.   Otherwise, the value "15 - Other than monthly, quarterly, half yearly, annually, bullet or zero coupon" shall be informed. | | | |
| **Link to other concepts**   * TYP\_AMRTSTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.084 | RTNTN\_SHR | Retention share |  |
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| **Definition**  It is understood as the % of retention kept by the lender on a leveraged transaction (syndicated loan).  Retention Share = 100% - transferred / distributed percentage. | | | |
| **Applicability**  If the value is missing, the Loan Tape should be fill in for this field with “99999999999”. If the transaction is not a leveraged transaction, the value expected in the Loan Tape is “11111111111” (not applicable). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the characteristics of the leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.085 | RWA | RWA |  |
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| **Definition**   * The RWA, post-mitigation[[3]](#footnote-3), expected value to be reported in the Loan Tape will consider: * SA approach: * Risk weights shall be applied to all exposures in the Banking Book, unless deducted from own funds. * If an instrument has several tranches because of credit risk mitigation, the RWA informed in the loan tape shall be result of aggregating the individual RWAs from each tranche. * The RWA shall be the same that the one reported on the reporting date in COREP. * IRB approach: * Regardless if the entity applies F-IRB or A-IRB, risk weights provided in CRR, articles 153-156, shall be applied to all exposures, * If an instrument has several tranches because of credit risk mitigation, the RWA informed in the loan tape shall be result of aggregating the individual RWAs from each tranche. * The RWA shall be the same that the one reported on the reporting date in COREP.   In the calculation of the RWA, the effect of guarantees and collateral must be considered.  The RWA informed should also incorporate the effect of SME and infrastructure projects supporting factors. | | | |
| **Applicability**  All the RWA exposure amounts have to consider a RW according to the approach considered.   * In case of SA approach, the RW shall be assigned by the exposure class informed, according to the CRR, articles 114-134, or by the rating granted by an ECAI. * In case of IRB approach, the RW shall be assigned by the exposure class informed, according to the CRR, articles 153-156, or by the rating granted by an ECAI. | | | |
| **Link to other concepts**   * EAD | | | |
| **Examples**   * Under the SA approach:   + If the unit has an ECB exposure, the RW assigned shall be 0% (CRR, art. 114.3);   + If the unit has an exposure in local against an institution with a residual maturity equal or lower than 3 months, the RW assigned shall not be lower than 20% (CRR, art. 119.3);   + If the unit has an exposure against an SME with an aggregated exposure lower than 1.5MM€ or against a natural person, the RW assigned shall be 75% (CRR, art. 123). * Under the IRB approach:   + If the unit has a retail exposure, the unit shall apply the instructions in CRR, article 154, in order to apply the appropriate RW for the RWA exposure amount calculation;   + If the unit has an exposure against corporates, institutions, general governments or central banks, the unit shall apply the instructions in CRR, article 153, in order to apply the appropriate RW for the RWA exposure amount calculation. | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.086 | RWA\_MTHD | RWA calculation method |  |
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| **Definition**  It refers to the applied RWA, post-mitigation[[4]](#footnote-4), method:   * SA: is the Standard Approach to derive the RWAs, as provided in CRR, articles 114-134. * IRB: is the Internal Rating Bases Approach (Foundation F-IRB, Advanced A-IRB or Slotting criteria), to derive the RWAs, as provided in CRR, articles 147.8 and 153-156.   The method to be reported must be the same as the used for the regulatory capital calculation.  Where there is a change of guarantor for a portion of exposure using credit risk mitigation techniques with substitution effects, and the RWA Method of the guarantor is different to that original RWA Method, the RWA Method that should be informed is the one of the guarantor.  If there is cross mitigation, the method with the highest weight assigned should be reported. | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | IRB | | **2** | STANDARD |   **Units should map this table (code list) to their Bank-internal classification of the RWA Method.** Therefore:   * **In case the unit has the IRB approach approved by the regulator for any portfolio**, the RWA informed should be IRB (Code = 1); * **In case the unit has not the IRB approach approved by the regulator for any portfolio**, the RWA informed should be SA (Code = 2).   If the value is not available, the expected value in the Loan Tape is “99999999999”; if the contract does not require the completion of this field, the expected value is “11111111111”. | | | |
| **Link to other concepts**   * EAD | | | |
| **Examples**   * In case of having an exposure to speculative immovable property financing, as a high-risk exposure, it only applies under the SA approach. Therefore, the value expected for the RWA Method in the Loan Tape is Cod = 2. | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.087 | SPNSR\_NM | Name of the sponsor of the transaction as per definition according to the ECB Guidance on leveraged transactions |  |
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| **Definition**  Financial sponsor refers to an investment firm that undertakes private equity investments in and/or leveraged buyouts of companies with the intention of exiting those investments on a medium-term basis.  One of the cases in which a transaction can be considered as a leveraged transaction is for all types of loan or credit exposures where the borrower is owned by one or more financial sponsors. | | | |
| **Applicability**  If the legal/official name of the sponsor (s) in a leveraged transaction is available, it should be informed in the Loan Tape. Otherwise, the value informed should be “MISS”.  For the rest of the cases, where the transaction is not considered as a leveraged transaction, the value informed in Loan Tape should be “N/A”. | | | |
| **Link to other concepts**   * OWND\_BY\_SPNSR | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the characteristics of the leveraged transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.088 | ACCMLTD\_IMPRMNT\_INSTRMNT | Sum of LLPs and other allowances |  |
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| **Definition**  The amount of loss allowances that are held against or are allocated to the instrument on the reporting reference date. This data attribute applies to instruments subject to impairment under IFRS 9. In particular, the accumulated impairment amount is always reported with an amount for financial assets at amortized cost or at fair value through other comprehensive income (according to IFRS 9 classification). Under IFRS 9, the accumulated impairment relates to the following amounts:   * Loss allowance at an amount equal to 12-month expected credit losses; * Loss allowance at an amount equal to lifetime expected credit losses.   For the impairment calculation and under IFRS, financial instruments are allocated in three stages:   * For instruments whose impairment is assessed collectively (Stage 1), the cumulative impairment amount is determined for the total pool of instruments and subsequently allocated to the individual instrument on the basis that only collectively assessed impairment amounts are included in the redistribution. * For financial instruments classified as Stage 2 and Stage 3, the allowance will be calculated based on the expected loss over the life of the instrument.  |  |  |  |  | | --- | --- | --- | --- | |  | **Stage 1** | **Stage 2** | **Stage 3** | | **Description** | There is no greater credit risk than that initially recognized | Significantly increases risk | The impairment has led to credit losses. | | **Rebuttable presumption** | 0 to 30 days in arrears | 30 to 90 days in arrears | More than 90 days in arrears | | **Loss recognition** | loss allowance at an amount equal to 12-month expected credit losses | loss allowance at an amount equal to lifetime expected credit losses | loss allowance at an amount equal to lifetime expected credit losses |   In the case of instruments for which the impairment is collectively assessed (where the data attribute “impairment assessment method” is reported as “collectively assessed”), the accumulated impairment amount that is determined for the total pool of instruments (to which the instrument is assigned for the purpose of the collective assessment) is allocated as appropriate to the individual instrument.  The accumulated impairment amount may also be reported for instruments classified as cash balances at central banks and other demand deposits or at fair value to equity. | | | |
| **Applicability**  The data attribute `*Accumulated impairment amount*´ is not applicable to instruments classified, in accordance with IFRS 9, as:   * Financial assets held for trading. * Non-trading financial assets mandatorily at fair value through profit or loss. * Financial assets designated at fair value through profit or loss.   This data field is not applicable either to 100% off-balance sheet instruments. In all of these cases where `Accumulated impairment amount´ is not applicable Units shall report “11111111111”.  In case of doubt, please report “99999999999”. | | | |
| **Link to other concepts**  If the data attribute `*Accumulated impairment amount*´ is reported, the data attributes `*Impairment status*´ and `*Impairment assessment method*´ further specify which type and method (IFRS stages 1, 2 or 3; individually or collectively assessed) were used in order to calculate the accumulated impairment amount.  See also “accounting classification” data field to see the correlation to other concepts. | | | |
| **Examples**  Credit Institution C acquires a balloon loan (Inst#1) originated under contract Con#1 with a nominal value of €100,000 and with a fair value adjustment due to credit risk at the acquisition date of €10,000. On 30 September 2018 the net carrying amount is equal to the acquisition price, i.e. €90,000.  By 31 December 2018, the loan’s nominal amount is €100,000, but an impairment allowance of €20,000 has been booked by C. The net carrying amount is consequently €70,000 (€90,000 - €20,000). | | | |
| **ECB asks for this figure**  Credit exposure | | | |

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| **ID data field** | **Data field** | **Field nae** |  |
| IN.089 | ACCMLTD\_IMPRMNT\_INSTRMNT\_PRVS | Previous sum of LLPs and other allowances |  |
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| **Definition**  The amount of loss allowances that are held against or are allocated to the instrument on the date one year before the loan tape reporting reference date. For example, if the reference date of the Loan Tape is March 2022, it would be referring to March 2021.This data attribute applies to instruments subject to impairment under the applied accounting standard. *For further detail on the amount that should be reported in this data attribute, refer to `Sum of LLPs and other allowances´ definition.*  Under IFRS, the accumulated impairment relates to the following amounts:   * loss allowance at an amount equal to 12-month expected credit losses (Stage 1); * loss allowance at an amount equal to lifetime expected credit losses (Stages 2 and 3).   If the operation was granted between the last reporting and the current one, in this case, it should be reported the amount at the inception date of the transaction. | | | |
| **Application**  Units shall report the `*Previous sum of LLPs and other allowances*´ metric for financial assets at amortized cost or at fair value through other comprehensive income (according to IFRS 9 classification).  In case of doubt, please report “11111111111”. | | | |
| **Link to other concepts**   * `Sum of LLPs and other allowances´ à the Unit should analyses the evolution of the accumulated impairment in order to explain to the regulator sharp increases or decreases. | | | |
| **ECB asks for this figure**  Credit exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.090 | ACCMLTD\_WRTFFS\_INSTRMNT | Accumulated write-offs |  |
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| **Definition**  Cumulative amount of principal and past due interest of any debt instrument that the institution is no longer recognizing because they are considered uncollectible, independently of the portfolio in which they were included. Write-offs could be caused both by reductions in the carrying amount of financial assets recognized directly in profit or loss and by reductions in the amounts of the allowance accounts for credit losses set off against the carrying amount of financial assets.  Amount reported:   * The “accumulated write-offs” consider all write-offs happened during the life of the instrument (not only the ones belonging to the loan tape reporting reference date). * The “accumulated write-offs” increase whenever an additional amount is written-off, also including the writing-off of interest that is due. Notably, if the instrument is not put on interest non-accrual, interest keeps accruing also after a write-off. If the thus accrued interest becomes due and is not paid, it is included in the outstanding nominal amount (and in the amount in arrears). Consequently, any subsequent write-offs of the unpaid interest due result in an increase in the “accumulated write-offs”. * Where there are recoveries in the period between the write-off and the reporting reference date, the accumulated write-offs amount is updated (decreased) to take account of the recovery.   In the case of write-offs assessed at the level of the debtor, the write-off amount is redistributed as appropriate to all individual instruments which were considered when establishing the debtor’s write-off amount, including instruments which are not within the scope of Loan Tape. | | | |
| **Applicability**  Write-offs should be reported on debt instruments (debt and loan securities) that were classified at fair value through other comprehensive income, and those instruments classified at amortized cost, for which after an individualized analysis, their recovery is considered remote.  General considerations for the reporting:   * In cases where the instrument has not been subject to a write-off in the period between the inception date of the instrument and the reporting reference date, the value zero is reported. * A written-off instrument which ceases to exist after being written off (e.g. as a result of debt forgiveness or the sale of the instrument at a loss to a third party) is reported only until the end of the quarter in which the instrument is written-off and need not be reported thereafter. * There is no threshold to report accumulated write-offs (different to AnaCredit).   In case of doubt, please report “99999999999”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  **Example 1.** An instrument (Inst#1) with an outstanding nominal amount of €100,000 has been in default since 1 June 2019. No recoveries have been received since then, although the observed agent holding the instrument expects to recover only €30,000. In this connection, on 15 September 2020 a decision is taken to partially write-off the instrument (no write-offs made beforehand), with an amount of €70,000 being written off. Thereafter, in the course of December 2020 an amount of €50,000 is recovered.  Cumulative recoveries since default and accumulated write-offs   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Reporting Reference Date | Instrument identifier | Cumulative recoveries since default | Outstanding nominal amount | Accumulated write-offs | | 30/09/2020 | INST#1 | 0 | 30.000 | 70.000 | | 31/12/2020 | INST#1 | 50.000 | 0 | 50.000 |   At 30 September the cumulative recoveries are 0, as no amount has been recovered yet. The outstanding nominal amount is €30,000 as a write-off was made in the amount of €70,000 as reflected in the data attribute “accumulated write-offs”.  However, by 31 December an amount of €50,000 has been recovered (as reflected in the cumulative recoveries since default). The amount recovered has led to a full repayment of the outstanding nominal amount of €30,000 and a partial reversal of the write-off made in September. Accordingly, the accumulated write-offs are lowered to €50,000 and the outstanding nominal amount set to €0.  **Example 2.** In 2017, the Unit decided to cancel an operation for 100 c.u. due to a total write-off. Up to date (fiscal year 2021), the Unit continues to pursue the collection of the debt and has managed to recover 50%. Consequently, the Unit shall report in this data attribute a total write-off for 50 c.u., despite not corresponding to the reporting fiscal year. | | | |
| **ECB asks for this figure**  Credit loss | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.091 | ARRRS\_INSTRMNT | Total exposure in arrears |  |
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| **Definition**  Aggregated amount of the principal, interest and any fee payment outstanding at the reporting date, which is contractually due and has not been paid (past due). An instrument is past due as of the reporting reference date if any amount arising under the instrument has not been (fully) paid on the date it was due (i.e. the date on which the amount should have been paid) and remains (fully or partially) unpaid at the reporting reference date.  This data attribute captures only the amount that is actually past due at a reporting reference date rather than the total outstanding nominal amount of an instrument, even though an instrument is deemed past due if only a part of the outstanding nominal amount is past due. It includes principal, interest, penalty fees and other fees charged to the instrument and claimable expenses that are due under the terms and conditions of the contract and are pending collection on the reporting reference date. The amount in arrears does not include any accrued interest because accrued interest amounts are not past due.  The amount in arrears for the instruments is reported regardless of whether the amount has been transferred or not. However, in the case of a partially transferred instrument, where both the transferor and the transferee are observed agents, the amount of arears which corresponds to the part being held by a specific observed agent is reported by that observed agent. | | | |
| **Applicability**  This data attribute shall be reported for all the instruments under the scope of the Loan Tape. No materiality threshold has to be considered in order to report the amount in arrears.  General reporting instructions:   * If at the reporting reference date any payable amount of the instrument is past due, then a positive amount (i.e. greater than 0) is reported in this data attribute. * Otherwise, if an instrument is not past due at the reporting reference date (i.e. when there is no single payment arising under the instrument that is past due at the reporting reference date), the value 0 is reported.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’. * For operations where this data field is not applicable - ‘11111111111’. | | | |
| **Link to other concepts**   * `Days past due at the reference date´ à If a positive amount is reported in the data attribute `Total exposure in arrears´, the data attribute `Days past due at the reference date´ is reported as well (i.e. it cannot take on the value “non applicable”). * Gross carrying amount à “Total exposure in arrears" must be lower or equal than "Gross carrying amount` * Highest total exposure in arrears in the last 12 months before the reference date à "Total exposure in arrears" must be lower or equal to "Highest total exposure in arrears in the last 12 months before the reference date" (if populated both with values other than default). | | | |
| **Examples**  Borrower A has a €500 loan payment due on January 15th 20X1. In case Borrower A was unable to pay, the `Total exposure in arrears´ for this borrower as per January 16th 20X1 would be €500.  Supposing that Borrower A should continue to have regular payments every 15th day of the month, Borrower A would still be in arrears for €500 until the time the borrower paid the missed payment.  On the other hand, in case the borrower paid €300 at January 15th 20X1, Borrower A would still have €200 in arrears as per January 16th 20X1. | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.092 | ARRRS\_INSTRMNT\_12M | Highest total exposure in arrears in the last 12 months before the reference date |  |
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| **Definition**  Highest total exposure in arrears in the last 12 months before the reference date corresponds with the aggregated amount of the principal, interest and any fee payment outstanding at a period of 12 months before the reference date, which is contractually due and has not been paid (past due).  An instrument is past due if any amount arising under the instrument has not been (fully) paid on the date it was due (i.e. the date on which the amount should have been paid) and remains (fully or partially) unpaid.  This data attribute captures only the amount that has been actually past due during the previous year to the reporting reference date rather than the total outstanding nominal amount of an instrument, even though an instrument is deemed past due if only a part of the outstanding nominal amount is past due. It includes principal, interest, penalty fees and other fees charged to the instrument and claimable expenses that are due under the terms and conditions of the contract. The amount in arrears does not include any accrued interest because accrued interest amounts are not past due.  The amount in arrears for the instruments is reported regardless of whether the amount has been transferred or not. However, in the case of a partially transferred instrument, where both the transferor and the transferee are observed agents, the amount of arrears which corresponds to the part being held by a specific observed agent is reported by that observed agent. | | | |
| **Applicability**  No materiality threshold shall be considered in order to report the amount in arrears.  Units shall report the highest amount of exposure in arrears in the last 12 months. Hence,   * If at the reporting reference date any payable amount of the instrument is past due, then a positive amount (i.e. larger than 0) must be reported in this data attribute because the highest exposure is, at least, the one at the reference date. * If the instrument has never had any exposure in arrears, Units shall report “11111111111” – Not applicable * If Units do not have enough historical (or there are traceability issues) data and the instrument has no exposure in arrears at the reference date, Units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**   * Highest number of days past due in the last 12 months (DPD\_12M)  If DPD\_12M > 0 then is expected a positive amount (greater than zero) reported in the data attribute `Highest total exposure in arrears in the last 12 months before the reference date. | | | |
| **Examples**  Borrower A has a €500 loan payment due on January 15th, 2021 (and every 15th of the month):  Example 1  In case Borrower A was unable to pay (for the first time) on January:   * At the reporting reference data of January 15th, 2021 à Field ARRRS\_INSTRMNT\_12M = “11111111111” * At the reporting reference data of January 16th, 2022 à Field ARRRS\_INSTRMNT\_12M = €500   Example 2  Suppose that at the reporting reference data of April 30th, 2021 Borrower A has still not paid the missed payment.   * At the reporting reference data of April 30th, 2021 à Field ARRRS\_INSTRMNT\_12M = €500   Example 3  Suppose that Borrower A has pays the missed payment on May 15th, 2021 and does not miss any other payment for a year:   * At the reporting reference data of June 30th, 2021 à Field ARRRS\_INSTRMNT\_12M = €500 * At the reporting reference data of May 30th, 2022 à Field ARRRS\_INSTRMNT\_12M = €0   Example 4  Suppose now that Borrower A, instead of paying, misses another €500 payment on May 15th, 2021 but pays the first missed payment on May 31st, 2021 and the second one on June 15th, 2021 and does not miss any other payment for another year:   * At the reporting reference data of May 15th, 2021 à Field ARRRS\_INSTRMNT\_12M = €500 * At the reporting reference data of May 16th, 2021 à Field ARRRS\_INSTRMNT\_12M = €1000 * At the reporting reference data of June 10th, 2021 à Field ARRRS\_INSTRMNT\_12M = €1000 * At the reporting reference data of June 20th, 2021 à Field ARRRS\_INSTRMNT\_12M = €1000 * At the reporting reference data of June 30th, 2022 à Field ARRRS\_INSTRMNT\_12M = €0 | | | |
| **ECB asks for this figure**  In arrears exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.093 | CMLTV\_RCVRS\_SNC\_DFLT\_INSTRMNT | Cumulative recoveries since default |  |
|  | | | |
| **Definition**  The total amount recovered since the date of default.  This data attribute indicates the amount of recoveries received in relation to a defaulted instrument during the latest default period (i.e. from the start of the latest default of the instrument until the reporting reference date) and only during that period (i.e. the accumulation period). This data field is also reported in Anacredit.  Main considerations   * If an instrument is in default in accordance with new definition of default (EBA/GL/2016/07 – Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013) at a reporting reference date, then all recoveries (i.e. all inflows) of the outstanding nominal amount of the instrument, which includes, in addition to the principal, interest and other claimable expenses capitalised, since the start of the default until the reporting reference date are added up and reported as of the reporting reference date. * Otherwise, if an instrument is no longer in default at a reporting reference date, then all recoveries (i.e. all inflows irrespective of the source of recoveries) since the start of the default until the end of the default (i.e. the accumulation period) are added up and reported as of the reporting reference date. * If, in accordance with new definition of default (EBA/GL/2016/07 – Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013), the definition of default is only applied at the level of a counterparty rather than at the level of an individual instrument, the accumulation period for the instrument starts when the counterparty default is considered to have occurred. * However, the cumulative recoveries after default should be reported net of any recovery costs – for example, if a cost is incurred when realising proceeds from collateral (e.g. liquidating a real estate property which serves as protection), only the proceeds as reduced by the costs of the liquidation process are reported in this data attribute. * Any carrying-over of recoveries from the end of one default to the start of the next default is not reported as “cumulative recoveries since default”; more specifically, the cumulative recoveries since default is set to zero and the accumulation starts anew whenever a new default starts | | | |
| **Applicability**  An amount is reported if the instrument has been in default prior to or on the reporting reference date. Otherwise, “11111111111” is to be reported in relation to an instrument if:   * The instrument has never been in default since the inception, on condition that the definition of default is applied in accordance with the new definition of default (EBA/GL/2016/07 – Guidelines on the application of the definition of default under Article 178 of Regulation (EU) No 575/2013) at the level of an instrument; * Any debtor to the instrument has never been in default for the entirety of the business relationship with the observed agent, on condition that the new definition of default is applied at the level of a counterparty.   Please note that the start of a default to be considered in the calculation of this data attribute is the first date on which the instrument was classified as in default in the current accumulation period. The date of the default status of the instrument/counterparty may change after the default actually started (e.g. when the default status changes from “default because unlikely to pay” to “default because more than 90 days past due”). However, even in such cases, the data attribute “cumulative recoveries since default” always refers to the initial date of default as the starting point, i.e. this attribute always refers to cumulative recoveries over the entire period during which the instrument/counterparty has been in default and not simply to the period since the latest change in the default status. This is especially relevant in cases where observed agents update the default status over the duration of the same default.  The cumulative recoveries since default are also reported in the period when there is no longer default.  For the **purposes of calculating cumulative recoveries**, the following applies:   * All recoveries since the date of default are taken into account, irrespective of their source; for example, this data attribute takes into account any voluntary cash repayments, any proceeds from liquidating collateral, amounts received as a result of calling guarantees, proceeds from selling the instrument, etc., provided that they were received during the period of default. * If an instrument (or, where applicable, the debtor of an instrument) is in default at the reporting reference date, then the amount of recoveries received in the period since the start of the default is reported. If no recoveries have been received since the start of the default, the amount reported is zero. * Any amounts received after the default period ends are considered regular repayments and are thus not be accounted for in cumulative recoveries since default. * Amounts of recoveries since default are not accumulated over multiple defaults of one and the same instrument (i.e. in cases where an instrument defaults, recovers and then defaults again). Accordingly, no carrying-over of recoveries from one default to another takes place. Instead, every time a new default starts, the cumulative recoveries since default are set to zero and the accumulation starts anew.   In particular, defaulted instruments that cease to exist because of a write-off (for example, after a recovery process with partial repayment) are reported until the end of the reference date in which the instrument ceases to exist.  The cumulative recoveries are reported taking into consideration any costs incurred in the recovery process (legal, etc.) | | | |
| **Link to other concepts**   * DFLT\_STTS * DFLT\_STTS\_INSTRMNT | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.094 | DPD | Days past due at reference date |  |
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| **Definition**  This data attribute refers to the number of days that the instrument is overdue at the reference date, according to Article 178 of Regulation (EU) No 575/2013.  Financial assets shall qualify as past due where any amount of principal, interest or fee has not been paid at the date it was due. An instrument is past due as of the reporting reference date if any amount arising under the instrument has not been (fully) paid on the date it was due (i.e. the date on which the amount should have been paid) and remains (fully or partially) unpaid at the reporting reference date. For overdrafts, days past-due commence once an obligor has breached an advised limit, has been advised a limit smaller than current outstanding, or has drawn credit without authorization and the underlying amount is material. Days past due for credit cards commence on the minimum payment due date.  *Note that an ‘advised limit’ comprises any credit limit determined by the institution and about which the obligor has been informed by the institution*.  According to the regulation and EBA Guidelines on the Application of the Definition of Default under Art.178 of Regulation (EU) No 575/2013 (*EBA-GL-2016-07*), for the amount past due to be considered for the counting of days in the default definition, it shall exceed a materiality threshold. Thus, for this data attribute to be consistent with the default status of the instrument, the same threshold shall be applied in the calculation.  To this end, in order to determine the days past due of the instruments under the scope of the Loan Tape, Units shall consider the criteria included below.  ***General rule***: Once the legal obligation to make a mandatory payment has been established, the calculation of the days begins from the non-payment of any **significant** amount of principal, interest or commissions at maturity. The date of the first maturity will be the one corresponding to the latest/oldest instalment of which, at the balance sheet date, an amount exceeding the thresholds for principal, interest or expenses remains past due. That is, if the amount unpaid is below the established threshold, it will not be considered significant and the days past due should be set to zero.  The criteria for the calculation of the days past due by products is detailed further below:   |  |  | | --- | --- | | **Product or instrument** | **Rule for counting the days** | | **Debt securities** | General rule | | **Loans and advances:** |  | | On demand (call) and short notice (current account) | In overdrafts and other demand debit balances without an agreed maturity, the age of the past-due amounts shall be counted from the start date of the debit balance if exceeding thresholds. | | Credit card debt | General rule | | Trade receivables | 1. General rule | | Finance leases | General rule | | Reverse repurchase loans | General rule | | Other term loans | 1. General Rule.  2. In the case of facilities forbearance (refinanced or restructured) for the sole purpose of avoiding them being classified as doubtful due to arrears: the date for the calculation of their ‘age’ shall be that of the oldest past due amount that has been refinanced or restructured (forbearance) and remains outstanding and above thresholds, irrespective of the possibility that, as a result of the forborne measures, the refinanced transactions do not have past-due amounts. For these purposes, any amounts past due on the date of forbearance shall be considered past due, and the maturity date shall be the date on which they would have matured had the refinancing not taken place.  3. Loans with grace periods: until the expiration of the grace period, the counting of days will not begin. E.g. ‘only interest’ facilities, no payments received for temporary period facilities. | | Advances that are not loans | General rule |   ***Special situations in the recounting of days past due:***   * Where the credit arrangement explicitly allows the obligor to change the schedule, suspend or postpone the payments, the counting of days past due should be based on the new schedule once it is specified. * Where the repayment of the obligation is suspended because of a law allowing this option or other legal restrictions, the counting of days past due should also be suspended during that period. * Where the repayment of the obligation is the subject of a dispute between the obligor and the institution, the counting of days past due may be suspended until the dispute is resolved. * Where the obligor changes due to an event (example: merger), the counting of days past due should start from the moment a different person or entity becomes obliged to pay the obligation.   For Units using the Corporate engine for the purposes of New Default Definition, the days past due at facility level calculated in the tool shall be used to report this data attribute. | | | |
| **Applicability**  Units are requested to report in this field the number of days past due of debt securities and loans and advances. In this case, what is demanded by the regulator is to identify the number of days elapsed since an obligor has breached an advised limit or the payment due date and until the reporting date for material credit obligations. `*Days past due at the reference date*´ shall be calculated as the difference between the reporting date and the first day that the materiality threshold of past due amount is breached in a row.  For operations without past due amounts, or amounts below the thresholds, Units shall report “0”.  Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations where this data field is not applicable (e.g off-balance sheet amounts) - ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * `[Total exposure in arrears](#_Total_exposure_in) (ARRRS\_INSTRMNT)´ à Aggregated amount of the principal, interest and any fee payment outstanding at the reporting date, which is contractually due and has not been paid (past due).   + If the instrument has no amount in arrears, this DPD field should be = 0. And if DPD > 0, the amount in arrears should be greater than 0 * ‘Date past due (DT\_PST\_D)’ à The date on which the instrument became past due. If this data attribute is reported, DPD > 0 and vice versa. Additionally, this is the date from which the Days Past Due (DPD) should be calculated. | | | |
| **Examples**   1. **General rule**: considering a loan of €1.000 due on April 30th, at the reporting date 30th of June, the `Days past due at the reference date´ will be 61. 2. **Loans with grace periods**: considering a loan of €5.000 due on March 31st with a grace period of 2 months, the `Days past due at the reference date´, being the reporting date 30th of June will be 30. | | | |
| **ECB asks for this figure**  Impairment indicator / Stage 2 and 3 threshold (30 DPD and 90DPD, respectively). | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.095 | DPD\_12M | Highest number of days past due in the last 12 months |  |
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| **Definition**  The aim of this data attribute is for the Units to report the **highest number of days past due within a period of 12 months prior to the reference date**:   * In cases in which an instrument has been past due once in the last 12 months prior to the reference date, Units shall report the number of days which the instrument has not been (fully) paid on the date it was due; * Where the instrument has been past due more than once in the last 12 months prior to the reference date, Units shall report the highest number of days that the instrument remained unpaid; * For instruments without breaches in the past 12 months prior to the reporting date, Units shall report “0”.   Past due refers to a payment that has not been made by its cutoff time at the end of its due date. An instrument is past due as of the reporting reference date if any amount arising under the instrument has not been (fully) paid on the date it was due (i.e. the date on which the amount should have been paid) and remains (fully or partially) unpaid at the reporting reference date. *Refer to `Days past due at reference date´ for further detail on the definition of Days past due and its calculation.* | | | |
| **Applicability**  Units are requested to report in this field the highest number of days past due within a period of 12 months prior to the reference date for debt securities and loans and advances.  Even if the instrument does not have any past due amounts to be paid as per the reporting reference date, this dimension shall be reported, indicating the days past due, if the instrument has had any breach in the last 12 months prior to the reporting reference date.  Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations where this data field is not applicable (e.g off-balance sheet amounts) - ‘11111111111’ – Not applicable | | | |
| **Link to other concepts**   * `[Days past due at reference date](#_Days_past_due) (DPD)´ à Past due refers to a payment that has not been made by its cutoff time at the end of its due date.   + IF DPD > 0, then DPD\_12M should be > 0. | | | |
| **Examples**   1. **Operations with more than one breach in the last 12 months prior to the reporting reference date**: considering a loan of 5.000m.u which has had 2 breaches in the last 12 months: the first one of 90 days and the second one of 30 days. In this case, the `*DPD\_12M*´ shall be reported as ‘90’. | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.096 | DPD\_12M\_FRBRNC\_STTS | Highest number of days past due in the 12 months prior to the most recent change of the forbearance status |  |
|  | | | |
| **Definition**  Highest number of days past due within a period of 12 months prior to the most recent change of the forbearance status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24 month preceding the reference date of the Loan Tape.  Note that forborne exposures shall be debt contracts in respect of which forbearance measures have been applied. Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments (‘financial difficulties’). *Refer to `Forbearance status´ for further information.* | | | |
| **Applicability**  For exposures for which forbearance measures were granted in the previous 24 months prior to the reference date, Units are requested to report the highest number of days past due within a period of 12 months prior to the forbearance status’ change date with the following logic:   * In cases in which forbearance measures were applied (refinancing / restructuring measures) in the previous 24 months to the reference reporting date:   + - If the instrument has been past due one or more than once in the last 12 months prior to the application of the forbearance measures, Units shall report the highest number of days that the instrument remained unpaid. *Please refer to `Days past due at reference date´ and `Highest number of days past due in the last 12 months´ for the criteria to follow in cases of more than one breach during the year.*     - For instruments without breaches in the past 12 months prior to the application of the forbearance measures, Units shall report `0´. * For instruments in which no forbearance measures were applied in the previous 24 months prior to the reporting reference date, Units shall report ‘11111111111’ – Not applicable, independently on whether the exposure has been or not, past due in the past.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations for which this data attribute shall not be reported - ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * ‘Days past due at the date of the most recent change of the forbearance status’ à If DPD\_FRBRNC\_STTS > 0, then DPD\_12M\_FRBRNC\_STTS >0. | | | |
| **Examples**  An instrument with forbearance measure applied in January 20X0, the Unit should report:   * In field DPD\_FRBRNC\_STTS, the DPD of the instrument at January 20X0 * In field DPD\_12M\_FRBRNC\_STTS, the highest DPD between January 20X0 – 12 months and January 20X0 * In field DPD\_24M\_FRBRNC\_STTS, the highest DPD between January 20X0 – 24 months and January 20X0     Let’s review the following example:   * 31 of November 2019 – FRBRNC\_STTS=’8’ and DPD=33 * 31 of March 2020 – FRBRNC\_STTS=’8’ and DPD=25 * 31 of July 2020 – FRBRNC\_STTS=’8’ and DPD=0 * 31 of March 2021 – FRBRNC\_STTS=’8’ and DPD=23 * 31 of July 2021 – FRBRNC\_STTS=’8’ and DPD=0 * 31 of November 2021 – FRBRNC\_STTS=’8’ and DPD=7 * 15 of December 2021 – FRBRNC\_STTS=’9’ and DPD=22 * 31 of December 2021 – FRBRNC\_STTS=’9’ and DPD=37   The reporting reference date of the loan tape is 31 of December 2021. Based on the data, the fields should be reported as follows:   * DPD = 37 * DPD\_FRBRNC\_STTS = 22 * DPD\_12M\_FRBRNC\_STTS = 23 * DPD\_24M\_FRBRNC\_STTS = 25 | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.097 | DPD\_12M\_PRFRMNG\_STTS | Highest number of days past due in the 12 months prior to the most recent change of performing status |  |
|  | | | |
| **Definition**  Highest number of days past due within a period of 12 months prior to the change of the performing status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24month preceding the reference date.  *Refer to `Performing status´ for further detail on the criteria to classify an exposure as non-performing.* | | | |
| **Applicability**  For exposures that have suffered a change in the performing status (have been reclassified from non-performing to performing or vice versa) in the 24 months prior to the reporting reference date, Units shall report in this data attribute the highest number of days past due of the exposure in the 12 months prior to the most recent change of performing status with the following logic:   * Where the instrument has suffered a change in the performing status in the 24 months prior to the reporting reference date:   + If the instrument has been past due one or more than once in the last 12 months prior to the change in performing status, Units shall report the highest number of days that the instrument remained unpaid. *Please refer to `Days past due at reference date´ and `Highest number of days past due in the last 12 months´ for the criteria to follow in cases of more than one breach during the year.*   + For instruments without breaches in the past 12 months prior to the change in performing status, Units shall report ‘0’. * If the instrument has never suffered a change in the performing status or the change in the performing status was before 24 months prior to the reporting reference date, Units shall report ‘11111111111’ – Not applicable.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations for which this data attribute shall not be reported - ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * ‘Days past due at the date of the most recent change of the performing status’ à If DPD\_PRFRMNG\_STTS > 0, then DPD\_12M\_PRFRMNG\_STTS >0. | | | |
| **Examples**  An instrument is non performing in January 20X2, the Unit should report:   * In field DPD\_ PRFRMNG\_STTS, the DPD of the instrument at January 20X2 * In field DPD\_12M\_PRFRMNG\_STTS, the highest DPD between January 20X2 – 12 months and January 20X2 * In field DPD\_24M\_PRFRMNG\_STTS, the highest DPD between January 20X2 – 24 months and January 20X2     We have the following example data:   * 31 of November 2020 – PRFRMNG\_STTS =’11’ and DPD=33 * 31 of March 2021 – PRFRMNG\_STTS =’11’ and DPD=25 * 31 of July 2021 – PRFRMNG\_STTS =’11’ and DPD=0 * 31 of March 2022 – PRFRMNG\_STTS =’11’ and DPD=23 * 31 of July 2022 – PRFRMNG\_STTS =’11’ and DPD=0 * 31 of November 2022 – PRFRMNG\_STTS =’11’ and DPD=85 * 7 of December 2022 – PRFRMNG\_STTS =’1’ and DPD=92 * 31 of December 2022 – PRFRMNG\_STTS =’1’ and DPD=116   The reporting reference date of the loan tape is 31 of December 2022. Based on the data, the fields should be reported as follows:   * DPD = 116 * DPD\_ PRFRMNG\_STTS = 92 * DPD\_12M\_PRFRMNG\_STTS = 92 * DPD\_24M\_PRFRMNG\_STTS = 92 | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.098 | DPD\_24M\_FRBRNC\_STTS | Highest number of days past due in the 24 months prior to the most recent change of the forbearance status |  |
|  | | | |
| **Definition**  Highest number of days past due within a period of 24 months prior to the most recent change of the forbearance status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24month preceding the reference date.  *Refer to `Forbearance status´ for further information.* | | | |
| **Applicability**  For exposures for which forbearance measures were granted in the previous 24 months prior to the reference date, Units are requested to report in this field the highest number of days past due within a period of 24 months prior to the reference date with the following logic:   * In cases in which forbearance measures were applied (refinancing / restructuring measures) in the previous 24 months to the reference reporting date):   + - If the instrument has been past due one or more than once in the last 24 months prior to the application of the forbearance measures, Units shall report the highest number of days that the instrument remained unpaid. *Please refer to `Days past due at reference date´ and `Highest number of days past due in the last 12 months´ for the criteria to follow in cases of more than one breach during the year.*     - For instruments without breaches in the past 24 months prior to the application of the forbearance measures, Units shall report `0´. * For instruments for which no forbearance measures were applied in the previous 24 months prior to the reporting reference date, Units shall report ‘11111111111’ – Not applicable, independently on whether the exposure has been or not, past due in the past.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations for which this data attribute shall not be reported – ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * `Highest number of days past due in the 12 months prior to the most recent change of the forbearance status´ à Highest number of days past due within a period of 12 months prior to the most recent change of the forbearance status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24 month preceding the reference date.   + If DPD\_12M\_FRBRNC\_STTS >0, then DPD\_24M\_FRBRNC\_STTS > 0. * ‘Days past due at the date of the most recent change of the forbearance status’ à If DPD\_FRBRNC\_STTS > 0, then DPD\_24M\_FRBRNC\_STTS >0. | | | |
| **Examples**  An instrument with forbearance measure applied in January 20X0, the Unit should report:   * In field DPD\_FRBRNC\_STTS, the DPD of the instrument at January 20X0 * In field DPD\_12M\_FRBRNC\_STTS, the highest DPD between January 20X0 – 12 months and January 20X0 * In field DPD\_24M\_FRBRNC\_STTS, the highest DPD between January 20X0 – 24 months and January 20X0     Let’s review the following example:   * 31 of November 2019 – FRBRNC\_STTS=’8’ and DPD=33 * 31 of March 2020 – FRBRNC\_STTS=’8’ and DPD=25 * 31 of July 2020 – FRBRNC\_STTS=’8’ and DPD=0 * 31 of March 2021 – FRBRNC\_STTS=’8’ and DPD=23 * 31 of July 2021 – FRBRNC\_STTS=’8’ and DPD=0 * 31 of November 2021 – FRBRNC\_STTS=’8’ and DPD=7 * 15 of December 2021 – FRBRNC\_STTS=’9’ and DPD=22 * 31 of December 2021 – FRBRNC\_STTS=’9’ and DPD=37   The reporting reference date of the loan tape is 31 of December 2021. Based on the data, the fields should be reported as follows:   * DPD = 37 * DPD\_FRBRNC\_STTS = 22 * DPD\_12M\_FRBRNC\_STTS = 23 * DPD\_24M\_FRBRNC\_STTS = 25 | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.099 | DPD\_24M\_PRFRMNG\_STTS | Highest number of days past due in the 24 months before most recent change of performing status |  |
|  | | | |
| **Definition**  Highest number of days past due within a period of 24 months prior to the change of the performing status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24 month preceding the reference date.  *Refer to `Performing status´ for further detail on the criteria to classify an exposure as non-performing.* | | | |
| **Applicability**  For exposures that have had a change in the performing status in the past 24 months prior to the reference date, Units are requested to report in this field the highest number of days past due within a period of 24 months prior to the reference date with the following logic:   * Where the instrument has suffered a change in the performing status in the 24 months prior to the reporting reference date:   + If the instrument has been past due one or more than once in the last 24 months prior to the change in performing status, Units shall report the highest number of days that the instrument remained unpaid. *Please refer to `Days past due at reference date´ and `Highest number of days past due in the last 12 months´ for the criteria to follow in cases of more than one breach during the year.*   + For instruments without breaches in the past 24 months prior to the change in performing status, Units shall report `0´. * If the instrument has never suffered a change in the performing status or the change in the performing status was before 24 months prior to the reporting reference date, Units shall report ‘11111111111’ – Not applicable.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations for which this data attribute shall not be reported – ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * `Highest number of days past due in the 12 months prior to the most recent change of performing status´ à Highest number of days past due within a period of 12 months prior to the change of the performing status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24month preceding the reference date. If DPD\_12M\_PRFRMNG\_STTS >0, then DPD\_24M\_PRFRMNG\_STTS > 0. * ‘Days past due at the date of the most recent change of the performing status’ à If DPD\_PRFRMNG\_STTS > 0, then DPD\_24M\_PRFRMNG\_STTS > 0. | | | |
| **Examples**  An instrument is non performing in January 20X2, the Unit should report:   * In field DPD\_ PRFRMNG\_STTS, the DPD of the instrument at January 20X2 * In field DPD\_12M\_PRFRMNG\_STTS, the highest DPD between January 20X2 – 12 months and January 20X2 * In field DPD\_24M\_PRFRMNG\_STTS, the highest DPD between January 20X2 – 24 months and January 20X2     We have the following example data:   * 31 of November 2020 – PRFRMNG\_STTS =’11’ and DPD=33 * 31 of March 2021 – PRFRMNG\_STTS =’11’ and DPD=25 * 31 of July 2021 – PRFRMNG\_STTS =’11’ and DPD=0 * 31 of March 2022 – PRFRMNG\_STTS =’11’ and DPD=23 * 31 of July 2022 – PRFRMNG\_STTS =’11’ and DPD=0 * 31 of November 2022 – PRFRMNG\_STTS =’11’ and DPD=85 * 7 of December 2022 – PRFRMNG\_STTS =’1’ and DPD=92 * 31 of December 2022 – PRFRMNG\_STTS =’1’ and DPD=116   The reporting reference date of the loan tape is 31 of December 2022. Based on the data, the fields should be reported as follows:   * DPD = 116 * DPD\_ PRFRMNG\_STTS = 92 * DPD\_12M\_PRFRMNG\_STTS = 92 * DPD\_24M\_PRFRMNG\_STTS = 92 | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.100 | DPD\_FRBRNC\_STTS | Days past due at the date of the most recent change of the forbearance status |  |
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| **Definition**  Days past due at the date of the most recent change of the forbearance status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24 month preceding the reference date. *Refer to `Forbearance status´ for further information.* | | | |
| **Applicability**  For exposures for which forbearance measures were granted in the previous 24 months prior to the reference date, Units are requested to report in this field the number of days past due of the operation at the date of the most previous forbearance with the following logic:   * In cases in which forbearance measures were applied (refinancing / restructuring measures) in the previous 24 months to the reference reporting date:   + - If the instrument was past due at the moment of application of the most recent forbearance measures, Units shall report the number of days that the instrument remained unpaid. *Please refer to `Days past due at reference date´ for the criteria to follow to compute the days past due in each case.*     - For instruments without breaches at the moment of application of the most recent forbearance measures, Units shall report `0´. * For instruments for which no forbearance measures were applied in the previous 24 months prior to the reporting reference date, Units shall report ‘11111111111’ – Not applicable, independently on whether or not the exposure has been past due.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations for which this data attribute shall not be reported – ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * `FRBRNC\_STTS\_INSTRMNT (Forbearance status)´à If forbearance status–is “8 - Not forborne or renegotiated” since the inception of the contract, then this field should be not applicable. In this case, the ‘DT\_FRBRNC\_STTS (Date of forbearance status) shall be the inception date. | | | |
| **Examples**  An instrument with forbearance measure applied in January 20X0, the Unit should report:   * In field DPD\_FRBRNC\_STTS, the DPD of the instrument at January 20X0 * In field DPD\_12M\_FRBRNC\_STTS, the highest DPD between January 20X0 – 12 months and January 20X0 * In field DPD\_24M\_FRBRNC\_STTS, the highest DPD between January 20X0 – 24 months and January 20X0     Let’s review the following example:   * 31 of November 2019 – FRBRNC\_STTS=’8’ and DPD=33 * 31 of March 2020 – FRBRNC\_STTS=’8’ and DPD=25 * 31 of July 2020 – FRBRNC\_STTS=’8’ and DPD=0 * 31 of March 2021 – FRBRNC\_STTS=’8’ and DPD=23 * 31 of July 2021 – FRBRNC\_STTS=’8’ and DPD=0 * 31 of November 2021 – FRBRNC\_STTS=’8’ and DPD=7 * 15 of December 2021 – FRBRNC\_STTS=’9’ and DPD=22 * 31 of December 2021 – FRBRNC\_STTS=’9’ and DPD=37   The reporting reference date of the loan tape is 31 of December 2021. Based on the data, the fields should be reported as follows:   * DPD = 37 * DPD\_FRBRNC\_STTS = 22 * DPD\_12M\_FRBRNC\_STTS = 23 * DPD\_24M\_FRBRNC\_STTS = 25 | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.101 | DPD\_PRFRMNG\_STTS | Days past due at the time of the most recent change of the performing status |  |
|  | | | |
| **Definition**  Days past due at the time of the most recent change of the performing status. The data attribute is only to be populated for instances where a status change occurred during an observation period of maximum 24month preceding the reference date. *Refer to `Performing status´ for further detail on the criteria to classify an exposure as non-performing.* | | | |
| **Applicability**  For exposures that have had a change in the performing status in the past 24 months prior to the reference date, Units are requested to report in this field the number of days past due of the exposure in the moment of the most recent change of performing status with the following logic:   * Where the instrument has suffered a change in the performing status in the 24 months prior to the reporting reference date:   + If the instrument was past due in the moment of the change in the performing status, Units shall report the number of days that the instrument remained unpaid. *Please refer to `Days past due at reference date´ for the criteria to follow to compute the days past due in each case.*   + For instruments without breaches in the moment of change in the performing status, Units shall report `0´. * If the instrument has neversuffered a change in the performingstatus , or the change in the performing status was before 24 months prior to the reporting reference date, Units shall report ‘11111111111’ – Not applicable.   Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations for which this data attribute shall not be reported – ‘11111111111’ – Not applicable. | | | |
| **Link to other concepts**   * Performing status à If performing status has not changed, then this field should be not applicable. | | | |
| **Examples**  An instrument is non performing in January 20X2, the Unit should report:   * In field DPD\_ PRFRMNG\_STTS, the DPD of the instrument at January 20X2 * In field DPD\_12M\_PRFRMNG\_STTS, the highest DPD between January 20X2 – 12 months and January 20X2 * In field DPD\_24M\_PRFRMNG\_STTS, the highest DPD between January 20X2 – 24 months and January 20X2     We have the following example data:   * 31 of November 2020 – PRFRMNG\_STTS =’11’ and DPD=33 * 31 of March 2021 – PRFRMNG\_STTS =’11’ and DPD=25 * 31 of July 2021 – PRFRMNG\_STTS =’11’ and DPD=0 * 31 of March 2022 – PRFRMNG\_STTS =’11’ and DPD=23 * 31 of July 2022 – PRFRMNG\_STTS =’11’ and DPD=0 * 31 of November 2022 – PRFRMNG\_STTS =’11’ and DPD=85 * 7 of December 2022 – PRFRMNG\_STTS =’1’ and DPD=92 * 31 of December 2022 – PRFRMNG\_STTS =’1’ and DPD=116   The reporting reference date of the loan tape is 31 of December 2022. Based on the data, the fields should be reported as follows:   * DPD = 116 * DPD\_ PRFRMNG\_STTS = 92 * DPD\_12M\_PRFRMNG\_STTS = 92 * DPD\_24M\_PRFRMNG\_STTS = 92 | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.102 | DT\_IMPRMNT\_STTS | Date of impairment status |  |
|  | | | |
| **Definition**  Date of entering the current impairment status (Stage 1, 2 or 3). For instruments which did not change the stage classification since initial recognition, this date should be equal to inception date. Data attribute aligned with IFRS9. *Refer to `Impairment Status´ for further information on the classification of financial instruments based on the impairment status.*  This data attribute is reported as a date indicating the day on which the status as reported in the data attribute “Impairment status” is considered to have arisen or changed. This data field is also reported in Anacredit. | | | |
| **Applicability**  Units shall report the date of entering the current impairment status (Stage 1, 2 or 3):   * For exposures that have had a change in the impairment status, Units shall report the date in which this change was made effective, that cannot be later than the reporting reference date of the loan tape (Date of reference field). * For instruments that have not suffered a change in the stage classification since the initial recognition, Units shall report the inception date. * In case of an instrument that was classified in a Stage until day t and was transferred to another Stage as of t + 1 day, and is still classified in the original Stage on the reporting reference date, Units shall report the date when last Stage change took place.   For instruments not subject to impairment (fair value through profit & loss instruments) the Unit shall report the value 1111-11-11 (Not applicable).  In exceptional cases of missing information (traceability errors) or uncertainty about the impairment status of the instrument being reported, the Unit shall report “0000-00-00” (Missing value). | | | |
| **Link to other concepts**   * Accounting portfolio à If accounting portfolio is any of the portfolios at fair value through profit and loss, then date of impairment status should be “1111-11-11” (Not applicable). | | | |
| **Examples**   1. **Example 1:** if the Unit grants a loan at 1 Jan 20X1, this loan is initially classified in Stage 1. If at 31st of March the Unit has reclassified the loan to Stage 2 because it has suffered a significant increase in credit risk, Units shall report in this data attribute the date in which the instrument was transferred from Stage 1 to Stage 2 (20X1-03-31). 2. **Example 2:** if the Unit grants a loan at 1 Jan 20X1, this loan is initially classified in Stage 1. If at the reporting date it continues to be classified in that Stage, Units shall report in this data attribute inception date (20X1-01-01) since the instrument hasn´t change the stage classification. | | | |
| **ECB asks for this figure**  Credit exposure status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.103 | DT\_IMPRMNT\_STTS\_PRVS | Date of previous impairment status |  |
|  | | | |
| **Definition**  Date of impairment status previous to the one at reference date, within at least an observation period of 48 months (four years back from the reference date of the loan tape). For instruments which did not change the stage classification since initial recognition, this date should be equal to inception date. Data attribute aligned with IFRS9. *Refer to `Impairment Status´ for further information on the classification of financial instruments based on the impairment status.* | | | |
| **Applicability**  Units shall report the date of entering the previous impairment status (Stage 1, 2 or 3). Possible scenarios that may arise when reporting this data attribute:   * If the instrument has suffered two or more changes of impairment status since the loan origination, the date reported in this field should be the date of the impairment status change preceding the one as at reference date. * If no changes in the impairment status were undertaken or if the instrument has had only one change of impairment status since its origination, the field shall be reported as the inception date. | | | |
| **Link to other concepts**   * IMPRMNT\_STTS\_PRVS - [Impairment status](#_Type_of_impairment.) previous à If impairment status previous is informed, then the date of impairment status previous should be informed. * DT\_IMPRMNT\_STTS - [Date of impairment status](#_Date_of_impairment) à Date of impairment status previous should be equal to or prior to the date of impairment status. | | | |
| **Examples**     1. **Example 1:** for a loan granted the 1st of January 20X1 (initially classified in Stage 1) which was reclassified to Stage 2 due to an increase significant in credit risk at 1st of March, Units shall report in this data attribute (`*Date of previous impairment status*´) the date in which the instrument was transferred from Stage 1 to Stage 2 (20X1-03-01). Additionally, for this specific example, Units shall report in `*Date of impairment status*´: 20X1-12-31 and in `*Impairment Status*´: Stage 3. 2. **Example 2:** if the Unit grants a loan at 1 Jan 20X1, this loan is initially classified in Stage 1. If at the reporting date it continues to be classified in that Stage, Units shall report in this data attribute inception date (20X1-01-01) since the instrument hasn´t change the stage classification. In these cases, the date reported for `*Date of impairment status´* and `*Date of previous impairment status*´ will be the same, that is, the inception date. | | | |
| **ECB asks for this figure**  Credit exposure status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.104 | DT\_PST\_D | Date past due |  |
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| **Definition**  The date on which the instrument became past due in accordance with Part 2.96 of Annex V to the amended Implementing Regulation (EU) No 680/2014.  This is the latest such date prior to the reporting reference date, and it is to be reported if the instrument is past due on the reporting reference date.  Financial assets shall qualify as past due where any amount of principal, interest or fee has not been paid at the date it was due. Past due commences once the past due amount, being the sum of past due principal, interest and fees, breaches the materiality threshold  established in RTS on the materiality thresholds to be applied (EBA/RTS/2016/06) regardless they are applied at facility or at obligor level. | | | |
| **Applicability**  Units shall inform the date when the past due thresholds were first breached in the current situation of past due (i.e. the date since when an amount has remained unpaid and above thresholds under the instrument for an uninterrupted period until at least the reporting reference date).  If calculation of days past due are calculated at entity level, instruments of the entity shall not inherit the days past due from it. Only own amounts in arrears shall be considered for the purpose of this data attribute.  For Units using the corporate engine of default classification, the previous criteria should be already considered in the output contract tables.  If the information of the specific date is not stored internally, the attribute can be calculated using the days past due (DPD), diminishing the days past due to the date prior to the reporting date considering only working days.  If as of reference date the number of days overdue is zero or "11111111111", then the 'Overdue Date' = "1111-11-11".  In the case of missing information, i.e. number of days overdue "99999999999", Units are requested to report the field as "0000-00-00" - missing. | | | |
| **Link to other concepts**   * Days past due at reference date (DPD): if days past due is different than missing data (99999999999) or not applicable (11111111111) and is greater than 0, then the *Date past due* should be informed with a date prior to the reference reporting date. | | | |
| **Examples**   * In case of an instrument with €500 in arrears of a total balance of €1000 since 2020/01/31, as of reference date 2020/02/01 à DT\_PST\_D = 2020/01/31 * In case of an instrument with €5 in arrears of a total balance of €1000 since 2020/01/31, as of reference date 2020/02/01 à DT\_PST\_D = 1111-11-11 | | | |
| **ECB asks for this figure**  Default status of the loan. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.105 | IMPRMNT\_ASSSSMNT\_MTHD | Impairment assessment method |  |
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| **Definition**  **Identification of the impairment assessment method** in accordance with which the accumulated impairment amount is established for an instrument, if the instrument is subject to impairment in accordance with the accounting standard. Collective and individual methods are distinguished.  This data attribute is reported as either “individually assessed” or “collectively assessed” unless the value reported in the data attribute “accumulated impairment amount” is “non-applicable”, i.e. where the instrument is not subject to impairment in accordance with an applied accounting standard and the impairment assessment method is reported as “non-applicable”.  Please note that this data attribute is also applicable in the case of general allowances, in which case the value “collectively assessed” is reported. In all other cases, Units shall report one of the following values:   * **Individually assessed** – According to corporate criteria, the Unit has defined and documented the thresholds from which it requires an individualized analysis of allowances; that is, those credit files for a credit-risk analyst should review and estimate the provision as the difference between the gross carrying amount and the present value of the expected cash flows estimated to be collected in the future. * **Collectively assessed** – To be used if the instrument is subject to impairment in accordance with an applied accounting standard and is collectively assessed for impairment by being grouped together with instruments with similar credit risk characteristics.   An instrument cannot be subject at the same time to an individual and a collective assessment of impairment. | | | |
| **Applicability**  For each of the instruments under the scope of the Loan Tape, Units shall report one of the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | Collectively assessed | | 2 | Individually assessed |   The regulator allows to report this field using default values:   * Instruments not subject to impairment (fair value through P&L) shall be reported with 11111111111. * When the Unit does not have the necessary information to report this data attribute, Units are requested to report 99999999999. | | | |
| **Link to other concepts**   * Accounting portfolio (ACCNTNG\_CLSSFCTN) à If the instrument is classified as fair value through profit and loss, this field should be not applicable. * Impairment status( IMPRMNT\_STTS) à If Stage is 1, the impairment assessment method should be collective, except for CIB exposures, whose impairment could be assessed individually by a credit analyst. | | | |
| **ECB asks for this figure**  Impairment method. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.106 | IMPRMNT\_CLCLTN\_MTHD | Impairment calculation method |  |
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| **Definition**  Identification of the method that is used to determine the provisioning amount for operations subject to impairment. This data attribute is reported indicating which method was used for the estimation of the provisions:   1. Specific:only applicable if IMPRMNT\_ASSSSMNT\_MTHD = Individually assessed:  * **Going concern** – Going concern refers to a provisioning calculation that is mainly based on cash flow collection. Under a “going concern” scenario, the operating cash flows of the debtor or the “effective” guarantor can be used to repay the financial debt to all creditors. In addition, collateral may be exercised to the extent it does not influence operating cash flows (e.g. premises pledged as collateral cannot be exercised without impacting cash flows). * **Gone concern** – Gone concern approach refers to a provisioning calculation that is mainly based on collateral execution. Under a “gone concern” scenario, the collateral is exercised and the operating cash flows of the debtor cease. The recoverable amount should correspond to the present value of estimated future cash flows that may result from sale of collateral less the cost of obtaining and selling the collateral. * **Other** – In application of the simplicity principle, it may be appropriate to use more simplified methods such as the “steady state approach” or the “two-step cash-flow approach”:   + The “**steady state approach**” is a method to approximate future recurrent cash-flows to be generated by the debtor by means of applying multiples to adjusted EBITDA.   + In the “**two-step cash-flow approach**”, the present value of the cash flows to be allocated to each exposure requires a period-by-period analysis followed by an estimation of the terminal value (TV) which should be calculated either by assessing a sustainable one-period at the end of the projection and applying a multiple as stated in the steady cash-flow approach; or by assuming a “gone concern approach”.  1. Mixed approaches: can be for IMPRMNT\_ASSSSMNT\_MTHD = Individually or collectively assessed: rest of cases. | | | |
| **Applicability**  For each of the instruments under the scope of the Loan Tape, Units shall report one of the codes included in the table below, indicating the method that has been applied to determine the provisioning amount for operations subject to impairment:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | Specific. Going concern | | 2 | Specific. Gone concern | | 3 | Specific. Other | | 4 | Mixed approaches |   For operations/ instruments not subject to impairment, Units shall report the default value “11111111111” – Not applicable.  Additionally, in exceptional cases in which the Unit might not have the necessary information to report this data attribute (traceability errors), the regulator allows to report the default value ` 99999999999´ - MISS. | | | |
| **Link to other concepts**   * `Impairment assessment method´ à IF IMPRMNT\_ASSSSMNT\_MTHD = 1 (collectively assessed), then IMPRMNT\_CLCLTN\_MTHD should be 4. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Impairment method. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.107 | NMBR\_FRBRNC\_MSRS | Number of historical forbearances |  |
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| **Definition**  Number of forbearance(s) that happened in the past observation period of 24 months preceding the reference date.  For facilities/operations in which the Unit has granted any type of forbearance measures (refinancing or restructuring measures) in the previous 24 months preceding the reference date, Units shall report in this data attribute the number of forbearance measures granted to the borrower in the period between 24 months preceding the reference date and the reference date.  *Refer to `Forbearance status´ for a better understanding on what type of contractual modifications shall be considered as forbearance measures.* | | | |
| **Applicability**  Units are requested to report in this field the number of forbearances granted in a period of 24 months prior to the reporting reference date considering the following criteria:   * For debt securities, loans and advances and revocable and irrevocable commitments for which the Unit has applied forbearance measures (refinancing or restructuring measures) in the past 24 months prior to the reference reporting date, Units shall report the number of forbearance measures applied in that period of time; * For debt securities, loans and advances and revocable and irrevocable commitments for which the Unit has not applied forbearance measures, or the forbearance measures applied were applied before the 24 months period, Units shall report “0” * For the rest of instruments, Units shall report ‘11111111111’ – Not applicable.   Additionally, the regulator allows to report the default value ‘99999999999’ for exceptional cases in which the necessary information to report this field is not available. | | | |
| **Link to other concepts**   * `Forbearance status (FRBRNC\_STTS\_INSTRMNT)´ and ‘Date of forbearance status (DT\_FRBRNC\_STTS)’ à If forbearance status is 3, 4, or 5 (forborne), and the date of forbearance status corresponds to the last 24 months, then this field should be greater or equal to 1. | | | |
| **Examples**   1. Consider a loan granted the 1st of January 20X0, for which the Unit granted a reduction on the interest rate (setting it below the market conditions) at 31st April of 20X1 and a subsequent modification (lengthen) of the maturity date at 31st of September 20X1. In this case, the `*Number of historical forbearances*´ of this specific loan at the reference date (being the reference date 31st December 20X1) should be “2”. 2. If a contract has been restructured twice: once 40 months before the reporting date and the second 10 months before the reporting date, the value of the field will be “1” for the most recent renewal, since the first would be excluded (this data attribute only considers forbearance measures applied 24 months preceding the reference date. | | | |
| **ECB asks for this figure**  Impairment indicator. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.108 | IFRS9\_LGD | IFRS 9 accounting LGD |  |
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| **Definition**  IFRS 9 accounting Loss Given Default as at reference date for defaulted and non-defaulted exposures. In case the bank models time-depended LGD variable for non-defaulted exposures then 12-month LGD as at reference date regardless the classification as Stage 1 or 2. | | | |
| **Applicability**  When ECL are estimated using collective models (IMPRMNT\_ASSSSMNT\_MTHD = 1) Units shall report the final LGD assigned to the instrument. In case the bank models time-depended LGD variable for non-defaulted exposures then report 12-month LGD as at reference date regardless the classification as Stage 1 or 2.  For instruments where Expected Credit Losses are estimated individually (IMPRMNT\_ASSSSMNT\_MTHD = 2) using discounted expected cashflows, the LGD percentage may be reported as Not Applicable since in the individual analysis the LGD is not calculated only the final provision or if the LGD is estimated, usually is the same as the percentage of Expected Credit Losses, since in these cases the PD is usually 100%.  Where there are traceability issues or there is uncertainty about this field, Units shall inform “99999999999” – Missing data. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Expected Credit Losses. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.109 | LGD | Regulatory LGD |  |
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| **Definition**  LGD, post-mitigation[[5]](#footnote-5), shall be the ratio of the loss on an exposure due to the default of a counterparty to the amount outstanding at default.  The LGD that is to be reported in the Loan Tape will consider:   * The LGD value informed on the reporting date. * A weighted average by EAD should be carried out when the same contract has several registers in the table “Instrument” due to the substitution effects. * Under the IRB approach, if the A-IRB approach is approved by the supervisor, the LGD expected to be fulfilled shall be the following ones: * For exposures in default, an LGD in default best estimate is expected. * For the rest of exposures, performing exposures, LGD downturn is expected. * Under the IRB approach, if the F-IRB approach is approved by the supervisor the LGD shall be the ones provided by the supervisor in the CRR, articles 161 and 164.   The value of the LGD should be the one that has been used for the capital calculation on the reference dates, after credit risk mitigation techniques.  For exposures under the standard approach, it is not expected to have the LGD parameter informed. | | | |
| **Applicability**  The LGD informed in the Loan Tape does not allow blank fields. Therefore:   * In case the data is not identified, the LGD should be informed using the value 99999999999; * In case the data does not apply, in the Instrument table the value informed in the Loan Tape should be 11111111111. | | | |
| **Link to other concepts**   * EAD | | | |
| **Examples**   * All the exposures calculated under the SA approach should have be informed in the Loan Tape with 11111111111. * For the calculated LGD values, considering the IRB approach, an entire/decimal number is expected in the Loan Tape. | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.110 | LTV | Loan to value (LTV) at reference date |  |
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| **Definition**  Loan to value (LTV) at the reference date calculated according to bank internal definition.  The loan-to-value ratio (LTV) is defined as the net carrying amount of the loans or loan tranches secured by real estate on the reference date (LC) relative to its current value (VC). Units shall perform the LTV ratio calculation individually for each loan with its associated collateral. That is, the LTV is calculated as:  𝐿𝑇𝑉 =  For the purposes of calculation:   * "**LC**" is measured as the outstanding balance of the loan or loan tranches on the reference date, with the outstanding balance being the net carrying amount of the loan (net of provisions). In addition, for calculation purposes, the Unit shall consider capital reimbursements, loan restructurings, new capital disbursements, incurred interest, and, in the case of loans in foreign currencies, changes in the exchange rate. **This is equal to carrying amount (CRRYNG\_AMNT\_INSTRMNT).** * "**VC**" reflects the current value of the property. This value shall be assessed by an independent external or internal appraiser. If such assessment is not available, the current value of the property can be estimated using a granular real estate value index (e.g. based on transaction data). If such a real estate value index is also not available, a granular real estate price index can be used after application of a suitably chosen mark-down to account for the depreciation of the property. Any real estate value or price index should be sufficiently differentiated according to the geographical location of the property and the property type. The valuation of the property shall be computed annually. **This is equal to appraised market value (PRTCTN\_VL).**   *Information about LTV ratio is being reported in the NOPER Annex (FinRep template F18.2), where the Units are providing a breakdown of the loans secured by commercial real estate (CRE loans) granted to non-financial corporations and households according to the current loan-to-value ratio (LTV-C).* | | | |
| **Applicability**  This data attribute shall be reported for all loans **collateralized by immovable property (e.g. residential, commercial)**, this is when the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   For instruments other than loans collateralized by immovable property, Units shall report in this data attribute the value “11111111111” – Not applicable.  Additionally, for operations with missing data – ‘99999999999’ | | | |
| **Link to other concepts**   * Protection type (TYP\_PRTCTN) | | | |
| **Examples**   * Consider a home appraised at 100.000m.u, a loan granted of 80.000 m.u and at reference date the outstanding balance is 60.00 m.u. This results in an LTV ratio at reference date of 60% (i.e., 60.000/100.000). | | | |
| **ECB asks for this figure**  Credit risk exposure | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.111 | LTV\_INCPTN | Loan to value (LTV) at inceHption |  |
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| **Definition**  Loan to value (LTV) at the origination date calculated according to the bank-internal definition.  The loan-to-value ratio at origination (LTV-O) is defined as the sum of all loans or loan tranches secured by the borrower on the immovable property at the moment of loan origination (L) relative to the value of the property at the moment of loan origination (V). Units shall perform the LTV ratio calculation individually for each loan with its associated collateral. That is, the LTV is calculated as:  𝐿𝑇𝑉 =  For the purposes of calculation:   * "**L**" is measured based on disbursed amounts and therefore does not include any undrawn amounts on credit lines. Includes all loans or loan tranches secured by the borrower on the immovable property at the moment of origination (irrespective of the purpose of the loan), following an aggregation of loans ‘by borrower’ and ‘by collateral’.   In addition, for calculation purposes “L” shall not be adjusted for the presence of other credit risk mitigants and does not include costs and fees related to the RRE loan nor loans subsidies.  Note that “L” shall not include loans that are not secured by the property, unless the reporting credit provider considers unsecured loans part of the housing loan financing transaction, combining both secured and unsecured loans.  **This is equal to Commitment amount at inception (CMMTMNT\_INCPTN\_INSTRMNT).**   * "**V**" reflects the value of the property at origination, measured as the lower of the transaction value and the value assessed by an independent external or internal appraiser. If only one value is available, this value should be used.   For calculation purposes, “V” does not take into account the value of planned renovation or construction works not costs and fees related to the RRE loan. However, “V” shall be adjusted by the total amount of the outstanding RRE loan, disbursed or not, that is secured through ‘prior’ liens on the property.  In the case of property still being constructed, ‘V’ accounts for the total value of the property up to the reporting date (accounting for the increase in value due to the progress of the construction works). ‘V’ is assessed upon disbursement of any new loan tranche, allowing for the computation of an updated LTV-O.  **This is equal to Original protection value (at inception) (ORGNL\_PRTCTN\_VL).**  Where the loan markets for buy-to-let and owner-occupied properties are monitored separately, the definition of LTV-O applies, subject to the following exceptions:   * for buy-to let loans:   + ‘L’ includes only loans or loan tranches, secured by the borrower on the immovable property at the moment of origination, related to the buy-to-let loan.   + ‘V’ includes only the value at origination of the buy-to-let property. * for owner occupied loans:   + ‘L’ includes only loans or loan tranches, secured by the borrower on the immovable property at the moment of origination, related to the owner-occupied loan   + ‘V’ includes only the value at origination of the owner-occupied property. | | | |
| **Applicability**  This data attribute shall be reported for all loans **collateralized by immovable property (e.g. residential, commercial)**. This is when the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   For instruments other than loans collateralized by immovable property, Units shall report in this data attribute the value “11111111111” – Not applicable.  Additionally, for operations with missing data – ‘99999999999’. | | | |
| **Link to other concepts**   * `Loan to value (LTV) at reference date (LTV )´ à If this field is informed, then Loan to value (LTV) at inception should be informed and vice versa. | | | |
| **Examples**   * Consider a home appraised at 100.000m.u, a loan granted of 80.000 m.u and at reference date the outstanding balance is 60.00 m.u. This results in an LTV ratio at inception date of 80% (i.e., 80.000/100.000). | | | |
| **ECB asks for this figure**  Credit underwriting. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.112 | LTV\_NPE | Loan to value (LTV) at the date when the instrument was classified as non-performing |  |
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| **Definition**  Loan to value (LTV) according to bank-internal definition as at the time the instrument was classified as non-performing.  The loan-to-value ratio at the date when the instrument was classified as non-performing (LTV-NPE) is defined as the net carrying amount of the loans or loan tranches secured by real estate on the reference date (L) relative to its value at the moment of reclassification (V). Units shall perform the LTV ratio calculation individually for each loan with its associated collateral. That is, the LTV is calculated as:  𝐿𝑇𝑉 =  For the purposes of calculation:   * "**LC**" is measured as the outstanding balance of the loan or loan tranches on the date in which the loan was classified as non-performing, with the outstanding balance being the net carrying amount of the loan (net of provisions). In addition, for calculation purposes, the Unit shall consider capital reimbursements, loan restructurings, new capital disbursements, incurred interest, and, in the case of loans in foreign currencies, changes in the exchange rate. * "**VC**" reflects the value of the property on the date in which the loan was classified as non-performing. This value shall be assessed by an independent external or internal appraiser. If such assessment is not available, the current value of the property can be estimated using a granular real estate value index (e.g. based on transaction data). If such a real estate value index is also not available, a granular real estate price index can be used after application of a suitably chosen mark-down to account for the depreciation of the property. Any real estate value or price index should be sufficiently differentiated according to the geographical location of the property and the property type. The valuation of the property shall be computed annually. **This is equal to ‘Most recent appraised market value at the time when the instrument was classified as non-performing’ (PRTCTN\_VL\_NPE)** | | | |
| **Applicability**  This data attribute shall be reported for all loans collateralized by immovable property that are classified as “non-performing” at the reference reporting date, independently of their ‘loan-to-value’ ratio and the legal form of the collateral. *Refer to `Loan to value (LTV) at the reference date´ for more insight on the loans collateralized by immovable property.*  Therefore, note that this field is highly correlated to the concepts `*Date of performing status*´ and `*Date of previous performing status´*. Units shall contemplate the following logic when reporting this data attribute:   * For loans collateralized by immovable property currently classified as non-performing, Units shall report the loan-to-value ratio at the date when the instrument was classified as non-performing (LTV-NPE). In this case, the date for which this ratio shall be calculated should be the one reported in the field `*Date of performing status*´, if the field `*Performing status*´ is reported as “Non-performing”. * For loans collateralized by immovable property currently classified as performing that were classified as non-performing in the past, Units shall report the loan-to-value ratio at the date when the instrument was classified as non-performing (LTV-NPE). In this case, the date for which this ratio shall be calculated should be the one reported in the field `*Date of previous performing status*´. * In the case of loans collateralized by immovable property which have never been classified as non-performing, and for instruments other than loans collateralized by immovable property, this data attribute shall be reported as not applicable – ‘11111111111’.     Additionally, the regulator allows reporting the following default values:   * For operations with missing data – ‘99999999999’ * For operations where this field is not applicable (instruments other than loans collateralized by immovable property) - ‘11111111111’ | | | |
| **Link to other concepts**   * If performing status (PRFRMNG\_STTS) has changed to non-performing, and the loan is collateralized by an immovable property (residential or commercial), then this field should be informed. | | | |
| **Example**   * Consider a home appraised at 100.000m.u at inception date, for which the borrower did a 10.000m.u down payment and was granted a mortgage of 90.000m.u at inception date (the mortgage is considered to be a RRE Loan). Three years later, the loan is reclassified from performing to non-performing since the debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral.   At the date when the instrument was classified as non-performing (3 years after the inception date), the outstanding balance of the loan (L-NPE) is considered to be 70.000m.u, and the value of the property after an external appraisal have been determined to be 90.000m.u.  In this case, the Unit would have to report in this data attribute the LTV at the date when the instrument was classified as non-performing, which results in LTV ratio of 77,78% (i.e., 70.000/90.000) | | | |
| **ECB asks for this figure**  Impairment exposure not collateralized. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.113 | PD\_CRR\_INCPTN | Probability of default according to CRR at inception date |  |
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| **Definition**  Apply the same definition and calculation logic as the one explained in the PD\_CRR\_RD field, but the one reported at the time the exposure was originated. For those contracts whose ID has changed, the PD at inception date should be informed with the previous contract. | | | |
| **Applicability**  The PD informed in the Loan Tape does not allow blank fields. Therefore:   * In case the data is not identified, the PD should be informed using the value 99999999999; * In case the data does not apply, in the Instrument table the value informed should be 11111111111. | | | |
| **Link to other concepts**   * PD\_CRR\_RD * PD\_CRR\_RD\_T1 | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Replicate the RWAs calculation. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.116 | PD\_IFRS9\_12M\_INCPTN | 12-month PD at inception date according to IFRS 9 |  |
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| **Definition**  This data attribute refers to the 12-month PD at inception date of the instrument which is used by the bank for the computation of Stage 1 Expected Credit Losses (ECL) or for SICR assessment if the bank uses a 12-month proxy for staging. Data attribute must be aligned with IFRS9. Mitigations shall be considered for the purpose of this data attribute. | | | |
| **Applicability**  Several scenarios may arise when filling this attribute:   1. No ECL have ever been calculated yet for the instrument (i.e. new information still to be processed by the ECL allocation engine) à Units shall report “99999999999” – Missing data 2. The instrument was classified in Stage 1 the first time that classification and ECL estimation were performed à Units shall report the 12-month PD assigned to the instrument after mitigations are applied. 3. The instrument was classified at inception in Stage 2 (e.g. due to the client belonging to high risk sector, etc.) à Units shall inform the 12-month PD corresponding to the first year of the curve assigned to the instrument after mitigations are applied. 4. The instrument was classified at inception in Stage 3 (e.g. due to the client being considered as subjective default at the time of inception) à Units shall inform “PD\_IFRS9\_12M\_INCPTN = 1,000000” 5. For instruments where the PD is calculated at entity level, all instruments belonging to an entity shall inherit its data attribute. If an instrument belongs to more than one entity and ECLs are estimated considering all of them, Units shall provide weighted average according to the percentage of ownership held by each of them.   In the event of a refinanced or a restructured instrument apply the criteria applied by the Unit to report 12-month PD at inception date (e.g. Information of the 12-month PD at inception date for the preceding transaction shall be inherited).  If it is the first time that ECL estimation is performed, this field should be equal to the ‘12-month PD at the reporting date according to IFRS 9’ (PD\_IFRS9\_12M\_RD) data attribute.  For those Units using Modellica as the calculation and classification engine, the field PD\_COND the instrument had the first time it was processed should be used to report this field. Units shall consider (1) only the portion of the vector field corresponding to the first year and (2) scenario ponderation where applicable.  Where there are traceability errors, or uncertainty about the value of this data attribute units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**   * ‘12-month PD at the reporting date according to IFRS 9’ (PD\_IFRS9\_12M\_RD) à The first time the instrument is evaluated under IFRS9, both attributes should be equal. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit risk at inception. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.119 | PD\_IFRS9\_LFTM\_INCPTN | Lifetime PD at inception date according to IFRS 9 (cumulative) |  |
|  | | | |
| **Definition**  This data attribute refers to cumulative lifetime PD calculated from the inception date until maturity.  This is, the PD representing the probability of default assigned to the transaction, evaluated at the origination date, used for the assessment of the significant increase in credit risk.  Cumulative lifetime PD shall be calculated according to the following formula:  being  T = years of original maturity of the instrument  PD0 = 0  PDi = Conditional Probabilitiy of Default for year i | | | |
| **Applicability**  If the instrument was assessed by collective models, the curve to be used is the one corresponding to the attributes of the transaction at inception date. That is, if the instrument has changed any parameter that could affect the PD or its maturity, the original values when the transaction was created should be the ones considered.  If the instrument’s ECLs are estimated since inception by individual assessment, Units shall inform “11111111111” – Not applicable  If no ECL have ever been calculated yet for the instrument (i.e. new information still to be processed by the ECL allocation engine), Units shall report “99999999999” – Missing data  If the 12-months PD is used as a proxy for the assessment of the SICR, this data attribute shall be informed “11111111111” – Not applicable.  In the event of a refinanced or a restructured instrument apply the criteria applied by the Unit (e.g. Information of the lifetime PD at inception date for the preceding transaction shall be inherited. If the restructured contract comes from more than one transaction, in pursuit of conservatism, the lower value of lifetime PD at inception date shall be informed).  For instruments where the PD is calculated at entity level, all instruments belonging to an entity shall use the same PD curve for the purpose of this field. If an instrument belongs to more than one entity and ECLs are estimated considering all of them, Units shall provide weighted average according to the percentage of ownership held by each of them.  For those Units using Modellica as the Expected Credit Losses estimation tool, the field PD\_LTR\_ORIGEN can be used to populate this data attribute. For this purpose, the first iteration of the vector in this field (i.e. the first value) corresponding to the residual lifetime PD for the first year shall be informed.  Where there are traceability errors, or uncertainty about the value of this data attribute units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Significant Increase in Credit Risk (SICR). | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.120 | PD\_IFRS9\_RMNNG\_LFTM\_INCPTN | Remaining lifetime PD at inception date according to IFRS 9 (cumulative) |  |
|  | | | |
| **Definition.**  This data attribute refers to cumulative lifetime PD at inception date calculated from the reference date until maturity, i.e. remaining lifetime PD for the reporting date that was expected/estimated at initial recognition, used for the assessment of the significant increase in credit risk. Mitigations shall be considered for the purpose of this data attribute.  This is, the estimated lifetime PD that the transaction has in the period corresponding to the reference date, using the PD curve corresponding to risk attributes at inception, conditioned to survival until the reference date.  Remaining lifetime PD shall be calculated according to the following formula:  being  T = years of original maturity of the instrument  t = period corresponding to the reference date  PD0 = 0  PDi = Conditional Probabilitiy of Default for year i | | | |
| **Applicability**  If the instrument was assessed by collective models (IMPRMNT\_ASSSSMNT\_MTHD = 1), the curve to be used is the one corresponding to the attributes of the transaction at inception date. That is, if the instrument has changed any parameter that could affect the PD or its maturity, the original values when the transaction was created should be the ones considered.  If the instrument’s ECLs are estimated since inception by individual assessment, Units shall inform “11111111111” – Not applicable  If no ECL have ever been calculated yet for the instrument (i.e. new information still to be processed by the ECL allocation engine), Units shall report “99999999999” – Missing data  If the 12-months PD is used as a proxy for the assessment of the SICR, this data attribute shall be informed “11111111111” – Not applicable.  In the event of a refinanced or a restructured instrument apply the criteria applied by the Unit (e.g. Information of the remaining lifetime PD at inception date for the preceding transaction shall be inherited. If the restructured contract comes from more than one transaction, in pursuit of conservatism, the lower value of residual lifetime PD at inception date shall be informed).  If it is the first time that ECL estimation is performed, this field should be equal to the ‘Lifetime PD at inception date according to IFRS 9 (cumulative)’ (PD\_IFRS9\_LFTM\_INCPTN) and the ‘Remaining lifetime PD at reporting date according to IFRS 9 (cumulative)’ (PD\_IFRS9\_RMNNG\_LFTM\_RD) data attributes.  For instruments where the PD is calculated at entity level, all instruments belonging to an entity shall use the same PD curve for the purpose of this field. If an instrument belongs to more than one entity and ECLs are estimated considering all of them, Units shall provide weighted average according to the percentage of ownership held by each of them.  For those Units using Modellica as the Expected Credit Losses estimation tool, the field PD\_LTR\_ORIGEN can be used to populate this data attribute. For this purpose, the iteration of the vector in this field corresponding to the period of the reporting date shall be informed (e.g. if the instrument is 3 years old, the third value of the vector should be used).  If the maturity of the instrument has changed so that the reporting date is after the original maturity, Units shall inform the value of the period corresponding to the original maturity date (i.e. the last value of the field PD\_LTR\_ORIGEN for those Units using Modellica).  Where there are traceability errors, or uncertainty about the value of this data attribute units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Significant Increase in Credit Risk (SICR). | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.121 | PD\_IFRS9\_RMNNG\_LFTM\_RD | Remaining lifetime PD at reporting date according to IFRS 9 (cumulative) |  |
|  | | | |
| **Definition**  This data attribute refers to cumulative lifetime PD at reference date, i.e. remaining lifetime PD at the reporting date that is expected/estimated at reference date, used for the assessment of the significant increase in credit risk. Mitigations shall be considered for the purpose of this data attribute.  This is, the estimated lifetime PD, using the PD curve corresponding to risk attributes at reference date, conditioned to survival until the reference date.  Remaining lifetime PD shall be calculated according to the following formula:  being  T = years of original maturity of the instrument  t = period corresponding to the reference date  PD0 = 0  PDi = Conditional Probabilitiy of Default for year i | | | |
| **Applicability**  If the instrument is assessed by collective models (IMPRMNT\_ASSSSMNT\_MTHD = 1), the curve to be used is the one corresponding to the attributes of the transaction at reference date. That is, if the instrument has changed any parameter that could affect the PD or its maturity, the new values should be the ones considered.  If the instrument’s ECLs are estimated by individual assessment (IMPRMNT\_ASSSSMNT\_MTHD = 2), Units shall inform “11111111111” – Not applicable. Unless an specific PD was estimated in the individual analysis.  If no ECL have ever been calculated yet for the instrument (i.e. new information still to be processed by the ECL allocation engine), Units shall report “99999999999” – Missing data  If the 12-months PD is used as a proxy for the assessment of the SICR, this data attribute shall be informed “11111111111” – Not applicable.  If it is the first time that ECL estimation is performed, this field should be equal to the ‘Lifetime PD at inception date according to IFRS 9 (cumulative)’ (PD\_IFRS9\_LFTM\_INCPTN) and the ‘Remaining lifetime PD at inception date according to IFRS 9 (cumulative)’ (PD\_IFRS9\_RMNNG\_LFTM\_ INCPTN) data attributes.  For instruments where the PD is calculated at entity level, all instruments belonging to an entity shall use the same PD curve for the purpose of this field. If an instrument belongs to more than one entity and ECLs are estimated considering all of them, Units shall provide weighted average according to the percentage of ownership held by each of them.  For those Units using Modellica as the Expected Credit Losses estimation tool, the field PD\_LT\_IFRS9\_TEMPORAL can be used to populate this data attribute.  Where there are traceability errors, or uncertainty about the value of this data attribute units shall report “99999999999” – Missing data. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Significant Increase in Credit Risk (SICR). | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.124 | SICR\_ASSSSMNT\_MTHD | Significant increase in credit risk assessment approach |  |
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| **Definition**  Units shall identify in this data attribute the assessment approach applied to determine the significant increase in credit risk of each of the instrument reported: collective approach or individual approach.  IFRS 9 requires entities to measure at each reporting date, the loss allowance for a financial instrument at an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition. The objective of the impairment requirements is to recognize lifetime expected credit losses for all financial instruments for which there have been significant increases in credit risk since initial recognition — whether assessed on an individual or collective basis — considering all reasonable and supportable information, including that which is forward-looking.   * **Individual assessment:** it is when the Bank uses client or instrument-specific indicators to determine a significant increase in credit risk (for example, variations in behavior scoring, PD or rating, past due status of more than 30 days past due, etc.). * **Collective assessment:** although the Bank uses individual indicators such as past due status information as the only borrower-specific information, it also considers other reasonable and supportable forward-looking information that is available without undue cost or effort to assess whether lifetime expected credit losses should be recognised on loans that are not more than 30 days past due. This other information refers to variables that affect groups of clients (for example macroeconomic, demographic or sectorial variables) and based on expert judgment with these variables the Bank estimate the instruments or exposure that have a significant increase in credit risk since initial recognition. | | | |
| **Applicability**  This data attribute shall be reported for all instruments subject to impairment: debt securities, loans and advances and Off-balance sheet exposures subject to IFRS 9. The `*Significant increase in credit risk assessment approach*´ shall be reported with one of the following codes:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Collective approach | | **2** | Individual approach |   Only if Impairment status is Stage 1 or 2, this SICR\_ASSSSMNT\_MTHD should be populated.  Additionally, the regulator allows reporting the following default values:   * For operations with missing data – 99999999999 * For operations where this field is not applicable – 11111111111 | | | |
| **Link to other concepts**   * ´[Impairment status](#_Type_of_impairment.) (IMPRMNT\_STTS )´ à Only if Impairment status is Stage 1 or 2, this SICR\_ASSSSMNT\_MTHD should be populated. | | | |
| **Example**  Bank ABC provides mortgages to finance residential real estate in three different regions. As part of the mortgage application process, customers are required to provide information such as the industry within which the customer is employed and the post code of the property that serves as collateral on the mortgage. Bank ABC sets its acceptance criteria based on credit scores. Loans with a credit score above the ‘acceptance level’ are approved because these borrowers are considered to be able to meet contractual payment obligations. At the reporting date Bank ABC determines that economic conditions are expected to deteriorate significantly in all regions.  Individual assessment:  In Region One, Bank ABC assesses each of its mortgage loans on a monthly basis by means of an automated behavioral scoring process. Its scoring models are based on current and historical past due statuses, levels of customer indebtedness, LTV measures, customer behavior on other financial instruments with Bank ABC, the loan size and the time since the origination of the loan. Bank ABC updates the LTV measures on a regular basis through an automated process that re-estimates property values using recent sales in each post code area and reasonable and supportable forward-looking information that is available without undue cost or effort.  Bank ABC has historical data that indicates a strong correlation between the value of residential property and the default rates for mortgages. That is, when the value of residential property declines, a customer has less economic incentive to make scheduled mortgage repayments, increasing the risk of a default occurring.  Through the impact of the LTV measure in the behavioral scoring model, an increased risk of a default occurring due to an expected decline in residential property value adjusts the behavioral scores. The behavioral score can be adjusted as a result of expected declines in property value even when the mortgage loan is a bullet loan with the most significant payment obligations at maturity (and beyond the next 12 months). Mortgages with a high LTV ratio are more sensitive to changes in the value of the residential property and Bank ABC is able to identify significant increases in credit risk since initial recognition on individual customers before a mortgage becomes past due if there has been a deterioration in the behavioral score.  When the increase in credit risk has been significant, a loss allowance at an amount equal to lifetime expected credit losses is recognized. Bank ABC measures the loss allowance by using the LTV measures to estimate the severity of the loss, i.e. the loss given default (LGD). The higher the LTV measure, the higher the expected credit losses all else being equal.  Collective assessment:  In Regions Two and Three, Bank ABC does not have an automated scoring capability. Instead, for credit risk management purposes, Bank ABC tracks the risk of a default occurring by means of past due statuses. It recognizes a loss allowance at an amount equal to lifetime expected credit losses for all loans that have a past due status of more than 30 days past due. Although Bank ABC uses past due status information as the only borrower-specific information, it also considers other reasonable and supportable forward-looking information that is available without undue cost or effort to assess whether lifetime expected credit losses should be recognized on loans that are not more than 30 days past due.  Region Two includes a mining community that is largely dependent on the export of coal and related products. Bank ABC becomes aware of a significant decline in coal exports and anticipates the closure of several coal mines. Because of the expected increase in the unemployment rate, the risk of a default occurring on mortgage loans to borrowers who are employed by the coal mines is determined to have increased significantly, even if those customers are not past due at the reporting date. Bank ABC therefore segments its mortgage portfolio by the industry within which customers are employed (using the information recorded as part of the mortgage application process) to identify customers that rely on coal mining as the dominant source of employment (ie a ‘bottom up’ approach in which loans are identified based on a common risk characteristic). For those mortgages, Bank ABC recognises a loss allowance at an amount equal to lifetime expected credit losses while it continues to recognise a loss allowance at an amount equal to 12-month expected credit losses for all other mortgages in Region Two.4 Newly originated mortgages to borrowers who rely on the coal mines for employment in this community would, however, have a loss allowance at an amount equal to 12-month expected credit losses because they would not have experienced significant increases in credit risk since initial recognition. However, some of these mortgages may experience significant increases in credit risk soon after initial recognition because of the expected closure of the coal mines. | | | |
| **ECB asks for this figure**  Classification method. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.125 | ANNLSD\_AGRD\_RT | Interest rate at the reference date |  |
|  | | | |
| **Definition**  Interest rate at the reference date corresponds with the annualised agreed rate (AAR) or narrowly defined effective rate (NDER) in accordance with Regulation (EU) No 1072/2013 of the European Central Bank (ECB/2013/34).  Units shall report this data attribute for all instruments in the scope of Loan Tape.  Regulation (EU) No 1072/2013 (ECB/2013/34) defines the annualised agreed rate (AAR) as *“the interest rate that is individually agreed between the reporting agent and the household or non-financial corporation for a deposit or loan, converted to an annual basis and quoted in percentages per annum. The AAR covers all interest payments on deposits and loans, but no other charges that may apply. Disagio, defined as the difference between the nominal amount of the loan and the amount received by the debtor, is considered as an interest payment at the start of the contract (time t0) and is therefore reflected in the AAR”.*  The narrowly defined effective rate (NDER) is defined as *“the interest rate, on an annual basis, that equalises the present value of all commitments other than charges (deposits or loans, payments or repayments, interest payments), future or existing, agreed by the reporting agents and the household or non-financial corporation. The NDER is equivalent to the interest rate component of the annual percentage rate of charge (APRC) as defined in Article 3(i) of Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC. The NDER uses successive approximation and can therefore be applied to any type of deposit or loan, whereas the AAR is only applicable to deposits and loans with regular capitalisation of interest payments”.*  Although both definitions refer to loans extended to households and non-financial corporations, this data attribute is reported for all instruments regardless of the sector of the debtor. More information on the methodology for calculating the interest rate can be found in the Manual on MFI interest rate statistics[[6]](#footnote-6) | | | |
| **Applicability**  This data attribute is reported for each instrument. There can be no derogations in respect of this data attribute. Consequently, a percentage interest rate is reported, including in cases where there is no explicit interest rate. However, in the case of instruments for which no interest rate applies, the interest is reported as “non-applicable” (this specifically concerns certain types of trade receivables).  Both positive and negative values of percentage interest rate are admitted. | | | |
| **Link to other concepts**   * DT\_NXT\_INTRST\_RT\_RST - Next interest rate reset date * INTRST\_RT\_RST\_FRQNCY - Interest rate reset frequency * TYP\_INTRST\_RT - Type of interest rate | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.126 | EIR | Current effective interest rate for provisioning calculation according to IFRS9 |  |
|  | | | |
| **Definition**  This data attribute refers to the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability. When calculating the effective interest rate, an entity shall estimate the expected cash flows by considering all the contractual terms of the financial instrument (for example, prepayment, extension, call and similar options) but shall not consider the expected credit losses.  The calculation includes all fees and points paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts. | | | |
| **Applicability**  Units shall report the effective interest rate (EIR) that they are using for discount when estimating Expected Credit Losses under IFRS9 at the reference date. That is, if conditions of the instrument have changed in a way that affects the effective interest rate value (e.g. floating interest rate, different cash flows than expected initially, etc.), the effective interest rate applicable with the new conditions at the reporting date shall be reported.  If it is the first time that Expected Credit Losses under IFRS9 are estimated, this field shall be equal to ‘Effective interest rate at inception’ (EIR\_INCPTN).  For those units using Modellica as the calculation engine, the input filed “*eir”* at the reference date shall be used for the purpose of this data attribute. In case this field is not applicable for a specific instrument, Units shall report “11111111111”.  Where there are traceability issues or there is uncertainty about this field, units shall inform “99999999999” – Missing data. | | | |
| **Link to other concepts**   * Effective interest rate at inception (EIR\_INCPTN) à If this data attribute is populated, EIR shall be informed too and vice versa. Additionally, for the first time Expected Credit Losses are estimated, and until conditions of the instrument change, both attributes shall be equal. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Expected credit losses | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.127 | EIR\_INCPTN | Effective interest rate at inception |  |
|  | | | |
| **Definition**  This attribute refers to the EIR on the date the contract was opened. The criteria used to report this data are the same as those defined for the field ‘Current effective interest rate for calculating provisions under IFRS9’ (EIR) but at inception. | | | |
| **Applicability**  Units shall report the effective interest that used for discount when estimating Expected Credit Losses under IFRS9 for the first time. That is, if conditions of the instrument have changed in a way that affects the effective interest rate value (e.g. floating interest rate, different cash flows than expected initially, etc.), the effective interest rate applicable with the initial conditions at inception shall be reported.  For those units using Modellica as the calculation engine, the input filed “*eir”* at inception date shall be used for the purpose of this data attribute. In case this field is not applicable for a specific instrument, Units shall report “11111111111”.  Where there are traceability issues or there is uncertainty about this field, units shall inform “99999999999” – Missing data. | | | |
| **Link to other concepts**   * Current effective interest rate for provisioning calculation according to IFRS 9. (EIR) à If this data attribute is populated, EIR\_INCPTN shall be informed too and vice versa. Additionally, for the first time Expected Credit Losses are estimated, and until conditions of the instrument change, both attributes shall be equal. | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Expected credit losses | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.128 | INTRST\_RT\_RST\_FRQNCY | Interest rate reset frequency |  |
|  | | | |
| **Definition**  Frequency at which the interest rate is reset after the initial fixed-rate period, if any. This data field is also reported in Anacredit.  Description of the *Interest rate reset frequency* values:     * **Monthly/quarterly/semi-annual/annual à** Instrument with a contractual agreement to change the interest rate on a monthly/quarterly/semi-annual/annual basis. * **At creditor discretionà** Instrument with a contractual agreement by which the creditor has the right to establish the interest rate reset date. * **Other frequencyà** Instrument with a contractual agreement to change the interest rate at a frequency other than any of the categories listed above. It is reported if in accordance with the contract the interest rate can be changed at a frequency other than overnight, monthly, quarterly, semi-annual, annual or at creditor discretion. * **Overnightà** Instrument with a contractual agreement to change the interest rate on a daily basis. | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the following values provided by the regulator.   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Annual | | **3** | At creditor discretion | | **8** | Monthly | | **12** | Other than overnight, monthly, quarterly, half yearly, annually or at creditor discretion | | **16** | Overnight | | **18** | Quarterly | | **19** | Semi-annually |  * For instruments which do not include a contractual agreement to change the interest rate, including overnight loans (one day loans) and instruments whose interest rate type is fixed, the value in the data attribute “interest rate reset frequency” is reported as “11111111111”. * An instrument with a mixed interest rate is reported as “11111111111” during the period of time for which it has a fixed interest rate and with the corresponding value during the period of time for which it has a variable interest rate. * For instruments for which the interest rate is not resettable, the value “11111111111” is reported. | | | |
| **Link to other concepts**   * ANNLSD\_AGRD\_RT - Interest rate at the reference date | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Instrument financial information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.129 | RCVD\_AMRTSTN\_12M | Received amortisation payments within last 12 months prior to reference date |  |
|  | | | |
| **Definition**  Total amortization payments received in the last 12 months prior to reference date | | | |
| **Applicability**  The Units shall report the payments received by the debtor in the last 12 months (aggregation of the quotas paid by the debtor in the last 12 months prior to the reference date). | | | |
| **Link to other concepts**   * DT\_LGL\_FNL\_MTRTY * AMNT\_D\_AT\_MTRTY * PYMNT\_FRQNCY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.130 | RCVD\_AMRTSTN\_24M | Received amortisation payments within last 24 months prior to reference date |  |
|  | | | |
| **Definition**  Total amortization payments received in the last 24 months prior to reference date | | | |
| **Applicability**  The Units shall be report the payments received by the debtor in the last 24 months (aggregation of the installments paid by the debtor in the last 24 months prior to the reference date). | | | |
| **Link to other concepts**   * DT\_LGL\_FNL\_MTRTY * AMNT\_D\_AT\_MTRTY * PYMNT\_FRQNCY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.131 | RCVD\_INTRST\_12M | Received interest payments within last 12 months prior to reference date |  |
|  | | | |
| **Definition**  Received interest payments within last 12 months prior to reference date. | | | |
| **Applicability**  Amortisation in which the interest amount is repaid within last 12 months (aggregation of the instalments in which the interest is repaid in the last 12 months prior to the reference date). | | | |
| **Link to other concepts**   * DT\_LGL\_FNL\_MTRTY * AMNT\_D\_AT\_MTRTY * PYMNT\_FRQNCY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| IN.132 | RCVD\_INTRST\_24M | Received interest payments within last 24 months prior to reference date |  |
|  | | | |
| **Definition**  Total interest payments received in the last 24 months prior to the reporting date | | | |
| **Applicability**  The Units shall report the interest payments received by the debtor in the last 24 months (aggregation of the interest paid by the debtor in the last 24 months prior to the reference date). | | | |
| **Link to other concepts**   * DT\_LGL\_FNL\_MTRTY * AMNT\_D\_AT\_MTRTY * PYMNT\_FRQNCY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Credit exposure. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.133 | SYNDCT\_RL | Role of the lender in the syndicate |  |
|  | | | |
| **Definition**  A syndicated loan is offered by a group of lenders who work together to provide credit to a large borrower. The borrower can be a corporation, an individual project, or a government. Each lender in the syndicate contributes part of the loan amount, and they all share in the lending risk. According to the role of the unit in the syndicate:   * **LEAD\_ARRANGER**: Which administer, distribute and control the loan on behalf of the other lenders in the syndicate; * **PARTICIPANT**: Any lender with other role different than LEAD\_ARRANGER; * **OTHER**: An entity whose role is not the participation in the syndicated loan as a lender itself contributing with part of the loan amount but may be an intermediary between lenders and borrower (syndicated agent). | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **SYNDCT\_RL\_CD** | **SYNDCT\_RL\_ID** | | **Code** | **Description** | | 1 | LEAD\_ARRANGER | | 2 | PARTICIPANT | | 3 | OTHER |   **Units should map this table (code list) to their internal bank classification.** Therefore:   * If the role of the unit is “LEAD\_ARRANGER”, the unit should inform the Code = 1; * If the role of the unit is “PARTICIPANT”, the unit should inform the Code = 2; * If the role of the unit is different to any of the two above, the unit should inform the Code = 3.   In case the value is missing, the unit will inform “99999999999” in the Loan Tape. In case the transaction does not apply for underwritten leveraged transactions, the unit will inform “11111111111” in the Loan Tape. | | | |
| **Link to other concepts**   * FLD\_SYNDCTN * SYNDCTD\_AGNT * SYNDCTD\_CNTRCT\_ID * SYNDCTD\_LNDRS * SYNDCTD\_SHR * SYNDCTN\_TYP * TRNCH | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.134 | SYNDCTD\_AGNT | Syndicate agent name |  |
|  | | | |
| **Definition**  The agent in a syndicated loan serves as a link between the borrower and the lenders and owes a contractual obligation to both the borrower and the lenders. The role of the agent to the lenders is to provide them with information that allows them to exercise their rights under the syndicated loan agreement. However, the agent has no fiduciary duty and is not required to advise the borrower or the lenders. The agent’s duty is mainly administrative. | | | |
| **Applicability**  If the legal/official name of the lead arranger in a syndicated name is available, it should be informed in the Loan Tape. Otherwise, the value informed should be “MISS”.  For the rest of the cases, where the transaction is not considered as a syndicated loan, the value informed in Loan Tape should be “N/A”. | | | |
| **Link to other concepts**   * FLD\_SYNDCTN * SYNDCTD\_ RL * SYNDCTD\_CNTRCT\_ID * SYNDCTD\_LNDRS * SYNDCTD\_SHR * SYNDCTN\_TYP * TRNCH | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.135 | SYNDCTD\_CNTRCT\_ID | Syndicated contract ID |  |
|  | | | |
| **Definition**  It refers to the contract identifier applied by the lead arranger of the syndicated contract to uniquely identify each contract. Each syndicated contract will have one ‘syndicated contract identifier’. This value will not change over time and cannot be used by the lead arranger as the contract identifier for any other contract. All creditors participating in the syndicated contract must use the same ‘syndicated contract identifier’. | | | |
| **Applicability**  A single and perpetual value should be informed in the Loan Tape during the whole life of the syndicated loan. The unit must ensure that the contract identifier informed is the one established by the lead arranger.  The contract identifier is a code consisting of alphabetical and numerical symbols.  If the original ID of the syndicated loan is not available, the value informed should be “MISS”. For contracts not related with syndicated loans, the value informed in Loan Tape should be “N/A”. | | | |
| **Link to other concepts**   * FLD\_SYNDCTN * SYNDCTD\_ RL * SYNDCTD\_ AGNT * SYNDCTD\_LNDRS * SYNDCTD\_SHR * SYNDCTN\_TYP * TRNCH | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.136 | SYNDCTD\_LNDRS | Names of the other lenders in the syndicate |  |
|  | | | |
| **Definition**  The name of the other lenders that participate in the syndicated loan is required. Other lenders are understood as entities that contribute with a loan amount they all share in the lending risk. | | | |
| **Applicability**  If the legal/official name of the other lenders in a syndicated name is available, it should be informed in the Loan Tape. Otherwise, the value informed should be “MISS”.  For the rest of the cases, where the transaction is not considered as a syndicated loan, the value informed in Loan Tape should be “N/A”. | | | |
| **Link to other concepts**   * FLD\_SYNDCTN * SYNDCTD\_ RL * SYNDCTD\_ AGNT * SYNDCTD\_ CNTRCT\_ID * SYNDCTD\_SHR * SYNDCTN\_TYP * TRNCH | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.137 | SYNDCTD\_SHR | Share in the syndicate |  |
|  | | | |
| **Definition**  It refers to the share held by the unit in the syndicated loan over the total amount lent between all the participants. The value required is the participation at the reference date. | | | |
| **Applicability**  It is required a number (in % format) in the Loan Tape.  If the value is missing, the Loan Tape should be fill in for this field with “99999999999”. If the transaction is not a syndicated loan (not applicable), the value expected in the Loan Tape is “11111111111”. | | | |
| **Link to other concepts**   * FLD\_SYNDCTN * SYNDCTD\_ RL * SYNDCTD\_ AGNT * SYNDCTD\_ CNTRCT\_ID * SYNDCTD\_ LNDRS * SYNDCTN\_TYP * TRNCH | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.138 | SYNDCTN\_TYP | Syndication type |  |
|  | | | |
| **Definition**  When a syndicated loan is effective it may take any of the following forms:   * **CLUB\_DEAL**: Transaction that is pre-marketed to a small group of lenders with an agreement before closing on individual banks’ loan attribution. A club deal may not be governed by a single loan agreement; however, participating lenders do usually reach agreement with the borrower on very similar, if not identical, terms; * **UNDERWRITING**: Under this arrangement, the lead agent or underwriter guarantees and syndicates the entire loan. If the loan has not been fully subscribed, the lead agent can opt to absorb the undersubscribed portion. Then, if market conditions are bullish, the same lead agent can sell to other investors the undersubscribed part of the loan that it has absorbed. However, if markets are bearish, the lead arranger may be forced to sell any undersubscribed portion at a discount or simply consider the whole thing as a loss. * **BEST\_EFFORT**: Transaction where the arranger of the deal agrees to use all efforts to sell down as much of the loan as possible (although the arranger often commits to fund a small portion if the loan is fully syndicated, in what is known as “final take”). If the arranger is unable to sell down the entire amount, it is not responsible for any unsold portions; * **OTHER**: Any other transactions that does not meet the characteristics of the three above.   The type of the syndicated loan needs to be properly registered in the unit’s systems. | | | |
| **Applicability**  Units shall report this data attribute for all instruments with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **SYNDCTN\_TYP\_CD** | **SYNDCTN\_TYP\_ID** | | **Code** | **Description** | | 1 | CLUB\_DEAL | | 2 | UNDERWRITING | | 3 | BEST\_EFFORT | | 4 | OTHER |   **Units should map this table (code list) to their internal bank classification.** Therefore:   * If the type of syndicated loan is “CLUB\_DEAL”, the unit should inform the Code = 1; * If the type of syndicated loan is “UNDERWRITING”, the unit should inform the Code = 2; * If the type of syndicated loan is “BEST\_EFFORT “, the unit should inform the Code = 3; * In case the syndicated loan is not some of the three above, the value “OTHER” should be informed in the Loan Tape with the Code = 4.   In case the value is missing, the unit will inform “99999999999” in the Loan Tape. In case the transaction is not a syndicated loan, the unit will inform “11111111111” in the Loan Tape. | | | |
| **Link to other concepts**   * FLD\_SYNDCTN * SYNDCTD\_ RL * SYNDCTD\_ AGNT * SYNDCTD\_ CNTRCT\_ID * SYNDCTD\_ LNDRS * SYNDCTN\_ SHR * TRNCH * TYP\_DL | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Identification of the syndicated transactions. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.155 | ASST\_SCRT\_CLSS | Asset securitisation class |  |
|  | | | |
| **Definition**  To be reported if the instrument is a securitisation or covered bond, with a further breakdown by the underlying asset type for the two main categories. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | 1000 | Securitisation - Securitisation is the issuance of debt securities for which coupon or principal payments are backed by specified assets or by future income streams. | | 1100 | Asset-backed security (ABS) - A bond, created through securitisation, whose coupon payments and principal repayments are dependent on a pool of assets, either purchased in the secondary market or from the balance sheet of an original asset owner; excluding mortgages. | | 1101 | Auto loans ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1102 | Consumer loans ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1103 | Credit card receivables ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1104 | Equipment leases ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1105 | Home equity loans ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1106 | Manufactured housing leases ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1107 | Small and medium-sized enterprises (SME) loans ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1108 | Student loans ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1109 | Whole Business Securitisation (WBS) ABS - Detailed asset type breakdown of ABSs mainly in accordance with definitions of European and American Securitisation Forum. | | 1110 | Mixed ABS - An ABS that is a mix of different ABS types, e.g., combination of auto and consumer loans. | | 1198 | Other Assets ABS - An ABS that is of a type not listed separately. | | 1199 | ABS - No detailed classification available - To be reported, in case it is known that the security is an ABS, but the type is unknown. | | 1200 | Mortgage-backed security (MBS) - A bond, created through securitisation, whose coupon payments and principal repayments are dependent on a pool of mortgages, either purchased in the secondary market or from the balance sheet of an original asset owner. | | 1201 | Residential mortgage-backed security (RMBS) - Detailed asset type breakdown of MBSs mainly in accordance | | 1202 | Commercial mortgage-backed security (CMBS) - with definitions of European and American Securitisation Forum. | | 1203 | Mixed MBS - An MBS that is a mix of different MBS types, e.g., combination of RMBS and CMBS. | | 1298 | Other MBS - An MBS that is of a type not listed separately. | | 1299 | MBS - No detailed classification available - To be reported, in case it is known that the security is an MBS, but the type is unknown. | | 1300 | Collateralised Debt Obligation (CDO) - A bond, created through securitisation, whose coupon payments and principal repayments are dependent on a diversified pool of loan and bond instruments, either purchased in the secondary market or from the balance sheet of an original asset owner; excluding mortgages. | | 1400 | Collateralised Mortgage Obligation (CMO) - A bond, created through securitisation, whose coupon payments and principal repayments are dependent on a diversified pool of loan and bond instruments of mortgages, either purchased in the secondary market or from the balance sheet of an original asset owner. | | 1500 | Mixed securitisation - A securitisation that is a mix of different securitisation types, e.g., combination of auto loans and mortgages. | | 1800 | Other securitisation - A securitisation that is of a type not listed separately. | | 1900 | Securitisation - No detailed classification available - To be reported, in case it is known that the security is a securitisation, but the type is unknown. | | 2000 | Covered Bond - Covered bonds are debt securities issued by a financial corporation, or fully guaranteed by a financial corporation. In case of default of the issuing or guarantor financial corporation, bond holders have a priority claim on the cover pool, in addition to their ordinary claim on the financial corporation. | | 2100 | Public sector Covered bond - Detailed asset type breakdown of covered bonds mainly in accordance with definitions of European Covered Bond Council. | | 2200 | Mortgage Covered bond - Detailed asset type breakdown of covered bonds mainly in accordance with definitions of European Covered Bond Council. | | 2300 | Ship Covered bond - Detailed asset type breakdown of covered bonds mainly in accordance with definitions of European Covered Bond Council. | | 2400 | Aircraft Covered bond - Detailed asset type breakdown of covered bonds mainly in accordance with definitions of European Covered Bond Council. | | 2500 | Mixed Covered bond - A covered bond that is a mix of different covered bond types. | | 2800 | Other Covered bond - A covered bond that is of a type not listed separately. | | 2900 | Covered Bond - No detailed classification available - To be reported, in case it is known that the security is a covered bond, but the type is unknown. |   Currently, as securitizations are not being reported to the granular tool, only covered abonds would be reported in this field.  If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.156 | CPN\_CRRNCY | Coupon currency |  |
|  | | | |
| **Definition**  Currency in which the coupon is paid. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | AED | UAE Dirham | | AFN | Afghani | | ALL | Lek | | AMD | Armenian Dram | | ANG | Netherlands Antillean Guilder | | AOA | Kwanza | | ARS | Argentine Peso | | AUD | Australian Dollar | | AWG | Aruban Florin | | AZN | Azerbaijanian Manat | | BAM | Convertible Mark | | BBD | Barbados Dollar | | BDT | Taka | | BGN | Bulgarian lev | | BHD | Bahraini Dinar | | BIF | Burundi Franc | | BMD | Bermudian Dollar | | BND | Brunei Dollar | | BOB | Boliviano | | BOV | Mvdol | | BRL | Brazilian Real | | BSD | Bahamian Dollar | | BTN | Ngultrum | | …. | Etc….  See complete codelist in Granular Tool - Fields Applicability.xls |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.157 | CPN\_RT\_FXD | Coupon rate (if fixed) |  |
|  | | | |
| **Definition**  A coupon rate that the issuer pays to holders of the debt securities; the coupon rate is fixed throughout the life of the debt security | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**   * CPN\_RT\_FLTNG * TYP\_INTRST\_RT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.158 | DT\_VLTN | Valuation date |  |
|  | | | |
| **Definition**  Date of the last valuation of the debt security | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘0000-00-00’); if not applicable then report (‘1111-11-11’). | | | |
| **Link to other concepts**   * VLTN\_CRRNCY * VLTN\_TYP | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.159 | ELGBLTY\_ECB | Eligibility for standard central bank (ECB) operations |  |
|  | | | |
| **Definition**  Indicate whether the security meets the eligibility criteria for standard central bank (ECB) operations. | | | |
| **Applicability**  Unit should report this field with ‘Y’ of the debt security is eligible for standard ECB operations. Otherwise report ‘N’.  If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.162 | HEDGE\_ID | Hedge ID |  |
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| **Definition**  Hedge ID if the position (INSTRMNT\_ID) is part of an economic/accounting hedge. Units should report the ID of the financial instrument (e.g. IRS Murex identification code) that is hedging the contract. | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.163 | INSTR\_SNRTY\_CLSS | Instrument seniority type |  |
|  | | | |
| **Definition**  Instrument type according to its seniority.  The attribute covers the following three dimensions: (1) guarantee level, (2) rank level and (3) security level:  • The “guarantee level” indicates whether the instrument is guaranteed by an entity other than the issuer, e.g., the government.  • The “rank level” indicates where the instrument ranks in the event of liquidation in relation to other instruments issued by the same issuer.  • The “security level” indicates whether an instrument is secured or unsecured, i.e., whether there is recourse to the cash flows of a securitised portfolio. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | |  | Guarantee level | | 1XX | Unguaranteed - In case of unguaranteed securities, there are no obligations to guarantors to make payments to the holder of the security if the issuer fails to meet the obligation to make repayments arising under the instrument secured by the guarantor. | | 2XX | Government / Treasury guarantee - A guarantee is provided by the government / treasury that would oblige the guarantor to make payments to the holder of the security if the issuer fails to meet the obligation to make repayments arising under the instrument secured by the guarantor. | | 8XX | Other guarantee - A guarantee is provided by a non-government entity that would oblige the guarantor to make payments to the holder of the security if the issuer fails to meet the obligation to make repayments arising under the instrument secured by the guarantor. | | 9XX | Guarantee level - No detailed information available - To be reported, in case the guarantee level is not available / applicable. | |  | Rank level | | X1X | Subordinated - Junior level - Subordinated securities have a lower priority than the issuer’s other securities in the event of liquidation. A further differentiation can be made between Junior and Senior level with the Senior level having a higher priority. | | X2X | Subordinated - Senior level - Subordinated securities have a lower priority than the issuer’s other securities in the event of liquidation. A further differentiation can be made between Junior and Senior level with the Senior level having a higher priority. | | X3X | Subordinated - No further breakdown available - Subordinated securities have a lower priority than the issuer’s other securities in the event of liquidation. A further differentiation can be made between Junior and Senior level with the Senior level having a higher priority. | | X4X | Senior - Senior securities are required to be repaid before subordinated securities. | | X5X | ABS Class - Junior - In case of Asset-backed securities, a breakdown of the tranch level is to be provided. | | X6X | ABS Class - Mezzanine - In case of Asset-backed securities, a breakdown of the tranch level is to be provided. | | X7X | ABS Class - Senior - In case of Asset-backed securities, a breakdown of the tranch level is to be provided. | | X9X | Rank level - No detailed information available - To be reported, in case the rank level is not available / applicable. | |  | Security level | | XX1 | Unsecured - Securities are not backed by assets, future income streams or similar. | | XX2 | Secured - Securities are backed by assets, future income streams or similar. | | XX9 | Security level - No detailed information available - To be reported, in case the security level is not available / applicable. |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.164 | INSTRMNT\_CLSS | Instrument class |  |
|  | | | |
| **Definition**  The class of the instrument according to ESA 2010 and Regulation (EU) No 1011/2012 (ECB/2012/24).  The ESA 2010 instrument types are:  • short-term debt securities (F.31)  • long-term debt securities (F.32)  • listed shares (F.511)  • money market funds (MMF) shares or units (F.521)  • non-MMF investment fund shares or units (F.522).  As ‘shares’ are not reported in Granular Tool, only first two types are expected to be reported in this field. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | F\_31 | Short-term debt securities | | F\_32 | Long-term debt securities |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.165 | ISIN | ISIN |  |
|  | | | |
| **Definition**  ISIN (International Securities Identification Number) code that has been assigned to the security. | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  ISIN = LU2027374987 | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.166 | ISSR\_CNTRY | Country of the issuer |  |
|  | | | |
| **Definition**  The country code of the country where the registered office of the issuer is located. To be completed only where no ISIN has been provided. | | | |
| **Applicability**  Units should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | 1C | IMF (International Monetary Fund) | | 1D | WTO (World Trade Organisation) | | 1E | IBRD (International Bank for Reconstruction and Development) | | 1F | IDA (International Development Association) | | 1G | ICSID (International Centre for Settlement of Investment Disputes) | | AD | Andorra | | AE | United Arab Emirates | | AF | Afghanistan | | AG | Antigua and Barbuda | | AI | Anguilla | | AL | Albania | | AM | Armenia | | AN | Netherlands Antilles | | AO | Angola | | AQ | Antarctica | | AR | Argentina | | AS | American Samoa | | AT | Austria | | AU | Australia | | AW | Aruba | | AX | Aland Islands | | AZ | Azerbaijan | | BA | Bosnia and Herzegovina | | BB | Barbados | | BD | Bangladesh | | …. | Etc….  See complete codelist in Granular Tool - Fields Applicability.xls |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.167 | ISSR\_ESA\_2010 | Issuer ESA 2010 |  |
|  | | | |
| **Definition**  Institutional sector of the issuer according to ESA 2010 and Regulation (EU) No 1011/2012 (ECB/2012/24). The issuers of the securities held should be specified in accordance with ESA 2010 sector classes. | | | |
| **Applicability**  Unit should report this field using the following codelist, being as specific as possible within each sector class:   |  |  | | --- | --- | | Code | Description | | S\_11 | Non-financial corporations | | S\_11001 | Non-financial corporations - public | | S\_11002 | Non-financial corporations - national private | | S\_11003 | Non-financial corporations - foreign controlled | | S\_121 | The central van | | S\_122 | Deposit-taking corporations except the central bank | | S\_12201 | Deposit-taking corporations except the central bank - public | | S\_12202 | Deposit-taking corporations except the central bank - national private | | S\_12203 | Deposit-taking corporations except the central bank - foreign controlled | | S\_123 | Money market funds (MMFs) | | S\_12301 | Money market funds (MMFs) - public | | S\_12302 | Money market funds (MMFs) - national private | | S\_12303 | Money market funds (MMFs) - foreign controlled | | S\_124 | Non-MMF investment funds | | S\_12401 | Non-MMF investment funds - public | | S\_12402 | Non-MMF investment funds - national private | | S\_12403 | Non-MMF investment funds - foreign controlled | | S\_125 | Other financial intermediaries, except ICPFs | | S\_12501 | Other financial intermediaries, except ICPFs - public | | S\_12502 | Other financial intermediaries, except ICPFs - national private | | S\_12503 | Other financial intermediaries, except ICPFs - foreign controlled | | S\_126 | Financial auxiliaries | | S\_12601 | Financial auxiliaries - public | | S\_12602 | Financial auxiliaries - national private | | S\_12603 | Financial auxiliaries - foreign controlled | | S\_127 | Captive financial institutions and money lenders | | S\_12701 | Captive financial institutions and money lenders - public | | S\_12702 | Captive financial institutions and money lenders - national private | | S\_12703 | Captive financial institutions and money lenders - foreign controlled | | S\_128 | Insurance corporations (ICs) | | S\_12801 | Insurance corporations (ICs) - public | | S\_12802 | Insurance corporations (ICs) - national private | | S\_12803 | Insurance corporations (ICs) - foreign controlled | | S\_129 | Pension funds (PFs) | | S\_12901 | Pension funds (PFs) - public | | S\_12902 | Pension funds (PFs) - national private | | S\_12903 | Pension funds (PFs) - foreign controlled | | S\_13 | General government | | S\_1311 | Central government | | S\_1312 | State government | | S\_1313 | Local government | | S\_1314 | Social security funds | | S\_14 | Households | | S\_15 | Non-profit insitutions serving households |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.168 | ISSR\_ID | ID of the issuer |  |
|  | | | |
| **Definition**  Unique code (Legal Entity Identifier (LEI) where available) identifying the legal entity that has issued the debt security | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.169 | ISSR\_ID\_TYP | Type of ID of the issuer |  |
|  | | | |
| **Definition**  Type of code used to identify the issuer (Legal entity) of the debt security. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | BIC | BIC code | | IPF | Investment/Pension fund identifier | | LEI | Legal Entity Identifier | | NBR | National Business register identifier | | NCB | Identifier assigned by the National Central Bank | | NSA | National Supervisory Authority code | | NSI | National Statistical Institute number | | OTHER | Other identifer type | | PS | Public sector entity identifier | | RIAD | RIAD Code | | TAX | TAX Code | | TRD | Trade register identifier | | VAT | Value added tax identifier |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.170 | ISSR\_NACE\_SCTR | Issuer NACE sector |  |
|  | | | |
| **Definition**  Sector according to NACE classification of the issuer of the debt security. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | A | Agriculture, forestry and fishing | | 1 | Crop and animal production, hunting and related service activities | | 1.1 | Growing of non-perennial crops | | 1.11 | Growing of cereals (except rice), leguminous crops and oil seeds | | 1.12 | Growing of rice | | 1.13 | Growing of vegetables and melons, roots and tubers | | 1.14 | Growing of sugar cane | | 1.15 | Growing of tobacco | | 1.16 | Growing of fibre crops | | 1.19 | Growing of other non-perennial crops | | 1.2 | Growing of perennial crops | | 1.21 | Growing of grapes | | 1.22 | Growing of tropical and subtropical fruits | | …. | Etc….  See complete codelist in Granular Tool - Fields Applicability.xls |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.171 | ISSR\_RTNG | Issuer Rating (s) |  |
|  | | | |
| **Definition**  Rating of the counterparty as of cut-off date. In the event of multiple ratings, these should be separated by comma. If not rated, enter 'NR'. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | 1 | Aaa, AAA | | 2 | Aa1, AA+ | | 3 | Aa2, AA | | 4 | Aa3, AA- | | 5 | A1, A+ | | 6 | A2, A | | 7 | A3, A- | | 8 | Baa1, BBB+ | | 9 | Baa2, BBB | | 10 | Baa3, BBB- | | 11 | Ba1, BB+ | | 12 | Ba2, BB | | 13 | Ba3, BB- | | 14 | B1, B+ | | 15 | B2, B | | 16 | B3, B- | | 17 | Caa1, CCC+ | | 18 | Caa2, CCC | | 19 | Caa3, CCC- | | 20 | Ca, CC | | 21 | C, SD/D |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  ISSR\_RTNG\_SRC | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.172 | ISSR\_RTNG\_SRC | Issuer Rating(s) Source(s) |  |
|  | | | |
| **Definition**  The name of the agency providing the rating. Include only those ratings from rating agencies that are specified in the securitisation documentation. In the event of multiple ratings, the sources should be separated by commas and their order be the same as the ratings provided in ISSR\_RTNG. | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  ISSR\_RTNG | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.173 | ISSR\_TYP | Type of Issuer |  |
|  | | | |
| **Definition**  Field to identify if the issuer is other Santander Group’s entity or a third party. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | 1 | Other group entity | | 2 | Third party |   Other group entity refers to entities that are part of the same group as the bank (inter-affiliate exposures). Third party refers to external parties.  If the information is not available, please report using missing default value (‘MISS’); if not applicable then report ('N/A'). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.174 | LCR\_BFFR\_CTGRY | Category of LCR buffer |  |
|  | | | |
| **Definition**  Indicate which part of the LCR buffer the security was part of. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | 1 | L1 | | 2 | L2A | | 3 | L2B |   If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | Data field | **Field Name** |  |
| IN.175 | PRCH\_UNDR\_RSL\_AGR | Purchased under resale agreement |  |
|  | | | |
| **Definition**  Indicate whether the security was purchased with an agreement to resell it at a later stage (e.g. reverse repo, collateral swap, etc.). | | | |
| **Applicability**  Si el valor se compró con un acuerdo para revenderlo en una etapa posterior, informe "Y", en caso contrario, informe "N".  Si la información no está disponible, informe utilizando el valor por defecto missing ("MISS"); si el instrumento no es un título de deuda, reporte (“N/A”). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.176 | PRDNTL\_PRTFL | Prudential portfolio |  |
|  | | | |
| **Definition**  Indicate if the instrument is classified in the trading book or in the banking book for prudential purposes.  The value of this attribute depends on the actual classification of the instrument in the trading or in the non-trading book for capital ratio purposes and not on the type of instrument or the accounting classification of the instrument.  Instruments in the trading book are all financial instruments held by the Unit either with trading intent or in order to hedge positions held with trading intent. Generally, instruments classified as “financial assets held for trading” or “trading financial assets” in according with the accounting standard will be held in the trading book. However, please note that there may be exceptions, particularly with regard to national GAAP (e.g. Part 2.128 (c) of Annex V to the ITS in the case of financial derivatives). | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | 1 | Trading book | | 2 | Non-trading book | | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.177 | PRMRY\_ASST\_CLSSF | Primary asset classification |  |
|  | | | |
| **Definition**  Type of instrument/ Classification of the instrument  The securities are classified according to their asset type in accordance with the definitions laid down in the Handbook on Securities Statistics and other sources, such as ESA 2010, Classification of financial instruments (CFI code) and Asset types of the list of eligible marketable assets (ECB General Documentation).  The instruments are to be classified in accordance with their main characteristics if potentially more than one code is applicable. | | | |
| **Applicability**  Unit should report this field using the following code list for type of instrument:   |  |  | | --- | --- | | Code | Description | | D | Debt - Debt securities are negotiable financial instruments serving as evidence of a debt. They are covered by the financial assets and liabilities (financial instrument) category “debt securities” (F.3) in ESA 2010. | | D.1 | Bond - Bonds and debentures are long-term debt securities that give the holders the unconditional right to fixed payments or contractually determined variable payments on a specified date or dates, that is, the earning of interest is not dependent on earnings of the debtors. Bonds and debentures also give holders the unconditional right to fixed sums as payments to the creditor on a specified date or dates. | | D.11 | Straight bond - A bond without any further special characteristics listed separately. | | D.12 | Securitisation bond - Securitisation is the issuance of debt securities for which coupon or principal payments are backed by specified assets or by future income streams. | | D.121 | Traditional securitisation - In case of traditional securitisation, the transfer of credit risk takes place by transferring the assets subject to that risk. | | D.122 | Synthetic securitisation - In case of synthetic securitisation, the transfer of credit risk takes place by means of instruments that provide insurance against credit losses, without an actual transfer of assets taking place. | | D.129 | Other securitisation - A securitisation that is of a type not listed separately. | | D.13 | Covered bond - Covered bonds are debt securities issued by a financial corporation, or fully guaranteed by a financial corporation. In case of default of the issuing or guarantor financial corporation, bond holders have a priority claim on the cover pool, in addition to their ordinary claim on the financial corporation. | | D.131 | Jumbo covered bond - Jumbo covered bonds are covered bonds issued in accordance with the requirements in Article 52(4) of Directive 2009/65/EC and with an issuing volume of at least EUR 1 billion, for which at least three market-makers provide regular bid and ask quotes. | | D.139 | Other covered bond - Covered bonds other than jumbo covered bonds. | | D.14 | Medium-term note - A debt security issued at fixed or floating rates of interest, as part of an overall medium-term note programme. Used by institutions as a source for medium-term funding. | | D.141 | Euro medium term notes (EMTN) - A medium-term note denominated in Euro. | | D.149 | Other MTN - A medium-term note denominated in a currency other than Euro. | | D.15 | Perpetual bond - A debt security that has no stated maturity date. | | D.16 | Linked bond - Linked bonds have their coupon or principal payments (or both) linked to a general price index for goods and services (such as the consumer price index (CPI)), interest rate (such as the London interbank offered rate (LIBOR) or a bond yield), or asset price. | | D.161 | Inflation-linked bond - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.162 | Interest rate-linked bond - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.163 | Asset-linked bond - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.164 | Currency-linked bond - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.165 | Credit-linked bond - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.166 | Exchange traded notes (ETN) - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.167 | Exchange traded commodities (ETC) - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.169 | Other linked bond - Detailed breakdowns by type in accordance with definitions laid down in Handbook of Securities Statistics. | | D.17 | Strip bond - Separate trading of registered interest and principal of securities (STRIPS) are securities that have been transformed from a principal amount and periodic coupons into a series of zero-coupon bonds, with the range of maturities matching the coupon payment dates and the redemption date of the principal amount. | | D.171 | Principal strip - A strip bond created for the part of the principal amount. | | D.172 | Coupon strip - A strip bond created for the part of the coupons. | | D.18 | Structured debt security (Certificates) - Structured debt securities typically combine a debt security, or a basket of debt securities, with a financial derivative, or a basket of financial derivatives. These financial derivatives are typically embedded in and are therefore inseparable from the debt securities. | | D.181 | Investment product - The Investment product category of Structured debt securities covers securities where the principal amount is (1) protected and returned at maturity, regardless of the performance of the reference financial instrument; (2) exposed to losses limited to less than the full principal; (3) fully at risk subject to a level of initial loss protection or (4) fully at risk. | | D.1811 | Capital protection product - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.1812 | Yield enhancement product - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.1813 | Participation product - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.1819 | Other investment product - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.182 | Leverage Product - The leverage product category of Structured debt securities covers securities with a large risk compared with the initial investment and that combine an investment in an underlying security with a future or option. | | D.1821 | Leverage product with knock-out - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.1822 | Leverage product without knock-out - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.1823 | Constant leverage product - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.1829 | Other leverage product - Detailed breakdowns of upper category in accordance with categoristion of European Structured Investment Products Association (EUSIPA). | | D.19 | Other bond - A bond that is of a type not listed separately. | | D.2 | Money market instrument - Money market instruments in accordance with Directive 2009/65/EC comprise transferable instruments which are normally dealt in on the money market rather than on the regulated markets. | | D.21 | Bankers’ acceptance - A negotiable order to pay a specified amount of money on a future date, accepted and guaranteed by a bank and drawn on a deposit at a bank. | | D.22 | Certificate of deposit - Usually a negotiable certificate issued by a bank acknowledging a deposit in that bank for a specified period of time at a specified interest rate. | | D.23 | Commercial paper - A discounted and unsecured debt security issued by a corporation whose name appears on the front of the security and who promises to pay to the security holder a certain amount on a stated maturity date. | | D.231 | Euro commercial paper (ECP) - A commercial paper denominated in Euro. | | D.232 | Pagares - Specific type of commercial paper commonly known in Spain. | | D.239 | Other CP - A commercial paper that is of a type not listed separately. | | D.24 | Treasury bill - A common form of sovereign shortterm debt security that many governments issue. It gives the holder the unconditional right to receive stated fixed sums on a specified date, and is issued at a discount to face value that depends on the rate of interest and the time to maturity. | | D.29 | Other money market instrument - A money market instrument that is of a type not listed separately. | | D.3 | Hybrid debt instrument - Instrument with characteristics of debt and equity which are classified as debt according to their main characteristics. | | D.31 | Convertible bond - A fixed interest rate bond that the investor has the option of converting into the equity of the borrower or its parent. | | D.311 | Contingent convertible bonds (CoCo’s) - Contingent convertible securities are hybrid securities issued as debt instruments and automatically converted into equity shares if a contractually pre-defined 'trigger event' occurs. Their defining characteristics are a loss-absorption mechanism (conversion or write-down) and an activation trigger, either based on a mechanical rule or on supervisors’ discretion. | | D.32 | Bonds with warrants attached - Bonds with warrants attached are debt securities that incorporate warrants giving the holder the option to purchase equity in the issuer or another company during a predetermined period, or at a particular date, and at a fixed contract price. The warrant may be detachable and traded separately from the debt security. | | D.33 | Stapled debt instrument - Stapled instruments - which, under their terms of issue, are two or more different financial instruments (for example, ordinary equity securities and unsecured notes) coupled together for certain purposes - are usually treated separately as fixed interest rate debt securities and equity securities. However, stapled instruments usually cannot be transferred separately either in the market or as the result of an over-the-counter (OTC) transaction. A parcel consisting of one equity security and one or more notes is traded in the market as though it were a single security, although conceptually the components are regarded as separate. If the components cannot be separately identified, the stapled instrument should be classified according to the predominant component, that is, either as a debt security or an equity security. | | D.34 | Non-participating (preferred) share - Holders are entitled to receive a fixed dividend, but do not participate in the distribution of the residual value of a corporation on dissolution. | | D.39 | Other hybrid debt Instrument - A hybrid debt instrument that is of a type not listed separately. | | D.9 | Other debt - A debt instrument that is of a type not listed separately. | | E | Equity - Equity securities are negotiable financial instruments that entitle holders to a share of both distributed profits and the residual value of the corporation’s assets in the event of its liquidation. Holders of these financial assets are the collective owners of a corporation. Equity securities are part of the financial assets and liabilities (financial instrument) category “equity and investment fund shares or units” (F.5) and belong to the subcategory “equity” (F.51) in ESA 2010. | | E.1 | Ordinary / Common share - Ordinary shares (or “common” shares) usually give holders the right to the following: • Holders are generally entitled to participate in the corporation’s general policymaking and have the right to attend, speak, and vote (in the case of voting shares) at general meetings. Holders of ordinary shares can vote on corporate objectives and matters of policy, on stock splits, and to elect the corporation’s board of directors. • Holders are usually entitled to a preferential subscription in the event of a capital increase. Some holders of ordinary shares also receive preemptive rights (a rights issue), which enables them to retain their proportional share in the ownership of a corporation should it issue more stock. • Holders generally have the right to a share in the corporation’s profits. However, no fixed dividends are paid out to ordinary shareholders. Ordinary shareholders’ returns are therefore uncertain and dependent on earnings, corporate reinvestment, and the market’s ability to value and sell stock efficiently. | | E.2 | Preference / Preferred share - Holders of preferred shares have priority over holders of ordinary shares when it comes to laying claim to a corporation’s assets. However, while preferred shares may have priority over ordinary shares in the payment of dividends and in the event of liquidation, they are subordinated to debt securities. | | E.21 | Cumulative preferred share - Holders are entitled to receive a fixed dividend ahead of ordinary shares and retain the right to any accumulated preferred dividends that may have built up. | | E.22 | Participating preferred share - Holders are entitled to participate in the profits of a corporation over and above fixed dividends by means of an additional fluctuating dividend. They also participate in the distribution of the residual value of a corporation on dissolution. | | E.23 | Cumulative, participating preferred share - A preferred share that fulfils the criteria of cumulative and participating preferred shares at the same time. | | E.24 | Redeemable preferred share - These can be redeemed at the request of either the corporation or the shareholder (at a fixed price on a specified date or during a specified period of time). Strict conditions apply to the issuance of redeemable shares and their redemption. Instead of cancelling shares on redemption, a corporation may continue to hold such shares as treasury shares, but no voting rights may be exercised and no dividends are payable. | | E.29 | Other preferred share - A prefered share that is of a type not listed separately. | | E.3 | Depository receipt - A financial instrument that allows a nonresident to introduce securities into a market in a form more readily acceptable to the investors in that market. A deposit-taking corporation will purchase the underlying security and then issue receipts in a currency more acceptable to the investor. | | E.31 | American depository receipt (ADR) - American depository receipts (ADR) are liabilities of the non-U.S. institutional units whose securities underlie the ADR, not of the U.S. financial institutions issuing the ADR. | | E.32 | Global depository receipt (GDR) - Global depository receipts (GDR) are securities available in one or more markets outside the corporation’s country of residence. | | E.39 | Other depository receipt - A depository receipt that is of a type not listed separately. | | E.4 | Hybrid equity instrument - Instrument with characteristics of debt and equity which are classified as equity according to their main characteristics. | | E.41 | Participation certificate (Genussschein) - Participation certificates grant their holders participation rights. Participation rights may take various forms, both for equity securities and for debt securities. In many countries, almost no legal restrictions are placed on this type of financial instrument. Depending on their specific features, participation certificates are considered to be either equity securities or debt securities. They are treated as equity securities if the following criteria are met: a) the holder’s claims are subordinated, b)the holder’s remuneration is performance related and c) capital is provided for an unlimited period, or at least on a long-term basis. In light of these criteria, most participation certificates are considered to be equity securities. 3.47 “Genussscheine” (or “Genussrechte”) are a type of participation certificate. These are issued mainly in European countries such as Germany, Austria, and Switzerland. “Genussscheine” sometimes have a stated maturity. | | E.42 | Convertible (preferred) share - Holders are allowed to convert preferred shares into a specified amount of ordinary shares. | | E.43 | Subscription right - Subscription rights that are traded separately are often given their own separate International Securities Identification Number (ISIN). They are classified as shares, rather than as financial derivatives, since they represent a claim on the residual value of a corporation. Issuers of shares use subscription rights to provide existing shareholders with the opportunity to participate in new issues, which enables them to retain their proportional share in the ownership of the corporation. To make the new shares even more attractive, these subscription rights may also allow existing shareholders to buy the shares at less than the market price. | | E.49 | Other hybrid equity instrument - A hybrid equity instrument that is of a type not listed separately. | | E.9 | Other equity - An equity instrument that is of a type not listed separately. This also includes "Other equity" in accordance with ESA 2010 (F.519) that is not in the form of securities. Other equity includes equity in quasi-corporations (such as branches, trusts, and partnerships), as well as notional units representing ownership of real estate. | | F | Fund - Investment fund shares are shares of an investment fund if the fund has a corporate structure. They are known as units if the fund is a trust. Investment funds are collective investment undertakings through which investors pool funds for investment in financial and/or non-financial assets. Funds are part of the financial assets and liabilities (financial instrument) category “equity and investment fund shares or units” (F.5) and belong to the subcategory “Investment fund shares or units” (F.52) in ESA 2010. | | F.1 | Undertaking for collective investment in transferable securities (UCITS) Fund - Undertakings for Collective Investment in Transferable Securities (UCITS) as defined in Directive 2009/65/EC on the coordination of laws, regulations and administrative provisions relating to UCITS. | | F.2 | Alternative investment fund (AIF) - Alternative investment fund (AIF) as defined in Directive 2011/61/EU on Alternative Investment Fund Managers. | | F.9 | Other fund - A fund that is of a type not listed separately. |   If the information is not available, please report using missing default value (‘MISS’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.178 | PRT\_LCR\_BFFR | Part of LCR buffer |  |
|  | | | |
| **Definition**  Indicate whether the security meets the eligibility criteria for LCR buffer. | | | |
| **Applicability**  If the security meets the eligibility criteria for LCR buffer then report ‘Y’, otherwise report ‘N’.  If the information is not available, please report using missing default value (‘MISS’); if the instrument is not a debt security then report (‘N/A’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.179 | CPN\_RT\_FLTNG | Coupon rate (if floating) |  |
|  | | | |
| **Definition**  A coupon rate that the issuer pays to holders of the debt securities; the coupon may vary with inflation, interest rates, or asset prices. | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111). | | | |
| **Link to other concepts**  CPN\_RT\_FXD | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.180 | SPRD | Spread |  |
|  | | | |
| **Definition**  Spread over the reference rate (if floating). | | | |
| **Applicability**  If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.181 | SRCS\_ENCMBRNC | Sources of encumbrance |  |
|  | | | |
| **Definition**  Type of business activity in which the exposure is encumbered in accordance with Implementing Regulation (EU) No 680/2014. An asset will be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any instrument from which it cannot be freely withdrawn.  Instruments pledged that are subject to any restrictions in withdrawal, such as for instance assets that require prior approval before withdrawal or replacement by other assets, should be considered encumbered. Whether an instrument is “encumbered” is not based on an explicit legal criteria, such as title transfer, but rather on economic principles, as the legal frameworks may differ in this respect across countries. The definition is however closely linked to contractual conditions.  Instruments that are only partially encumbered should be reported with the applicable source of encumbrance.  Instruments that are not subject to encumbrance at all should also be flagged and reported as ‘1- Unencumbered/No encumbrance’. | | | |
| **Applicability**  Indicate the source of encumbrance for the security. If more than one source applies, please report all the sources of encumbrance separated by comma (,).  Unit should report this field using the following code list:   |  |  | | --- | --- | | Code | Description | | 1 | Unencumbered/No encumbrance - Instrument which has not been pledged or it is not subject to any form of arrangement to secure, collateralise or credit enhance any instrument from which it cannot be freely withdrawn | | 5 | Central bank funding - Central bank funding (of all types, including repos), in accordance with the European Banking Authority’s (EBA) implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 6 | Exchange traded derivatives - Exchange traded derivatives in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 7 | Over-the-counter derivatives - Over-the-counter derivatives in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 8 | Deposits - repurchase agreements other than to central banks - Repurchase agreements other than to central banks in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 9 | Deposits other than repurchase agreements - Deposits other than repurchase agreements in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 10 | Debt securities issued - covered bonds securities - Covered bonds securities issued in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 11 | Debt securities issued - asset-backed securities - Asset-backed securities (ABS) issued in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 12 | Debt securities issued - other than covered bonds and ABSs - Debt securities issued other than covered bonds and ABSs in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. | | 13 | Other sources of encumbrance - Other sources of encumbrance in accordance with the EBA’s implementing technical standards on asset encumbrance reporting as referred to in Article 99(5) and Article 100 of Regulation (EU) No 575/2013. |   If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.182 | TYPE\_OF\_PLCMNT | Type of placement |  |
|  | | | |
| **Definition**  Public or private. Public refers to issuances in capital markets that have been allocated an ISIN. Private refers to securities structured for clients or other third parties that were sold bilaterally. | | | |
| **Applicability**  Unit should report this field using the following code list:   |  |  | | --- | --- | | Code | Description | | 1 | Public | | 2 | Private |   If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  ISIN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.183 | VLTN\_CRRNCY | Currency of the value |  |
|  | | | |
| **Definition**  The currency used for the valuation of the security. (local accounting currency) | | | |
| **Applicability**  Unit should report this field using the following code list:   |  |  | | --- | --- | | Code | Description | | AED | UAE Dirham | | AFN | Afghani | | ALL | Lek | | AMD | Armenian Dram | | ANG | Netherlands Antillean Guilder | | AOA | Kwanza | | ARS | Argentine Peso | | AUD | Australian Dollar | | AWG | Aruban Florin | | AZN | Azerbaijanian Manat | | BAM | Convertible Mark | | BBD | Barbados Dollar | | BDT | Taka | | BGN | Bulgarian lev | | BHD | Bahraini Dinar | | BIF | Burundi Franc | | …. | Etc….  See complete codelist in Granular Tool - Fields Applicability.xls |   If the information is not available, please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**   * DT\_VLTN * VLTN\_TYP | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.184 | VLTN\_TYP | Valuation type |  |
|  | | | |
| **Definition**  Indicate whether valuation of the debt security was performed mark-to-market or mark-to-model. | | | |
| **Applicability**  Unit should report this field using the following code list:   |  |  | | --- | --- | | Code | Description | | 1 | Mark-to-market | | 2 | Mark-to-model |   If the information is not available, please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**   * VLTN\_CRRNCY * DT\_VLTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.185 | LVRG\_FNNC\_FLG | Leveraged finance flag |  |
|  | | | |
| **Definition**  Flag that identifies that the instrument meets the criteria to be considered Leveraged Finance according to the "Guide for Reporting Leveraged Finance Transactions" prepared by Risks (Corporation) based on the ECB's 'Guidance on Leveraged Transactions.'  For transactions identified as leveraged finance, it will also be necessary to distinguish if it is:   * **High Leveraged Transaction (HLT):** These are transactions with a leverage ratio higher than 6x, as well as those with a leverage ratio between 4x and 6x, if they have a leverage ratio higher than 6x when the ratio is calculated using the client's total permissible debt balance instead of the total debt. Where 'Total permissible debt balance ' refers to the sum of available (uncommitted) debt + committed drawn + committed undrawn, and 'Total Debt' refers to the sum of committed drawn + committed undrawn debt. * **Leveraged Finance Transaction (LFT):** The rest of the leveraged finance transactions. | | | |
| **Applicability**  Units must report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | HLT | High Leveraged transaction | | LFT | Leveraged finance transaction | | NLF | Not leveraged finance transaction |   If the instrument meets the criteria for leveraged finance, it should be reported as 'HLT' or 'LFT' following the definition mentioned above. If it is not a leveraged finance transaction, then report 'NLF'.  If the information is not available, indicate the default value ("MISS"). | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.186 | INTRNL\_SGMNT\_IFRS9 | IFRS9 Segment |  |
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| **Definition**  Within the calculation of IFRS9 provisions, a segmentation process of the exposure in portfolios is carried out. Units must report in this field the IFRS9 segment assigned to the instrument. | | | |
| **Applicability**  There is not a unique codelist at Group level for this field, as segmentation in retail and commercial banking may vary among Units. Thefore, Units must report their local IFRS9 segmentation name (e.g. Corporate, SME, Mortgage, etc). Do not report a code. | | | |
| **Link to other concepts**  N/A | | | |
| **Example**  IFRS9 portfolio segmentation: Sovereign, Banks, Corporates, Othe Financial institutions, Project Finance, Real Estate, Public sector, SME, Mortgage, Credit Cards, etc… | | | |
| **ECB asks for this figure**  IFRS9 segmentation | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.187 | INTRNL\_SGMNT\_CAT\_MSTA | COREP Segment - Final Category BIS II |  |
|  | | | |
| **Definition**  Within the process of calculating and reporting the capital requirements in the COREP, a segmentation process of the exposure in COREP portfolios is carried out. The Units must report in this field said COREP segment assigned to the instrument. | | | |
| **Applicability**  Units shall report this data attribute with one of the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | STD - Regional governments or local authorities | | 2 | STD - Public sector entities | | 3 | STD - Multilateral Development Banks | | 4 | STD - International Organisations | | 6 | STD - Institutions and Corporates with a short-term credit assessment | | 7 | STD - Units or shares in Collective Investment undertakings | | 8 | STD - Central Governments or Central Banks | | 9 | IRB – Retail | | 10 | STD – Institutions | | 11 | IRB – Securitisation | | 12 | Other exposures with RW = 100% | | 13 | IRB - Other non-credit obligation assets | | 14 | IRB – Institutions | | 16 | IRB – Company | | 17 | IRB - Central Governments or Central Banks | | 18 | Other exposures with RW = 0% | | 19 | Other exposures with RW = 20% | | 20 | ENC - Non Financial assets | | 21 | ENC - Financial assets weighing 50% | | 22 | ENC - Financial assets weighing 100% | | 27 | STD – Retail | | 28 | STD - Reg Gov/Local Author treat. Central Bank | | 29 | STD - Reg Gov/Local Author treat. Institutions | | 30 | STD - Pub. sector Entities treat. Central Bank | | 31 | STD - Pub. sector Entities treat. Reg. Gov. | | 32 | STD - Multilateral Development Banks Special treatment | | 33 | Other exposures with RW = 2% | | 34 | STD - Technical Infrastructure | | 35 | STD – Securitisation | | 36 | STD – Companies | | 37 | ENC-Active Material | | 38 | ENC- Accrual Accounts | | 39 | ENC-Cheques and other assets - Ent Cred | | 40 | ENC-Cheques and other assets - Other | | 41 | ENC- Enclosure | | 42 | ENC-Gold | | 43 | ENC-Tax Assets | | 44 | ENC-Derivatives | | 45 | ENC-CCP | | 46 | ENC-Rest of assets | | 47 | ENC-Assets Materials Awarded | | 48 | ENC-Actives Acquired Materials | | 49 | STD - Pub Sec Ent - Entities Treatment | | 50 | Balances without capital consumption | | 51 | Retail - Special treatment |   This codelist is the same as stored in BDR system, so for Units using BDR, this field can be extracted directly from here (codelist name in BDR is “BIS II Category”). When the value in BDR is 99999, then 99999999999 must be reported in the LT. If BDR value is 0 (not specified), then 11111111111 must be reported in the LT.  Units not using BDR, should do the mapping to this codelist (if they do not have it already).  In the case of having more than one segment for the same Instrument (INSTRMNT\_ID), then report all COREP segments separated by commas (,) (e.g. 9,16) | | | |
| **Link to other concepts**  INTRNL\_SGMNT\_CATGSUB | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  COREP segmentation | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.188 | INTRNL\_SGMNT\_CATGSUB | COREP Segment - Final Subcategory BIS II |  |
|  | | | |
| **Definition**  Within the process of calculating and reporting the capital requirements in the COREP, a segmentation process of the exposure in COREP portfolios is carried out. The Units must report in this field the COREP subsegment assigned to the instrument. | | | |
| **Applicability**  Units shall report this data attribute with one of the codes included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | Covered Bonds | | 4 | Exposures secured by mortgages on immovable property | | 5 | Commercial mortgages | | 11 | SPL. Project Finance | | 12 | SPL. Asset Financing | | 13 | SPL. Financing of basic products | | 14 | SPL. Financing of root assets generators of income. | | 15 | SPL. Financing of highly volatile retail root assets | | 16 | SME (Small & medium companies) | | 17 | Revolving | | 19 | Shares | | 21 | SPL. Project Finance Corporates | | 22 | SPL. Asset Financing Corporates | | 23 | SPL. Fin. basic products Corporates | | 24 | SPL. Fin. root assets generators Corp. | | 25 | SPL. Fin. highly volatile retail Corp. |   This codelist is the same as in BDR, so for Units using BDR, this field can be extracted directly from here (codelist name in BDR is “BIS II Subcategory”). When the value in BDR is 99999, then 99999999999 must be reported in the LT. If BDR value is 0 (not specified), then 11111111111 must be reported in the LT.  Units not using BDR, should do the mapping to this codelist (if they do not have it already).  In the case of having more than one segment for the same Instrument (INSTRMNT\_ID), then report all COREP segments separated by commas (,) (e.g. 5,16) | | | |
| **Link to other concepts**  INTRNL\_SGMNT\_CAT\_MSTA | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  COREP segmentation | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.189 | CRRLTN\_CFFCNT | Coefficient of correlation (R) |  |
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| **Definition**  Coefficient (R) required in the calculation of risk-weighted exposures under the IRB method referred to in CRR, articles 153 and 154.   * For the exposures, that in the Regulatory Capital segmentation are considered as: Corporates, Credit institutions, Central Governments or Central Banks, R is defined as:      * For all exposures to large financial sector entities and unregulated financial entities, the R resulting from the previous formula shall be multiplied by 1,25. * For exposures to companies where the total annual sales for the consolidated group of which the firm is a part is less than EUR 50 million, the following R applies.   In this formula S is expressed as total annual sales in millions of Euros with EUR 5 million ≤ S ≤ EUR 50 million. If sales are less than EUR 5 million, they shall be treated as if they were equivalent to EUR 5 million. For purchased receivables the total annual sales shall be the weighted average by individual exposures of the pool.     * For the exposures that in the Regulatory Capital segmentation are considered as Retail, R is defined as:      * For Retail exposures Secured by immovable property, the R will be 0,15. * For Qualifying revolving retail exposures, the R will be 0,04. | | | |
| **Applicability**  It only applies to risk-weighted exposures calculated under the IRB approach, so for exposures under SA approach the R should not be informed.   * When this data does not apply, for example to exposures calculated under the SA approach, it is expected that the Loan Tape will be reported as “11111111111”. * In the event that, even in the case of the IRB exposures, the unit does not have the data available (MISS), it shall be reported in the Loan Tape as “99999999999”. * For the rest of the cases with exposures that in the segmentation for the calculation of Regulatory Capital: Retail, Corporates, Credit Institutions, Central Administrations and Central Banks calculated under the IRB method, this field is expected to be reported in the Loan Tape. | | | |
| **Link to other concepts**   * PD\_CRR\_RD | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  Calculation of the risk weighted exposure amount. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.190 | ISIN\_SCRTSTN | ISIN code of the securitisation bonds and SRT (Y/N) |  |
|  | | | |
| **Definition**  The aim is to report the ISIN code of each securitization bond for securitized loans, at instrument level and for each transaction, so that the link between the underlying contracts and the securitization bonds can be recognized.  Additionally, in order to recognize the treatment and consumption of capital for these operations, it should be reported whether, or not, these securitized loans have a significant transfer of risk for regulatory capital purposes, according to the established in CRR, article 244.2 (a) (b) and 3 (a) and article 245.2 (a) (b) and 3 (a). | | | |
| **Applicability**  The originators (issuers) of securitization bonds should report the field in any of the following forms:   * SRT=Y and ISIN code of the securitisation bonds if significant risk transference exists to third parties; * SRT=N and ISIN code of the securitisation bond if significant risk transference does not exist to third parties; * Extraordinarily, when the entity does not have either information on the ISIN code of the securitized bond, or if there is a significant transfer of risk, this field should be reported as MISS. * If there are more than one ISIN linked to the instrument, please report all ISINs separated by comma (,), like this:   - If there is significant risk transfer (SRT) then report à SRT=Y, ISIN1, ISIN2, ISIN3, etc.  - If there is not significant risk transfer (SRT) then report à SRT=N, ISIN1, ISIN2, ISIN3, etc.  For not securitised transactions, this field shall be informed as N/A. | | | |
| **Link to other concepts**   * EAD * RWA | | | |
| **Example**  For a loan securitized in several bonds for which the Unit has the ISIN codes and whether, or not, there is a significant risk transfer of the underlying loan, the unit is expected to report it in one of the following forms:   * If there is a significant risk transfer à SRT=Y,ES0305545008,ES0505741224,ES0805545100 * If there is no significant risk transfer à SRT=N,ES0305545008,ES0505741224,ES0805545100 | | | |
| **ECB asks for this figure**  Identification of the securitized contracts | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.193 | LCL\_INSTMRNT\_ID | Local instrument ID |  |
|  | | | |
| **Definition**  Local instrument ID is an identifier applied by the reporting agent to identify each instrument under a single contract applying Local Unit’s criteria instead of ECB (Anacredit) criteria. This will help to ease traceability with local systems. | | | |
| **Applicability**  Units should report this local instrument ID (e.g., Partenon contract ID) which may not coincide with what is reported in the field INSTRMNT\_ID (Anacredit). Those Units that are not reporting Anacredit, Local instrument ID may be the same as INSTMRNT\_ID.  In case there is no instrument ID, i.e., non-contractual balances and accounting adjustments, Unit should report the local adjustment ID in order to keep traceability (instead of reporting N/A or the adjustment ID reported in field INSTMRNT\_ID) | | | |
| **Link to other concepts**   * INSTRMNT\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.196 | AVRG\_BLNC | Average balance (YTD) |  |
|  | | | |
| **Definition**  The average balance is a yearly accumulated data, which is calculated at instrument level as the average of daily balances of the instrument.  This data is stored in the local MIS (Management Information System) and should followed the definition provided by Corporate and Local Management Control department. | | | |
| **Applicability**  Average balance concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Average balance period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.197 | NW\_BSNSS | New business |  |
|  | | | |
| **Definition**  Flag to identify if the instrument is considered new business based on Management Control criteria.   * **New Contracts**: these are contracts with a formalisation date within the reporting period, i.e. those contracts that exist in the reporting period at each point in time and did not exist in the previous reporting period. * **Extensions**: Contracts that, while not new, have been subject to an increase in the contracted volume of principal in the period (usually subject to changes in financing conditions). The contracted volume in this case will be the extended amount, in new business deals it would be counted as 1 and in stock it would be kept as 1 deal. * **Refinancing/Reconcessions**: contracts renegotiated with the customer by modifying the term and/or payment conditions to facilitate payment by the customer. * **Renewals**: contracts that have been subject to a new maturity, with or without modification of contract number, conditions, etc. | | | |
| **Applicability**  **New Business concept is already defined and implemented by Management Control team,** so Units should extract this data from Management Control systems (e.g., Local MIS)  New business period comprises between the first day of the current year (1-jan) and the Reporting date  If the instrument granted is considered new business report ‘Y’. Otherwise, report ‘N’ | | | |
| **Link to other concepts**   * DT\_RFRNC * DT\_INCPTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.198 | GRSS\_INTRST\_INCM | Gross Interest income before distribution to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Gross interest income (amount allocated in the P&L) accrued during the reporting year of the instrument. | | | |
| **Applicability**  The concept of gross interest income is already defined and implemented by the Management Control team (already included in the Core Business Book), so units should extract this data from the Management Control systems (e.g. from the local MIS).  The gross interest income period is between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If the data is not available, report '99999999999' (missing).  If this field is not applicable, report '11111111111'. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.199 | GRSS\_CMMSSN\_INCM | Gross fee and commission income before distribution to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission income (amount that is allocated in the P&L) accrued during the reporting year of the instrument. | | | |
| **Applicability**  Non-financial gross fee and commission income concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission income period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.200 | INTRNL\_TRNSFR\_RT | Internal transfer rate amount |  |
|  | | | |
| **Definition**  Internal transfer rate (ITR) or (TTI in Spanish) system is a fundamental tool to measure performance and profitability of the Business Areas. By considering interest rate and liquidity risks generated by business activities, it is also an important mechanism to manage liquidity and Bank's balance sheet structure. Likewise, it constitutes a tool for the business units in the pricing process. (if needed there is more detail in *Corporate Criteria Document Guideline - Transfer Rates section).* | | | |
| **Applicability**  In this field Units should report the amount of coste due to internal transfer rate of the instrument. Note that in this field you should not report a ratio but an amount.  Internal transfer rate concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.201 | NT\_LN\_LSS\_PRVSN | Net loan-loss provisions (YTD) |  |
|  | | | |
| **Definition**  Net loan-loss provision (P&L) is the IFRS9 provision that has been set for or release on the instrument from the beginning of the reporting period to the reference date of the data (YTD). This data can be positive or negative. | | | |
| **Applicability**  Net loan-loss provision concept (P&L) is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Net loan-loss provision period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.202 | BSNSS\_AREA | Business Area |  |
|  | | | |
| **Definition**  Business areas where the instrument falls according to Management Control segmentation (if needed see more detail in Group’s internal normative ‘*Corporate Criteria Document Guideline - Business Areas section.*’) | | | |
| **Applicability**  In this field, Units should report the business area associated to the instrument based on the following code list:   |  |  | | --- | --- | | Code | Description | | BA1 | Private Banking | | BA2 | Individuals | | BA3 | Companies | | BA4 | SMEs | | BA5 | Institutions | | BA6 | Consumer | | BA7 | M & A - Mergers and Acquisitions | | BA8 | ECM - Equity Capital Markets | | BA9 | Corporate Equity Derivatives | | BA10 | Project and Acquisition Finance | | BA11 | Syndicated loans | | BA12 | Debt Capital Markets ~~& Securitization~~ - DCM | | BA13 | ~~ACS - Asset & Capital Structuring~~ Asset Based Finance - ABF | | BA14 | Leveraged Finance | | BA15 | Cash Management | | BA16 | Core Funding/ Basic financing | | BA17 | Trade & Working Capital Solutions (WCS) | | BA18 | Export & Agency Finance | | ~~BA19~~ | ~~Sales Markets~~ | | BA20 | ACPM | | BA21 | Financial Management | | BA22 | Other Corporate Activities (Holding) | | BA23 | FX – Foreign Exchange | | BA24 | Rates | | BA25 | Securitization Products | | BA26 | Securitization Finance | | BA27 | Bond Syndicate | | BA28 | Equity Derivatives | | BA29 | Commodities | | BA30 | Cash Equity | | BA31 | XVA – X-Value Adjustment |   Business areas concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  In case the data is not available then report ‘MISS’. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.203 | MNGMNT\_PRDCT | Management Product |  |
|  | | | |
| **Definition**  Units should report the type of product of the instrument based on Management Control segmentation. In the case that the line informed has both on and off balance, the Product on balance must be prioritized over the off balance. For example, if the line has both Loans and Advances and Undrawn Balances Committed, Loans and Advances (on balance) must be used. | | | |
| **Applicability**  In this field, management products must be chosen from the following CodeList:   |  |  | | --- | --- | | Code | Description | |  | On Balance (excluding HfT) | |  | Loans & advances (customers and credit institutions) | | PRDCT010101 | Mortgages | |  | Products Added value CIB | | PRDCT01010201 | Project & Acquisition Finance | | PRDCT01010202 | Syndicated Loans | | PRDCT01010203 | Capital Finance | | PRDCT01010204 | Asset Based Finance (ABF) | | PRDCT01010205 | Leveraged Finance | | PRDCT01010206 | Export & Agency Finance | | PRDCT01010207 | Trade & Working Capital Solutions | | PRDCT010103 | Other Loans & Advances | | PRDCT0102 | Renting / Operating Leasing | | PRDCT0103 | Bonds Portfolio | |  | Off Balance | | PRDCT0201 | Contingent risks | | PRDCT0202 | Undrawn balances Committed | | PRDCT0203 | Derivatives | |  | Advisory & Facilitation services | | PRDCT0301 | Mergers & Acquisitions (M&A) | | PRDCT0302 | Equity Capital Markets (ECM) | | PRDCT0303 | Debt Capital Markets (DCM) | | PRDCT0304 | Securitization | | PRDCT0305 | Project & Acquisition Finance (Advisory) | |  | Liabilities | | PRDCT0401 | Financing instruments issued | | PRDCT0402 | Deposits | | PRDCT0403 | Other Liabilities |   Management Product concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  In case the data is not available then report ‘MISS’. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.204 | GRSS\_CMMSSN\_EXPNS | Gross fee and commission expense before distribution to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission expense (amount that is allocated in the P&L) accrued by the instrument during the reporting year. | | | |
| **Applicability**  Non-financial gross fee and commission expense concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission expense period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.205 | GNS\_FNNCL\_TRNSCTN\_EXCHNG\_DFFRNCS | Gains (Losses) On Financial Transaction (gft) And Exchange Differences, before distribution to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Result on Financial Operations (ROF) Valuation adjustments of financial instruments and exchange differences associated with operations within the scope of LdN Green (e.g., DCM, derivatives, etc.), following the same rules defined in Corporate Criteria. | | | |
| **Applicability**  Gains (Losses) On Financial Transaction (gft) And Exchange Differences concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Gains (Losses) On Financial Transaction (gft) And Exchange Differences period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.206 | FLG\_INTRBSNSS | Flag of interbusiness |  |
|  | | | |
| **Definition**  This flag allows to identify whether an instrument is subject to interbusiness allocation.  **Interbusiness** is defined as instruments accounted in a business area or Santander’s Unit but that are managed in another business area or Santander’s Unit. For example, SCIB instruments sold to commercial banking customers. | | | |
| **Applicability**  Interbusiness concept is already defined and implemented by Management Control team (already included in Core Business Book at aggregated level and reported by Business area or Santander´s Unit destination). Now, it must be reported at granular level by Business area or Santander’s Unit origin to ensure the anchorage with the Master**,** so Units should extract this data from Management Control systems (e.g., Local MIS)  If the instrument granted is considered Interbusiness report ‘Y’. Otherwise, report ‘N’ | | | |
| **Link to other concepts**  INTRBSNSS\_ADJ\_COD  COD\_SOC\_DSTNTN  BSNSS\_AREA\_DSTNTN | | | |
| **Examples**  For a better understanding of the example, code names have been added to the table. Also, INSTRMNT\_ID values do not correspond to real ones.   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | COD\_SOC | INSTRMNT\_ID | GRSS\_CMMSSN\_INCM | BSNSS\_AREA | FLG\_INTRBSNSS | INTRBSNSS\_ADJ\_COD | COD\_SOC\_DSTNTN | BSNSS\_AREA\_DSTNTN | | 00001-Spain | Ct1 | 100 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct2 | 40 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct3 | 50 | BA1-Private Banking | FI1-Y | 102672- Collaboration between BPI Rest and Private Banking Mexico | 00077-Mexico | BA1-Private Banking | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.207 | INTRBSNSS\_ADJ\_COD | Interbusiness adjustment code |  |
|  | | | |
| **Definition**  Identification of the type of adjustment done in interbusiness instruments following the codelist used in Santander’s Corporate management control systems. | | | |
| **Applicability**  If FLG\_INTRBSNSS = ‘N’ then report ‘INTRBSNSS\_ADJ\_COD’ as ‘N/A’ (non applicable).  If FLG\_INTRBSNSS = ‘Y’ then Units should report the code that identifies the type of interbusiness adjustment based on the following codelist. **As the codelist is very long, only an example is shown here. The complete codelist you can find it in the Fields Applicability file.**   |  |  | | --- | --- | | Code | Description | | 99569 | Vendor Activity Chile | | 99505 | Distribution BdI to Commercial (Eng) | | 99006 | Sales Activity Portugal | | 99010 | Holding Peru | | 99809 | Shared Book NYCHILE | | 99228 | Corporate Trade Results Spain | | 99051 | Remote book Treasury | | 99122 | ACS(Repayable Loans) | | 95001 | Shared Income London | | 95012 | Equity London | | 95016 | Shared Book Treasury NY Mex | | 99456 | Vendor Activity NY | | 99457 | Vendor Activity Mexico | | 99383 | Split Equity London to Latam | | 99384 | Split with LATAM, Equity NY | | 99388 | Results Structured Finance Corporate Spain | | 99721 | Brazil Remote Book Trading | | 99722 | BRAZIL REMOTE BOOK MARKET MAKING | | 99603 | HongKong Income Split to Commercial Banking | | 102481 | Transfer to SLB Securities Finance books | | 102482 | Nansa Fees | | 99611 | NYBrazil Shared Book | | 100218 | Vendor Activity HK | | | | |
| **Link to other concepts**  FLG\_INTRBSNSS  COD\_SOC\_DSTNTN  BSNSS\_AREA\_DSTNTN | | | |
| **Examples**  For a better understanding of the example, code names have been added to the table. Also, INSTRMNT\_ID values do not correspond to real ones.   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | COD\_SOC | INSTRMNT\_ID | GRSS\_CMMSSN\_INCM | BSNSS\_AREA | FLG\_INTRBSNSS | INTRBSNSS\_ADJ\_COD | COD\_SOC\_DSTNTN | BSNSS\_AREA\_DSTNTN | | 00001-Spain | Ct1 | 100 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct2 | 40 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct3 | 50 | BA1-Private Banking | FI1-Y | 102672- Collaboration between BPI Rest and Private Banking Mexico | 00077-Mexico | BA1-Private Banking | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.208 | COD\_SOC\_DSTNTN | Cargabal identification code of the destination entity |  |
|  | | | |
| **Definition**  Cargabal code of the company which the interbusiness adjustment is charged and therefore is the target of the allocation. | | | |
| **Applicability**  If FLG\_INTRBSNSS =’Y’ then this field will be filled with the cargabal identification code of the destination entity of the interbusiness instrument. | | | |
| **Link to other concepts**  FLG\_INTRBSNSS  INTRBSNSS\_ADJ\_COD  BSNSS\_AREA\_DSTNTN | | | |
| **Examples**  For a better understanding of the example, code names have been added to the table. Also, INSTRMNT\_ID values do not correspond to real ones.   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | COD\_SOC | INSTRMNT\_ID | GRSS\_CMMSSN\_INCM | BSNSS\_AREA | FLG\_INTRBSNSS | INTRBSNSS\_ADJ\_COD | COD\_SOC\_DSTNTN | BSNSS\_AREA\_DSTNTN | | 00001-Spain | Ct1 | 100 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct2 | 40 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct3 | 50 | BA1-Private Banking | FI1-Y | 102672- Collaboration between BPI Rest and Private Banking Mexico | 00077-Mexico | BA1-Private Banking | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.209 | BSNSS\_AREA\_DSTNTN | Destination business area |  |
|  | | | |
| **Definition**  Business area of the company which the interbusiness adjustment is charged and therefore is the target of the allocation.  Business areas where the instrument falls according to Management Control segmentation (if needed see more detail in Group’s internal normative ‘*Corporate Criteria Document Guideline - Business Areas section.*’) | | | |
| **Applicability**  If FLG\_INTRBSNSS =’Y’ then Units should report the destination business area associated to the instrument based on the following code list:   |  |  | | --- | --- | | Code | Description | | BA1 | Private Banking | | BA2 | Individuals | | BA3 | Companies | | BA4 | SMEs | | BA5 | Institutions | | BA6 | Consumer | | BA7 | M & A - Mergers and Acquisitions | | BA8 | ECM - Equity Capital Markets | | BA9 | Corporate Equity Derivatives | | BA10 | Project and Acquisition Finance | | BA11 | Syndicated loans | | BA12 | Debt Capital Markets ~~& Securitization~~ - DCM | | BA13 | ~~ACS - Asset & Capital Structuring~~ Asset Based Finance - ABF | | BA14 | Leveraged Finance | | BA15 | Cash Management | | BA16 | Core Funding/ Basic financing | | BA17 | Trade & Working Capital Solutions (WCS) | | BA18 | Export & Agency Finance | | ~~BA19~~ | ~~Sales Markets~~ | | BA20 | ACPM | | BA21 | Financial Management | | BA22 | Other Corporate Activities (Holding) | | BA23 | FX – Foreign Exchange | | BA24 | Rates | | BA25 | Securitization Products | | BA26 | Securitization Finance | | BA27 | Bond Syndicate | | BA28 | Equity Derivatives | | BA29 | Commodities | | BA30 | Cash Equity | | BA31 | XVA – X-Value Adjustment |   Business areas concept is already defined and implemented by Management Control team, so Units should extract this data from Management Control systems (e.g., Local MIS)  If FLG\_INTRBSNSS =’N’ then report ‘N/A’  In case the data is not available then report ‘MISS’. | | | |
| **Link to other concepts**  FLG\_INTRBSNSS  INTRBSNSS\_ADJ\_COD  COD\_SOC\_DSTNTN | | | |
| **Examples**  For a better understanding of the example, code names have been added to the table. Also, INSTRMNT\_ID values do not correspond to real ones.   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | COD\_SOC | INSTRMNT\_ID | GRSS\_CMMSSN\_INCM | BSNSS\_AREA | FLG\_INTRBSNSS | INTRBSNSS\_ADJ\_COD | COD\_SOC\_DSTNTN | BSNSS\_AREA\_DSTNTN | | 00001-Spain | Ct1 | 100 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct2 | 40 | BA1-Private Banking | FI2-N | N/A | 00000 | N/A | | 00001-Spain | Ct3 | 50 | BA1-Private Banking | FI1-Y | 102672- Collaboration between BPI Rest and Private Banking Mexico | 00077-Mexico | BA1-Private Banking | | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.210 | AVRG\_BLNC\_OFF\_BLNC | Average Off Balance (YTD) |  |
|  | | | |
| **Definition**  Units must report the average off balance amount of the instrument. This is yearly accumulated data, which is calculated at instrument level as the average of daily off-balances of the instrument.  This data is stored in the local MIS (Management Information System) and should followed the definition provided by Corporate and Local Management Control department. | | | |
| **Applicability**  Average off balance amount concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Average off balance amount period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.211 | INTRNL\_TRNSFR\_RT\_OFF\_BLNC | Internal transfer rate due to off balance amounts |  |
|  | | | |
| **Definition**  Internal transfer rate (ITR) or (TTI in Spanish) system is a fundamental tool to measure performance and profitability of the Business Areas. By considering interest rate and liquidity risks generated by business activities, it is also an important mechanism to manage liquidity and Bank's balance sheet structure. Likewise, it constitutes a tool for the business units in the pricing process. (if needed there is more detail in *Corporate Criteria Document Guideline - Transfer Rates section).* | | | |
| **Applicability**  In this field Units should report **the amount of cost due to internal transfer rate corresponding to off balance amounts.** Note that in this field you should not report a ratio but an amount.  Internal transfer rate for off balance amounts is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.212 | GRSS\_CMMSSN\_INCM\_OFF\_BLNC | Gross fee and commission income off balance (amount that is allocated in the P&L) accrued by the instrument during the reporting month (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission income off balance (amount that is allocated in the P&L) accrued by the instrument during the reporting year. | | | |
| **Applicability**  Non-financial gross fee and commission income off balance concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission income off balance period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.213 | GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC | Gross fee and commission expense off balance (amount that is allocated in the P&L) accrued by the instrument during the reporting month (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission expense off balance (amount that is allocated in the P&L) accrued by the instrument during the reporting year. | | | |
| **Applicability**  Non-financial gross fee and commission expense off balance concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission expense off balance period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.214 | RWA\_OFF\_BLNC | RWA Off Balance |  |
|  | | | |
| **Definition**  The RWA off balance according to Regulation (EU) No 575/2013, is similar definition to field ‘RWA’, but only considering off balance exposure. | | | |
| **Applicability**  All the RWA exposure amounts must consider only off-balance exposures. This field will be calculated and reported by the Corporation (HQ). Units do not have to feed it. | | | |
| **Link to other concepts**   * RWA | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.215 | GRSS\_INTRST\_EXPNS | Gross interest expenses (amount that is allocated in the P&L) accrued by the instrument during the reporting month (YTD) |  |
|  | | | |
| **Definition**  Gross interest expenses (amount that is allocated in the P&L) accrued by the instrument between the beginning of the reporting year and data reference date. | | | |
| **Applicability**  Gross interest expenses concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Gross interest expenses period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.216 | NT\_LN\_LSS\_PRVSN\_OFF\_BLNC | Net loan-loss provisions corresponding to off balance exposures (YTD) |  |
|  | | | |
| **Definition**  Net loan-loss provision (P&L) is the IFRS9 off balance provision that has been set for or release on the instrument from the beginning of the reporting period to the reference date of the data (YTD). This data can be positive or negative. | | | |
| **Applicability**  Net loan-loss provision concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Net loan-loss provisions (off balance) period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.217 | GRSS\_INTRST\_INCM\_CCRR | Gross Interest income distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Gross interest income (amount that is allocated in the P&L) accrued by the instrument during the reporting year for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Gross interest income concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Gross interest income period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
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| **ID data field** | **Data field** | **Field name** |  |
| IN.218 | GRSS\_INTRST\_EXPNS\_CCRR | Gross Interest expense distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Gross interest expenses (amount that is allocated in the P&L) accrued by the instrument during the reporting year for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Gross interest expenses concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Gross interest expenses period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.219 | GRSS\_CMMSSN\_INCM\_CCRR | Gross fee and commission income distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission income (amount that is allocated in the P&L) accrued by the instrument during the reporting year for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Non-financial gross fee and commission income concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission income period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.220 | GRSS\_CMMSSN\_EXPNS\_CCRR | Gross fee and commission expense distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission expense (amount that is allocated in the P&L) accrued by the instrument during the reporting year for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Non-financial gross fee and commission expense concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission expense period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.221 | GNS\_FNNCL\_TRNSCTN\_EXCHNG\_ CCRR | Gains (Losses) On Financial Transaction (gft) And Exchange Differences distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Result on Financial Operations (ROF) Valuation adjustments of financial instruments and exchange differences associated with operations within the scope of LdN Green (e.g., DCM, derivatives, etc.), following the same rules defined in Corporate Criteria for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Gains (Losses) On Financial Transaction (gft) And Exchange Differences concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Gains (Losses) On Financial Transaction (gft) And Exchange Differences period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.222 | BSNSS\_AREA\_CCRR | Business Area related to CIB |  |
|  | | | |
| **Definition**  Business areas where the instrument falls according to Management Control segmentation (if needed see more detail in Group’s internal normative ‘*Corporate Criteria Document Guideline - Business Areas section.*’). It is only reported when it is a distribution of collaboration revenues (CCRR), being a Business Area related to SCIB. The general Business Area of the metric should never be modified. | | | |
| **Applicability**  In this field, Units should report the business area associated to the instrument based on the following code list:   |  |  | | --- | --- | | Code | Description | | BA1 | Private Banking | | BA2 | Individuals | | BA3 | Companies | | BA4 | SMEs | | BA5 | Institutions | | BA6 | Consumer | | BA7 | M & A - Mergers and Acquisitions | | BA8 | ECM - Equity Capital Markets | | BA9 | Corporate Equity Derivatives | | BA10 | Project and Acquisition Finance | | BA11 | Syndicated loans | | BA12 | Debt Capital Markets ~~& Securitization~~ - DCM | | BA13 | ~~ACS - Asset & Capital Structuring~~ Asset Based Finance - ABF | | BA14 | Leveraged Finance | | BA15 | Cash Management | | BA16 | Core Funding/ Basic financing | | BA17 | Trade & Working Capital Solutions (WCS) | | BA18 | Export & Agency Finance | | ~~BA19~~ | ~~Sales Markets~~ | | BA20 | ACPM | | BA21 | Financial Management | | BA22 | Other Corporate Activities (Holding) | | BA23 | FX – Foreign Exchange | | BA24 | Rates | | BA25 | Securitization Products | | BA26 | Securitization Finance | | BA27 | Bond Syndicate | | BA28 | Equity Derivatives | | BA29 | Commodities | | BA30 | Cash Equity | | BA31 | XVA – X-Value Adjustment |   Business areas concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  In case the data is not available then report ‘MISS’. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.223 | GRSS\_CMMSSN\_INCM\_OFF\_BLNC\_CCRR | Gross fee and commission income corresponding to off-balance product distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission income off-balance (amount that is allocated in the P&L) accrued by the instrument during the reporting year for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Non-financial gross fee and commission income off-balance concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission income off-balance period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.224 | GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC\_CCRR | Gross fee and commission expense corresponding to off-balance product distributed to SCIB under the Collabotarion Revenues distribution agreement (YTD) |  |
|  | | | |
| **Definition**  Non-financial gross fee and commission expense off-balance (amount that is allocated in the P&L) accrued by the instrument during the reporting year for a CIB Management Product. It is only reported when it is a distribution of CCRR, being the amount related to SCIB. The general amount of the metric should never be modified. | | | |
| **Applicability**  Non-financial gross fee and commission expense off-balance concept is already defined and implemented by Management Control team (already included in Core Business Book), so Units should extract this data from Management Control systems (e.g., Local MIS)  Non-financial gross fee and commission expense off-balance period comprises between the beginning of the reporting year and data reference date (e.g., if the data reference date is 30/06/2022, the period is between 01/01/2022 and 30/06/2022, both included).  If data is not available, then report ‘99999999999’ (missing)  If this field is not applicable, then report ‘11111111111’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.226 | RSK\_MTGTD\_CCT | Risk Mitigated CCT |  |
|  | | | |
| **Definition**  Transition risk’, as part of the overall environmental risk, means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of the transition to an environmentally sustainable economy on the institution’s counterparties or invested assets.  In the Risk Mitigated Climate Change Transition (CCT) metric, the unit will select whether the financing is mitigating any of the following transition risks defined by the TCFD (Task Force on Climate-Related Financial Disclosures):   * **Policy and legal risk**:   + **Policy actions** around climate change continue to evolve. Their objectives generally fall into two categories — policy actions that attempt to constrain actions that contribute to the adverse effects of climate change or policy actions that seek to promote adaptation to climate change. Some examples include implementing carbon-pricing mechanisms to reduce GHG emissions, shifting energy use toward lower emission sources, adopting energy-efficiency solutions, encouraging greater water efficiency measures, and promoting more sustainable land-use practices. The risk associated with, and financial impact of policy changes depend on the nature and timing of the policy change.     - Another important risk is **litigation or legal risk**. Recent years have seen an increase in climate related litigation claims being brought before the courts by property owners, municipalities, states, insurers, shareholders, and public interest organizations. Reasons for such litigation include the failure of organizations to mitigate impacts of climate change, failure to adapt to climate change, and the insufficiency of disclosure around material financial risks. As the value of loss and damage arising from climate change grows, litigation risk is also likely to increase. * **Technology risk**: Technological improvements or innovations that support the transition to a lower-carbon, energy efficient economic system can have a significant impact on organizations. For example, the development and use of emerging technologies such as renewable energy, battery storage, energy efficiency, and carbon capture and storage will affect the competitiveness of certain organizations, their production and distribution costs, and ultimately the demand for their products and services from end users. To the extent that new technology displaces old systems and disrupts some parts of the existing economic system, winners and losers will emerge from this “creative destruction” process. The timing of technology development and deployment, however, is a key uncertainty in assessing technology risk. * **Reputational risk**: shifts in consumer preferences, increased stakeholder concern/negative feedback or stigmatization of the sector. Climate change has been identified as a potential source of reputational risk tied to changing customer or community perceptions of an organization’s contribution to or detraction from the transition to a lower-carbon economy. * **Market risk**: changing consumer behavior or Increase cost of raw materials. While the ways in which markets could be affected by climate change are varied and complex, one of the major ways is through shifts in supply and demand for certain commodities, products, and services as climate-related risks and opportunities are increasingly considered. | | | |
| **Applicability**  Units shall report this data attribute using the following CodeList:   |  |  | | --- | --- | | Code | Description | | RMCT1 | Policy and legal risk | | RMCT2 | Technology risk | | RMCT3 | Reputational risk | | RMCT4 | Market risk | | RMCT5 | Non mitigated |   If the instrument included mitigates more than one risk, Unit should report the main one in terms of materiality.  If data is not available, then report “MISS”.  If the field is not applicable, then report “RMCT5 - Non mitigated”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.227 | RSK\_MTGTD\_CCP | Risk Mitigated CCP |  |
|  | | | |
| **Definition**  Physical risk’, as part of the overall environmental risk, means the risk of losses arising from any negative financial impact on the institution stemming from the current or prospective impacts of the physical effects of environmental factors on the institution’s counterparties or invested assets.  In the Risk Mitigated Climate Change Physical (CCP) metric, the unit shall identify whether it is a chronic or acute hazard as defined by the TCFD *(.Task Force on Climate-Related Financial Disclosures)* and give additional details, whether it is to avoid floods, cyclones, droughts or sea level rise, heat, water stress among others.   * **Acute Risk**: Acute physical risks refer to those that are event-driven, including increased severity of extreme weather events, such as cyclones, hurricanes, or floods. * **Chronic Risk**: Chronic physical risks refer to longer-term shifts in climate patterns (e.g., sustained higher temperatures) that may cause sea level rise or chronic heat waves. | | | |
| **Applicability**  Units shall report this data attribute using the following CodeList:   |  |  | | --- | --- | | Code | Description | | RMCP1 | Chronic | | RMCP2 | Acute | | RMCP3 | Non mitigated |   If the instrument included mitigates more than one risk, Unit should report the main one in terms of materiality.  If data is not available, then report “MISS”.  If the field is not applicable, then report “RMCP3 - Non mitigated”. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.229 | LNS\_CLLTRLZD\_CLSSFCTN | Loans collateralized classification |  |
|  | | | |
| **Definition**  Classification of the loans collateralized according to ‘Collateral’ field reported in the Master. | | | |
| **Applicability**  Units should use the following codelist and report this field applying the same criteria used to report the field “Collateral” in the Master:   |  |  | | --- | --- | | Code | Description | | FMC1 | Real estate. Commercial | | FMC2 | Real estate. Residential | | FMC3 | Other real collateral | | FMC4 | No collateral real |   If information is not available, then report ‘MISS’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.230 | MTHD\_USD\_INSTRMNT\_SCP\_1 | Financed emissions calculation approach at instrument level scope 1 |  |
|  | | | |
| **Definition**  Units should report the type of approach followed to estimate the scope 1 financed emissions of the Instrument. This can be the emissions reported at Entity Level (in field CNTRPRTY\_EMSSNS\_SCP1 / GRP\_EMSSNS\_SCP1) or at Protection level (in field EMSSNS\_SCP1\_PRTCTN). In other words, we may have the three fields (CNTRPRTY\_EMSSNS\_SCP1, GRP\_EMSSNS\_SCP1 and EMSSNS\_SCP1\_PRTCTN) reported and the field MTHD\_USD\_INSTRMNT\_SCP\_1 will indicate which of the three emissions we should use for Pilar III reporting for that instrument and the type of method followed for the estimation.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles). | | | |
| **Applicability**  Units should apply the following codelist to report this field:   |  |  | | --- | --- | | Code | Description | |  | **Corporate Funding** | |  | Reported emissions | | IM01 | Audited emissions of the counterparty | | IM02 | Audited emissions of the group | | IM03 | Non audited emissions calculated by the counterparty | | IM04 | Non audited emissions calculated by the group | |  | Emissions based on physical activity | | IM05 | Based on energy consumption | | IM06 | Based on production | |  | Emissions based on economic activity | | IM07 | Based on revenues | | IM08 | Based on assets | |  | **Project finance** | |  | Reported emissions | | IM09 | Verified emissions of the project | | IM10 | Unverified emissions reported | |  | Emissions based on physical activity | | IM11 | Based on energy consumption | | IM12 | Based on production | |  | Emissions based on economic activity | | IM13 | Based on revenues | | IM14 | Based on assets | | IM15 | **Based on Financed assets - Motor vehicle loans** | | IM16 | **Based on financed assets – Commercial/Residential real estate loans** |   If corporate funding or project finance codes are selected then the instrument will use the counterparty emissions (CNTRPRTY\_EMSSNS\_SCP1) reported in Entity table. Except when IM02 or IM04 are selected, in which case Group emissions (GRP\_EMSSNS\_SCP1) will be used. If “"IM15 or IM16 - Based on Financed assets" is selected then the instrument will use the emissions (EMSSNS\_SCP1\_PRTCTN) and method (MTHD\_USD\_PRTCTN\_SCP\_1) reported in the protection table.  If information is not available, then report ‘MISS’ (missing).  If the field is not applicable then report ‘N/A’ | | | |
| **Link to other concepts**  CNTRPRTY\_EMSSNS\_SCP1  GRP\_EMSSNS\_SCP1  EMSSNS\_SCP1\_PRTCTN  MTHD\_USD\_PRTCTN\_SCP\_1 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.231 | MTHD\_USD\_INSTRMNT\_SCP\_2 | Financed emissions calculation approach at instrument level scope 2 |  |
|  | | | |
| **Definition**  Units should report the type of approach followed to estimate the scope 2 financed emissions of the Instrument. This can be the emissions reported at Entity Level (in field CNTRPRTY\_EMSSNS\_SCP2 / GRP\_EMSSNS\_SCP2) or at Protection level (in field EMSSNS\_SCP2\_PRTCTN). In other words, we may have the three fields (CNTRPRTY\_EMSSNS\_SCP2, GRP\_EMSSNS\_SCP2 and EMSSNS\_SCP2\_PRTCTN) reported and the field MTHD\_USD\_INSTRMNT\_SCP\_2 will indicate which of the three emissions we should use for Pilar III reporting for that instrument and the type of method followed for the estimation.  **Scope 2:** are indirect emissions from the generation of purchased energy, from a utility provider. In other words, all GHG emissions released in the atmosphere, from the consumption of purchased electricity, steam, heat, and cooling. | | | |
| **Applicability**  Units should apply the following codelist to report this field:   |  |  | | --- | --- | | Code | Description | |  | **Corporate Funding** | |  | Reported emissions | | IM01 | Audited emissions of the counterparty | | IM02 | Audited emissions of the group | | IM03 | Non audited emissions calculated by the counterparty | | IM04 | Non audited emissions calculated by the group | |  | Emissions based on physical activity | | IM05 | Based on energy consumption | | IM06 | Based on production | |  | Emissions based on economic activity | | IM07 | Based on revenues | | IM08 | Based on assets | |  | **Project finance** | |  | Reported emissions | | IM09 | Verified emissions of the project | | IM10 | Unverified emissions reported | |  | Emissions based on physical activity | | IM11 | Based on energy consumption | | IM12 | Based on production | |  | Emissions based on economic activity | | IM13 | Based on revenues | | IM14 | Based on assets | | IM15 | **Based on Financed assets - Motor vehicle loans** | | IM16 | **Based on financed assets – Commercial/Residential real estate loans** |   If corporate funding or project finance codes are selected then the instrument will use the counterparty emissions (CNTRPRTY\_EMSSNS\_SCP2) reported in Entity table. Except when IM02 or IM04 are selected, in which case Group emissions (GRP\_EMSSNS\_SCP2) will be used. If “IM15 – Based on financed assets” is selected then the instrument will use the emissions (EMSSNS\_SCP2\_PRTCTN) and method (MTHD\_USD\_PRTCTN\_SCP\_2) reported in the protection table.  If information is not available, then report ‘MISS’ (missing).  If the field is not applicable then report ‘N/A’ | | | |
| **Link to other concepts**  CNTRPRTY\_EMSSNS\_SCP2  GRP\_EMSSNS\_SCP2  EMSSNS\_SCP2\_PRTCTN  MTHD\_USD\_PRTCTN\_SCP\_2 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.232 | MTHD\_USD\_INSTRMNT\_SCP\_3 | Financed emissions calculation approach at instrument level scope 3 |  |
|  | | | |
| **Definition**  Units should report the type of approach followed to estimate the scope 3 financed emissions of the Instrument. This can be the emissions reported at Entity Level (in field CNTRPRTY\_EMSSNS\_SCP3 / GRP\_EMSSNS\_SCP3) or at Protection level (in field EMSSNS\_SCP3\_PRTCTN). In other words, we may have the three fields (CNTRPRTY\_EMSSNS\_SCP3, GRP\_EMSSNS\_SCP3 and EMSSNS\_SCP3\_PRTCTN) reported and the field MTHD\_USD\_INSTRMNT\_SCP\_3 will indicate which of the three emissions we should use for Pilar III reporting for that instrument and the type of method followed for the estimation.  **Scope 3:** counterparties’ scope 3 emissions associated with the institution’s lending and investment activities. All other indirect GHG emissions (not included in Scope 2) that occur in the value chain of the reporting company. Scope 3 can be broken down into upstream emissions that occur in the supply chain (for example, from production or extraction of purchased materials) and downstream emissions that occur because of using the organization’s products or services**.** | | | |
| **Applicability**  Units should apply the following codelist to report this field:   |  |  | | --- | --- | | Code | Description | |  | **Corporate Funding** | |  | Reported emissions | | IM01 | Audited emissions of the counterparty | | IM02 | Audited emissions of the group | | IM03 | Non audited emissions calculated by the counterparty | | IM04 | Non audited emissions calculated by the group | |  | Emissions based on physical activity | | IM05 | Based on energy consumption | | IM06 | Based on production | |  | Emissions based on economic activity | | IM07 | Based on revenues | | IM08 | Based on assets | |  | **Project finance** | |  | Reported emissions | | IM09 | Verified emissions of the project | | IM10 | Unverified emissions reported | |  | Emissions based on physical activity | | IM11 | Based on energy consumption | | IM12 | Based on production | |  | Emissions based on economic activity | | IM13 | Based on revenues | | IM14 | Based on assets | | IM15 | **Based on Financed assets - Motor vehicle loans** | | IM16 | **Based on financed assets – Commercial/Residential real estate loans** |   If corporate funding or project finance codes are selected then the instrument will use the counterparty emissions (CNTRPRTY\_EMSSNS\_SCP3) reported in Entity table. Except when IM02 or IM04 are selected, in which case Group emissions (GRP\_EMSSNS\_SCP3) will be used. If “IM15 – Based on financed assets” is selected then the instrument will use the emissions (EMSSNS\_SCP3\_PRTCTN) and method (MTHD\_USD\_PRTCTN\_SCP\_3) reported in the protection table.  If information is not available, then report ‘MISS’ (missing).  If the field is not applicable then report ‘N/A’ | | | |
| **Link to other concepts**  CNTRPRTY\_EMSSNS\_SCP3  GRP\_EMSSNS\_SCP3  EMSSNS\_SCP3\_PRTCTN  MTHD\_USD\_PRTCTN\_SCP\_3 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.233 | CNCLLD\_INSTRMNT\_STTS | Cancelled instrument status (YTD) |  |
|  | | | |
| **Definition**  Units need to start to report to the Granular Tool the **instruments that have been terminated during the reporting year up to the reference date.**  Therefore, it is needed that Units report this status to identify whether an instrument has been cancelled during the year of the reporting reference date. In general, a contract is cancelled when the client fully repays the debt or for other reasons (e.g. debt refinancing) that cause the contract to be terminated.  There are different type of cancelled instruments:   * **Cancelled:** Units should report as cancelled all the instruments that have been terminated during the reporting year up to the reporting reference date and that are not reported as CNCLLD\_INSTRMNT\_STTS = ‘M’ or ‘I’. * **Interannual cancelled instrument:** these are instruments that are originated and terminated during the same year of the reporting reference date * **Intermittent instrument:** this is an instrument that is reported in one period, then not reported in the next period (but the instrument is not cancelled) and then again is reported in the next period. This case happens sometimes in specific products (e.g. revolving products, current accounts, etc.) * **Not cancelled:** instruments that have not been terminated during the year up to the reporting reference date. | | | |
| **Applicability**  Units should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | C | Cancelled | | M | Interannual cancelled instrument | | I | Intermittent instrument | | N | Not cancelled |   If CNCLLD\_INSTRMNT\_STTS is reported other than ‘N – Not Cancelled’ value, then only the INSTRUMENT and INSTR\_ACTVTY tables must be reported. Specifically, Units must report all fields from instrument and instrument activity table flagged as ‘Y’ on column ‘O’ in Fields Applicability Excel. For remaining fields in the instrument and instrument activity table please report the corresponding not applicable value. There is no need to report the other tables (Entity, Entity-Instrument, Instrument-Protection and Protection). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.234 | IDCMB | IDCOMB |  |
|  | | | |
| **Definition**  Unique identifier that groups instruments based on balance sheet and P&L accounting metrics and based on a set of dimensions. This field is used to achieve the alignment against FINREP and links the Granular Reporting Tool to Master and Satellites. IDCOMB will replace in the future the 'Subportfolio ID' field. | | | |
| **Applicability**  To report this field, Units should implement the following 4 IDCOMBS priority order:   1. Gross Carrying Amount 2. On balance sheet provisions 3. Off balance sheet amount 4. Off balance sheet provisions   Except for cancelled instruments, which do not have on-balance or off-balance exposure but do have results (PnL), the order of precedence for IDCMB should be as follows:   1. NT\_LN\_LSS\_PRVSN 2. NT\_LN\_LSS\_PRVSN\_OFF\_BLNC 3. GRSS\_INTRST\_INCM 4. GRSS\_CMMSSN\_INCM 5. GRSS\_INTRST\_EXPNS 6. GRSS\_CMMSSN\_EXPNS 7. GRSS\_CMMSSN\_INCM\_OFF\_BLNC 8. GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC   Default values are not allowed.  Additionally, it is important to note that since the IDCOMB is defined with 'semi-colon' characters, which are in general not allowed, an exception will be made and these characters will be allowed in this field. Therefore, this field will need to be enclosed in double quotes. | | | |
| **Link to other concepts**   * SUBPORTFOLIO ID | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.235 | EXPCTD\_LSS\_CRR | Prudential expected loss amount (IRB) at reference date. |  |
|  | | | |
| **Definition**  In this field, the expected loss of the instrument must be reported based on the capital regulation (CRR - Regulation (UE) n ° 575/2013). | | | |
| **Applicability**  This field applies to instruments for which capital requirements are calculated under the IRB method (field RWA\_MTHD = ‘1 – IRB’)  If the instrument is subject to the Standard method (RWA\_MTHD = ‘2 – STANDARD’) then ‘11111111111’ must be reported (not applicable). | | | |
| **Link to other concepts**   * RWA\_MTHD | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.236 | LSTI | LSTI at reference date |  |
|  | | | |
| **Definition**  Loan Service To Income (LSTI) as defined in Recommendation ESRB/2016/14 as amended by Recommendation ESRB/2019/3, Annex IV.  It is defined as the annual debt servicing costs of the RRE loan in relation to the total annual disposable income of the borrowers on the reporting date. In other words, it is a ratio calculated at the instrument level as (1) the annual cost of servicing the debt of the loan between (2) the disposable income of the holders of the instrument.  The formula is the following **LSTI = LS / I** , where:   1. **“LS”:** For calculation purposes, “LS” is the annual debt service cost of the RRE loan. By “debt service”, it is understood as the combined repayment of principal and interest of the total debt of the borrower. Therefore, the amount of principal plus interest on the loan to be paid by the borrower annually, calculated on the reporting date, must be reported. The amount is not adjusted for the existence of other credit risk mitigation measures. It does not include any costs, fees or premiums related to the loan on residential real estate. 2. **“I”:** In determining a borrower’s ‘disposable income’, addressees are encouraged to comply with definition (1) to the greatest extent possible and with definition (2) as a minimum:   **Definition (1):** ‘disposable income’ = employee income + self-employment income (e.g. profits) + income from public pensions + income from private and occupational pensions + income from unemployment benefits + income from social transfers other than unemployment benefits + regular private transfers (such as alimonies) + gross rental income from real estate property + income from financial investments + income from private business or partnership + regular income from other sources + loan subsidies – taxes – health care/social security/medical insurance premiums + tax rebates.  For the purpose of this definition:  (a) ‘gross rental income from real estate property’ includes both rental income from owned property on which no RRE loan is currently outstanding and buy-to-let property. The rental income should be determined from the information that is available to banks or otherwise imputed. If precise information is not available, a best estimate of rental income should be provided by the reporting institution, and the methodology used to obtain it should be described.  (b) ‘taxes’ should include, in order of importance, payroll taxes, tax credits, pension or insurance premiums, if charged on gross income, specific taxes, e.g. property taxes, and other non-consumption taxes;  (c) ‘health care/social security/medical insurance premiums’ should include the fixed and compulsory expenditures that in some countries are made after taxes;  (d) ‘tax rebates’ should include restitutions from the tax authority that are linked to the RRE loan interest deduction;  (e) ‘loan subsidies’ should include all public sector interventions aimed at easing the borrower’s debt servicing burden (e.g. subsidised interest rates, repayment subsidies).  **Definition (2):** ‘disposable income’ = employee income + self-employment income (e.g. profits) – taxes.  Income and debt information should be reported at the latest available date. If only income information at origination is available, then income at origination should be reported. | | | |
| **Applicability**  The information on income and debt must correspond to the reporting date (DT\_RFRNC) or else to the latest available date. If income information is only available at the time of origination, then the income that was there at the time of origination should be reported.  In case income or debts are not available, report LSTI = 99999999999 (missing). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.237 | DSTI | DSTI at reference date |  |
|  | | | |
| **Definition**  Debt Service To Income (DSTI) as defined in Recommendation ESRB/2016/14 as amended by Recommendation ESRB/2019/3, Annex IV. It is a ratio calculated at the instrument level as (1) the annual cost of servicing the total debt of the borrower divided by (2) the disposable income of the holders of the instrument.  The formula is the following **DSTI = DS / I**, where:   1. **“DS”**: For calculation purposes, “DS” is the annual cost of debt service in relation to the borrower's total debt. "Total debt of the borrower" means the total debt of the borrower in the financial system, guaranteed or not with real estate, including all outstanding loans granted by Banco Santander or by other lenders. 2. **“I”:** In determining a borrower’s ‘disposable income’, addressees are encouraged to comply with definition (1) to the greatest extent possible and with definition (2) as a minimum:   **Definition (1):** ‘disposable income’ = employee income + self-employment income (e.g. profits) + income from public pensions + income from private and occupational pensions + income from unemployment benefits + income from social transfers other than unemployment benefits + regular private transfers (such as alimonies) + gross rental income from real estate property + income from financial investments + income from private business or partnership + regular income from other sources + loan subsidies – taxes – health care/social security/medical insurance premiums + tax rebates.  For the purpose of this definition:  (a) ‘gross rental income from real estate property’ includes both rental income from owned property on which no RRE loan is currently outstanding and buy-to-let property. The rental income should be determined from the information that is available to banks or otherwise imputed. If precise information is not available, a best estimate of rental income should be provided by the reporting institution, and the methodology used to obtain it should be described.  (b) ‘taxes’ should include, in order of importance, payroll taxes, tax credits, pension or insurance premiums, if charged on gross income, specific taxes, e.g. property taxes, and other non-consumption taxes;  (c) ‘health care/social security/medical insurance premiums’ should include the fixed and compulsory expenditures that in some countries are made after taxes;  (d) ‘tax rebates’ should include restitutions from the tax authority that are linked to the RRE loan interest deduction;  (e) ‘loan subsidies’ should include all public sector interventions aimed at easing the borrower’s debt servicing burden (e.g. subsidised interest rates, repayment subsidies).  **Definition (2):** ‘disposable income’ = employee income + self-employment income (e.g. profits) – taxes.  Income and debt information should be reported at the latest available date. If only income information at origination is available, then income at origination should be reported. | | | |
| **Applicability**  The information on income and debt must correspond to the reporting date (DT\_RFRNC) or else to the latest available date. If income information is only available at the time of origination, then the income that was there at the time of origination should be reported.  In case income or debts are not available, report DSTI = 99999999999 (missing). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.238 | LTI\_INSTRMNT | Loan to income (LTI) at reference date |  |
|  | | | |
| **Definition**  Loan to Income (LTI) as defined in Recommendation ESRB/2016/14 as amended by Recommendation ESRB/2019/3, Annex IV. It is defined as the gross carrying amount of the residential real estate loan in relation to the total annual disposable income of the borrowers on the reporting date. In other words, it is a ratio calculated at the instrument level as (1) the amount pending payment of the RRE loan between (2) the disposable income of the holders of the operation.  The formula is the following **LTI = L / I**, where:   1. **"L"**: Measured as the outstanding balance of the loan on the reference date, taking into account principal repayments, loan restructurings, new capital disbursements, interest owed, and, in the case of loans in foreign currency, exchange rate variations. This is equal to the gross carrying amount (GRSS\_CRRYNG\_AMNT\_INSTRMNT). 2. **“I”:** In determining a borrower’s ‘disposable income’, addressees are encouraged to comply with definition (1) to the greatest extent possible and with definition (2) as a minimum:   **Definition (1):** ‘disposable income’ = employee income + self-employment income (e.g. profits) + income from public pensions + income from private and occupational pensions + income from unemployment benefits + income from social transfers other than unemployment benefits + regular private transfers (such as alimonies) + gross rental income from real estate property + income from financial investments + income from private business or partnership + regular income from other sources + loan subsidies – taxes – health care/social security/medical insurance premiums + tax rebates.  For the purpose of this definition:  (a) ‘gross rental income from real estate property’ includes both rental income from owned property on which no RRE loan is currently outstanding and buy-to-let property. The rental income should be determined from the information that is available to banks or otherwise imputed. If precise information is not available, a best estimate of rental income should be provided by the reporting institution, and the methodology used to obtain it should be described.  (b) ‘taxes’ should include, in order of importance, payroll taxes, tax credits, pension or insurance premiums, if charged on gross income, specific taxes, e.g. property taxes, and other non-consumption taxes;  (c) ‘health care/social security/medical insurance premiums’ should include the fixed and compulsory expenditures that in some countries are made after taxes;  (d) ‘tax rebates’ should include restitutions from the tax authority that are linked to the RRE loan interest deduction;  (e) ‘loan subsidies’ should include all public sector interventions aimed at easing the borrower’s debt servicing burden (e.g. subsidised interest rates, repayment subsidies).  **Definition (2):** ‘disposable income’ = employee income + self-employment income (e.g. profits) – taxes.  Income and debt information should be reported at the latest available date. If only income information at origination is available, then income at origination should be reported. | | | |
| **Applicability**  The information on income and debt must correspond to the reporting date (DT\_RFRNC) or else to the latest available date. If income information is only available at the time of origination, then the income that was there at the time of origination should be reported.  In case income or debts are not available, report LTI\_INSTRMNT = 99999999999 (missing). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.240 | INTRST\_RT\_CP | Interest rate cap |  |
|  | | | |
| **Definition**  The maximum interest rate per annum that can be charged on the outstanding nominal amount (or parts thereof). This field is reported in Anacredit. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  ANNLSD\_AGRD\_RT | | | |
| **Examples**  N/A. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.241 | INTRST\_RT\_FLR | Interest rate floor |  |
|  | | | |
| **Definition**  The minimum interest rate per annum that can be charged on the outstanding nominal amount (or parts thereof). This field is reported in Anacredit. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  ANNLSD\_AGRD\_RT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.242 | NMNL\_INTRST\_RT\_FEE | Nominal interest rate or fee for off balance products |  |
|  | | | |
| **Definition**  Notional interest rate or fee as agreed and payable for the off balance sheet amount | | | |
| **Applicability**  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.243 | RFRNC\_RT | Reference rate |  |
|  | | | |
| **Definition**  Reference rate used for the calculation of the actual interest rate. This field is reported in Anacredit. | | | |
| **Applicability**  Unit should report this field **using the following codelist that combines the reference rate and the maturity value:**   |  |  | | --- | --- | | Code | Description | | ESTR-OVERNIGHT | ESTR-OVERNIGHT | | TERM ESTR-1W | TERM ESTR-1W | | TERM ESTR-1M | TERM ESTR-1M | | TERM ESTR-3M | TERM ESTR-3M | | TERM ESTR-6M | TERM ESTR-6M | | TERM ESTR-12M | TERM ESTR-12M | | EURIBOR-1W | EURIBOR-1W | | EURIBOR-1M | EURIBOR-1M | | EURIBOR-3M | EURIBOR-3M | | EURIBOR-6M | EURIBOR-6M | | EURIBOR-12M | EURIBOR-12M | | SOFR-OVERNIGHT | SOFR-OVERNIGHT | | TERM SOFR-1M | TERM SOFR-1M | | TERM SOFR-3M | TERM SOFR-3M | | TERM SOFR-6M | TERM SOFR-6M | | TERM SOFR-12M | TERM SOFR-12M | | SONIA-OVERNIGHT | SONIA-OVERNIGHT | | TERM SONIA-1M | TERM SONIA-1M | | TERM SONIA-3M | TERM SONIA-3M | | TERM SONIA-6M | TERM SONIA-6M | | TERM SONIA-12M | TERM SONIA-12M | | SARON-OVERNIGHT | SARON-OVERNIGHT | | TONAR-OVERNIGHT | TONAR-OVERNIGHT | | TORF-1M | TORF-1M | | TORF-3M | TORF-3M | | TORF-6M | TORF-6M | | MIBOR-1M | MIBOR-1M | | MIBOR-3M | MIBOR-3M | | MIBOR-6M | MIBOR-6M | | MIBOR-12M | MIBOR-12M | | OTHER SINGLE REFERENCE RATES-OTHER SINGLE REFERENCE RATES | OTHER SINGLE REFERENCE RATES-OTHER SINGLE REFERENCE RATES | | OTHER MULTIPLE REFERENCE RATES-OTHER MULTIPLE REFERENCE RATES | OTHER MULTIPLE REFERENCE RATES-OTHER MULTIPLE REFERENCE RATES |   If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**   * INTRST\_RT\_RST\_FRQNCY * TYP\_INTRST\_RT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.244 | DT\_STTLMNT | Settlement date |  |
|  | | | |
| **Definition**  The date on which the conditions specified in the contract are or can be executed for the first time, i.e. the date on which financial instruments are initially exchanged or created. This field is reported in Anacredit.  The settlement date of an instrument is the date on which the instrument was used or drawn for the first time after the instrument’s inception date (DT\_INCPTN). In that sense, it is the date on which (a part or all) funds are disbursed.  Please note that the settlement date refers to the instrument rather than to the contract on the basis of which the instrument is created. In other words, in contrast to the inception date, which is specified in the contract, the settlement date is instrument-specific based on the actual usage of the terms specified under the contract. | | | |
| **Applicability**   1. The settlement date for the fixed sum credit arrangements is the date of the first pay-out of the amounts, if such pay-outs have already taken place. 2. The settlement date for revolving credit instruments, where the debit balance can be replenished by the debtor, is the first date on which the debtor has taken advantage of the funds. 3. The settlement date for debit balances on current accounts with no credit limit is the date on which the debit balance (as outstanding at the reporting reference date) arose. In this particular case the inception and settlement date are the same. 4. In cases where no funds have even been drawn or disbursed under an instrument in the period between the instrument’s inception date and the reporting reference date, the settlement date is reported as ‘1111-11-11’ (Non-applicable).   If the information is not available please report using missing default value (‘0000-00-00’); if not applicable then report (‘1111-11-11’). | | | |
| **Link to other concepts**  DT\_INCPTN | | | |
| **Example**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.245 | TRNSFRRD\_AMNT | Transferred amount |  |
|  | | | |
| **Definition**  Transferred amount of the economic ownership of the financial asset to third parties. This data attribute captures the part of the outstanding nominal amount that has been transferred to another creditor. This data attribute is primarily relevant in the case of transferred instruments, and in particular transferred as part of a traditional securitisation scheme regardless of whether the amount reported is in the balance sheet of the Unit (i.e. independently of whether the instrument is entirely or partially recognised in the balance sheet). This field is reported in Anacredit. | | | |
| **Applicability**  If no amounts are transferred, '0' (zero) will be reported.  If the information is not available please report using missing default value (‘99999999999’). | | | |
| **Link to other concepts**   * ISIN\_SCRTSTN * TYP\_SCRTZTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.246 | TYP\_SCRTZTN | Type of securitization |  |
|  | | | |
| **Definition**  This field captures the type of securitization (i.e. Drop-down: Traditional securitization, Synthetic securitization, Not securitized), if any, to which the instrument has been subject, in accordance with Article 242(10), (11), 243 and 244 of Regulation (EU) No 575/2013. This field is reported in Anacredit.  Article 242 à Definition:  ‘(10) **'traditional securitisation'** means a securitisation involving the economic transfer of the exposures being securitised. This shall be accomplished by the transfer of ownership of the securitised exposures from the originator institution to an SSPE or through sub-participation by an SSPE. The securities issued do not represent payment obligations of the originator institution’  ‘(11) **'synthetic securitisation'** means a securitisation where the transfer of risk is achieved by the use of credit derivatives or guarantees, and the exposures being securitised remain exposures of the originator institution’; | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | SEC01 | Traditional securitization | | SEC02 | Synthetic securitization | | SEC03 | Not securitized |   Note that if the value “traditional securitisation” is reported in the data attribute “type of securitisation”, a positive amount is reported in the data attribute “transferred amount”.  Note also that if the value “synthetic securitisation” is reported in this data attribute: the value in the data attribute “balance sheet recognition” is not reported as “entirely derecognised”;  If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘SEC03 - Not securitized’). | | | |
| **Link to other concepts**   * ISIN\_SCRTSTN * TRNSFRRD\_AMNT | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.247 | TYP\_OFF\_BLNC\_PRDCT | Type of off balance product |  |
|  | | | |
| **Definition**  Type of commitment or guarantee as per FINREP classification:  - Loan commitments given  - Financial guarantees given  - Other commitments given breakdown by Non-financial guarantees given and rest  This field must be reported for all those instruments where ‘OFF\_BLNC\_SHT\_AMNT\_INSTRMNT’ or ‘PRVSNS\_OFF\_BLNC’ is distinct to zero. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | MC41 | Financial guarantees given | | MC42 | Loan commitments given | | MC4301 | Non-financial guarantees given (Other commitments given) | | MC4302 | Other commitments given, rest (Other commitments given) |   If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**  TYP\_INSTRMNT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.248 | BLNC\_SHT\_RCGNTN | Balance sheet recognition |  |
|  | | | |
| **Definition**  Balance sheet recognition of the financial asset. This data attribute classifies the reported instruments pursuant to their balance sheet recognition in accordance with Annex III and Template 15 in Annex IV to the ITS. These are:   * **Entirely recognized:** generally refers to the complete recognition of a particular financial component on the balance sheet. This means that the entirety of an asset, liability, income, expense, or equity has been acknowledged and reported in the financial statements in accordance with the relevant accounting standards. * **Recognised to the extent of the institution’s continuing involvement:** means that an institution only recognises and records on its balance sheet an asset, liability, income, expense, or equity to the extent that the institution remains involved or has responsibility over them. For example, if a company has transferred an asset but is still exposed to risks and rewards associated with that asset (i.e., it's still involved), the company will only recognise and record that asset on its balance sheet to the extent of its ongoing involvement or liability. * **Entirely derecognized:** refers to the complete removal of an asset or liability from the institution's balance sheet.   This field is reported in Anacredit | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | REC01 | Entirely recognized | | REC02 | Recognised to the extent of the institution’s continuing involvement | | REC03 | Entirely derecognized |   If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘N/A’). | | | |
| **Link to other concepts**   * TYP\_SCRTZTN * TRNSFRRD\_AMNT * ACCMLTD\_WRTFFS\_INSTRMNT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.249 | FLG\_DFLT | Flag default (CRR Exposure class) |  |
|  | | | |
| **Definition**  Unit should report if the instrument classifies as **Defaulted** based on CRR Exposure classes.  The exposures classes for the calculation of risk-weighted assets (RWAs) for credit risks are as follows:  Where a bank uses the standardised approach:  - Central governments or central banks  - Regional governments or local authorities  - Public sector entities  - Multilateral development banks  - International organisation  - Institutions  - Corporates  - Retail  - Secured by mortgages and immovable property  - Defaulted  - High risk  - Covered bonds  - Items representing securitisation positions  - Institutions and corporates with a short term credit assessment  - Collective investment undertakings  - Equity  - Other  Where a bank uses the IRB approach:  - Central governments and central banks  - Institutions  - Corporates  - Retail  - Equity  - Items representing securitisation positions  - Other non credit-obligation assets | | | |
| **Link to other concepts**  If the instrument is classified for the calculation of risk-weighted assets (RWAs) as “Defaulted” then report ‘Y’ in this field. Otherwise report ‘N’.  If the Unit uses BDR, this flag can be reported using the following tables/fields:   * cd\_bdr\_san.jm\_sim\_aj\_std-inmorfin not in (0,4,8) then report ‘Y’ * cd\_bdr\_san.jm\_amp\_aj\_std-inmorfin not in (0,4,8) then report ‘Y’ * otherwise report ‘N’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.250 | FLG\_HGH\_RSK | Flag high risk (CRR Exposure class) |  |
|  | | | |
| **Definition**  Unit should report if the instrument classifies as **High Risk** based on CRR Exposure classes.  The exposures classes for the calculation of risk-weighted assets (RWAs) for credit risks are as follows:  Where a bank uses the standardised approach:  - Central governments or central banks  - Regional governments or local authorities  - Public sector entities  - Multilateral development banks  - International organisation  - Institutions  - Corporates  - Retail  - Secured by mortgages and immovable property  - Defaulted  - High risk  - Covered bonds  - Items representing securitisation positions  - Institutions and corporates with a short term credit assessment  - Collective investment undertakings  - Equity  - Other  Where a bank uses the IRB approach:  - Central governments and central banks  - Institutions  - Corporates  - Retail  - Equity  - Items representing securitisation positions  - Other non credit-obligation assets | | | |
| **Link to other concepts**  If the instrument is classified for the calculation of risk-weighted assets (RWAs) under standard approach as “High Risk” then report ‘Y’ in this field. Otherwise report ‘N’.  If the Unit uses BDR, this flag can be reported using the following tables/fields:   * cd\_bdr\_san.jm\_sim\_aj\_std-flgrposm = ‘1’ then report ‘Y’ * cd\_bdr\_san.jm\_amp\_aj\_std-flgrposm = ‘1’ then report ‘Y’ * otherwise report ‘N’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.251 | EXCLDD\_LF | Excluded Leveraged Transaction Exposures |  |
|  | | | |
| **Definition**  To report Leveraged Finance information to the supervisor, it is necessary to exclude the following three types of exposures. Therefore, the Units must use this field to identify them:  1) **granted to collective investment undertaking** as defined in Article 4(7) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012; or  2) **securitisation positions** as defined in Article 2(19) or are provided to securitisation special purpose entity as defined in Article 2(2) of Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017; or  3) **credit derivatives** as referred in Article 183 of Regulation (EU) No 575/2013 which are issued with Leveraged Transaction as underlying or associated with entities whose transactions are identified as Leveraged Transactions.  Additionally, exposures that are excluded from the scope of leveraged finance according to the ECB guide section 3 must be flagged:   * **Trade Finance exposures:** A type of financing (including guarantees) that is related to the exchange of goods and services through financial products with a short-term fixed maturity, **usually less than one year**, without automatic refinancing. By way of example, the main products are: Advances and trade discounting (factoring and confirming), Supply Chain Finance (Forfaiting, reservable discounting, ...), recurrent financing of export and import activity (Documentary Credits, LCs, Stand-by Letters of Credit, buyer credit, supplier credit). * **Specialized Finance:** Project Finance, Real Estate, REITS, Asset Based Finance, commodity finance and floor plan financing * **Loans to small and medium-sized enterprises (SMEs)** as defined by Commission Recommendation 2003/361/EC1, except where these are owned by one or more financial sponsors. * **Loans to small and medium-sized enterprises (SMEs)** according to the definition of the Commission Recommendation 2003/361/EC1 except when they are owned by one or more financial sponsors. * **Companies where Santander exposure is <5MM euros,** including the amount of the new operations being presented. This exposure refers to the counterparty that carries out the transaction, not to the Group to which it belongs. * **Financial institutions, public sector entities, or similar.** * **Investment grade companies:** For those companies in the Corporate segment for which there is no external rating, a calibration has been performed, with a maximum Probability of Default (PD) of 1.06, whereby all local ratings with a PD equal to or lower than 1.06 are considered investment grade and, therefore, will not be considered Leveraged Finance. For SCIB companies, the equivalence tables with external ratings will be used (as of today, a Santander rating of 5.6 is established for this consideration). | | | |
| **Applicability**  Please report if the instrument exposure refers to any of the following codelist:   |  |  | | --- | --- | | Code | Description | | EXC01 | Collective investment undertaking | | EXC02 | Securitisations | | EXC03 | Credit derivatives | | EXC04 | Trade Finance | | EXC05 | Specialised Lending | | EXC06 | SME | | EXC07 | Companies where Santander exposure is <5MM euros | | EXC08 | Financial institutions, public sector entities or similar | | EXC09 | Investment Grade |   In the case of having more than one reason for exclusion, all should be reported separated by a comma (,).  If the information is not available please report using missing default value (‘MISS’); if the instrument does not meet the definition for any of the codelist values then report not applicable (‘N/A’). | | | |
| **Link to other concepts**  LVRG\_FNNC\_FLG | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.252 | RWA\_MTGTN | RWA for exposures subject to credit risk mitigation techniques |  |
|  | | | |
| **Definition**  In this field Units should report the risk weighted assets (RWAs) associated to the instrument for those exposures that are subject to credit risk mitigation.  Credit risk mitigation techniques refers to eligible credit protection meeting the relevant requirements as laid down in capital requirements regulation (CRR) (i.e Article 181 and in Article 183 or under Part Three, Title II, Chapter 4 of regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012.) | | | |
| **Applicability**  If the exposures are not subject to credit risk mitigation then report RWA\_MTGTN = 0. If data is not available then report the corresponding missing default value. | | | |
| **Link to other concepts**   * RWA * PRTCTN\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.253 | RWA\_PRMTGTN | RWA premitigation |  |
|  | | | |
| **Definition**  In this field Units should report the RWA premitigation (i.e. risk weighted assets (RWAs) before the application of credit risk mitigation techniques. | | | |
| **Applicability**  If data is not available then report the corresponding missing default value. | | | |
| **Link to other concepts**   * RWA * PRTCTN\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.254 | US\_PRCDS | Use of proceeds |  |
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| **Definition**  The Unit must report what the financing is going to be used for:   * **LBO/M&A (exclusive purchase financing):** refers to exposure related to Leveraged Buyouts/Mergers & Acquisition activities. A leveraged buyout (LBO) is the acquisition of another company using a significant amount of borrowed money (bonds or loans) to meet the cost of acquisition. * **Refinancing** refers to exposure related to refinancing activities. Refinancing excludes recapitalisation as defined below. * **Recapitalization:** refers to exposure related to recapitalisation activities. Recapitalisation refers to refinancing where part of the proceeds is intended for a dividend payment. * **LBO:** rest of LBO not included in LBO/M&A category. * **Other:** refers to exposures whose purpose is related to all other activities. | | | |
| **Aplicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | USP01 | LBO/M&A (exclusive purchase financing) | | USP02 | Refinancing | | USP03 | Recapitalization | | USP04 | Other | | USP05 | LBO Others |   If the information is not available please report using missing default value (‘MISS’); if not applicable then report (‘USP04-Other). | | | |
| **Related concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.255 | TTL\_LVRG\_RT\_INCPTN | Leverage ratio at inception date |  |
|  | | | |
| **Definition**  Unit should report the Leverage ratio (as per ECB Guidance on leveraged transactions) as at deal inception. It refers to the ratio of Total Debt / EBITDA of the borrower as defined in the ECB Guidance. In other words, same definition as TTL\_LVRG\_RT but reported at inception date. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  TTL\_LVRG\_RT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.256 | TYP\_FCLTY | Type of Facility |  |
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| **Definition**  Unit should report the Leverage finance facility type:   * **Revolving credit Facilities (RCF):** refer to exposure related to revolving credit facilities. * **Bullet term loans:** refers to exposure related to bullet term loans. * **Amortising term loans:** refers to exposure related to amortising term loans. * **High yield bond** arranged by Santander * **Other facilities (Capex, Mezzanine, Bridge to HY,…):** refers to exposure related to other facilities. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | FCL01 | Revolving credit Facilities (RCF) | | FCL02 | Bullet term loans | | FCL03 | Amortising term loans | | FCL04 | High yield bond | | FCL05 | Other facilities (Capex, Mezzanine,…) |   If the information is not available please report using missing default value (‘MISS’). | | | |
| **Link to other concepts**  TYP\_INSTRMNT | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.257 | TYP\_CL | Type of CLO |  |
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| **Definition**  Unit should report the type of Collateralised Loan Obligations:   * **Direct holding of CLO:** refers to exposure to Collateralised Loan Obligations both in the trading book and the banking book. * **CLO warehousing first lien:** CLO warehousing refers to the provisioning of financing to a CLO securitisation special purpose entity (SSPE) intended for acquiring CLO-eligible loans before issuance of securities by the CLO. Of which first lien refers to exposures which have a first lien on the CLO warehousing SSPE assets. * **CLO warehousing not first lien;** refers to the rest of CLO warehousing not included in ‘CLO warehousing first lien’. * **Other CLOs (direct or indirect):** rest of CLOs that are not reported in any of above categories. | | | |
| **Applicability**  Unit should report this field using the following codelist:   |  |  | | --- | --- | | Code | Description | | CLO01 | Direct holding of CLO | | CLO02 | CLO warehousing first lien | | CLO03 | CLO warehousing not first lien | | CLO04 | Other CLOs (direct or indirect) |   If the information is not available please report using missing default value (‘MISS’); if the instrument is not a CLO then report (‘N/A’). | | | |
| **Link to other concepts**  TYP\_INSTRMNT | | | |
| **Examples**  N/A | | | |

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| **ID Data Field** | **Data Field** | **Field Name** |  |
| IN.258 | FLG\_MNMM\_SFGRDS | Minimum safeguards flag |  |
|  | | | |
| **Definition**  The Taxonomy Regulation states that for an eligible activity to be aligned with the Taxonomy, three criteria must be met, two of them at the operation level (CS and DNSH) and a third (MS) that applies at the counterparty level:   * Substantial Contribution: An economic activity will be considered to contribute substantially to one or more objectives when it meets the Substantial Contribution criteria set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question. * Do not Significant harm (DNSH): An economic activity will be considered to do no harm to the remaining EU Taxonomy environmental objectives when it meets the DNSH criteria set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question. * Minimum social safeguards: the company(ies)/entity(ies) to which the capital is granted must comply with minimum social requirements in its operation, i.e. with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight core conventions referred to in the International Labour Organization Declaration on Fundamental Principles and Rights at Work and the International Bill of Human Rights.   This criteria is not applicable to retail clients and public entities or administrations.  This field refers to the third criteria to be applied in order to be able to affirm that an activity is aligned with the European Taxonomy. | | | |
| **Aplicability**  Although this criteria at the European Taxonomy level is applied at the counterparty level, this field is included in the instrument table given that it is possible for an instrument to have several counterparties, and therefore, all holders must comply with this criteria of minimum social guarantees.  This field is not applicable to Households, Public Administrations and Central Banks.  The Unit must report “Y” when the holder or holders comply with the minimum social guarantees.  When this is not met or does not apply, the unit must report “N”.  If the information is not available, the default value missing ("MISS") must be reported. | | | |
| **Link to other concepts**   * SSTNBL\_CTGRY * SSTNBL\_INDCTR | | | |
| **Examples**  The Bank has granted project finance for the construction of a wind farm involving companies 1 and 2, both subject to CSRD, and both are owners of the operation. However, company 2 does not comply with the minimum social guarantees. Thus, FLG\_MNMM\_SFGRDS = “N”. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.259 | RORAC | RORAC |  |
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| **Definition**  Unit should report the RORAC of the instrument when it was originated.  The Return on Risk-Adjusted Capital, or RORAC, at the operation level is a metric used by the Bank to measure the profitability of the transaction over the capital, taking into account the risk of the transaction. | | | |
| **Applicability**  If the data is not available, the default missing value ('99999999999') must be reported. | | | |
| **Link to other concepts**   * GRP\_RORAC * RORAC (Entity level) | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.260 | RORWA | RORWA |  |
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| **Definition**  Unit should report the RoRWA of the instrument at reporting date.  The risk-adjusted profitability can be calculated through RoRWA ('Return on Risk-Weighted Assets'). This ratio is an evolution of ROA ('Return on Assets'). The main difference is that, instead of correlating the return with total assets, it correlates it with risk-weighted assets, which already include a correction factor based on the risk undertaken by the bank. | | | |
| **Applicability**  If the data is not available, the default missing value ('99999999999') must be reported.  If this field is not applicable, report ('11111111111'). | | | |
| **Link to other concepts**   * GRP\_RORWA * RORWA (Entity level) | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.261 | TYP\_DL | Type of Deal |  |
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| **Definition**  Unit should report the type of Deal signed with the client for leveraged finance operations. | | | |
| **Applicability**  Units shall inform this field using the following code list:   |  |  | | --- | --- | | Code | Description | | DEL01 | Syndicated loan (includes underwritten, best effort, club deals and other syndicated loans) | | DEL02 | Bilateral loan | | DEL03 | Primary Market Purchases | | DEL04 | Secondary Markets Purchases | | DEL05 | Guarantee | | DEL06 | Others |   If the SYNDCTN\_TYP field is Club deal, Underwriting, or Best\_effort, then TYP\_DL = 'DEL01' must be reported.  If it is a financial asset purchased in the primary market, report 'DEL03', and if it is in the secondary market, then 'DEL04'.  If the type of Deal is a guarantee (for example, financial guarantee), 'DEL05' must be reported.  If the data is not available, 'MISS' must be reported.  If not applicable, report 'N/A'. | | | |
| **Link to other concepts**   * SYNDCTN\_TYP | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.262 | DSTNTN\_FNDS | Destination of the funds |  |
|  | | | |
| **Definition**  Unit should report the destination of the funds regarding leveraged finance transactions. | | | |
| **Applicability**  Units shall inform this field using the following code list:   |  |  | | --- | --- | | Code | Description | | DST01 | New money new customer | | DST02 | New money existing customer | | DST03 | Existing money | | DST04 | Existing money with increase | | DST05 | Existing money with decrease |  * New money new customer: reported when there is a new customer (i.e registered in the last three months from the data reference date) is granted new funding. * New money existing customer: reported when an existing customer is granted a new funding (i.e originated in the last three months from the data reference date). * Existing money: an existing customer who maintains the same amount of funding. * Existing money with increase: an existing customer whose funding amount is increased (for example, the amount available is increased upon renewal of the credit line). * Existing money with decrease: an existing customer whose funding amount is reduced (for example, the amount available is reduced upon renewal of the credit line).   If the data is not available, 'MISS' must be reported.  If not applicable, report 'N/A'. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.263 | PRTNR | Partner |  |
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| **Definition**  Units should report the name of the partner with whom we have carried out the transaction. Given that in ESG products, Santander is partnering with other companies in the financing of green activities/developments, for business purposes and control management is important to know how much business is done through each of these partners. | | | |
| **Applicability**  If there are several partners, the unit must prioritize the most relevant partner.  If data is not available then report ‘MISS’ (missing value)  If the there is no partner involved in the transaction report ‘N/A’ | | | |
| **Link to other concepts**   * INCNTVS * RFRRL\_FS | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.264 | INCNTVS | Incentives (YTD) |  |
|  | | | |
| **Definition**  Unit should report the amount of incentives paid for the sale of bank products accrued by the instrument from the beginning of the reporting year to the data reference date. | | | |
| **Applicability**  This field is related to the PRTNR field since the partner with whom the operation is carried out can receive incentives for the sale of the bank products.  If no incentives were paid then report zero ‘0’.  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * PRTNR | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.265 | OTHR\_OPRTNG\_INCM | Other operating income (YTD) |  |
|  | | | |
| **Definition**  Unit should report the other operating income (amount that is allocated in the P&L) accrued by the instrument since the beginning of the reporting year up to the reference date. | | | |
| **Applicability**  Other operating income concept is already defined and implemented by Management Control team, so Units should extract this data from Management Control systems (e.g., Local MIS)  If there is no other operating income then report zero ‘0’.  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.266 | RFRRL\_FS | Referral Fees (YTD) |  |
|  | | | |
| **Definition**  Unit should report the net non-financial commissions charged to companies with which the Bank has a customer referencing agreement (amount that is allocated in the P&L) accrued by the instrument from the beginning of the year up to the reference reporting date. | | | |
| **Applicability**  Referral fees concept is already defined and implemented by Management Control team, so Units should extract this data from Management Control systems (e.g., Local MIS)  This field is related to the PRTNR field since the partner with whom the transaction has been carried out may be charged a referral fee for having referred him to a customer of the bank.  If there are no referral fees then report zero ‘0’.  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * Referral fees are part of Gross fee and commission income and expenses before distribution to SCIB under the Collabotarion Revenues distribution (GRSS\_CMMSSN\_INCM; GRSS\_CMMSSN\_EXPNS; GRSS\_CMMSSN\_INCM\_OFF\_BLNC; GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC) * PRTNR | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.267 | INSRNC\_CMSSNS | Insurance commissions (YTD) |  |
|  | | | |
| **Definition**  Unit should report the insurance Commissions or fees charged to clients (amount that is allocated in the P&L) accrued by the instrument during the reporting year. | | | |
| **Applicability**  Insurance Commissions concept is already defined and implemented by Management Control team, so Units should extract this data from Management Control systems (e.g., Local MIS)  If there are no insurance commissions, then report zero ‘0’.  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * Insurance commissions are part of Gross fee and commission income and expenses before distribution to SCIB under the Collaboration Revenues distribution (GRSS\_CMMSSN\_INCM; GRSS\_CMMSSN\_EXPNS; GRSS\_CMMSSN\_INCM\_OFF\_BLNC; GRSS\_CMMSSN\_EXPNS\_OFF\_BLNC) | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.268 | OTHR\_INCM\_AND\_CHRGS | Other income and charges (YTD) |  |
|  | | | |
| **Definition**  Unit should report the other income and charges (amount that is allocated in the P&L) accrued by the instrument from the beginning of the year up to the reference date. | | | |
| **Applicability**  Other income and charges concept is already defined and implemented by Management Control team, so Units should extract this data from Management Control systems (e.g., Local MIS)  If there are no other income and charges, then report zero ‘0’.  If data is not available, then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.269 | TX\_ON\_PRFT | Tax on Profit (YTD) |  |
|  | | | |
| **Definition**  Units must report the amount of corporate Tax using the average tax rate of each business area (amount that is allocated in the P&L) accrued by the instrument from the beginning of the year up to the reference date. | | | |
| **Applicability**  Tax on profit concept is already defined and implemented by Management Control team, so Units should extract this data from Management Control systems (e.g., Local MIS)  If there is no tax on profit then report zero ‘0’.  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.270 | PD\_EC\_INCPTN | Probability of default according to Economic Capital at inception date |  |
|  | | | |
| **Definition**  The Units must report the economic capital probability of default (PD) on the contract inception date (DT\_INCPTN). This is a 12-month PD estimated as the average over an economic cycle (Through the Cycle), without margins of conservatism.  It is used to calculate economic capital.  If the PD is calculated at the customer level, the customer's PD must be reported. | | | |
| **Applicability**  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * PD\_EC\_RD | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.271 | PD\_EC\_RD | Probability of default according to Economic Capital at reference date |  |
|  | | | |
| **Definition**  The Units must report the economic capital probability of default (PD) on the contract reference date (DT\_RFRNC). This is a 12-month PD estimated as the average over an economic cycle (Through the Cycle), without margins of conservatism.  It is used to calculate economic capital.  If the PD is calculated at the customer level, the customer's PD must be reported. | | | |
| **Applicability**  If data is not available then report ‘99999999999’ (missing value). | | | |
| **Link to other concepts**   * PD\_EC\_INCPTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.272 | TTL\_LVRG\_RT\_INCPTN\_HLT | Leverage ratio at inception date for high leveraged transactions |  |
|  | | | |
| **Definition**  The Unit must report the leverage ratio as the relationship between the Total Permissible Debt Balance and the debtor's EBITDA at the time the transaction was evaluated on the origination date.  ' Total Permissible Debt Balance' refers to the sum of available (uncommitted) debt + committed drawn + committed undrawn. | | | |
| **Applicability**  This field only need to be reported for leveraged finance transactions, i.e. when LVRG\_FNNC\_FLG = ‘HLT’ o ‘LFT’.  If data is not available then report ‘99999999999’ (missing value). If is not a leveraged finance transaction then report not applicable ('11111111111'). | | | |
| **Link to other concepts**   * LVRG\_FNNC\_FLG | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IN.273 | DT\_MDFCTN | Date of contract modification |  |
|  | | | |
| **Definition**  In the context of leveraged finance, the supervisor requires evaluating whether a transaction meets the criteria to be flagged as leveraged finance both at the time of origination and if the contract undergoes a significant modification.  A significant modification is understood as a change in the amount, term, or financial covenants (including waivers) of the contract.  The Units must report the date of this significant contract modification in this field when it occurs. This will be the last date on which the contract has undergone a significant modification, even if it has not resulted in a change in the Leveraged Finance flag. | | | |
| **Applicability**  If the information is not available, report using the default missing value ('0000-00-00'). If there have never been any modifications to the contract, the value 'not applicable' ('1111-11-11') should be reported. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * Any increase or decrease in the nominal amount of the contract is considered a contract modification. A drawdown on an existing contract is not a contract modification unless the total amount that can be drawn is changed. Drawing a larger amount on an already signed credit line without exceeding the total of that line does not modify the contract as the contract already includes this possibility. * If a new financial covenant is added to the contract, then the modification date must be reported. * Changing the covenant limit, such as breaking it and granting a waiver, or if additional financial covenants are included or existing ones are removed, is considered a contract modification and therefore the modification date must be reported. | | | |

## 2.4 INSTR\_PROTECTION

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| **ID data field** | **Data field** | **Field name** |  |
| IP.004  PR.005 | PRTCTN\_ID | Protection ID |  |
|  | | | |
| **Definition**  An identifier applied by the Units to uniquely identify each protection used to secure the instrument. Each protection must have one protection identifier. This value will not change over time and cannot be used as the protection identifier for any other protection. . If a single protection is securing more than one instrument, this should be reported only once in the PROTECTION table and as many entries as protections are securing it on the table INSTR\_PROTECTION. This data field for protections is also reported in Anacredit.  In addition to the protections, this field must report the financed assets when the asset is not provided as collateral for the contract (for example, a loan to purchase a vehicle, where the vehicle is not used as collateral for the contract). | | | |
| **Applicability**  The protection identifier is applied by the reporting observed agent to uniquely identify each protection used to secure an instrument.  Consequently, each record in the protection received dataset represents an individual protection item and is uniquely identified by a protection identifier at the level of the reporting observed agent. This means that each protection identifier is unique for each protection item reported by the same reporting observed agent and, conversely, that a reporting observed agent always consistently identifies a given protection item by the same protection identified. This protection identifier is not reused by the same reporting observed agent at any point in time to identify a different protection item.  The protection ID is Primary Key in PROTECTION and INSTR\_PROTECTION tables. | | | |
| **Link to other concepts**   * INSTRMNT\_ID | | | |
| **Examples**   * N/A | | | |
| **ECB asks for this figure**  Protection identification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IP.005 | PRTCTN\_ALLCTD\_VL | Protection allocated value |  |
|  | | | |
| **Definition**  The maximum amount of the protection value that can be considered as credit protection for the instrument. The amount of the existing third parties or observed agent priority claims against the protection must be excluded in the protection allocated value. This field is also reported in Anacredit.  Main considerations  Following Anacredit framework in order to determine a protection allocated value, an observed agent follows the collateral allocation principles that it uses internally for the risk management purposes  In particular, under AnaCredit the protection allocated value (or the sum of the protection allocated values of all protection items if the instrument is secured by more than one protection items) may exceed the outstanding nominal amount of the instrument that the protection secures.  Similarly, it is not required that a specific prioritisation of protection items (in cases where several protection items secure a particular instrument) or prioritisation of instruments (in cases where one protection item is associated with several instruments) be carried out. In this connection, it is clarified that banks can choose their own prioritisation rules to allocate received protection items to instruments. | | | |
| **Applicability**  The *protection allocated value* is to be reported for every combination of a protection item and an instrument that the protection item secures. The protection allocated value is monetary.   * If a protection item is contractually assigned not to a particular instrument but to a debtor, this implicitly means that the protection item is linked to all instruments in relation to which this counterparty assumes the role of the debtor. Consequently, it is required that a record is reported for each combination of the protection item and an instrument in relation to the debtor in the INSTR\_PROTECTION table. * By analogy, any protection item linked to a contract that gives rise to one or more instruments, rather than to individual instruments themselves, is reported in the instrument-protection received dataset in relation to every instrument that arises under the contract and that is subject to Loan Tape reporting. * Each instrument should have in the INSTR\_PROTECTION table as many entries as protections are securing it. When the same protection is securing more than one instrument, the sum of “Protection value allocated (PRTCTN\_ALLCTD\_VL)” to all instruments should not exceed the total “*Appraised market value (PRTCTN\_VL)”* of the protection. * All protection items received to secure instruments – and not only those that are eligible for the calculation of the minimum capital in accordance with the CRR – are allocated. Furthermore, it is clarified that, if a given protection item can be used to secure an instrument, then the INSTR\_PROTECTION table includes such a link, irrespective of the protection allocated value, even if the protection allocated value amounts to 0. | | | |
| **Link to other concepts**   * INSTRMNT\_ID * PRTCTN\_ID * THRD\_PRTY\_PRRTY\_CLMS * PRTCTN\_VL | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collateralized amount of the instruments | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IP.006 | THRD\_PRTY\_PRRTY\_CLMS | Third party priority claims against the protection |  |
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| **Definition**  The third-party priority claim to an instrument is the maximum amount of any existing higher ranked liens with respect to third parties other than the observed agent against the protection. Higher ranked liens are to be determined on the basis of the lowest priority claim the creditor has for that instrument against the protection (if the creditor has multiple claims with mixed-rank liens on the same property). This data field is also reported in Anacredit. | | | |
| **Applicability**  This data attribute is to be reported for every combination of a protection item and an instrument that it secures. The reported value is a non-negative number.   * The instruments granted by third-party credit institutions (observed agents) which give rise to the third-party priority claims on the protection securing a reported instrument are not subject to be reported * The third-party claims against the protection available to an observed agent are typically based on the information as recorded at the inception of an instrument rather than at a reporting reference date. Therefore, this data attribute is quite static, as it is not expected to change regularly. It would tend to be updated when the claim of the third party on the protection item as such no longer exists with the third party. Nevertheless, the third-party priority claim may be updated on an ongoing basis if observed agents have up-to-date information in this respect. * In cases where multiple instruments are reported that are secured by the same protection item, it is common to report the same amount for the data attribute “third-party priority claim” for each instrument-protection combination. | | | |
| **Link to other concepts**   * PRTCTN\_ALLCTD\_VL - Protection allocated value | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collateralized amount of the instruments. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IP.007 | TYP\_RLTN | Type of relation |  |
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| **Definition**  In addition to the protections, the table protection must report the financed assets when the asset is not provided as collateral for the contract (for example, a loan to purchase a vehicle, where the vehicle is not used as collateral for the contract).  Therefore, this field is used to identify the relationship between the instrument (INSTRMNT\_ID) and the protection identifier (PRTCTN\_ID). The field can take the following values:   * **The guarantee is the same as the financed asset:** when the financed asset itself is also the collateral for the contract (for example, a mortgage loan to purchase a house that is used as collateral for the contract). * **The guarantee is not the same as the financed asset**: when the financed asset itself is not the collateral for the contract (for example, a loan to purchase a house where another property is used as collateral for the contract). * **The financed asset is not the instrument’s guarantee:** this value is used to identify financed assets that are not collateral for the contract (for example, a loan to purchase a vehicle where the vehicle is not used as collateral for the contract). | | | |
| **Applicability**  This field must be reported for each combination of instrument (INSTRMNT\_ID) and the protection identifier (PRTCTN\_ID) using the following codelist:   |  |  | | --- | --- | | Code | Description | | REL01 | The guarantee is the financed asset | | REL02 | The guarantee is not the financed asset | | REL03 | The financed asset is not the instrument’s guarantee | | | | |
| **Link to other concepts**   * INSTRMNT\_ID * PRTCTN\_ID | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| IP.008 | GRP\_SPPRT | Group support |  |
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| **Definition**  This field is a flag used to identify if the instrument is backed by another company from the same counterparty's Economic Group (e.g. intermediate parent company or ultimate parent company). | | | |
| **Applicability**  If the instrument has a guarantor (PRTCTN\_ID) that belongs to the same economic group (i.e. legal group) that the counterparty (ENTTY\_ID) then report PRNT\_SPPRT = ‘Y’. Otherwise report ‘N’.  If information is not available in the systems then report missing value (“MISS”) | | | |
| **Link to other concepts**   * EC\_GRP\_ID * EC\_GRP\_NM * ENTTY\_ID * PRTCTN\_ID | | | |
| **Examples**  N/A | | | |

## 2.5 PROTECTION

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| **ID data field** | **Data field** | **Field name** |  |
| PR.002 | DT\_MTRTY\_PRTCTN | Maturity date of the protection |  |
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| **Definition**  The contractual maturity date of the protection, which is the earliest date at which the protection may terminate or be terminated, taking into account any agreements amending initial contracts. This data field is also reported in Anacredit. | | | |
| **Applicability**  The maturity date of the protection is reported for each protection received record. If no specific date is provided in the credit contract (or no such date arises from the general legal framework), “1111-11-11” is reported as the value for *Maturity date of protection*.   * If the protection is used to secure multiple instruments and in relation to each instrument, it is contractually specified that the protection cannot be used beyond the maturity date of the instrument, the reported maturity date of the protection is the earliest of all the maturity dates specified in any of the contracts. * Additionally, when the reporting reference date reaches or is after the earliest protection maturity date, then *Maturity date of protection* is changed/rolled over to the next such date. * If the credit contract expressly specifies that the protection can be legally pledged for an unlimited period of time, then “1111-11-11” is reported. Similarly, if no specific date is provided in the credit contract (or no such date arises from the general legal framework), “1111-11-11” is reported as the *Maturity date of protection*. * If the credit contract establishing that physical goods, equity shares or property may be used as protection for a specific instrument may set a maturity date upon which the function of these goods or property as protection may terminate or be terminated. This date is reported. If no such provision exists in the contract, and the instrument gives no such information either, the value “1111-11-11” is reported. * For trade receivables used as collateral, if a maturity date has been contractually specified, this value is reported. If no maturity date has been specified in the contract, the value “1111-11-11” is reported rather than the end of the limitation period. * For cases where the creditor has the right to execute the protection, such as when the loan secured by the protection matures or goes into default, the protection item is reported for as long as the creditor has the right to execute the protection even if the “maturity date of the protection” was not updated in the above-mentioned case. * This field does not apply for personal guarantees, please report “1111-11-11” | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**   * If a protection item is pledged “until further notice”, the value “1111-11-11” is reported (the “non-applicable” value is understood such that no specific maturity date has been contractually agreed). | | | |
| **ECB asks for this figure**  Collateralized amount of the instruments | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.004 | NTNL\_ID | National reference of the property |  |
|  | | | |
| **Definition**  Identifier used at national level for the registration of real estate properties (if available). | | | |
| **Applicability**  The *National reference of the property* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   If there exists no local property register please make use of the fall-back values for "N/A". | | | |
| **Link to other concepts**   * TYP\_PRTCTN | | | |
| **Examples**   * In Spain the national reference of the property could be the IDUFIR/CRU number | | | |
| **ECB asks for this figure**  Real estate asset identification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.006 | PRTCTN\_PRVDR\_ID | Protection Provider ID (Guarantor) |  |
|  | | | |
| **Definition**  Counterparty identifier for the protection provider.  The protection provider identifier is the counterparty identifier of the counterparty that grants protection against a contractually agreed negative credit event and that is obliged to make payments, or cede the assets that it has provided as collateral, to the creditor if the debtor fails to meet the obligation to make repayments arising under the instrument secured by the protection item. This data field is also reported in Anacredit. | | | |
| **Applicability**  Protection provider ID **must be reported when the protection provider is a legal entity**. If the only protection provider is a natural person, Units may wish to report the protection provider ID but it is not compulsory (otherwise Units can report “N/A”).  In instances where a protection item is jointly provided by a natural person and a legal entity, at least the protection provider identifier of the legal entity must be reported. | | | |
| **Link to other concepts**   * PRTCTN\_ID – Protection ID | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Protection provider identification. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.007 | RL\_ESTT\_ADDRSS | Real estate address (street) |  |
|  | | | |
| **Definition**  The real estate’s street address, including the street number | | | |
| **Applicability**  It is the name of the street and the street number (i.e. house or building number) of the premises where the real estate collateral is officially located (e.g. in accordance with the real estate register if applicable).  The *Real estate address (street)* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   Local units shall report this field with the street name followed by the street number (including the subsection or floor number, if applicable).  Otherwise, if the type of protection is not any of the real estate collateral types, the value “N/A” is reported. | | | |
| **Link to other concepts**   * RL\_ESTT\_CLLTRL\_LCTN * RL\_ESTT\_CLLTRL\_LCTN\_INT * RL\_ESTT\_CTY * RL\_ESTT\_PST\_CD * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate asset location. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.008 | RL\_ESTT\_CLLTRL\_LCTN | Real estate collateral location |  |
|  | | | |
| **Definition**  To report in this field the region or country where the collateral is located. The value should be reported following the ISO 3166-1 alpha-2 code nomenclature. | | | |
| **Applicability**  The *Real estate collateral location* and *Real estate asset location according to bank-internal definition* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   Otherwise, if the type of protection is not any of the real estate collateral types, the value “N/A” is reported. | | | |
| **Link to other concepts**   * RL\_ESTT\_ADDRSS * RL\_ESTT\_CLLTRL\_LCTN\_INT * RL\_ESTT\_CTY * RL\_ESTT\_PST\_CD * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate asset location. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.009 | RL\_ESTT\_CLLTRL\_LCTN\_INT | Real estate collateral location according to bank-internal definition |  |
|  | | | |
| **Definition**  Region of the real estate location according to bank-internal classification. For collateral located outside of Europe please report the country code followed by the region. For simplicity, in the case of not having an internal classification, Units can report (if they deemed appropiate) same value as in data field: “Real estate collateral location (RL\_ESTT\_CLLTRL\_LCTN)”. | | | |
| **Applicability**  The *Real estate collateral location(or* *Real estate collateral location according to bank-internal definition)* is to be reported only in the case of protection items for which the data attribute “type of protection (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral.   Otherwise, the value “N/A” is reported. | | | |
| **Link to other concepts**   * RL\_ESTT\_ADDRSS * RL\_ESTT\_CLLTRL\_LCTN\_INT * RL\_ESTT\_CTY * RL\_ESTT\_PST\_CD * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate location. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.010 | RL\_ESTT\_CTY | Real estate city |  |
|  | | | |
| **Definition**  The real estate’s city, town or village. | | | |
| **Applicability**  This is the name of the place (i.e. the city, town or village) where real estate collateral is officially located (e.g. in accordance with the real estate register if applicable).  The *Real estate city* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral.   Otherwise, if the type of protection is not any of the real estate collateral types, the value “N/A” is reported. | | | |
| **Link to other concepts**   * RL\_ESTT\_ADDRSS * RL\_ESTT\_CLLTRL\_LCTN * RL\_ESTT\_CLLTRL\_LCTN\_INT * RL\_ESTT\_PST\_CD * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate asset location | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.011 | RL\_ESTT\_PST\_CD | Postal code / ZIP |  |
|  | | | |
| **Definition**  The real estate’s street postal code/zip. | | | |
| **Applicability**  This is the postal code of the place (the area in the city, town or village) where the real estate asset is officially located (e.g. in accordance with the real estate register if applicable).  The *Real estate postal code* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   Otherwise, if the type of protection is not any of the real estate collateral types, the value “N/A” is reported. | | | |
| **Link to other concepts**   * RL\_ESTT\_CLLTRL\_LCTN * RL\_ESTT\_CLLTRL\_LCTN\_INT * RL\_ESTT\_CTY * RL\_ESTT\_ADDRSS * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate asset location. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.012 | HRCT\_MV | Haircut applied by the bank to the market value |  |
|  | | | |
| **Definition**  Percentage of reduction applied to the open market value of an asset (e.g. real estate, financial collateral, etc) that is used as protection. These haircuts are estimated by the bank and used in IFRS 9.  In determining these haircuts, professional judgement shall be used prudently, considering that the value of real estate collateral often tends to decline when it is most needed to protect the institution against impairment of the transactions it protects. Institutions shall consider their previous experience of sales of similar assets, in terms of timing, price and volume. | | | |
| **Applicability**  Units shall report this data attribute to all risks granted by the institution that have a guarantee as collateral. Such collateral may be immovable (commercial or residential), pledged (money deposits) or other types of collateral (second, third... mortgages, art, shipping, etc).  For the rest of products without a pledged collateral or a mortgage, this field shall be reported as “11111111111” – Not applicable. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - [Protection type](#_Protection_type) à Type of protection received, irrespective of its eligibility for credit risk mitigation. | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.013 | PRTCTN\_CLLD | Protection called |  |
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| **Definition**  Indicator as to whether the property collateral has entered into the enforcement process as at reference date. | | | |
| **Applicability**  Report "Y" if protection used to secure the instrument/s has entered into the enforcement process. Otherwise report “N”.  This field does not apply for personal guarantees | | | |
| **Link to other concepts**   * TYP\_PRTCTN * TYP\_PRTCTN\_INTRNL | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Protection status. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.014 | TYP\_PRTCTN | Protection type |  |
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| **Definition**  Type of protection received, irrespective of its eligibility for credit risk mitigation. Unit will report each collateral (1 row per collateral). Please note that the eligibility referred to in the definition regards the eligibility of the protection in accordance with the CRR. This data field is also reported in Anacredit. The proposed breakdown adds several categories.  Financial leases: The leased assets in financial leases function as implicit protection. Hence, the protection is reported as a protection item under the applicable type of protection.  Reverse repurchase agreements: The financial assets that are part of a reverse repurchase agreement function as implicit collateral. Hence they are to be reported as protection items of the applicable type of protection, i.e. securities or equity and investment fund shares or units.  The types of collateral with which a customer's credit risks can be secured are detailed and described below:   * Life insurance policies pledged. The value “life insurance policies pledged” comprises life insurance policies pledged to the creditor. Life insurance policies pledged are recorded in the protection received dataset, irrespective of whether or not they qualify as eligible collateral in accordance with the CRR. * Other physical collateral. The value “other physical collateral” comprises any physical object other than real estate and other than gold that is pledged to secure a reported instrument. * Credit derivatives. The value “credit derivatives” comprises:   - Credit derivatives meeting the definition of financial guarantees (‘*Financial guarantees’ shall be contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment where due in accordance with the original or modified terms of a debt instrument, including guarantees provided for other financial guarantees*); and  - Credit derivatives other than financial guarantees shall be contracts in which the payout is linked primarily to some measure of the creditworthiness of a particular reference credit and that do not meet the definition of financial guarantees. The contracts shall specify an exchange of payments in which at least one of the two legs are determined by the performance of the reference credit. Payouts can be triggered by a number of events, including a default, a rating downgrade or a stipulated change in the credit spread of the reference asset.   * Financial guarantees other than credit derivatives. The value “financial guarantees other than credit derivatives” comprises guarantees having the character of credit substitute and irrevocable standby letters of credit having the character of credit substitute. * Other protection. The value “other protection” comprises all other non-physical collateral that is used to secure a reported instrument. In particular, any assurance or coverage against a negative credit event relating to an instrument reported to which does not meet the definition of the types of protection as listed above is reported as “other protection”. Personal guaratees should be reported as “Other Protection”. * Residential real estate collateral. The value “residential real estate collateral” comprises residences occupied by the owner or the lessee of the residence (also included unoccupied residential real estate). The value considers both an actual pledge on residential real estate and a residential real estate mandate.   Real estate mandates are defined as the right to seize a designated real estate. They are included in the real estate collateral categories if they are recognized as credit protection by the respective reporting agent.  Any residential real estate collateral items are reported, irrespective of whether or not they qualify as eligible collateral.   * Offices and commercial premises. The value “offices and commercial premises” comprises real estate other than residential real estate that qualifies as “offices or other commercial premises”.   In determining whether a property other than residential real estate collateral meets the description of “offices or other commercial premises”, consideration is to be given to the dominant purpose of the property in question, which should meet the following conditions:   1. “the value of the property shall not materially depend upon the credit quality of the borrower”. 2. “the risk of the borrower shall not materially depend upon the performance of the underlying property or project”, i.e. “the repayment of the facility shall not materially depend on any cash flow generated by the underlying property serving as collateral”.  * Commercial real estate collateral. The value “commercial real estate collateral” comprises any real estate collateral other than residential real estate collateral. It includes loans secured by non-residential real estate, including commercial offices and premises and other commercial real estate, as well as loans granted to non-financial corporations secured by promotions (under construction or finished), with the exception of social housing and buy to let real estate. Examples: hotels, rustic farms, non-urban/residential floors, etc. * Securities. The value "securities" is limited to debt securities, which are negotiable financial instruments that serve as evidence of debt. Accordingly, the type of protection "securities" may refer to a single debt security or to a basket (portfolio) of debt securities. * Gold. A protection item which fulfils the definition of gold as referred to in the CRR is assigned this type of protection. The security 'gold' includes gold bullion held in own vault and on an allocated basis to the extent that it is backed by bullion liabilities. * Currency and deposits. The value 'currency and deposits' comprises currency in circulation and deposits in both national and foreign currencies. * Loans.The value “loans” comprises funds extended by creditors to debtors. * Trade receivables. In the context of the data attribute “type of protection”, the value “trade receivables” refers to the bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services.   As opposed to the instrument type “trade receivables” which are trade receivables purchased by a credit institution (and are reported in the instrument dataset accordingly), the type of protection “trade receivables” refers to those trade receivables themselves which are not instruments but are a protection item which is pledged by the owner of the trade receivables to secure a loan granted by the credit institution to the owner or a third party (i.e. financing against trade receivables).  In the case of instruments that are “trade receivables” in accordance with, the trade receivables purchased by the creditor are not reported as a protection item securing the instruments. The reason is that, in this case, the purchased trade receivables alone constitute an instrument “trade receivable” under which the creditor is entitled to receive a payment.   * Equity and investment fund shares or units. The value 'investment fund shares/units' comprises the residual claims on the assets of the institutional units that issued the shares/units. * Auto collateral: referes to automotive or land vehicles. * Shipping: refers to marine vessel. * Aircraft: refers to air vehicles | | | |
| **Applicability**  Units shall report this data attribute with one of the codes included in the table below, considering the explanations provided:   |  |  | | --- | --- | | Code | Description | | 2 | Life insurance policies pledged | | 3 | Other physical collaterals | | 4 | Credit derivatives | | 5 | Financial guarantees other than credit derivatives | | 7 | Other protection | | 8 | Residential real estate collateral | | 9 | Offices and commercial premises | | 10 | Commercial real estate collateral | | 12 | Securities | | 13 | Gold | | 15 | Currency and deposits | | 16 | Loans | | 17 | Trade receivables | | 18 | Equity and investment funds shares | | 51 | Auto collateral | | 52 | Shipping | | 53 | Aircraft |   Units should map this table (code list) to their Bank-internal classification of protection type.  For missing information report “99999999999”. | | | |
| **Link to other concepts**   1. TYP\_PRTCTN\_INTRNL - [Type of protection received, irrespective of its eligibility for credit risk mitigation according to bank-internal classification](#_Type_of_protection) 2. TYP\_PRTCTN\_VL - [Type of protection value](#_Type_of_protection_1) à The protection value reflects the total value of the protection and is either its notional amount, if available, or an amount that best represents the value at which the protection can be taken into account at a reporting reference date, i.e. the value established at the most recent valuation. 3. HRCT\_MV - Haircut applied by the bank to the market value | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  Information about collaterals | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.015 | TYP\_PRTCTN\_INTRNL | Type of protection received, irrespective of its eligibility for credit risk mitigation according to bank-internal classification |  |
|  | | | |
| **Definition**  Type of protection received, irrespective of its eligibility for credit risk mitigation **according to** **bank-internal classification**. Units are expected to report in this data attribute the description of the local Guarantee Code as established in the BDR. If the Unit does not use BDR, then this information should be extracted from the source that the Unit deems most appropriate.  Unlike ‘Protection type’ (TYP\_PRTCTN ) field, the criteria reported in this data attribute is the one internally established by Santander, rather than the regulator code list. | | | |
| **Applicability**  For loans that have an associated collateral, Units shall report the internal description of the type of protection received. (e.g. equity)  Personal guarantees should also be reported in this field.  Additionally, `MISS´ - for exceptional cases in which the internal type of collateral associated with a loan is not available. | | | |
| **Link to other concepts**   1. TYP\_PRTCTN - [Protection type](#_Protection_type) à Type of protection received, irrespective of its eligibility for credit risk mitigation. 2. TYP\_PRTCTN\_VL - [Type of protection value](#_Type_of_protection_1) à The protection value reflects the total value of the protection and is either its notional amount, if available, or an amount that best represents the value at which the protection can be taken into account at a reporting reference date, i.e. the value established at the most recent valuation. | | | |
| **Example**  N/A | | | |
| **ECB asks for this figure**  Information about collaterals | | | |
| **ID data field** | **Data field** | **Field name** |  |
| PR.016 | TYP\_PRTCTN\_VL | Type of protection value |  |
|  | | | |
| **Definition**  Identification of the type of value provided in the data attribute “PRTCTN\_VL - Appraised market value (in EUR)”. This data field is also reported in Anacredit.  The protection value is the monetary value of the protection item that was established at the latest valuation date prior to or at the reporting reference date under the chosen value type and protection valuation approach. It reflects the total value of the protection and is either its notional amount, if available, or an amount that best represents the value at which the protection can be taken into account at a reporting reference date, i.e. the value established at the most recent valuation.  In principle, a notional amount is reported for protection items that are debt instruments or financial guarantees and credit derivatives, while a fair value is reported for equity instruments and non-financial protection items. In particular, the following guidance should be considered:   * if the valuation is intended to estimate the cash value considering market conditions, the 'market value' is reported; * if the valuation is intended to estimate market value ignoring cyclical factors, then 'long-term sustainable value' is reported; * the category 'other protection value' is reported only in cases where the protection value available to reporting agents does not meet the definition of any of the explicit types of protection value.   The table below provides an indication of the type of protection value that would typically be expected for a given type of protection:   |  |  | | --- | --- | | **Type of protection** | **Type of protection value** | | Life insurance policies pledged | Nominal Amount | | Other physical collaterals | Fair Value | | Credit derivatives | Nominal Amount | | Financial guarantees other than credit derivatives | Nominal Amount | | Other protection | Nominal Amount/ Fair Value (determined by protection item) | | Residential real estate collateral | Market value/long-term sustainable value | | Offices and commercial premises | Market value/long-term sustainable value | | Commercial real estate collateral | Market value/long-term sustainable value | | Securities | Nominal Amount / Fair Value | | Gold | Fair Value | | Currency and deposits | Nominal Amount | | Loans | Nominal Amount | | Trade receivables | Nominal Amount | | Equity and investment funds shares | Fair Value |   Find below a definition of each of the different types of protection values that shall be reported in this data attribute:  Notional amount  The notional amount is the nominal used to calculate payments if the protection is executed. This comprises all value types possessing this property, even if they are typically addressed by a specific technical term different from notional value. All value types that are equivalent to a notional value are reported as “notional value” under the type of protection value, even if a different terminology has been in used.  For financial guarantees in which the individual guarantee covers a percentage of the outstanding nominal amount rather than the absolute value, the attribute “protection value” is updated as the instrument is being repaid. More specifically, given that the protection value reflects the conditions of the contract relating to the specific financial guarantee and, where indicated, elements of the instrument, it follows that if the protection secures a part of the principal (as a percentage), then the protection value is updated as the principal is repaid.  Please also note that for protection items such as debt securities the protection value is the nominal amount even if, because of the credit risk, the fair value is lower. In such cases, however, the fair value of the protection (instead of the nominal amount) should the considered in the calculation of the “protection allocated value”.  Fair value  The fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the valuation date.  In the case of real estate protection, the term fair value is referred to as the market value. Consequently, fair value is not used for real estate protection.  As regards certain types of protection for which there is no notional amount, or where valuing them at their notional amount is inappropriate. This relates to non-financial protection items such as “other physical collateral”.  Market value  The term “market value” is an equivalent of fair value in relation to real estate properties and means “the estimated amount for which the property could be exchanged on the date of valuation between a willing buyer and a willing seller in an arm’s-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion”.  Long-term sustainable value  The long-term sustainable value is a value type to be used only for real estate collateral.  The mortgage lending value as the value of immovable property is “determined by a prudent assessment of the future marketability of the property taking into account long-term sustainable aspects of the property, the normal and local market conditions, and the current use and alternative appropriate uses of the property”.  If both a market value and a long-term sustainable value are available for real estate property, the market value is reported.  Other protection value  Other protection values comprise value types not included in any of the categories listed above. Only value types that differ from the definition of the above values are included in this category, while value types that differ only as regards the name (such as the surrender value in the case of life insurance policies pledged) are mapped to the respective value type. | | | |
| **Applicability**  Units shall report in this data attribute one of the codes included in the table below, according to the criteria included above:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Fair Value | | **2** | Long-term sustainable value | | **3** | Market Value | | **4** | Notional amount | | **5** | Types of protection values other than notional amount, market value, fair value or long-term sustainable value |   Additionally, “99999999999” - for exceptional cases in which the info is not available;  This field is not applicable for personal garantees and for instruments without an associated collateral, then report “11111111111”. | | | |
| **Link to other concepts**   1. TYP\_PRTCTN - [Protection type](#_Protection_type) à Type of protection received, irrespective of its eligibility for credit risk mitigation. 2. TYP\_PRTCTN\_INTRNL - [Type of protection received, irrespective of its eligibility for credit risk mitigation according to bank-internal classification](#_Type_of_protection) à To understand the figure to be reported, and how to obtain it, see section ` TYP\_PRTCTN - [Protection type](#_Protection_type) ´. | | | |
| **Example**  Some examples of types of protection which value is typically a **notional amount** are:   * The protection value of financial guarantees other than credit derivatives is the notional value (e.g. the guaranteed amount). * The protection value of loans serving as protection is the notional value (i.e. the nominal amount), irrespective of whether the loans are performing or non-performing. * The protection value of trade receivable is the notional value of the trade receivables. * For deposits, the values to be reported are notional (nominal) values.   For an indication of types of protection for which the type of protection value is a **fair value**, consider the following examples:   * Gold is to be valued at the price established in organized gold markets; * Listed shares are valued at their fair value, represented by the mid-market price * Unlisted shares are valued at their fair value, which will be estimated. * Other equity instruments and investment fund shares/units are valued at their fair values. * Leased assets other than real estate collateral are valued at their fair value. | | | |
| **ECB asks for this figure**  Information about collaterals | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.017 | APPRSL\_CRRNCY | Appraisal currency |  |
|  | | | |
| **Definition**  Currency denomination of the appraisal *(Appraised market value (PRTCTN\_VL))*, | | | |
| **Applicability**  Units shall consider the codes specified in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | AED | UAE Dirham | | AFN | Afghani | | ALL | Lek | | AMD | Armenian Dram | | ANG | Netherlands Antillean Guilder | | AOA | Kwanza | | ARS | Argentine Peso | | AUD | Australian Dollar | | AWG | Aruban Florin | | AZN | Azerbaijanian Manat | | BAM | Convertible Mark | | BBD | Barbados Dollar | | BDT | Taka | | EUR | Euro | | **…..** | Etc…. |   In specific cases of missing information (traceability errors), the regulator allows to report the value “MISS”.  This filed does not apply for personal guarantees | | | |
| **Link to other concepts**   * PRTCTN\_VL - Appraised market value | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Protection attributes. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.018 | APPRSR | Provider of latest valuation (appraiser) |  |
|  | | | |
| **Definition**  Name of the appraising company provider of latest valuation that is reported in “Appraised market value (PRTCTN\_VL)”. | | | |
| **Applicability**  Report the name of the appraiser who provided the latest valuation. If the bank carries out the appraisal itself report "Internal".  The *Provider of latest valuation (appraiser)* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the four types collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral * Other protection   Otherwise, if the type of protection is not subject to being appraised by an appraiser (e.g. personal guarantees) , the value “N/A” is reported. | | | |
| **Link to other concepts**   * DT\_PRTCTN\_VL * PRTCTN\_VL * PRTCTN\_VLTN\_APPRCH * TYP\_PRTCTN * APPRSL\_CRRNCY | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Appraisal information | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.019 | DT\_LST\_FLL\_APPRSL | Date of last full appraisal |  |
|  | | | |
| **Definition**  Date of the most recent full appraisal. If the most recent valuation was done by other means (e.g. based on statistical information), this field should contain the date of the most recent full appraisal on the property. More specifically, it is the date on which the amount reported in the attribute “PRTCTN\_VL - Appraised market value (in EUR)” was established, if the valuation was performed as a full appraisal.  A full appraisal is understood to be a valuation that is carried out in person, by entering the property. Those appraisals that are statistical or pseudo-personal, without entering the property for their valuation, will not be considered as complete appraisals. | | | |
| **Applicability**  Units shall report the date of the last full appraisal. If the most recent available appraisal was done by other means (e.g. based on statistical information), and a previous full appraisal was carried out before, Units shall report the date of the last full appraisal.  Since the aim of this data attribute is for the Units to report the date of the last full appraisal, this field shall exclusively be reported for certain types of protection/ collaterals. Concretely, this field shall exclusively be reported as a date (in case a full appraisal is available) for: residential and commercial real estate collaterals and offices and commercial premises.  In the case of not having a full appraisal, a “0000-00-00” shall be reported to the regulator.  For collaterals where a full appraisal is not required (e.g. credit derivatives, deposits, loans, trade receivables…) and for protections that are not collaterals (e.g. guarantor), Units shall report the value “1111-11-11”. | | | |
| **Link to other concepts**   * TYP\_PRTCTN- [Protection type](#_Protection_type) à Type of protection received, irrespective of its eligibility for credit risk mitigation. The data attribute `Date of last full appraisal´ shall exclusively be reported as a date if the field `Protection type´ has been reported with one of the following values:  |  |  | | --- | --- | | **Code** | **Description** | | 8 | Residential real estate collateral | | 9 | Offices and commercial premises | | 10 | Commercial real estate collateral |  * PRTCTN\_VL - Appraised market value (in EUR) | | | |
| **Example**   * The entity has a full appraisal from 2015-03-05. Subsequently, a statistic appraisal was carried out on 2017-05-15. The most recent appraisal is the statistical one, but for this specific data attribute, the date to be reported would be “2015-03-05”. | | | |
| **ECB asks for this figure**  Information about collaterals | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.020 | DT\_ORGNL\_PRTCTN\_VL | Date of original protection value |  |
|  | | | |
| **Definition**  The date of the original protection value is the date on which the latest appraisal or valuation of the protection was carried out prior to its initial receipt as credit protection. This data attribute captures the date of the original valuation of the protection as reported in the data attribute “original protection value”. This data field is also reported in Anacredit.  Therefore, it will be necessary to report the date of the appraisal used by the entity to grant the transaction in the past (inception date). In this case, it makes no difference whether it is a full appraisal or a statistical appraisal.  In case a collateral guarantees different instruments, the collateral will appear only once in Protection table, and this field will get the oldest value. | | | |
| **Applicability**  The date of original protection value is to be reported for each protection received.  In cases in which the collateral appraisal date is not available, Units are requested to report 0000-00-00.  For all collateral received, for which a valuation is not required, Units are requested to report 1111-11-11.  This field is not applicable for personal guarantees. | | | |
| **Link to other concepts**   * ORGNL\_PRTCTN\_VL - Original protection value. | | | |
| **Example**   * On 2019-01-05, the entity grants a loan to a customer for a value of 1 million euros. To close the transaction, the borrower presents as collateral a property valued at 2 million euros, with an appraisal date of 2018-12-05.   In this case, the entity must report 2018-12-05 as the date. | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.021 | DT\_PRTCTN\_VL | Date of protection value |  |
|  | | | |
| **Definition**  The date of the protection value is the date on which the latest appraisal or valuation of the protection was carried out prior to the reporting reference date. This data field is also reported in Anacredit.  As regards protection items which are valued at their fair values (or market or long-term sustainable values in the case of real estate collateral), the date of the protection value is the date on which the amount reported in the attribute “protection value (PRTCTN\_VL)” of the value type reported in the attribute “type of protection value (TYP\_PRTCTN)” was established under the valuation method reported in the attribute “protection valuation approach (PRTCTN\_VLTN\_APPRCH)”.  In the case of protection items which are valued at their notional amount, the date of protection value is the reporting reference date. | | | |
| **Applicability**  Units shall report in this data attribute the last date in which the latest appraisal or valuation protection value was carried out for all the exposures with collateral (either physical appraisal, or statistical) prior to the reporting date.  This field is not applicable for personal guarantees. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - [Protection type](#_Protection_type) * PRTCTN\_VLTN\_APPRCH - [Type of protection value](#_Type_of_protection_1) * PRTCTN\_VL - protection value | | | |
| **Example**   1. On 11 May 2011 an observed agent (OA#1) extends a loan (Inst#55) to a legal entity for a tenor of ten years. The loan is secured by commercial real estate collateral (CRE#1) and a financial guarantee (Gua#2) provided by a third-party legal entity (GUARANTOR#AA). 2. The maximum amount GUARANTOR#AA would have to pay if the guarantee is called on equals €500,000. The guarantee can be revoked only if the loan is repaid in full. 3. On 28 April 2011, just prior to the loan origination, the real estate was evaluated by a third-party appraiser not related to OA#1 where the market value of the protection was established to be €380,000. 4. On 15 March 2014 and 14 October 2016 the market value of the real estate collateral is re-evaluated by a third-part appraiser; considering the local market conditions, the protection value is estimated to be €400,000 and €425,000, respectively. 5. Inst#55 is subject to reporting as of 30 September 2018. 6. In October 2018 OA#1 opts for a quantitative valuation of the real estate collateral where the protection value is regularly estimated following a methodology developed by OA#1 based on a publicly available house price index. Accordingly, the real estate value is estimated to grow by 0.5% month-to-month.   In connection with Inst#55, both the real estate collateral and the financial guarantee are reported in the protection received dataset at 30 September 2018. The reporting of the protection received dataset is depicted in the next table.   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Reporting Ref. Date** | **Protection identifier** | **Type of protection** | **Protection value** | **Type of protection value** | **Protection valuation approach** | **Date of protection value** | | 2018-09-30 | CRE#1 | Commercial Real estate Collateral | 425,000.00 | Market Value | Third party valuation | 2016-10-14 | | 2018-09-30 | CRE#2 | Financial guarantee other than credit derivatives | 500,000.00 | Nominal Amount | Other type of Valuation | 2018-09-30 |   As of October 2018, the data concerning the real estate collateral change compared with the previous periods are therefore subject to reporting. In addition, the data regarding the financial guarantee are also reported as for protection valued at notional amount; the date of protection value is the reporting reference date. Accordingly, the reported records as of October, November and December are illustrated in the table below.   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Reporting Ref. Date** | **Protection identifier** | **Type of protection** | **Protection value** | **Type of protection value** | **Protection valuation approach** | **Date of protection value** | | 2018-10-31 | CRE#1 | Commercial Real Estate Collateral | 427,125.00 | Market Value | Creditor Valuation | 2018-10-31 | | 2018-10-31 | CRE#2 | Financial guarantee other than credit derivatives | 500,000.00 | Nominal Amount | Other type of Valuation | 2018-10-31 | | 2018-11-30 | CRE#1 | Commercial Real estate Collateral | 429,260.63 | Market Value | Creditor Valuation | 2018-11-30 | | 2018-11-30 | CRE#2 | Financial guarantee other than credit derivatives | 500,000.00 | Nominal Amount | Other type of Valuation | 2018-11-30 | | 2018-12-31 | CRE#1 | Commercial Real estate Collateral | 431,406.93 | Market Value | Creditor Valuation | 2018-12-31 | | 2018-12-31 | CRE#1 | Financial guarantee other than credit derivatives | 500,000.00 | Nominal Amount | Other type of Valuation | 2018-12-31 | | | | |
| **ECB asks for this figure**  Protection received dataset. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.022 | ORGNL\_PRTCTN\_VL | Original protection value (at inception) |  |
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| **Definition**  The original protection value is the monetary value of the protection item that was established at the date when the protection item was originally received as a credit protection. This data field is also reported in Anacredit.  In the case of a protection item securing the same instrument, the original protection value will remain unchanged throughout the entire life of the instrument. This includes cases where the same protection is pledged to secure another instrument which is originated some period after the first instrument was originated. | | | |
| **Applicability**  Units shall report this data attribute to all operations in scope of the Loan Tape with an associated collateral. The reported value will always be a non-negative number.  This field is not applicable for personal guarantees. | | | |
| **Link to other concepts**   * DT\_ORGNL\_PRTCTN\_VL - Date of original protection value. | | | |
| **Example**  Following the example described above, in the data attribute `*Date of protection value*´, the following table presents the information of the original protection value and the date of the original protection value in relation to the real estate collateral and the financial collateral from September to December 2018. (Only considering the Protection identifier CRE#1).   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Reporting Ref. Date** | **Protection identifier** | **Type of protection** | **Protection value** | **Date of protection value** | **Original Protection Value** | **Date Original Protection Value** | | 2018-09-30 | CRE#1 | Commercial Real estate Collateral | 425,000.00 | 2016-10-14 | 380,000.00 | 2011-04-28 | | 2018-10-31 | CRE#1 | Commercial Real estate Collateral | 427,125.00 | 2018-10-31 | 380,000.00 | 2011-04-28 | | 2018-11-30 | CRE#1 | Commercial Real estate Collateral | 429,260.63 | 2018-11-30 | 380,000.00 | 2011-04-28 | | 2018-12-31 | CRE#1 | Commercial Real estate Collateral | 431,406.93 | 018-12-31 | 380,000.00 | 2011-04-28 | | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.023 | PRTCTN\_FRCD\_SL\_VL | Forced sale value |  |
|  | | | |
| **Definition**  Sales value that is estimated to be cashed in considering a forced sale scenario. The *Forced sale value* in property is the value a property may sell for in a quick sale, usually at auction (after repossession). | | | |
| **Applicability**  In general, Units shall report this data field when the protection is a property (Residential real estate collateral; Offices and commercial premises; Commercial real estate collateral). Other physical collateral maybe also affected. In specific cases of missing information (traceability errors), the regulator allows to report the value “99999999999”.  For financial collaterals or guarantors “11111111111” can be reported. | | | |
| **Link to other concepts**   * TYP\_PRTCTN – Protection type | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collateralized amount of the instruments. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.024 | PRTCTN\_VL | Appraised market value |  |
|  | | | |
| **Definition**  The appraised market value (or protection value) is the monetary value of the protection item that was established at the latest valuation date prior to or at the reporting reference date under the relevant “Type of protection value” following the valuation approach. This data field is also reported in Anacredit.  For each protection item that is reported as a separate record in the protection received dataset, a single protection value is reported, which is the protection item’s total value, established under a certain valuation approach.  The market value from the appraisal (PRTCTN\_VL ) is reported without applying any haircut (i.e. deductible percentage that is applicable if certain conditions are met). In case a haircut is applied by the Unit, this amount should be identified in the field `*Haircut applied by the bank to the market value*´ (HRCT\_MV).  In case of personal guarantees, the PRTCTN\_VL is equal to the sum of “PRTCTN\_ALLCTD\_VL” of the protection. | | | |
| **Applicability**  This data attribute shall be reported for each protection item received. The reported value is a non-negative number.  In cases of doubts or missing information regarding the value of certain protection/ collateral, Units are requested to report this data attribute with the value “99999999999”. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - Protection type * PRTCTN\_VLTN\_APPRCH - Type of protection value * DT\_PRTCTN\_VL - [Date of protection value](#_Date_of_protection) | | | |
| **Example**  Following the example described above, the following table presents the information of the original protection value, and the current protection value. The current protection value varies from one reporting to another, as it is updated. The original protection does not change, as it is the value at the time of granting the operation.   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | **Reporting Ref. Date** | **Protection identifier** | **Type of protection** | **Protection value** | **Date of protection value** | **Original Protection Value** | **Date Original Protection Value** | | 2018-09-30 | CRE#1 | Commercial Real estate Collateral | 425,000.00 | 2016-10-14 | 380,000.00 | 2011-04-28 | | 2018-10-31 | CRE#1 | Commercial Real estate Collateral | 427,125.00 | 2018-10-31 | 380,000.00 | 2011-04-28 | | 2018-11-30 | CRE#1 | Commercial Real estate Collateral | 429,260.63 | 2018-11-30 | 380,000.00 | 2011-04-28 | | 2018-12-31 | CRE#1 | Commercial Real estate Collateral | 431,406.93 | 018-12-31 | 380,000.00 | 2011-04-28 | | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.025 | PRTCTN\_VL\_NPE | Most recent appraised market value at the time when the instrument was classified as non-performing |  |
|  | | | |
| **Definition**  This field shall be reported as the appraised market value **when the instrument was classified as non-performing** (regardless of whether it is classified as non-performing at the reporting date of the loan tape).  For protections securing several instruments which were classified as non-performing, Units are expected to provide in this data attribute the information for the most recent one being classified as non-performing. *Please refer to the definition of the concepts `Performing status´ and `Appraised market value* (PRTCTN\_VL)*´ for clarifications on the information that needs to be reported.*  The regulator does not identify whether the amount reported shall be based on a full valuation or a valuation carried out by other means (e.g. based on statistical information), so it is understood that any type of valuation/ appraisal is valid for the reporting of this data attribute. | | | |
| **Applicability**  This data attribute shall be reported for each protection item received for which the collateralized instrument is classified or were at some point classified as non-performing. The reported value is a non-negative number.  For operations/ exposures with an associated collateral that have never been classified as non-performing, Units shall report the value “11111111111” – Not applicable. This field is not applicable also for personal guarantees.  Additionally, the regulator allows to report the value “99999999999” in specific cases in which the information to be reported in this data attribute is not available (traceability errors). | | | |
| **Link to other concepts**   * PRTCTN\_VL - [Appraised market value (in EUR)](#_Appraised_market_value) * PRFRMNG\_STTS - `[Performing status](#_Performing_status_1)´ | | | |
| **Example**  A loan that is currently classified as performing, but two years ago was classified as non-performing. Today it has collateral valued at EUR 1 million, but two years ago, this collateral was valued at EUR 1.2 million. The entity will have to report the EUR 1.2 million collateral to the regulator, when the loan was classified as non-performing. | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.026 | PRTCTN\_VLTN\_APPRCH | Protection valuation approach |  |
|  | | | |
| **Definition**  The protection valuation approach identifies the type of the protection valuation (or the method used to determine the protection value) from among an exhaustive list of values this data attribute may assume. This data field is also reported in Anacredit.  The type of valuation approach is in particular relevant for protection items which are valued at their fair values (or market or long-term sustainable values in the case of real estate collateral).  Please note that if the type of protection value is “notional amount”, the protection valuation approach does not in fact apply, and therefore the value “other type of valuation” is reported. Otherwise, if the protection is not valued at its notional amount, then the valuation approach that was undertaken in the latest valuation is reported. For the purposes of this reporting scheme, Units shall report one of the following categories:   * **Counterparty estimation** is a valuation method whereby the valuation is carried out by the protection provider. This in particular may apply to equity and investment fund shares/units that are valued at their fair values. * **Creditor valuation** is a valuation method whereby the valuation is carried out by the creditor. The valuation may be undertaken by an external or staff appraiser who possesses the necessary qualifications, ability and experience to execute a valuation and who is not independent from the credit decision process. This valuation method may apply to:   + unlisted shares valued at their fair value which is estimated based on a methodology controlled by the creditor;   + leased assets valued at their fair value following a valuation methodology controlled by the creditor where the asset value is calculated with the use of asset valuation curves;   + commercial real estate valued at a long-term sustainable value which was based on an appraisal carried out by an appraiser hired by the creditor;   + residential real estate valued at its market value which was based on an appraisal carried out by an appraiser hired by the creditor. * **Mark-to-market**. Is a valuation method whereby the protection value is based on unadjusted prices quoted at an exchange for identical assets and liabilities in an active market. This corresponds to the following protection items:   + gold is valued at the price established in organized gold markets;   + listed shares are valued at their fair value, represented by the mid-market price observed on the stock exchange or other organized financial markets. * **Third party valuation**. Relates to a valuation method in which the valuation is provided by an appraiser who is independent of the credit decision process. It applies to:   + unlisted shares valued at their fair value which is estimated on the basis of a methodology not controlled by the creditor;   + leased assets valued at their fair value following a valuation methodology not controlled by the creditor where the asset value is calculated with the use of asset valuation curves;   + commercial real estate valued at its market value following a valuation carried out by a third-party appraiser, over which the creditor has no control;   + residential real estate valued at its market value following a quantitative valuation technique (using a publicly available house price index) developed by a third party over which the creditor has no control. * **Other type of valuation**. Refers to any other type of valuation that is not included in the previous categories of valuation approaches. | | | |
| **Applicability**  This data attribute shall be reported for each protection item received.  Units shall report one of the codes included in the table below, considering the explanations provided:   |  |  | | --- | --- | | **Code** | **Description** | | 1 | Counterparty estimation | | 2 | Creditor valuation | | 3 | Mark-to-market | | 4 | Other type of valuation | | 5 | Third-party valuation |   This field is not applicable for personal guarantees. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - [Protection type](#_Protection_type) * PRTCTN\_VLTN\_APPRCH - [Type of protection value](#_Type_of_protection_1) | | | |
| * **Example** * Consider a mortgage secured by a residential real estate property (RRE). For valuation purposes, the Unit decides to reach the services of an external appraisal company. In such case, this data attribute should be reported as “5” – Third party. | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.027 | DT\_APPRSL\_PRVS | Previous appraisal date |  |
|  | | | |
| **Definition**  Date of the full appraisal previous to the most recent one available (i.e. previous to the last appraisal reported in the data attribute *`Date of last full appraisal field (DT\_LST\_FLL\_APPRSL) ´*. | | | |
| **Applicability**  This field shall exclusively be reported as a date for: residential and commercial real estate collaterals and offices and commercial premises which have had more than one full appraisal since the protection was received.  For collaterals for which only one full appraisal has been conducted, collaterals without full appraisal, and collaterals where a full appraisal is not required (e.g. credit derivatives, deposits, loans, trade receivables…) Units shall report the value “1111-11-11”.  Additionally, in specific cases of missing information (traceability errors), report the value “0000-00-00”. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - [Protection type](#_Protection_type) à Type of protection received, irrespective of its eligibility for credit risk mitigation. The data attribute `Previous appraisal date´ shall exclusively be reported as a date if the field `Protection type´ has been reported with one of the following values:  |  |  | | --- | --- | | **Code** | **Description** | | 8 | Residential real estate collateral | | 9 | Offices and commercial premises | | 10 | Commercial real estate collateral |  * PRTCTN\_VL\_PRVS shall be the value directly preceding PRTCTN\_VL (so that both these values may have been established on a date even later than DT\_LST\_FULL\_APPRSL, because they both are results of “non-full” appraisals; e.g. statistical appraisals) * DT\_APPRSL\_PRVS shall in general not be the date on which PRTCTN\_VL\_PRVS was established, but rather the date of the previous full appraisal (the one preceding DT\_LST\_FLL\_APPRSL) * The Loan Tape data dictionary contains no date corresponding to PRTCTN\_VL\_PRVS in the case that it is not coincidentally the result of a full appraisal * The Loan Tape data dictionary contains no value corresponding to DT\_APPRSL\_PRVS in the case that two ore more “non-full-appraisals” have been carried out since then | | | |
| **Example**   * The bank granted a loan on 2018-11-06 for €2 million, due in 2040-11-06, at an interest rate of 1.5 per cent. The transaction is secured by real estate collateral valued by a full appraisal at the grant date at €3 million.   On 2019-11-06, the bank decided to carry out a statistical appraisal on the collateral, the estimated value of the collateral being €3.1 million.  On 2020-11-06, the bank decided to carry out a full appraisal on the property used as collateral, the appraised value being €3.2 million.   |  |  |  |  | | --- | --- | --- | --- | | **Date** | **Type of valuation full appraisal, statistical)** | **Value** | **Type of guarantee** | | 2018-11-06 | Full | €3 million | Housing | | 2019-11-06 | Statistical | €3.1 million | Housing | | 2020-11-06 | Full | €3.2 million | Housing |   As per the reference reporting date “2021-01-01”, Units shall report the following:  DT\_APPRSL\_PRVS= 2018-11-06  PRTCTN\_VL = €3.2 M  PRTCTN\_VL\_PRVS = €3.1 M  DT\_LST\_FULL\_APPRSL = 2020-11-06 | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.028 | PRTCTN\_VL\_PRVS | Previous appraised market value |  |
|  | | | |
| **Definition**  Protection value as at the date of the appraisal previous to the most recent one available (i.e. previous to the last appraisal reported in the data attribute `*Appraised market value (PRTCTN\_VL)* ´).  Note that the amount to be reported to the regulator on the value of the guarantee will be without applying any type of haircut or adjustment to the amount granted by the appraisal. | | | |
| **Applicability**  Since the aim of this data attribute is for the Units to report the previous appraised market value, this field shall exclusively be reported for certain types of protection/ collaterals. Concretely, this field shall exclusively be reported for protections which have had more than one appraisal or valuation since the protection was received.  For collaterals for which only one appraisal or valuation has been conducted or for personal guarantees, Units shall report the value “11111111111”.  Additionally, in specific cases of missing information (traceability errors), the regulator allows to report the value “99999999999”. | | | |
| **Link to other concepts**   * ORGNL\_PRTCTN\_VL- [Original protection value (at inception)](#_Original_protection_value) | | | |
| **Example**  Following the previous example:   * The bank granted a loan on 2018-11-06 for €2 million, due in 2040-11-06, at an interest rate of 1.5 per cent. The transaction is secured by real estate collateral valued by a full appraisal at the grant date at €3 million.   On 2019-11-06, the bank decided to carry out a statistical appraisal on the collateral, the estimated value of the collateral being €3.1 million.  On 2020-11-06, the bank decided to carry out a statistical appraisal on the property used as collateral, the appraised value being €3.2 million.   |  |  |  |  | | --- | --- | --- | --- | | **Date** | **Type of valuation full appraisal, statistical)** | **Value** | **Type of guarantee** | | 2018-11-06 | Full | €3 million | Housing | | 2019-11-06 | Statistical | €3.1 million | Housing | | 2020-11-06 | Statistical | €3.2 million | Housing |   The reporting date is 2021-01-01.  The entity shall report to the regulator the value of the second appraisal, being: €3,1 million. | | | |
| **ECB asks for this figure**  Information about collaterals. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.029 | CNSTRCTN\_STTS | Construction status |  |
|  | | | |
| **Definition**  Current status of the construction progress.  Description of the *Construction status* values:   * **Built:** construction is finished * **In construction:** construction is in progress * **Land bank without zoning permit** * **Land bank building permit**   The term "permit" refers to the received zoning and building permission. | | | |
| **Applicability**  Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Built | | **2** | In construction | | **3** | Land bank without zoning permit | | **4** | Land bank building permit |   This field applies when TYP\_PRTCTN = ‘8- Residential real estate collateral ‘ or ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’. For the rest type of protections please report “11111111111”. | | | |
| **Link to other concepts**   * DT\_CNSTRCTN\_STTS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate specific information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.030 | DT\_CNSTRCTN\_STTS | Date of construction status |  |
|  | | | |
| **Definition**  Date when the last construction status (CNSTRCTN\_STTS) was recorded. | | | |
| **Applicability**  This field applies when TYP\_PRTCTN = ‘8- Residential real estate collateral ‘ or ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’.  In case the construction status CNSTRCTN\_STTS = “99999999999” then date of construction status = “0000-00-00”. If the construction status CNSTRCTN\_STTS = “11111111111” then date of construction status = “1111-11-11”. | | | |
| **Link to other concepts**   * CNSTRCTN\_STTS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Real estate specific information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.031 | DT\_FRST\_USG | Date of first usage of the building |  |
|  | | | |
| **Definition**  Date when the building was operationally used the first time. This date can also be in the future (for objects in construction). | | | |
| **Applicability**  This field applies when TYP\_PRTCTN = ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’. For the rest type of protections Units can report “1111-11-11”  When only the year of first usage of the building is known, Local units shall report **YYYY-01-01**. | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collateral specific information. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.032 | DVLPMNT\_STTS | Development status |  |
|  | | | |
| **Definition**  Operational situation of the real estate asset used as collateral.  Description of the *Development status* values:   * **Not in construction** * **In construction and not operational** * **In construction and partially operational** * **Constructed and fully operational** | | | |
| **Applicability**  Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Not in construction | | **2** | In construction and not operational | | **3** | In construction and partially operational | | **4** | Constructed and fully operational |   The *Development status* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   Otherwise, if the type of protection is not any of the real estate collateral types, the value “11111111111” is reported. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - protection type | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collateral features. | | | |

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| **D data field** | **Data field** | **Field name** |  |
| PR.033 | MN\_PRPS | Main purpose |  |
|  | | | |
| **Definition**  Main purpose of the real estate used as collateral.  Description of the main purpose of the use of the collateral asset:   * **Office** * **Hotel** * **Shopping** * **Leisure** * **Parking** * **Logistic** * **Residential** * **Mixed** * **Other** | | | |
| **Applicability**  Units shall provide this data attribute with one of the codes provided by the regulator. These codes are included in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | **1** | Office | | **2** | Hotel | | **3** | Shopping | | **4** | Leisure | | **5** | Parking | | **6** | Logistic | | **7** | Residential | | **8** | Mixed | | **9** | Other |   The *Main purpose* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   Otherwise, if the type of protection is not any of the real estate collateral types, the value “11111111111” is reported. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - protection type | | | |
| **Examples**   * SHOPPING includes restaurants, * OFFICE includes doctor's surgeries. * MIXED: Hotel and office building where both usages are of similar importance | | | |
| **ECB asks for this figure**  Collateral features. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.034 | PRM\_LCTN | Prime location according to bank-internal definition |  |
|  | | | |
| **Definition**  Prime location according to bank-internal definition (Y/N) | | | |
| **Applicability**  The *Prime location according to bank-internal definition* is to be reported only in the case of protection items for which the data attribute “protection type (TYP\_PRTCTN)” is reported in the protection received dataset as any of the three types of real estate collateral:   * Residential real estate collateral; * Offices and commercial premises; * Commercial real estate collateral   Local units shall report "Y" if the real estate is located in a prime location according to bank-internal classification or report “N” if it is not.  Otherwise, if the type of protection is not any of the real estate collateral types, the value “N/A” is reported. | | | |
| **Link to other concepts**   * TYP\_PRTCTN - protection type | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  Collateral features. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.035 | CRE\_INCM\_CRRNCY | Currency of annual income and expenses |  |
|  | | | |
| **Definition**  Currency denomination of the “Current annual income (CRE\_YRLY\_INCM)” and “Current annual operating expenses (CRE\_YRLY\_EXPNSS)”. | | | |
| **Applicability**  Units shall consider the codes specified in the table below:   |  |  | | --- | --- | | **Code** | **Description** | | AED | UAE Dirham | | AFN | Afghani | | ALL | Lek | | AMD | Armenian Dram | | ANG | Netherlands Antillean Guilder | | AOA | Kwanza | | ARS | Argentine Peso | | AUD | Australian Dollar | | AWG | Aruban Florin | | AZN | Azerbaijanian Manat | | BAM | Convertible Mark | | BBD | Barbados Dollar | | BDT | Taka | | EUR | Euro | | **…..** | Etc…. |   Units should report this field when TYP\_PRTCTN = ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’, otherwise please report the value “N/A”.  Additionally, in specific cases of missing information (traceability errors), the regulator allows to report the value “MISS”. | | | |
| **Link to other concepts**   * Current annual income - CRE\_YRLY\_INCM * Current annual operating expenses - CRE\_YRLY\_EXPNSS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  CRE data protection | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.036 | CRE\_YRLY\_EXPNSS | Current annual operating expenses |  |
|  | | | |
| **Definition**  Current annual operating expenses that the borrower must incur in order to maintain the property's value. In other words, if TYP\_PRTCTN = ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’, this field it is about reporting the maintenance expenses incurred by the client for the properties that are guaranteeing the loan. | | | |
| **Applicability**  It is recommended to use the information of the last 12 months or else the most recent available. The information period used must be aligned with the one used to report the DBT\_YLD and CRE\_YRLY\_INCM fields.  For protections of instruments that are not TYP\_PRTCTN = ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’, Units shall report the value “11111111111”.  Additionally, in specific cases of missing information (traceability errors), the regulator allows to report the value “99999999999”. | | | |
| **Link to other concepts**   * CRE\_INCM\_CRRNCY * CRE\_YRLY\_INCM * DBT\_YLD | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  CRE data protection. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.037 | CRE\_YRLY\_INCM | Current annual income |  |
|  | | | |
| **Definition**  Current annual income ideally based on capacities that are rented on the day following the reference date. In other words, if TYP\_PRTCTN = ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’, this field it is about reporting the income gererated by the client for the properties that are guaranteeing the loan. | | | |
| **Applicability**  It is recommended to use the information of the last 12 months or else the most recent available. The information period used must be aligned with the one used to report the DBT\_YLD and CRE\_YRLY\_INCM fields.  For protections other than TYP\_PRTCTN = ‘9- Offices and commercial premises’ or ’10- Commercial real estate collateral’, Units shall report the value “11111111111”.  Additionally, in specific cases of missing information (traceability errors), the regulator allows to report the value “99999999999”. | | | |
| **Link to other concepts**   * CRE\_INCM\_CRRNCY * DBT\_YLD * CRE\_YRLY\_EXPNSS | | | |
| **Examples**  N/A | | | |
| **ECB asks for this figure**  CRE data protection. | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.040 | TYP\_EP\_SCR | EP Score Data Type |  |
|  | | | |
| **Definition**  This field allows to identify if the EP score data (level of energy efficiency) is original or calculated. Original data means that the EPC data assigned to the collateral is a real value of the EP score vs "calculated", meaning that the institution has applied some kind of methodology to estimate the EP related data. | | | |
| **Applicability**  Units shall indicate in this field the type of EP score data based on the source of the specific energy consumption of the collateral, considering if the EP score of the collateral is real or estimated:   |  |  | | --- | --- | | Code | Description | | EPSD1 | Real | | EPSD2 | Estimated |   In those units where EPCs (energy performance certificate) are not mandatory and no information is available for their estimation, Units should report “N/A”.  If the protection doesn’t correspond to a Real Estate report ‘N/A’.  Additionally, for protections with missing data report ‘MISS’. | | | |
| **Link to other concepts**   * EP\_SCR * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.041 | EP\_SCR | EP Score |  |
|  | | | |
| **Definition**  Energy efficiency buckets based on the specific energy consumption of the collateral in kWh/m2 per year, as indicated in the EPC label of the collateral or estimated by institutions in the absence of the EPC label. | | | |
| **Applicability**  In this field, Units should allocate the energy consumption of the collateral in kWh/m2 per year to the corresponding bucket from the following CodeList:   |  |  | | --- | --- | | Code | Description | | EPSC1 | 0; <= 100 | | EPSC2 | > 100; <= 200 | | EPSC3 | > 200; <= 300 | | EPSC4 | > 300; <= 400 | | EPSC5 | > 400; <= 500 | | EPSC6 | > 500 | | EPSC7 | Without EP Score |   If the Unit does not have the EP Score of the collateral, then report “EPSC7” (Without EP Score).  In those Units where EPCs (energy performance certificate) are not mandatory and no information is available for their estimation, Units will have to report “EPSC7” (Without EP Score).  Additionally, for protections with missing data report ‘MISS’.  If the protection doesn’t correspond to a Real Estate report ‘N/A’. | | | |
| **Link to other concepts**   * TYP\_EP\_SCR * TYP\_PRTCTN | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.042 | TYP\_EPC\_LBL | EPC Label Data Type |  |
|  | | | |
| **Definition**  This field allows to identify if the EPC Label data is original or calculated. Original data means that the EPC data assigned to the real estate collateral is a real value of the EPC label vs "calculated", meaning that the institution has applied some kind of methodology to estimate the EPC related data. | | | |
| **Applicability**  Units shall indicate in this field the type of EPC Label Data based on the source of the specific EPC label of the collateral, considering if the EPC label of the collateral is real or estimated.   |  |  | | --- | --- | | Code | Description | | EPCD1 | Real | | EPCD2 | Estimated |   In those units where EPCs are not mandatory and no information is available for their estimation, units should report TYP\_EPC\_LBL = “N/A”.  If the protection doesn’t correspond to a Real Estate report ‘N/A’.  Additionally, for protections with missing data report ‘MISS’. | | | |
| **Link to other concepts**   * EPC\_LBL * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.043 | EPC\_LBL | EPC Label |  |
|  | | | |
| **Definition**  Letter code representing the energy performance of the collateral (from A to G) regarding the energy consumption.  For EU countries, the label of the energy performance certificate (EPC) recognized by a Member State or by a legal person designated by it, which indicates the energy performance of a building or building unit, calculated according to the methodology set out in Annex I of 2010/31/EU Directive.  For exposures outside the EU, the label of the EPC of the collateral as defined in the relevant regulation, where a mapping to the EU EPC label exists. | | | |
| **Applicability**  In this field, Units shall report the EPC label bucket (see CodeList below) based on the EPC label of the real estate collateral (from A to G), as indicated in the EPC label of the collateral, or estimated by the unit in the absence of the EPC label.   |  |  | | --- | --- | | Code | Description | | EPCL1 | A | | EPCL2 | B | | EPCL3 | C | | EPCL4 | D | | EPCL5 | E | | EPCL6 | F | | EPCL7 | G | | EPCL8 | Without EPC label |     The EPC label can be referred to emissions of the collateral (in kg CO2/m2 per year) or energy efficiency of loan collateral (in kW/m2 per year). In the case of Pillar 3 disclosure, **the EPC label that must be disclosed is the one related to energy consumption.**  In those Units where EPCs are not mandatory and no information is available for their estimation, the exposure will be assigned to the EPC label ‘EPCL8’ (Without EPC label).  In the case of Spain, Portugal, and UK, EPCs as of December 2021 were captured for the ECB climate stress test exercise. For the Pilar 3, it is necessary to ensure the availability of EPCs for the new production after December 2021 and ensure the availability of EPCs label and EPC score based on energy consumption (instead of based on emissions).  Additionally, for protections with missing data report ‘MISS’.  If the protection doesn’t correspond to a Real Estate collateral report ‘N/A’. | | | |
| **Link to other concepts**   * TYP\_EPC\_LBL * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.044 | TYP\_EMSSNS\_LBL | EPC or Vehicle emissions label data type |  |
|  | | | |
| **Definition**  Identifier of whether the EPC or Vehicle emissions label is real or estimated.  This field allows to identify if the EPC or Vehicle emissions Label data is original or calculated. Original data means that the EPC data or vehicle label assigned to the collateral is a real value vs “calculated”, meaning that the institution has applied some kind of methodology to estimate the related data. | | | |
| **Applicability**  Units shall indicate in this field the type of EPC or vehicle emissions Label Data Type based on the source of the label:   |  |  | | --- | --- | | Code | Description | | EPCD1 | Real | | EPCD2 | Estimated |   In those units where EPCs or vehicle emissions certificate are not mandatory and no information is available for their estimation, units should report TYP\_EMSSNS\_LBL = “N/A”.  If the protection doesn’t correspond to a Real Estate or vehicle collateral report ‘N/A’.  Additionally, for protections with missing data report ‘MISS’. | | | |
| **Link to other concepts**   * TYP\_EPC\_LBL refers to energy consumption label while TYP\_EMSSNS\_LBL refers to emissions label * EPC\_EMSSNS\_LBL * VHCL\_EMSSNS\_LBL * TYP\_PRTCTN | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.045 | EPC\_EMSSNS\_LBL | EPC emissions label |  |
|  | | | |
| **Definition**  Letter code representing the **CO2 emissions** of the collateral (from A to G).  For EU countries, the label of the energy performance certificate (EPC) recognized by a Member State or by a legal person designated by it, which indicates the energy performance of a building or building unit, calculated according to the methodology set out in Annex I of 2010/31/EU Directive.  For exposures outside the EU, the label of the EPC of the collateral as defined in the relevant regulation, where a mapping to the EU EPC label exists. | | | |
| **Applicability**  In this field, Units shall report the EPC label bucket (see CodeList below) based on the EPC label of the collateral (from A to G), as indicated in the EPC label of the collateral, or estimated by the unit in the absence of the EPC label.   |  |  | | --- | --- | | Code | Description | | EPCL1 | A | | EPCL2 | B | | EPCL3 | C | | EPCL4 | D | | EPCL5 | E | | EPCL6 | F | | EPCL7 | G | | EPCL8 | Without EPC label |     The EPC label can be referred to emissions of the collateral (in kg CO2/m2 per year) or energy efficiency of loan collateral (in kW/m2 per year). In the case of this field, **the EPC label that must be reported is the one related to CO2 emissions.**  In those Units where EPCs are not mandatory and no information is available for their estimation, the exposure will be assigned to the EPC label ‘EPCL8’ (Without EPC label).  Additionally, for protections with missing data report ‘MISS’.  If the protection doesn’t correspond to a Real Estate report ‘N/A’. | | | |
| **Link to other concepts**   * EPC\_LBL refers to energy consumption while EPC\_EMSSNS\_LBL refers to CO2 emissions. * TYP\_EMSSNS\_LBL * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.046 | VHCL\_EMSSNS\_LBL | Vehicle emissions label |  |
|  | | | |
| **Definition**  Letter code or similar codification found in the environmental badge representing the CO2 emissions of the vehicle (e.g. in Spain--> 0, ECO, C and B). | | | |
| **Applicability**  In this field, Units shall report the vehicle environmental badge based on their local vehicle emissions label codification as there is no standard codelist that can be used for all geograhies.   |  |  | | --- | --- | | Code | Description | | VHCL1 | \*codelist to be completed by the Unit based on the local vehicle emissions label codification | | VHCL2 | | VHCL3 | | VHCL4 | | ….. | |  |  | |  |  | | VHCL8 | Without vehicle label |     In those Units, where vehicles environmental badges are not mandatory and no information is available for their estimation, the exposure will be assigned to the Vehicle label ‘VHCL8’ (Without vehicle label).  Additionally, for protections with missing data report ‘MISS’.  If the protection doesn’t correspond to a vehicle collateral report ‘N/A’. | | | |
| **Link to other concepts**   * TYP\_EMSSNS\_LBL * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.047 | TYP\_EMSSNS\_SCR | Emissions score data type |  |
|  | | | |
| **Definition**  This field allows to identify if the emissions score data is original or calculated. Original data means that the EPC or vehicle emissions data assigned to the collateral is a real value while "calculated" means that the institution has applied some kind of methodology to estimate the emissions related data. | | | |
| **Applicability**  Units shall indicate in this field the type of emissions score data based on the source of the specific EPC or vehicle emissions certificate of the collateral, considering if the emissions score of the collateral is real or estimated:   |  |  | | --- | --- | | Code | Description | | EPSD1 | Real | | EPSD2 | Estimated |   In those units where EPCs (energy performance certificate) or vehicle emissions certificate are not mandatory and no information is available for their estimation, Units should report “N/A”.  If the protection doesn’t correspond to a Real Estate or vehicle collateral report ‘N/A’.  Additionally, for protections with missing data report ‘MISS’. | | | |
| **Link to other concepts**   * TYP\_EP\_SCR refers to energy consumption data type while TYP\_EMSSNS\_SCR refers to CO2 emissions. * EPC\_EMSSNS\_SCR * VHCL\_EMSSNS\_SCR * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| PR.048 | EPC\_EMSSNS\_SCR | EPC emissions score |  |
|  | | | |
| **Definition**  Emissions score (kg CO2/m2 per year) produced by the real estate collateral as indicated in the EPC label of the collateral or estimated by institutions in the absence of the EPC label. | | | |
| **Applicability**  In this field, Units should report the produced emissions of the real estate collateral in kgCO2/m2.  In those Units where EPCs (energy performance certificate) are not mandatory and no information is available for their estimation, Units will have to report “11111111111”.  Additionally, for protections with missing data report ‘99999999999’.  If the protection doesn’t correspond to a Real Estate report ‘11111111111’. | | | |
| **Link to other concepts**   * EP\_SCR refers to energy consumption data while EPC\_EMSSNS\_SCR refers to CO2 emissions. * TYP\_EMSSNS\_SCR * TYP\_PRTCTN | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.049 | VHCL\_EMSSNS\_SCR | Vehicle's emissions score |  |
|  | | | |
| **Definition**  Emissions score (kgCO2/m2 per year) produced by the vehicle as indicated in the vehicle emissions certificate of the collateral or estimated by institutions in the absence of the certificate. | | | |
| **Applicability**  In this field, Units should report the produced emissions of the vehicle collateral in kgCO2/m2 per year.  Additionally, for protections with missing data report ‘MISS’.  If the protection doesn’t correspond to a vehicle collateral report ‘N/A’. | | | |
| **Link to other concepts**   * TYP\_EMSSNS\_SCR * TYP\_PRTCTN | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.050 | EMSSNS\_SCP1\_PRTCTN | Protection's emissions scope 1 |  |
|  | | | |
| **Definition**  Units need to report the scope 1, 2 and 3 emissions of their collaterals.  In this field, it should be reported the collateral’s reported emissions for scope 1.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles).  Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to Motor vehicle and real estate collaterals.**  The data must correspond to the latest available emissions of the collateral.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * EMSSNS\_SCP2\_PRTCTN * EMSSNS\_SCP3\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| PR.051 | EMSSNS\_SCP2\_PRTCTN | Protection's emissions scope 2 |  |
|  | | | |
| **Definition**  Units need to report the scope 1, 2 and 3 emissions of their collaterals.  In this field, it should be reported the collateral’s reported emissions for scope 2.  **Scope 2:** are indirect emissions from the generation of purchased energy, from a utility provider. In other words, all GHG emissions released in the atmosphere, from the consumption of purchased electricity, steam, heat and cooling.  Emissions will be measured in tCO2e. | | | |
| **Applicability**  This field applies to Motor vehicle and real estate collaterals**.**  The data must correspond to the latest available emissions of the collateral.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * EMSSNS\_SCP1\_PRTCTN * EMSSNS\_SCP3\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| PR.052 | EMSSNS\_SCP3\_PRTCTN | Protection's emissions scope 3 |  |
|  | | | |
| **Definition**  Units need to report the scope 1, 2 and 3 emissions of their collaterals.  In this field, it should be reported the collateral’s reported emissions for scope 3.  **Scope 3:** counterparties’ scope 3 emissions associated with the institution’s lending and investment activities. All other indirect GHG emissions (not included in Scope 2) that occur in the value chain of the reporting company. Scope 3 can be broken down into upstream emissions that occur in the supply chain (for example, from production or extraction of purchased materials) and downstream emissions that occur because of using the organization’s products or services.  Emissions will be measured in tCO2e. | | | |
| **Applicability**  **This field applies to Motor vehicle and real estate collaterals.**  The data must correspond to the latest available emissions of the collateral.  If data is not available, please report ‘99999999999’ (missing) | | | |
| **Link to other concepts**   * EMSSNS\_SCP1 * EMSSNS\_SCP2 | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.053 | MTHD\_USD\_PRTCTN\_SCP\_1 | Financed emissions calculation approach at protection level scope 1 |  |
|  | | | |
| **Definition**  Units should report the type of approach followed to estimate the scope 1 financed emissions of the collateral. This can be the emissions produced by the vehicle or the real estate.  **Scope 1:** are direct greenhouse (GHG) emissions that occur from sources that are controlled or owned by an organization (e.g., emissions associated with fuel combustion in boilers, furnaces, vehicles). | | | |
| **Applicability**  Units should apply the following codelist to report this field:   |  |  | | --- | --- | | Code | Description | |  | **Motor vehicle loans** | |  | Actual vehicle - specific emissions | | PM01 | Based on fuel consumption | | PM02 | Based on vehicle distance | |  | Estimated vehicle - specific emissions | | PM03 | Average distance per province/state | | PM04 | Average distance per country | |  | Estimated vehicle - unspecific emissions | | PM05 | Distance by country/state - known vehicle type | | PM06 | Distance by country/state - unknown vehicle type | |  | **Commercial/Residential real estate loans** | |  | Actual building emissions | | PM07 | Supplier specific factors and energy consumption | | PM08 | Average emission factors and energy consumption | |  | Estimated based on floor area | | PM09 | Average based on EPC label and floor area | | PM10 | Average based on location/building statistical and floor area | |  | Estimated based on number of buildings | | PM11 | Average based on number of buildings |   If information is not available, then report ‘MISS’ (missing).  If the field is not applicable (e.g. guarantees different to vehicles or real estate) then report ‘N/A’ | | | |
| **Link to other concepts**  EMSSNS\_SCP1\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.054 | MTHD\_USD\_PRTCTN\_SCP\_2 | Financed emissions calculation approach at protection level scope 2 |  |
|  | | | |
| **Definition**  Units should report the type of approach followed to estimate the scope 2 financed emissions of the collateral. This can be the emissions produced by the vehicle or the real estate.  **Scope 2:** are indirect emissions from the generation of purchased energy, from a utility provider. In other words, all GHG emissions released in the atmosphere, from the consumption of purchased electricity, steam, heat, and cooling. | | | |
| **Applicability**  Units should apply the following codelist to report this field:   |  |  | | --- | --- | | Code | Description | |  | **Motor vehicle loans** | |  | Actual vehicle - specific emissions | | PM01 | Based on fuel consumption | | PM02 | Based on vehicle distance | |  | Estimated vehicle - specific emissions | | PM03 | Average distance per province/state | | PM04 | Average distance per country | |  | Estimated vehicle - unspecific emissions | | PM05 | Distance by country/state - known vehicle type | | PM06 | Distance by country/state - unknown vehicle type | |  | **Commercial/Residential real estate loans** | |  | Actual building emissions | | PM07 | Supplier specific factors and energy consumption | | PM08 | Average emission factors and energy consumption | |  | Estimated based on floor area | | PM09 | Average based on EPC label and floor area | | PM10 | Average based on location/building statistical and floor area | |  | Estimated based on number of buildings | | PM11 | Average based on number of buildings |   If information is not available, then report ‘MISS’ (missing).  If the field is not applicable (e.g. guarantees different to vehicles or real estate) then report ‘N/A’ | | | |
| **Link to other concepts**  EMSSNS\_SCP2\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.055 | MTHD\_USD\_PRTCTN\_SCP\_3 | Financed emissions calculation approach at protection level scope 3 |  |
|  | | | |
| **Definition**  Units should report the type of approach followed to estimate the scope 3 financed emissions of the collateral. This can be the emissions produced by the vehicle or the real estate.  **Scope 3:** counterparties’ scope 3 emissions associated with the institution’s lending and investment activities. All other indirect GHG emissions (not included in Scope 2) that occur in the value chain of the reporting company. Scope 3 can be broken down into upstream emissions that occur in the supply chain (for example, from production or extraction of purchased materials) and downstream emissions that occur because of using the organization’s products or services**.** | | | |
| **Applicability**  Units should apply the following codelist to report this field:   |  |  | | --- | --- | | Code | Description | |  | **Motor vehicle loans** | |  | Actual vehicle - specific emissions | | PM01 | Based on fuel consumption | | PM02 | Based on vehicle distance | |  | Estimated vehicle - specific emissions | | PM03 | Average distance per province/state | | PM04 | Average distance per country | |  | Estimated vehicle - unspecific emissions | | PM05 | Distance by country/state - known vehicle type | | PM06 | Distance by country/state - unknown vehicle type | |  | **Commercial/Residential real estate loans** | |  | Actual building emissions | | PM07 | Supplier specific factors and energy consumption | | PM08 | Average emission factors and energy consumption | |  | Estimated based on floor area | | PM09 | Average based on EPC label and floor area | | PM10 | Average based on location/building statistical and floor area | |  | Estimated based on number of buildings | | PM11 | Average based on number of buildings |   If information is not available, then report ‘MISS’ (missing).  If the field is not applicable (e.g. guarantees different to vehicles or real estate) then report ‘N/A’ | | | |
| **Link to other concepts**  EMSSNS\_SCP3\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.056 | FLG\_ACT\_PHYSCL\_RSK | Flag Acute Physical Risk at protection level |  |
|  | | | |
| **Definition**  In this field units should indicate whether the Real estate collateral has Acute physical risk or not.  Acute physical risks refer to those that are event-driven, including increased severity of extreme weather events, such as cyclones, hurricanes, or floods. | | | |
| **Applicability**  For the determination of exposures sensitive to impact from chronic and/or acute climate change events, as a first step the Unit will have to identify the geographical location of its collaterals (in case of mortgages and corporates secured by real estate) at NUT 3 level or equivalent outside Europe.  HQ has provided the unit with an excel file (Pillar 3 ESG – Physical Risk) at this level of geographical breakdown indicating if that specific region and sector is subject to chronic and or acute events. And they also provide a zip folder (Pillar 3 ESG – Physical Risk Maps) including maps of all countries in order to facilitate the location of the different risks presented in the table.  The table shared by the supplier collects the information for the following countries:   |  | | --- | | **Spain** | | **Portugal** | | **Poland** | | **France** | | **Germany** | | **UK** | | **Norway** | | **US** | | **Brazil** | | **Chile** | | **Mexico** | | **Uruguay** | | **Argentina** | | **Colombia** | | **Peru** |   For the geographies for which the information is not provided, it will be assumed that it does not have physical risk.  On the other hand, the geographies included will have granularity at NUTS3 or ZIP code level (for Europe and America respectively), as well as the activity (NACE level 2). In addition, it will indicate whether there is chronic and/or acute risk [where: Yes -> with chronic or acute risk / No -> without chronic or acute risk].  In cases where the unit does not have the granular information of the location of the collateral (NUT 3), the country-level proxy can be used exceptionally.  The country-level proxy has also been provided by HQ to the unit on an excel file (Pillar 3 ESG – Physical Risk) and considers the same factors taken into account for the granular assignment of physical risk with the exception of granular location, i.e., it is available for all geographies mentioned above for secured exposures.  Note: loans collateralized by immovable property and repossessed collaterals will be marked with the category "secured" in the NACE column of the Excel.  Units shall report “Y” if the instrument has acute physical risk. Otherwise report ‘N’  If there is no data, the Unit must report 'N' as it is assumed that it does not have acute physical risk.  If collateral is not real estate, units shall report ‘N’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.057 | FLG\_CHRNC\_PHYSCL\_RSK | Flag Chronic Physical Risk at protection level |  |
|  | | | |
| **Definition**  In this field units should indicate whether the collateral has Chronic physical risk or not.  Chronic physical risks refer to longer-term shifts in climate patterns (e.g., sustained higher temperatures) that may cause sea level rise or chronic heat waves. | | | |
| **Applicability**  For the determination of exposures sensitive to impact from chronic and/or acute climate change events, as a first step the Unit will have to identify the geographical location of its collaterals (in case of mortgages and corporates secured by real estate) at NUT 3 level or equivalent outside Europe.  HQ has provided the unit with an excel file (Pillar 3 ESG – Physical Risk) at this level of geographical breakdown indicating if that specific region and sector is subject to chronic and or acute events. And they also provide a zip folder (Pillar 3 ESG – Physical Risk Maps) including maps of all countries in order to facilitate the location of the different risks presented in the table.  The table shared by the supplier collects the information for the following countries:   |  | | --- | | **Spain** | | **Portugal** | | **Poland** | | **France** | | **Germany** | | **UK** | | **Norway** | | **US** | | **Brazil** | | **Chile** | | **Mexico** | | **Uruguay** | | **Argentina** | | **Colombia** | | **Peru** |   For the geographies for which the information is not provided, it will be assumed that it does not have physical risk.  On the other hand, the geographies included will have granularity at NUTS3 or ZIP code level (for Europe and America respectively), as well as the activity (NACE level 2). In addition, it will indicate whether there is chronic and/or acute risk [where: Yes -> with chronic or acute risk / No -> without chronic or acute risk].  In cases where the unit does not have the granular information of the location of the collateral (NUT 3), the country-level proxy can be used exceptionally.  The country-level proxy will also be provided by HQ to the unit on an excel file (Pillar 3 ESG – Physical Risk) and considers the same factors taken into account for the granular assignment of physical risk with the exception of granular location, i.e., it is available for all geographies mentioned above for secured exposures.  Note: loans collateralized by immovable property and repossessed collaterals will be marked with the category "secured" in the NACE column of the Excel.  In order to determine exposures sensitive to physical risk, it will be assigned only for sectors included in the template.  Units shall report “Y” if the instrument has chronic physical risk. Otherwise report ‘N’  If there is no data, the Unit must report 'N' as it is assumed that it does not have acute physical risk.  If collateral is not real estate, units shall report ‘N’ | | | |
| **Link to other concepts**  N/A | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.058 | INSRNC\_ID | Insurance ID |  |
|  | | | |
| **Definition**  Insurance identificator that is covering the collateral (protection). | | | |
| **Applicability**  Units should report in this field the collateral’s insurance policy number or a unique identifying number of the insurance of the collateral.  Additionally, for protections with missing data report ‘MISS’.  If the protection does not have an insurance associated then report ‘N/A’. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.059 | TYP\_HZRDS\_INSRD | Type of hazards insured |  |
|  | | | |
| **Definition**  Type of hazards covered by the insurance. | | | |
| **Applicability**  Units should report the type of hazard using the following codelist:   |  |  | | --- | --- | | Code | Description | | HZRDS01 | Cyclone | | HZRDS02 | Winter storm | | HZRDS03 | Hail | | HZRDS04 | Tornado | | HZRDS05 | Lightning | | HZRDS06 | River flood | | HZRDS07 | Flash flood | | HZRDS08 | Storm surge | | HZRDS09 | Sea level rise | | HZRDS10 | Wildfire | | HZRDS11 | Fire weather | | HZRDS12 | Drought | | HZRDS13 | Heat | | HZRDS14 | Precipitation | | HZRDS15 | Landslide | | HZRDS16 | Aridity | | HZRDS17 | Rainfall soil erosion | | HZRDS18 | Shoreline erosion | | HZRDS19 | Hurricanes | | HZRDS20 | Convective storms | | HZRDS21 | Tsunamis | | HZRDS22 | Frost occurrences | | HZRDS23 | Subsidence | | HZRDS24 | Others |   If the insurance covers more than one hazard please report all separated by commas (,)  Additionally, if data is not available report ‘MISS’.  If the protection does not have an insurance associated then report ‘N/A’. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.060 | AMNT\_CVRD\_INSRNC | Total amount covered by the insurance |  |
|  | | | |
| **Definition**  Total amount covered by the insurance. | | | |
| **Applicability**  If the insurance covers more than one hazard, please report the sum up of all the amounts covered by the insurance  Additionally, if data is not available report ‘99999999999’.  If the protection does not have an insurance associated then report ‘11111111111’. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| PR.061 | DT\_MTRTY\_INSRNC | Maturity date of the insurance |  |
|  | | | |
| **Definition**  Maturity date of the insurance that is associated to the protection | | | |
| **Applicability**  If data is not available report ‘0000-00-00’.  If the protection does not have an insurance associated then report ‘1111-11-11’. | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.062 | FLG\_FRST\_HM | Flag first home |  |
|  | | | |
| **Definition**  This flag indicates if the collateral is the first home (primary residence) of the instrument’s holder (debtor). | | | |
| **Applicability**  Units should report ‘Y’ if the collateral is the first home (primary residence) of any of the instrument’s holders (debtors), otherwise report ‘N’  If data is not available then report ‘MISS’ | | | |
| **Link to other concepts**   * N/A | | | |
| **Examples**   * N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |  |
| PR.063 | YR\_CNSTRCTN | Year of construction |  |
|  | | | |
| **Definition**  In this field, Units must report the year of construction of the building in which the house or property (the protection) is located. | | | |
| **Applicability**  If data is not available report ‘99999999999’ (missing)  If the type of protection is not real estate (TYP\_PRTCTN ≠ ‘8 - Residential real estate collateral’, ‘9-Offices and commercial premises’ or ‘10-Commercial real estate collateral’) then report ‘11111111111’ | | | |
| **Link to other concepts**   * TYP\_PRTCTN | | | |
| **Examples**   * N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.064 | BLDNG\_AR | Building Area (m2) |  |
|  | | | |
| **Definition**  Please report the area of the building in square metres. | | | |
| **Applicability**  This field is only applicable when TYP\_PRTCTN = ‘8 -Residential real estate collateral’, ‘9-Offices and commercial premises’ and ’10-Commercial real estate collateral’.  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**   * LND\_AR * TYP\_PRTCTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.065 | LND\_AR | Land Area (m2) |  |
|  | | | |
| **Definition**  Land area of the property in square metres, including any land surrounding the building(s) on the property that is part of the property. | | | |
| **Applicability**  This field is only applicable when TYP\_PRTCTN = ‘8 -Residential real estate collateral’, ‘9-Offices and commercial premises’ and ’10-Commercial real estate collateral’.  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**   * TYP\_PRTCTN * BLDNG\_AR | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Field name** |  |
| PR.066 | LN\_PSTN | Lien position |  |
|  | | | |
| **Definition**  The highest ranking position in relation to the collateral held by the counterparty to secure the facility. In the event that the asset serves as mortgage collateral for more than one facility granted by the Bank, the highest claim (1, 2, 3, etc.) is reported in this data field. | | | |
| **Applicability**  If the information is not available please report using missing default value (‘99999999999’); if not applicable then report (‘11111111111’). | | | |
| **Link to other concepts**  THRD\_PRTY\_PRRTY\_CLMS | | | |
| **Examples**  If a guarantee is collateral of two instruments, and acts as first and second lien respectively, the highest rank will be reported, that is '1'. | | | |

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| **ID data field** | **Data Field** | **Data Field Name** |  |
| PR.067 | RL\_ESTT\_CRTFCTN | Real estate sustainable certifications |  |
|  | | | |
| **Definition**  This field indicates the type and level of compliance/scoring of sustainable certificate which the building has (e.g. BREEAM, LEED…). | | | |
| **Applicability**  The following codelist includes the certificate and scoring associated with the certificate.  The units must observe both the certificate and the level of compliance with it that the property has.  The Unit must report this field using the following codelist:   |  |  | | --- | --- | | Código | Descripción | | ESTT01 | HQE SB v4. Certification | | ESTT02 | Buildings that have a PED that is 10% below the Net Zero Energy Building CertificationTM (NZEB) | | ESTT03 | Low-Carbon Buildings Climate Bond Initiative (CBI) Certification | | ESTT04 | Leed (Gold or above) | | ESTT05 | BREEAM ((Excellent or above where “Very good” can be acceptable with a minimum score of 70% in the Energy category) | | ESTT06 | DGNB Certification (Gold or above) | | ESTT07 | EDGE (Advanced or Zero Carbon) | | ESTT08 | Passivhaus (Classic or above) | | ESTT09 | PED within the top 15% | | ESTT10 | Green Globes (Three globes or above) | | ESTT11 | Living Building Challenges | | ESTT12 | HQE (Excellence or above) | | ESTT13 | Minergie (Minergie-A and Standard Minergie) | | ESTT14 | Aqua-HQE (Excellent or above) | | ESTT15 | Eco-casa (Level 1 or above) | | ESTT16 | NGBS (Gold or above) | | ESTT17 | Calificacion Energetica de Viviendas CEV (Rating A and B) | | ESTT18 | Other sustainable certification | | ESTT19 | One of the sustainable certifications listed above, but it does not comply with scoring required | | ESTT20 | Without sustainable real estate certification | | ESTT21 | Home Quality Mark (4 stars or above) | | ESTT22 | NABERS (4,5 stars or above) | | ESTT23 | PBE Edificia (ENCE rating B) | | ESTT24 | CCCS CASA Colombia v3.0 | | ESTT25 | EDGE (Certified - Level 1) for Chile, Brazil, Aregntina, Uruguay, Colombia and Peru. | | ESTT26 | Lider A (C Level or above, as long it complies with Top 15% more efficient if built before 31 December 2020) | | ESTT27 | Adene Certificação de eficiência energética e qualidade do ar (SCE – A or above classification, as long it represents the top. 15% more efficient if built before 31 December 2020) |   It must be taken into account that if the building complies with more than one of the options listed in the codelist, it should be selected the more relevant one.  If data is not available, the unit should report “MISS”.  If not applicable, the unit should report “N/A”. | | | |
| **Link to other concepts**   * TYP\_RLTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Data Field Name** |
| PR.068 | TYP\_VHCL | Type of vehicle |
|  | | |
| **Definition**  Indicates the vehicle category according to the United Nations Economic Commission for Europe Consolidated Resolution on the Construction of Vehicles. These categories are as follows:   * + - **Category L:** Motor vehicles with less than four wheels, including light four-wheeled vehicles. * Category L1: Two-wheeled vehicle with a cylinder capacity, in the case of a combustion engine, not exceeding 50 cm³ and, whatever the means of propulsion, a maximum speed by construction not exceeding 50 km/h. (Electric bicycle). * Category L2: Three-wheeled vehicle, whatever its arrangement, with a cylinder capacity, in the case of a combustion engine, not exceeding 50 cm³ and, whatever the means of propulsion, a maximum speed by construction not exceeding 50 km/h. (Auto rickshaw). * Category L3: Two-wheeled vehicle with a cylinder capacity, in the case of a thermal engine, greater than 50 cm³ and, whatever the means of propulsion, a maximum speed by construction greater than 50 km/h. (Motorcycle). * Category L4: Three-wheeled vehicle arranged asymmetrically in relation to the median longitudinal plane, with an engine capacity, in the case of a thermal engine, greater than 50 cm³ or, whatever the means of propulsion, a maximum speed by construction greater than 50 km/h (motorcycles with sidecar). * Category L5: Vehicle with three wheels arranged symmetrically in relation to the median longitudinal plane, with an engine capacity, in the case of a thermal engine, greater than 50 cm³ or, whatever the means of propulsion, a maximum speed by construction greater than 50 km/h. (Motorized tricycle). * Category L6: A four-wheeled vehicle with an unladen mass not exceeding 350 kg, not including the mass of the batteries in the case of electric vehicles, a maximum construction speed not exceeding 45 km/h and a cylinder capacity not exceeding 50 cm³ in the case of positive-ignition engines, or a maximum net power not exceeding 4 kW in the case of other internal combustion engines, or a maximum continuous rated power not exceeding 4 kW in the case of electric motors. (Golf cart, mobility scooter). * Category L7: A four-wheeled vehicle, other than one classified in category L6, with an unladen mass not exceeding 400 kg (550 kg for vehicles intended for the transport of goods), not including the mass of the batteries in the case of electric vehicles, and a maximum continuous rated power not exceeding 15 kW. (Microcars).   + - **Category M:** Vehicles having at least four wheels and used for the transport of passengers (e.g. standard car with 2, 3, 4 doors). * Category M1**:** Vehicles used for the transport of passengers, with a maximum of eight seats, in addition to the driver's seat = 9. (Vehicle larger than a standard car, e.g. London Cab / Vehicle type E7, 8 seats + driver). * Category M2:Vehicles used for the transport of passengers, with more than eight seats in addition to the driver's seat, and whose maximum mass does not exceed 5 tonnes. (Bus); * Category M3: Vehicles intended for the transport of passengers with more than eight seats in addition to the driver's seat and a maximum mass exceeding 5 tonnes. (Bus)   + - **Category N:** Motor vehicles with at least four wheels, intended for the transport of goods. * Category N1: Vehicles for the transport of goods with a maximum mass not exceeding 3.5 tonnes (pickup truck, van) * Category N2: Vehicles for the transport of goods with a maximum mass exceeding 3.5 tonnes but not exceeding 12 tonnes. (Commercial truck) * Category N3:Vehicles for the transport of goods with a maximum mass exceeding 12 tonnes. (Commercial truck).   + - **Categories O**: Trailers (including semi-trailers) * O1 trailers: trailers with a maximum mass not exceeding 0.75 tonnes. * O2 trailers:trailers with a maximum mass exceeding 0.75 tonnes but not exceeding 3.5 tonnes. * O3 trailers:trailers with a maximum mass exceeding 3.5 tonnes but not exceeding 10 tonnes. * O4 trailers:trailers with a maximum mass exceeding 10 tonnes.   + - **Category T:** Tractors for agriculture and forestry     - **Category G**: Off-road vehicle category     - **Category S:** Specialized vehicles: vehicles in categories M, N or O whose purpose is the transport of passengers or goods and perform a special function.     - **Category R:** Agricultural trailer | | |
| **Applicability**  The Unit must report this field using the following list of Codes:   |  |  | | --- | --- | | Code | Description | | VEH01 | M1 - Vehicles used for the carriage of passengers and comprising not more than eight seats in addition to the driver's seat | | VEH02 | M2 - Vehicles used for the carriage of passengers, comprising more than eight seats in addition to the driver's seat, and having a maximum mass not exceeding 5 tonnes | | VEH03 | M3 - Vehicles used for the carriage of passengers, comprising more than eight seats in addition to the driver's seat, and having a maximum mass exceeding 5 tonnes | | VEH04 | N1 - Vehicles used for the carriage of goods and having a maximum mass not exceeding 3.5 tonnes | | VEH05 | N2 - Vehicles used for the carriage of goods and having a maximum mass exceeding 3.5 tonnes but not exceeding 12 tonnes | | VEH06 | N3 - Vehicles used for the carriage of goods and having a maximum mass exceeding 12 tonnes | | VEH07 | L1 - A two-wheeled vehicle with an engine cylinder capacity not exceeding 50 cm3 and whatever the means of propulsion a maximum design speed not exceeding 50 km/h | | VEH08 | L2 - A three-wheeled vehicle of any wheel arrangement with an engine cylinder capacity not exceeding 50 cm3 and whatever the means of propulsion a maximum design speed not exceeding 50 km/h | | VEH09 | L3 - A two-wheeled vehicle with an engine cylinder capacity in the case of a thermic engine exceeding 50 cm3 or whatever the means of propulsion a maximum design speed exceeding 50 km/h | | VEH10 | L4 - A vehicle with three wheels asymmetrically arranged in relation to the longitudinal median plane with an engine cylinder capacity in the case of a thermic engine exceeding 50 cm3 or whatever the means of propulsion a maximum design speed exceeding 50 km/h (motor cycles with sidecars) | | VEH11 | L5 - A vehicle with three wheels symmetrically arranged in relation to the longitudinal median plane with an engine cylinder capacity in the case of a thermic engine exceeding 50 cm3 or whatever the means of propulsion a maximum design speed exceeding 50 km/h | | VEH12 | L6 - A vehicle with four wheels whose unladen mass is not more than 350 kg, not including the mass of the batteries in case of electric vehicles, whose maximum design speed is not more than 45 km/h, and whose engine cylinder capacity does not exceed 50 cm3 for spark (positive) ignition engines, or whose maximum net power output does not exceed 4 kW in the case of other internal combustion engines, or whose maximum continuous rated power does not exceed 4 kW in the case of electric engines. | | VEH13 | L7 - A vehicle with four wheels, other than that classified for the category L6, whose unladen mass is not more than 400 kg (550 kg for vehicles intended for carrying goods), not including the mass of batteries in the case of electric vehicles and whose maximum continuous rated power does not exceed 15 kW | | VEH14 | O1 - Trailers with a maximum mass not exceeding 0.75 tonnes | | VEH15 | O2 - Trailers with a maximum mass exceeding 0.75 tonnes, but not exceeding 3.5 tonnes | | VEH16 | O3 - Trailers with a maximum mass exceeding 3.5 tonnes, but not exceeding 10 tonnes | | VEH17 | O4 - Trailers with a maximum mass exceeding 10 tonnes | | VEH18 | T - Motorised, wheeled or tracked agricultural or forestry vehicle having at least two axles and a maximum design speed of not less than 6 km/h | | VEH19 | G - Off-road vehicles | | VEH20 | S - Interchangeable towed equipment | | VEH21 | R - Agricultural trailer |   If data is not available, the unit should report “MISS”.  If not applicable, the unit should report “N/A”. | | |
| **Link to other concepts**   * TYP\_PRTCTN * TYP\_RLTN | | |
| **Examples**  N/A | | |

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| **ID data field** | **Data Field** | **Data Field Name** |  |
| PR.069 | DT\_RGSTRTN | Registration date of the vehicle |  |
|  | | | |
| **Definition**  This field refers to the vehicle registration date.  The first registration date of the vehicle must be informed. | | | |
| **Applicability**  The unit must report the vehicle registration date (YYYY-MM-DD).  If the data is not available, the unit must report “0000-00-00” (missing).  If not applicable, the unit must report “1111-11-11”. | | | |
| **Link to other concepts**   * TYP\_PRTCTN * TYP\_RLTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Data Field Name** |  |
| PR.070 | PRMRY\_ENRGY\_DMND\_NN\_RNWBL | Actual annual primary energy demand from non-renewable sources of the building |  |
|  | | | |
| **Definition**  The SFICS establishes that for construction and acquisition/ownership activities of buildings, it must be taken into account that in order to be aligned with the Taxonomy, either the actual demand for primary energy from non-renewable sources of the property (not modelled) (kWh/m2/year) or a series of sustainable building certificates must be taken into account.  Thus, the demand for primary energy from non-renewable sources in kWh/m2/year of the property being financed and/or guaranteed must be reported. | | | |
| **Applicability**  This field is only applicable to Spain.  The Unit must report the demand for primary energy from non-renewable sources in kWh/m2/year of the property being financed and/or guaranteed.  If data is not available, the unit must report '9999999999' (missing).  If not applicable, the unit must report “11111111111”. | | | |
| **Link to other concepts**   * TYP\_PRTCTN * TYP\_RLTN | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data Field** | **Data Field Name** |  |
| PR.071 | PRMRY\_ENRGY\_DMND\_TTL | Actual annual primary energy demand of the building |  |
|  | | | |
| **Definition**  The SFICS establishes that for construction activities and acquisition/ownership of buildings located in any of the geographies included in the SFICS (except buildings located in Spain), it must be taken into account that in order to be aligned with the Taxonomy, either the total actual primary energy demand of the building (not modelled) (kWh/m2/year) or a series of sustainable building certificates must be taken into account.  In this way, the total actual primary energy demand in kWh/m2/year of the property being financed and/or guaranteed must be reported. | | | |
| **Applicability**  This field is applicable to all geographies included in the SFICS (except Spain).  The Unit must report the total actual primary energy demand in kWh/m2/year of the property being financed and/or guaranteed.  If the data is not available, the unit must report '9999999999' (missing).  If it is not applicable, the unit must report “11111111111”. | | | |
| **Link to other concepts**   * TYP\_PRTCTN * TYP\_RLTN | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- |
| **ID data field** | **Data Field** | **Data Field Name** |
| PR.072 | PRMRY\_ENRGY\_DMND\_RFRNC\_VL | Annual primary energy demand of reference |
|  | | |
| **Definition**  The SFICS establishes that for the construction and acquisition/ownership activities of buildings located in Portugal, it must be taken into account that in order to be aligned with the Taxonomy, either the RNT = Actual primary energy demand of the property (kWh/m2/year)/ Actual reference primary energy demand aligned with the Definition of Net Zero European Buildings in Portugal (kWh/m2/year) must be taken into account.  In this way, this field refers to the denominator of the RNT, that is, the Actual reference primary energy demand aligned with the definition of Net Zero European Buildings in Portugal ([link](https://www.sce.pt/wp-content/uploads/2022/08/NT_SCE_02_NZEB20_V1.pdf)) (kWh/m2/year). | | |
| **Applicability**  This field is only applicable to Portugal.  The Unit must report the actual reference primary energy demand aligned with the Net Zero European Building Definition of Portugal [(link](https://www.sce.pt/wp-content/uploads/2022/08/NT_SCE_02_NZEB20_V1.pdf)) (kWh/m2/year).  If the data is not available, the unit must report '9999999999' (missing).  In case it is not applicable, the unit must report “11111111111”. | | |
| **Link to other concepts**   * PRMRY\_ENRGY\_DMND\_TTL * TYP\_PRTCTN * TYP\_RLTN | | |
| **Examples**  N/A | | |

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| **ID data field** | **Data Field** | **Data Field Name** |
| PR.073 | RL\_ESTT\_CLMT\_ZN | Climatic Zone of the building |
|  | | |
| **Definition**  This field refers to the climatic zone in which the property is located in Spain according to the Annex B (page 46) [Código Técnico de Edificación.](https://www.codigotecnico.org/pdf/Documentos/HE/DBHE.pdf)  The SFICS establishes a series of limits of kWh/m2/year of primary energy demand according to climate zone for construction activities and acquisition/ownership of buildings located in Spain. In this way, this field informs about the climatic zone to which the property located in Spain belongs. | | |
| **Applicability**  This field is only applicable to Spain.  The Unit must report the Climate Zone according to the list of Codes listed below:   |  |  | | --- | --- | | Code | Description | | CLM01 | Climatic Zone α | | CLM02 | Climatic Zone A | | CLM03 | Climatic Zone B | | CLM04 | Climatic Zone C | | CLM05 | Climatic Zone D | | CLM06 | Climatic Zone E |   If data is not available, the unit must report MISS' (missing).  If not applicable, the unit must report “N/A”. | | |
| **Link to other concepts**   * PRMRY\_ENRGY\_DMND\_TTL * TYP\_PRTCTN * TYP\_RLTN | | |
| **Examples**  N/A | | |

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| **ID data field** | **Data field** | **Field name** |
| PR.074 | RL\_ESTT\_LNGTD | Longitude Real Estate |
|  | | |
| **Definition**  The longitude corresponding to the geolocation of the real estate asset. Ensure data consistency with the field RL\_ESTT\_LTTD.  The data must be reported in decimal degrees (for example: 30.7600) and not in degrees, minutes, and seconds (that is, 30° 45' 36" W).  The coordinates format is the pair latitude and longitude, **with a negative sign for south latitude and west longitude directions**. This means that if the latitude is 30° 45' 36" N and the longitude is 74° 59' 2.4" W, then in the Granular Tool it should be reported as RL\_ESTT\_LTTD = 30.7600 and RL\_ESTT\_LNGTD= -74.9840. | | |
| **Applicability**  If it is not a real estate asset, report the default value '11111111111' (Not Applicable).  If it is a real estate asset but the information is not available, then report '99999999999' (missing). | | |
| **Link to other concepts**  RL\_ESTT\_LTTD | | |
| **Examples**  N/A | | |

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| --- | --- | --- |
| **ID data field** | **Data field** | **Field name** |
| PR.075 | RL\_ESTT\_LTTD | Latitude Real Estate |
|  | | |
| **Definition**  The latitude corresponding to the geolocation of the real estate asset. Ensure data consistency with the field RL\_ESTT\_LNGTD.  The data must be reported in decimal degrees (for example: 30.7600) and not in degrees, minutes, and seconds (that is, 30° 45' 36" N).  The coordinates format is the pair latitude and longitude, **with a negative sign for south latitude and west longitude directions**. This means that if the latitude is 30° 45' 36" N and the longitude is 74° 59' 2.4" W, then in the Granular Tool it should be reported as RL\_ESTT\_LTTD = 30.7600 and RL\_ESTT\_LNGTD= -74.9840. | | |
| **Applicability**  If it is not a real estate asset, report the default value '11111111111' (Not Applicable).  If it is a real estate asset but the information is not available, then report '99999999999' (missing). | | |
| **Link to other concepts**  RL\_ESTT\_LNGTD | | |
| **Examples**  N/A | | |

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| **ID data field** | **Data field** | **Data fiel name** |
| PR.076 | FLG\_ELCTRC\_VHCL | Electric vehicle flag |
|  | | |
| **Definition**  This field informs about whether the vehicle is a 100% electric or not. | | |
| **Aplicability**  The unit must report ‘Y’ when it is electric. Thus, when the TYP\_VHCL field is reported with some of the Codelist values, this field shall be reported with ‘Y’/‘N’ depending on whether it is an electric vehicle or not.  If the data is not available, report "MISS". | | |
| **Link to other concepts**   * TYP\_VHCL | | |
| **Examples**  N/A | | |

## 2.6 INSTR\_ACTIVITY

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| **ID data field** | **Data field** | **Data field name** |  |
| AC.004 | SSTNBL\_CTGRY | Sustainable Category |  |
|  | | | |
| **Definition**  The Sustainable Category field is a broader Data field than the SFICS Category as it takes into account the Bank's internal criteria (SFICS), the European Taxonomy Regulation, as well as other categories (such as Sustainability Linked Finance and Others).  The Sustainable Category field has six levels of information, with units having to report the most granular level available for each category:   * The first level is Dedicated purpose & General Purpose. The first of these refers to those financings that have a specific purpose that may be sustainable, while the second refers to those that have a generic purpose, but that may be sustainable. * The second level of Dedicated purpose is composed of GREEN and SOCIAL: * GREEN refers to those specific operations that have a green purpose within the framework of the SFICS and/or the Taxonomy Regulation. Within this category there are four additional levels: Level 3 – Green subcategory according to the SFICS and the Sustainable Business Book (e.g. Energy); Level 4 – Subcategory of Level 3 according to SFICS (e.g. Renewable production); Level 5 – Activity generated by Green Finance (e.g. Solar photovoltaic – Electricity generation) and Level 6 – Activity of SFICS (e.g. A1.1. A.1.1. Electricity generation using solar photovoltaic technology).   The Units must report Level 6 and the operations reported must be SSTNBL\_INDCTR =, “Taxonomy Specific” “Taxonomy Specific & Aligned under other criteria” or “Santander Specific & Taxonomy Specific” so that they can be reported in the GAR (eligibility and/or alignment); and, additionally, “Santander Specific”, or “Santander Specific & Taxonomy Specific” for the Sustainable Business Book. In case of not being eligible according to the European Taxonomy and not being aligned with the SFICS or any other criteria, operations must mark “Not eligible/aligned” in the SSTNBL\_INDCTR field. In the case of not being eligible by Taxonomy, not being aligned with the SFICS but being aligned with another criteria, it will be SSTNBL\_INDCTR = “Aligned under other criteria”.   * SOCIAL refers to those specific operations that have a social purpose within the framework of the SFICS or another criteria. Within this category, two additional levels are included that include the SFICS subcategory within Social (level 2) (e.g. Education) and social activity (level 3) (e.g. Educational services).   The Units must report level 3. The operations that are reported must be SSTNBL\_INDCTR = “Santander Specific” or “Not eligible/aligned”.   * The second level of General Purpose refers to those operations that do not have a specific purpose and that can be considered sustainable by the SFICS, by the European Union Taxonomy Regulation or another criteria. This second level is composed of Sustainability Linked Finance; Pure Green Counterparty; Sustainability not detailed; Sustainable (UoP); General – Taxonomy and Not Sustainable:   + *Sustainability Linked Finance:* financial instruments linked to compliance with environmental and/or social objectives and commitments. This category contains a third level, depending on whether it is linked to ESG Ratings, linked to indicators, to both, or a linked sustainable default value.   Thus, Units must report the most granular level for each of these subcategories. These operations must also have an SSTNBL\_INDCTR = “Santander Specific” or “Aligned under other criteria”.   * + *Pure Green Counterparty*: those financial instruments that finance counterparties who justify that at least 90% of their operations are aligned with the SFICS criteria. Likewise, these operations must have a SSTNBL\_INDCTR = “Santander Specific”;   + *Sustainable (UoP) default*: default value for liability exposures (reported at an aggregate level) and those exposures simultaneously intended for a Green purpose and a Social purpose for which the specific activities of the SFICS cannot be obtained. These transactions must have an SSTNBL\_INDCTR = “Santander Specific” or “Not eligible/aligned”.   + *General – Taxonomy:* those financial instruments that do not have a specific purpose, but that can be aligned with Taxonomy by the ratios reported by the counterparty.   Thus, these operations must have a SSTNBL\_INDCTR = “Taxonomy Specific”.  When the operation is not sustainable, the Unit shall report SSTNBL\_CTGRY = “Not Sustainable”.  Additionally, it is important to highlight the following:   * Motor vehicle loans will be reported for loans whose activity is not aligned with SFICS, nor with the EU Taxonomy (they are eligible) but are reported under Pillar 3 in the MITI satellite. In particular, loans for plug-in hybrid and gas vehicles that pollute more than 50g CO2 per km must be reported (they are not aligned with SFICS and the EU Taxonomy, but are reported in the ‘Other mitigating actions’ template as they are considered alternative fuels according to the European Commission’s Alternative Fuels Observatory). These loans must be marked as SSTNBL\_INDCTR = “Taxonomy Specific & Aligned under other criteria”.   The remaining motor vehicle loans, which are not aligned to SFICS or any other criteria, are also reported under the motor vehicle loans category but should be marked as “Not eligible/aligned” in the SSTNBL\_INDCTR field.   * Under the category SSTNBL\_CTGRY = any of the activities of SFICS A.3.1 to A.3.7, those loans whose activity is not aligned with SFICS, nor with the European Taxonomy (they are eligible), but which are reported in Pillar 3 in the MITI satellite will be reported. In particular, in Spain, those loans secured by real estate whose use of the funds is the acquisition of a building, and has an actual EPC = C, can be reported. These loans must be marked as SSTNBL\_INDCTR = “Taxonomy Specific & Aligned under other criteria”.   All other real estate-secured loans whose use of proceeds is the acquisition of a building, which are not aligned to SFICS or any other criteria, are also reported under these categories (SSTNBL\_CTGRY = any of the activities in SFICS A.3.1 through A.3.7) but should be marked as “Not eligible/aligned” in the SSTNBL\_INDCTR field.  In addition, green bonds, sustainable bonds that are linked to climate change aspects or sustainability-linked bonds under standards other than EU standards must be included in the appropriate category according to the use of the proceeds. These bonds are marked according to an external provider (e.g. Bloomberg) or an ESG DCM structuring. These bonds must be marked as SSTNBL \_INDCTR = “Aligned under other criteria”. | | | |
| **Applicability**  Units must report using the following scale (part of it is included, the complete scale is in Fields Applicability):   |  |  |  |  | | --- | --- | --- | --- | | Code | | Description | | |  | | ***DEDICATED PURPOSE*** | | |  | | **GREEN** | | |  | | Energy | | |  | | Renewable energy production | | | 210101 | | Solar photovoltaic – Electricity generation – A.1.1 Electricity generation using solar photovoltaic technology | | | 210102 | | Concentrated solar power (CSP) - Electricity generation - A.1.2. Electricity generation using concentrated solar power (CSP) technology | | | 210107 | | Solar energy - Cogeneration heat/cool/power - A.1.17. Cogeneration of heat/cool and solar power (CSP) | | | 210109 | | Solar thermal - Production of heat/cool - A.1.21. Production of heat/cool from solar thermal heating | | | 210103 | | Wind power - Electricity generation - A.1.3. Electricity generation from wind power | | | 210104 | | Ocean energy technologies - Electricity generation - A.1.4. Electricity generation from ocean energy technologies | | |  | |  | | |  | | **SOCIAL** | | |  | | Education | | | 3501 | | Educational services | | | 3502 | | Sports and cultural education centres | | | 3503 | | Other educational activities | | | 3504 | | Student loans | | | 3505 | | Loans to finance reskilling and upskilling | | |  | | Healthcare | | | 3602 | | Building of healthcare facilities | | | 3603 | | Health Services | | | 3601 | | |  | | --- | | Research and develpment (R&D), pharmaceutical and medical manufacturing | | | |  | | Transport | | |  | | …… | | |  | |  | | |  | | ***GENERAL PURPOSE*** | | |  | | **Sustainability Linked Finance** | | | 5101 | | ESG Rating Linked | | |  | | KPI Linked | | | 510201 | | KPI Linked - Green | | | 510202 | | KPI Linked - Green & Social | | | 510203 | | KPI Linked - Social | | |  | | KPI & ESG Rating Linked | | | 510301 | | KPI & ESG Rating Linked - Green | | | 510302 | | KPI & ESG Rating Linked - Green & Social | | | 510303 | | KPI & ESG Rating Linked - Social | | | 5104 | | Sustainability Linked Finance - Default | | |  | | **Pure Green counterparty** | | | 5201 | | Pure Green counterparty - Default | | |  | | **Sustainable UoP** | | | 5301 | | Sustainable UoP - Default | | |  | | **General Taxonomy** | | | 5401 | | General Taxonomy - Default | | | 6001 | | **Not Sustainable** | |   **Units should report the most granular level available.** | | | |
| **Link to other concepts**   * SSTNBL\_INDCTR | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- |
| **ID data field** | **Data field** | **Nombre del Data field** |
| AC.005 | PRCNTG\_ACTVTY | Percentage of UoP |
|  | | |
| **Definition**  This field contains the proportion of the financial instrument that is allocated to a corresponding activity in the Sustainable Category field. There will be as many records as there are activities in the Sustainable Category. | | |
| **Applicability**  This field shall have as many records as there are Sustainable Category activities.  This field shall always be reported, and its value shall always be greater than 0%.  If the data is not available, the unit must report ‘99999999999’ (missing).  Also, unless the unit has values in MISS, when this field has several records because it has several purposes (SSTNBL\_CTGRY), the sum of these percentages can never exceed the value of 100%. | | |
| **Data fields relacionados**   * SSTNBL\_CTGRY | | |
| **Examples**  Example 1 (X0101): If we have a financial instrument that has several purposes or Sustainable Category: 70% finances the construction of a new building and the remaining 30% goes towards financing household appliances and Example (X0102) if the contract has a not sustainable UoP:   |  |  |  | | --- | --- | --- | | Contract | PRCNTG\_ACTVTY | SSTNBL\_CTGRY | | X0101 | 70,00% | A.3.1 Construction of new buildings | | X0101 | 30,00% | A.3.3. Installation, maintenance, and repair of energy efficiency equipment | | X0102 | 100,00% | Not Sustainable | | | |

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| **ID data field** | **Data field** | **Data field name** |  |
| AC.006 | ENVRNMNTL\_OBJCTV | Environmental objective |  |
|  | | | |
| **Definition**  The taxonomy regulation establishes six environmental objectives. In this regard, in this field it is required to report the following breakdown according to the contribution of the instrument to the environmental objectives established by the EU Taxonomy Regulation:   * **Climate change mitigation**: meaning that the instrument substantially contributes to the stabilization of greenhouse gas emissions by avoiding or reducing them or improving the removal of greenhouse gases. * **Climate change adaptation**: the instrument reduces or prevents the adverse impact of the present or future climate, or the risks of such adverse impact on the activity itself, or on people, nature or assets. * **Sustainable use and protection of water and marine resources:** the instrument substantially contributes to achieving the good status of water bodies, including surface and groundwater, or to preventing their deterioration when they are already in good status, or when it substantially contributes to achieving the good environmental status of marine waters or to preventing their deterioration when they are in good environmental status. * **Transition to a circular economy**: the instrument makes a substantial contribution to the transition to a circular economy, in particular to the prevention, reuse and recycling of waste through the use of primary materials, the use of by-products and secondary raw materials, or through energy and resource efficiency measures. * **Pollution prevention and control:** the instrument makes a substantial contribution to pollution prevention and control when it substantially contributes to protecting the environment from pollution by preventing/reducing polluting emissions, improving air, water or soil quality levels, preventing/minimising any adverse effects on human health and the environment from the use/disposal of chemicals, and/or cleaning up waste. * **Protection and restoration of biodiversity and ecosystems**: The instrument makes a substantial contribution to the protection and restoration of biodiversity and ecosystems when such activity contributes substantially to protecting, conserving or recovering biodiversity or achieving good ecosystem conditions through nature and biodiversity conservation practices, sustainable land and forest use and management, and/or sustainable agricultural practices. * The exhibition does not contribute to any objective. | | | |
| **Applicability**  The units will indicate the environmental objective of the instrument following this scale:   |  |  | | --- | --- | | Code | Description | | 22 | Climate change mitigation | | 23 | Climate change adaptation | | 24 | Sustainable use and protection of water and marine resources | | 25 | Transition to a circular economy | | 26 | Pollution prevention and control | | 27 | Protection and restoration of biodiversity and ecosystems. | | 28 | The exposure does not contribute to any of the defined objectives |   If the same exposure is relevant for two environmental objectives, it will be assigned to the most relevant objective.  Exposures to the Household segment can only be classified under the “Climate change mitigation” category.  The following combinations of this field with the **type of activity are not allowed:**   |  |  | | --- | --- | | **Environmental objective** | **Type of activity** | | Adaptation to climate change | Transitional activity; | | Transition to circular economy | Transitional activity; | | Use and protection of water and marine resources | Transitional activity; | | Pollution Prevention and Control | Transitional activity; Enabling activity | | Protection and restoration of biodiversity and ecosystems | Transitional activity; Enabling activity |   If the data is not available, the unit must report “99999999999’ (missing).  If the field is not applicable, then report "28 - The exposure does not contribute to any of the defined objectives". | | | |
| **Link to other concepts**   * TYP\_ACTVTY * SSTNBL\_CTGRY | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Data field name** |  |
| AC.007 | TYP\_ACTVTY | Type of activity |  |
|  | | | |
| **Definition**    Units must report the type of activity being funded:   * **Pure activity:** activities that contribute substantially to any of the six environmental objectives. * **Transitional activity**: activities that do not have a technologically and economically viable low-carbon alternative, but support the transition to a carbon-neutral economy consistent with the path to limit the temperature increase to 1.5ºC above pre-industrial levels, including the gradual elimination of greenhouse gas emissions, in particular emissions from solid fossil fuels, and where that activity:   + (a) has greenhouse gas emission levels that correspond to the best performance in the sector or industry;   + (b) does not hinder the development and implementation of low-carbon alternatives; and   + (c) does not lead to a stranding of carbon-intensive assets, considering the economic life of those assets.   This type of activity is considered to contribute substantially to the climate change mitigation objective.   * **Enabling activity:** activities that must contribute substantially to one or more of the environmental objectives set out in the Taxonomy Regulation by directly facilitating other activities that contribute substantially to one or more of those objectives, provided that such economic activity:   + (a) does not lead to asset stranding that undermines long-term environmental objectives, considering the economic life of those assets; and   + (b) has a substantially positive environmental impact, based on life cycle considerations.   This type of activity is considered to contribute substantially to the objective of mitigation, adaptation to climate change, transition to a circular economy or use and protection of water and marine resources.  Activities are classified into the categories described above in accordance with COMMISSION DELEGATED REGULATION (EU) 2021/2139, COMMISSION DELEGATED REGULATION (EU) 2022/1214 (Oil&Gas activities), COMMISSION DELEGATED REGULATION (EU) 2023/2485 (update for climate change mitigation and adaptation objectives) and COMMISSION DELEGATED REGULATION (EU) 2022/2486 (for four remaining objectives), as well as in accordance with SFICS. | | | |
| **Applicability**  Units must report this field using this list of codes:   |  |  | | --- | --- | | Code | Description | | 02 | Transitional activity | | 05 | Pure activity | | 01 | Enabling activity |   If the data is not available, the unit must report “99999999999' (missing).  If it is not applicable, the unit must report “11111111111”. | | | |
| **Link to other concepts**   * SSTNBL\_CTGRY; * SSTNBL\_INDCTR * ENVRNMNTL\_OBJCTV | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Data field name** |  |
| AC.008 | SSTNBL\_INDCTR | Sustainable Indicator |  |
|  | | | |
| **Definition**    This indicator allows to identify exhibitions that are considered sustainable/green according to SFICS, the European Taxonomy, or according to other criteria. | | | |
| **Applicability**  Units must apply the following scale to report this field.   |  |  | | --- | --- | | Code | Description | | SSTNBL1 | Santander Specific | | SSTNBL2 | Taxonomy Specific | | SSTNBL3 | Santander Specific & Taxonomy Specific | | SSTNBL4 | Taxonomy specific & Aligned under other criteria | | SSTNBL5 | Aligned under other criteria | | SSTNBL6 | Not eligible/aligned |  * "SSTNBL1": if the activity is specific to Santander only and is aligned with the SFICS criteria. "SSTNBL1" is not allowed if the sustainable category is MISS. * “SSTNBL2”: if the activity is ELIGIBLE according to the European Taxonomy and can be found or not in the list of activities in the SFICS. In the case of an activity present in the SFICS, it cannot be aligned according to the Bank's internal criteria. For a Sustainable Category with this Sustainable Indicator value to be aligned with the Taxonomy, the values ​​of FLG\_SBSTNTL\_CNTRBTN = “Y”; and FLG\_DNSH\_CMPLNC = “Y” and FLG\_MNMM\_SFGRDS = “Y” (the minimum social safeguards flag will NOT be applicable for Households and Public Administrations). This SSTNBL\_INDCTR value will also apply if the SSTNBL\_CTGRY value is “General – Taxonomy”. * “SSTNBL3”: if the activity is eligible by Taxonomy, it is found in the list of activities in the SFICS and is aligned according to the Bank's internal criteria. For a Sustainable Category with this Sustainable Indicator value to be aligned with the Taxonomy, the values ​​of FLG\_SBSTNTL\_CNTRBTN = “Y”; and FLG\_DNSH\_CMPLNC = “Y” and FLG\_MNMM\_SFGRDS = “Y” (the minimum social safeguards flag will NOT be applicable for Households and Public Administrations). * "SSTNBL4": if the green activity is aligned with other criteria than SFICS and the Taxonomy but is eligible according to the Taxonomy. In the case of motor vehicle loans, those loans whose activity is not aligned with SFICS, nor with the European Taxonomy, but are reported in Pillar 3 in the MITI satellite, will be reported. In particular, loans for plug-in hybrid and gas vehicles that pollute more than 50g of CO2 per km must be reported (they are not aligned with SFICS and the EU Taxonomy, but are reported in the ‘Other mitigating actions’ template since they are considered alternative fuels according to the European Commission’s Alternative Fuels Observatory). These loans must be marked as SSTNBL\_INDCTR = “Taxonomy specific & Aligned under other criteria”.   In the case of the category SSTNBL\_CTGRY = to any of the activities of SFICS A.3.1 to A.3.7, those loans whose activity is not aligned with SFICS, nor with the European Taxonomy, but which are reported in Pillar 3 in the MITI satellite, will be reported. For example, in Spain, those loans secured by real estate whose use of the proceeds is the acquisition of a building, and has an actual EPC = C, can be reported. These loans should be marked as SSTNBL\_INDCTR = “Taxonomy Specific & Aligned under other criteria”.   * "SSTNBL5": if the activity is not aligned with the SFICS and is aligned with the other criteria. For example, they should include green bonds, sustainable bonds that are linked to climate change aspects or sustainability-linked bonds under standards other than EU standards in the appropriate category according to the use of the proceeds. These bonds are marked according to an external provider (e.g. Bloomberg) or an ESG DCM structuring. These bonds should be marked as SSTNBL\_INDCTR = “Aligned under other criteria”. * "SSTNBL6": if the activity is not aligned with any of the defined criteria. It is important to note that those motor vehicle loans, which are not aligned with the SFICS or any other criteria, are also reported under the motor vehicle loans category, but must be marked as Not eligible/aligned in the SSTNBL\_INDCTR field, as well as those activities with a SSTNBL\_CTGRY = “Not Sustainable”.   If data is not available, report “MISS”. | | | |
| **Link to other concepts**     * SSTNBL\_CTGRY | | | |
| **Examples**    N/A | | | |

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| **ID data field** | **Data field** | **Data field name** |  |
| AC.009 | FLG\_SBSTNTL\_CNTRBTN | Flag of substantial contribution |  |
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| **Definition**    The Taxonomy Regulation states that for an eligible activity to be aligned with the Taxonomy, three criteria must be met, two of them at the operation level (CS and DNSH) and a third (MS) that applies at the counterparty level:   * **Substantial Contribution:** An economic activity will be considered to contribute substantially to one or more objectives when it meets the Substantial Contribution criteria set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question. * **Do not Significant harm (DNSH):** An economic activity will be considered to do no harm to the remaining EU Taxonomy environmental objectives when it meets the DNSH criteria set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question. * **Minimum social safeguards:** the company(ies)/entity(ies) to which the capital is granted must comply with minimum social requirements in its operation, i.e. with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight core conventions referred to in the International Labour Organization Declaration on Fundamental Principles and Rights at Work and the International Bill of Human Rights. This criteria is not applicable to retail clients and public entities or administrations.   This field refers to the **first of the criteria to be applied in order to confirm that an activity is aligned with the European Taxonomy**. | | | |
| **Applicability**  The Unit must report “Y” when the instrument meets this Substantial Contribution criteria.  When it is not met or does not apply, the unit must report “N”.  If the data is not available, report "MISS". | | | |
| **Link to other concepts**   * SSTNBL\_CTGRY; * SSTNBL\_INDCTR; | | | |
| **Examples**  N/A | | | |

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| --- | --- | --- | --- |
| **ID data field** | **Data field** | **Data field name** |  |
| AC.010 | FLG\_DNSH\_CMPLNC | Flag *Do not Significant Harm* |  |
|  | | | |
| **Definition**    The Taxonomy Regulations establish that for an eligible activity to be aligned with the Taxonomy, three criteria must be met, two of them at the operation level (CS and DNSH) and a third (MS) that applies at the counterparty level:   * **Substantial contribution:** An economic activity will be considered to make a substantial contribution to one or more objectives when it meets the criteria for Substantial Contribution set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question. * **Do not Significant harm (DNSH):** An economic activity will be considered to do no harm to the remaining EU Taxonomy environmental objectives when it meets the DNSH criteria set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question. * **Minimum social safeguards:** the company(ies)/entity(ies) to which the capital is granted must comply with minimum social requirements in its operation, i.e. with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight core conventions referred to in the International Labour Organization Declaration on Fundamental Principles and Rights at Work and the International Bill of Human Rights. This criterion is not applicable to retail clients and public entities or administrations**.**   This field refers to the **second of the criteria to be applied in order to affirm that an activity is aligned with the European Taxonomy.** | | | |
| **Applicability**  The Unit must report “Y” when the instrument meets this DNSH criterion.  When any of the DNSH criteria applicable to the activity according to the Taxonomy Regulations and its Delegated Regulations are not met, or are not applicable, the unit must report “N”.  If the data is not available, report "MISS". | | | |
| **Link to other concepts**   * SSTNBL\_CTGRY; * SSTNBL\_INDCTR | | | |
| **Examples**  N/A | | | |

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| **ID data field** | **Data field** | **Data field name** |  |
| AC.011 | DNSH\_DTL | DNSH Detail |  |
|  | | | |
| **Definition**    The Taxonomy Regulations establish that for an eligible activity to be aligned with the Taxonomy, three criteria must be met, two of them at the operation level (CS and DNSH) and a third (MS) that applies at the counterparty level. Regarding this field, as discussed, the DNSH criterio:   * **Do not Significant harm (DNSH):** An economic activity shall be deemed not to harm the other environmental objectives of the EU Taxonomy if it complies with the DNSH criteria set out in Delegated Regulation 2021/2139; Delegated Regulation 2022/1214; Delegated Regulation 2023/2485 or Delegated Regulation 2023/2486 for the activity in question.   This field provides further information about the DNSH criteria which are NOT MEET. | | | |
| **Applicability**  The Unit must report the DNSHs that it does not comply with, taking into account the following Codelist and must include after a comma (,) the DNSHs that DO NOT COMPLY with the environmental economic activity analyzed.   |  |  | | --- | --- | | Code | Descripción | | DNSH01 | DNSH1 - Do not significant harm to climate change mitigation objective | | DNSH02 | DNSH2 - Do not significant harm to climate change adaptation | | DNSH03 | DNSH3 - Do not significant harm to sustainable use and protection of water and marine resources | | DNSH04 | DNSH4 - Do not significant harm to transition to a circular economy | | DNSH05 | DNSH5 - Do not significant harm to pollution prevention and control | | DNSH06 | DNSH6 - Do not significant harm to protection and restoration of biodiversity and ecosystems. |   In this way, this field can only be reported when FLG\_DNSH\_CMPLNC = “N”. Also, only a maximum of 5 DNSH can be reported, since only a maximum of 5 DNSH can be breached according to the European Taxonomy.  Thus, if an activity contributes to the climate change mitigation objective, i.e. ENVRNMNTL\_OBJCTV = Climate change mitigation, the DNSH\_DTL field can never contain "DNSH01" among the values adopted by this field, and so on for each of the environmental objectives.  If the data is not available, report “MISS”. | | | |
| **Link to other concepts**   * ENVRNMNTL\_OBJCTV; * FLG\_DNSH\_CMPLNC; | | | |
| **Examples**  A financial instrument whose purpose is the purchase of a building with an EPC of 70% and the purchase of energy-efficient equipment with an energy efficiency label of A of 30%. These activities comply with the substantial contribution, but not with DNSH and the company that acquires it complies with the minimum social safeguards:   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Contract | PRCNTG\_ACTVTY | SSTNBL\_CTGRY | FLG\_SBSTNTL\_CNTRBTN | FLG\_DNSH\_CMPLNC | DNSH\_DTL | | X010101 | 70% | A.3.1 | Y | N | DNSH3, DNSH5 | | X010101 | 30% | A.3.3 | Y | N | DNSH5 | | | | |

1. The question has been raised with the supervisor as to whether information on Regulatory Capital parameters should be collected on a pre- or post-mitigation basis. Therefore, consider these definitions as preliminary. [↑](#footnote-ref-1)
2. The question has been raised with the supervisor as to whether information on Regulatory Capital parameters should be collected on a pre- or post-mitigation basis. Therefore, consider these definitions as preliminary. [↑](#footnote-ref-2)
3. The question has been raised with the supervisor as to whether information on Regulatory Capital parameters should be collected on a pre- or post-mitigation basis. Therefore, consider these definitions as preliminary. [↑](#footnote-ref-3)
4. The question has been raised with the supervisor as to whether information on Regulatory Capital parameters should be collected on a pre- or post-mitigation basis. Therefore, consider these definitions as preliminary. [↑](#footnote-ref-4)
5. The question has been raised with the supervisor as to whether information on Regulatory Capital parameters should be collected on a pre- or post-mitigation basis. Therefore, consider these definitions as preliminary. [↑](#footnote-ref-5)
6. https://www.ecb.europa.eu/pub/pdf/other/manualonmfiinterestratestatistics\_201701.en.pdf [↑](#footnote-ref-6)