Commercial Real Estate (CRE) Reporting Manual

Part II: Entities and data attributes

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0. General comments

The CRE report has a quarterly reporting frequency. This means that all entities and data attributes should be reported on a quarterly basis. In addition, information on the format and data type for each data attribute, can be found in the Data Delivery Agreement and will not be mentioned in this Manual.

1. Introduction

The CRE Reporting Manual Part II forms part of the CRE Reporting Manual. Whereas Part I of the Manual describes the general methodology, Part II focuses on describing entities, including their data attributes.

Part II of the CRE Manual is structured according to the CRE logical data model. One chapter is dedicated for each entity whose data attributes do not only comprise internal keys. An exception is made for the data attribute Off-balance sheet amount. This attribute has its own chapter as it is present in several entities.

Each chapter on entities is organized into three sections:

- the first section describes general aspects of the dataset concerned and also looks at specific aspects depending on the scope and complexity of the dataset;

- the second section discusses the level of granularity of the dataset;

- the third section introduces the data attributes belonging to the entity, beginning with a comprehensive table that lists the relevant data attributes, and provides some other important information regarding the entity. In those in which data attributes are also part of AnaCredit or RRE Reporting, a reference is made to the corresponding manuals.

Most of the identifying attributes by nature belong to more than one entity. Therefore, the description of (or reference to) the identifying attributes is provided in a dedicated chapter (Chapter 2).

The attributes that are not inherited from AnaCredit or RRE Reporting, and are thus CRE-specific, are highlighted in yellow throughout this document.

2. Internal identifiers

2.1   Overview internal identifiers

In addition to the data attributes, each entity includes a number of internal identifiers. These identifiers are a key part of the CRE data model since they ensure that each entry can be (uniquely) identified by one or a combination of identifiers in the dataset. In this way they help to maintain data integrity and identify the relationship between the data entities.

2.2   Description

2.2.1   Reporting agent identifier (AnaCredit 2.2.1)
Definition: See section 2.2.1 in the AnaCredit Manual Part II.

2.2.2   Observed agent identifier (AnaCredit 2.2.2)
Definition: See section 2.2.2 in the AnaCredit Manual Part II.

2.2.3   Instrument identifier (AnaCredit 2.2.5)
Definition: See section 2.2.5 in the AnaCredit Manual Part II.

2.2.4   Contract identifier (AnaCredit 2.2.4)
Definition: See section 2.2.4 in the AnaCredit Manual Part II.

2.2.5   Counterparty identifier (AnaCredit 2.2.3)
Definition: See section 2.2.3 in the AnaCredit Manual Part II.

Instruments that are exclusively linked to natural persons and/or partnerships (sector households S.14 in ESA 2010) are out of scope for CRE reporting. However, when instruments are partially linked to natural persons and/or partnerships these instruments are to be reported in CRE reporting. Specifically:
1. At least one of the protection providers linked to an instrument that qualifies for CRE reporting is a natural person and/or a partnership.
2. An instrument that qualifies for CRE reporting has multiple debtors where one or more, but not all, are natural persons and/or partnerships.

When one of these two cases occurs the attribute *counterparty identifier* takes the value "Non-applicable` for natural persons and partnerships.

2.2.6   Protection identifier (AnaCredit 2.2.6)
Definition: See section 2.2.6 in the AnaCredit Manual Part II.

2.2.7   Rental contract identifier
Definition: An identifier applied by the reporting agent to uniquely identify each rental contract linked to commercial real estate collateral. Each rental contract must have one rental contract identifier.

This identifier is used to link rental contracts to commercial real estate collateral. It is therefore important that, as long as the rental contract stays the same, the identifier stays the same over time. However, in case a new rental contract is drawn up and agreed upon, the identifier will have to change as well. Naturally, this new rental contract identifier cannot be the same as the rental contract identifier for any other (past or present) rental contract.

2.2.8   Reporting reference date
Definition: Reporting reference date is a date that indicates the date the entity type delivery corresponds to.

2.2.9   Counterparty role (AnaCredit 6.4.1)
Definition: See section 6.4.1 in the AnaCredit Manual Part II.

2.2.10 LGD model identifier
Definition: An identifier applied by the reporting agent to uniquely identify each LGD model. Each LGD model must have one LGD model identifier.

2.2.11 EAD model identifier
Definition: An identifier applied by the reporting agent to uniquely identify each EAD model. Each EAD model must have one EAD model identifier.

3. Accounting data

3.1   General aspects
In general, one set of Accounting data belongs to one instrument. The Accounting data can either relate to a fully derecognised instrument being serviced or to a recognized instrument.

3.2   Level of granularity
The Accounting data entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) reporting reference date, (d) contract identifier and (e) instrument identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique CRE relevant instrument at the level of the observed agent should be included in the Accounting data entity.

3.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Status of forbearance and renegotiation			5.4.12	

Date of the forbearance and renegotiation status			5.4.13	
Cumulative recoveries since default			5.4.14	
Fully derecognised instrument being serviced indicator				21.3.4

accounting data			
reporting agent identifier	<pi,fi2>	strng_rstrctd_id	<M>
observed agent identifier	<pi,fi2>	strng_rstrctd_id	<M>
reporting reference date	<pi,fi2>	reporting_reference_date	<M>
contract identifier	<pi,fi2>	strng_rstrctd_id	<M>
instrument identifier	<pi,fi2>	strng_rstrctd_id	<M>
status of forbearance and renegotiation	<fi1>	code	<M>
date of the forbearance and renegotiation status		dt_fll	<M>
cumulative recoveries since default		mntry_nn_ngtv_2d_na	
fully derecognised instrument being serviced indicator		fully_derecognised_instrument_being_serviced_indicator	<M>
accounting data PK <pi>			

3.3.1 Status of forbearance and renegotiation (AnaCredit 5.4.12)
Definition: See section 5.4.12 in the AnaCredit Manual Part II.

3.3.2 Date of the forbearance and renegotiation status (AnaCredit 5.4.13)
Definition: See section 5.4.13 in the AnaCredit Manual Part II.

3.3.3 Cumulative recoveries since default (AnaCredit 5.4.14)
Definition: See section 5.4.14 in the AnaCredit Manual Part II.

3.3.4 Fully derecognised instrument being serviced indicator (RRE 21.3.4)
Definition: See section 21.3.4 in the RRE Manual Part II.

4. Contract

4.1 General aspects
Each observed agent can have zero or more contracts relevant for CRE reporting, which should be recorded in the Contract entity. In general, a contract can be regarded as a credit agreement between two or more parties under which instruments are created.

4.2 Level of granularity
The Contract entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier and (d) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every unique contract at the level of the observed agent should have a record in the Contract entity.

4.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Inception date			3.4.4	
Regulatory EAD at inception		4.3.2		

4.3.1   Inception date (AnaCredit 3.4.4)
Definition: See section 3.4.4 in the AnaCredit Manual Part II.

4.3.2   Regulatory EAD at inception
Definition: use the definition in section 25.3.1 in the RRE Manual Part II for Regulatory EAD, calculated at the time of inception.

Also known as "Exposure at Default" or "Exposure value". This attribute is the same concept as attribute 12.3.1, but then calculated at the time of inception.

The attribute *regulatory EAD at inception* should be regarded as static, i.e. the value of the attribute cannot change over time.

In case the capital requirement for the corresponding exposure is not reported under the IRB approach, please fill out the attribute *regulatory EAD at inception* as "Non-applicable".

As agreed with the reporting agents the attribute *regulatory EAD at inception* must be reported for instruments whose contract has an inception date later than 31-12-2015.

5. Counterparty

5.1   General aspects

Each reporting agent's delivery can have zero or more counterparties relevant for CRE reporting which should be recorded in the Counterparty entity. For more information on the relevant counterparties for CRE reporting, please refer to CRE Manual Part I.

5.2   Level of granularity

The Counterparty entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty identifier and (c) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent. Every unique counterparty at the level of the reporting agent should have a record in the Counterparty entity.

5.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty identifier	Yes		2.2.3	
Reporting reference date	Yes	2.2.8		
Counterparty type indicator		5.3.1		
Protection provider indicator				18.3.2

counterparty			
reporting agent identifier	<pi,fi>	strng_rstrctd_id	<M>
counterparty identifier	<pi>	strng_rstrctd_id	<M>
reporting reference date	<pi,fi>	reporting_reference_date	<M>
counterparty type indicator		counterparty_type_indicator	<M>
protection provider indicator		protection_provider_indicator	<M>
counterparty PK <pi>			

5.3.1   Counterparty type indicator

Definition: The attribute counterparty type indicator refers to the type of legal form that a counterparty can have in CRE reporting. CRE counterparties can be (a) legal entities or (b) quasi-corporations.

Legal entity means any entity which, under the national law to which it is subject, can acquire legal rights and obligations.

Quasi-corporations are entities which keep a complete set of accounts and have no legal status. They have an economic and financial behavior that is different from that of their owners and similar to that of corporations. They are deemed to have autonomy of decision and are considered as

distinct institutional units. A characteristic of quasi-corporations is that their partners are not natural persons but legal persons themselves (e.g. a BV or NV).

The attribute *counterparty type indicator* should be regarded as static, i.e. the value of this attribute cannot change over time.

Moreover, when the identifier *counterparty identifier* has the value `Non-applicable"[1] the attribute *counterparty type indicator* must be reported empty.

5.3.2 Protection provider indicator (RRE 18.3.2)
Definition: See section 18.3.2 in the RRE Manual Part II.

When the identifier *counterparty identifier* has the value `Non-applicable"[2] the attribute *protection provider indicator* must be reported empty.

6. Debtor

6.1 General aspects
The Debtor entity is a subtype of the Counterparty role entity. The debtor can be defined as the counterparty which has the unconditional obligation to make repayments arising under the instrument. The debtor is the counterparty that generated the credit risk of an instrument. For more details on the definition of a debtor, please refer to CRE Manual Part I.

6.2 Level of granularity
The Debtor entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) reporting reference date, (c) counterparty role and (d) counterparty identifier. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent. Every single and unique debtor at the level of the reporting agent which is involved in instruments which are in scope of CRE reporting should be included in the Debtor entity.

6.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty identifier	Yes		2.2.3	
Counterparty role	Yes		6.4.1	
Reporting reference date	Yes	2.2.8		
Ultimate parent undertaking identifier			12.4.6	

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[1] This occurs when: 1) one of the multiple debtors (but not all debtors) and/or 2) at least one of the protection providers linked to an instrument is a natural person or a partnership.
[2] This occurs when at least one of the protection providers linked to an instrument is a natural person or a partnership.

Immediate parent undertaking identifier			12.4.5	

6.3.1 Ultimate parent undertaking identifier (AnaCredit 12.4.6)
Definition: See section 12.4.6 in the AnaCredit Manual Part II.

6.3.2 Immediate parent undertaking identifier (AnaCredit 12.4.5)
Definition: See section 12.4.5 in the AnaCredit Manual Part II.

7.Debtor-default data

7.1 General aspects
The Debtor-default data entity registers the default status which is related to the debtor on the level of the observed agent.

7.2 Level of granularity
The Debtor default data entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) counterparty role (d) counterparty identifier, (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique debtor at the level of the observed agent which is involved in instruments which are in scope of CRE reporting should have default data.

7.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Counterparty identifier	Yes		2.2.3	
Counterparty role	Yes		6.4.1	
Reporting reference date	Yes	2.2.8		

| Default status of the counterparty | | | 10.4.1 | |
| Date of the default status of the counterparty | | | 10.4.2 | |

7.3.1 Default status of the counterparty (AnaCredit 10.4.1)
Definition: See section 10.4.1 in the AnaCredit Manual Part II.

7.3.2 Date of the default status of the counterparty (AnaCredit 10.4.2)
Definition: See section 10.4.2 in the AnaCredit Manual Part II.

8. Debtor-risk data

8.1 General aspects

The Debtor-risk data entity registers the risk of default is related to the debtor on the level of the observed agent.

8.2 Level of granularity

The Debtor-risk data entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) counterparty role (d) counterparty identifier, (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique debtor at the level of the observed agent which is involved in instruments which are in scope of CRE reporting should have risk data.

8.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Counterparty identifier	Yes		2.2.3	

Counterparty role	Yes		6.4.1	
Reporting reference date	Yes	2.2.8		
Probability of default			11.4.1	

```
       III                              III
                  debtor risk data
 reporting agent identifier    <pi,fi1,fi2>   strng_rstrctd_id         <M>
 observed agent identifier     <pi,fi2>       strng_rstrctd_id         <M>
 counterparty identifier       <pi,fi1>       strng_rstrctd_id         <M>
 counterparty role             <pi,fi1>       entty_rl_ancrdt_cllctn   <M>
 reporting reference date      <pi,fi1,fi2>   reporting_reference_date <M>
 probability of default                       rl_0to1_6d               <M>

 debtor risk data PK    <pi>
```

8.3.1   Probability of default (AnaCredit 11.4.1)
Definition: See section 11.4.1 in the AnaCredit Manual Part II.

9. Debtor-instrument data

9.1   General aspects
In general, one instrument can have one or several debtors and one debtor can have one or several instruments. In the Debtor-instrument entity every single and unique combination of CRE relevant debtor and CRE relevant instruments at the level of the observed agent should be included.

As agreed with the reporting agents the attributes *interest coverage ratio at inception, debt service coverage ratio at inception* and *loan to value at inception* must be reported for instruments whose contract has an inception date later that 31-12-2015.

9.2   Level of granularity
The Debtor-instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) reporting reference date, (d) counterparty role, (e) counterparty identifier, (f) contract identifier and (g) instrument identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

9.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Counterparty identifier	Yes		2.2.3	
Counterparty role	Yes		6.4.1	
Contract identifier	Yes		2.2.4	

Instrument identifier	Yes		2.2.5	
Reporting reference date	Yes	2.2.8		
IFRS 9 Stage		9.3.1		

9.3.1 IFRS 9 stage

Definition: the stage of impairment at which the instrument is classified according to IFRS 9 as of the reporting reference date.

Under IFRS 9, impairment of loans is recognized in three stages. A loan can have only one stage at a time, which should be reported.

Stage 1: performing loans which have no significant increase in credit risk. When a loan is originated or purchased, expected credit losses resulting from default events that are possible within the next 12 months are recognized and a loss allowance is established. On subsequent reporting dates, the same 12-month expected credit loss also applies to existing loans with no significant increase in credit risk since their initial recognition.

Stage 2: performing loans whose credit risk has increased significantly since initial recognition and is not considered low (lifetime expected credit losses are recognized). In determining whether a significant increase in credit risk has occurred since initial recognition, a bank is to assess the change, if any, in the risk of default over the expected life of the loan (that is, the change in the probability of default) according to specific triggers.

Stage 3: loans that are credit-impaired (also known as "in default"). This occurs if the loan's credit risk increases such that the probability of default nears 1.

The attribute *IFRS 9 stage* is always to be reported and is dynamic, i.e. the value of this attribute can change over time.

10. Domestic immovable property

10.1 General aspects
The Domestic immovable property entity is a subtype of the Immovable property entity.

10.2 Level of granularity
The Domestic immovable property entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) reporting reference date, and (c) protection identifier. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent Every single and unique CRE relevant domestic immovable property at the level of the reporting agent should be included in the domestic immovable property entity.

10.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Protection identifier	Yes		2.2.6	
Reporting reference date	Yes	2.2.8		
BAG Object-ID		10.3.1		

10.3.1 BAG Object-ID
Definition: BAG Object-ID (also Verblijfsobject ID) is the object identification number of the real estate collateral as registered in the Basisregistratie Adressen en Gebouwen in the Netherlands.

The Basisregistratie Adressen en Gebouwen is a register in which all buildings in the Netherlands are registered. In this register, each object receives an ID number related to a characteristic (Pand, Verblijfsobject, Nummeraanduiding, Openbareruimte, Woonplaats).

Under this attribute, the ID under "Verblijfsobject" should be reported. This number consists of 16 numeric characters. Example: 0363010000865546. Naturally, this attribute should only be reported for domestic real estate collateral.

11. Drawn instrument

11.1 General aspects

The entity Drawn instrument is a subtype of the Instrument entity. An instrument can either be a drawn instrument or an undrawn instrument. An instrument is drawn in case the credit institution has actually advanced funds to the debtor.

11.2 Level of granularity

The Drawn instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier and (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

11.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Reporting reference date	Yes	2.2.8		
Settlement date			3.4.5	

11.3.1 Settlement date (AnaCredit 3.4.5)
Definition: See section 3.4.5 in the AnaCredit Manual Part II.

12. EAD model contract / debtor / instrument

12.1 General aspects

A credit institution can model the exposure at default on the level of the contract, debtor or instrument. An EAD model specifies an algorithm for calculating an estimate of the exposure at default of the contract, debtor or instrument. In general, for each contract, debtor or instrument zero or one EAD model could be in use for calculating minimum capital requirements at a certain date. However, different EAD models can be in use for the same contract/debtor/instrument at different reporting reference dates, which could lead to different assessments of the exposure at default and other attributes which are the result of the model. This can be the result of a change of the model (e.g., through redevelopment) or of the rating approach (e.g., SA to AIRB) of a contract/ debtor/instrument moving in or out of scope of a model, etc. Note also that multiple EAD models could be applicable to different contracts/ debtors/instruments at the same reporting reference date.

12.2 Level of granularity

The EAD model contract entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) reporting reference date, (e) EAD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

The EAD model debtor entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty role, (c) counterparty identifier, (d) reporting reference date, (e) EAD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent.

The EAD model instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier (e) reporting reference date, (f) EAD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

The data attributes *regulatory EAD* and *regulatory RWA* must be reported at only one of the three levels available, i.e. debtor, contract and instrument. DNB's preference is to have information on these data attributes at the instrument level.

12.3 Data attributes

The entities EAD model contract, EAD model debtor and EAD model instrument consist of the following data attributes:

EAD model contract

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	

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Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
EAD model identifier	Yes	2.2.11		
Regulatory EAD				25.3.1
Regulatory RWA				24.3.4

EAD model debtor

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty role	Yes		6.4.1	
Counterparty identifier	Yes		2.2.3	
Reporting reference date	Yes	2.2.8		
EAD model identifier	Yes	2.2.11		
Regulatory EAD				25.3.1
Regulatory RWA				24.3.4

EAD model instrument

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II

Reporting agent identifier	Yes			2.2.1	
Observed agent identifier	Yes			2.2.2	
Reporting reference date	Yes	2.2.8			
Contract identifier	Yes			2.2.4	
Instrument identifier	Yes			2.2.5	
EAD model identifier	Yes	2.2.11			
Regulatory EAD					25.3.1
Regulatory RWA					24.3.4

12.3.1 Regulatory EAD (RRE 25.3.1)
Definition: See section 25.3.1 in the RRE Manual Part II.

Also known as "Exposure at Default" or "Exposure value".

12.3.2 Regulatory RWA (RRE 24.3.4)
Definition: See section 24.3.4 in the RRE Manual Part II.

Also known as "Risk-weighted exposure amount".

13. Financial data

13.1 General aspects
In general, one set of financial data belongs to one instrument. The financial data can relate to instruments past due or instruments not past due.

13.2 Level of granularity
The Financial data entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) reporting reference date, (d) contract identifier and (e) instrument identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique CRE relevant instrument at the level of the observed agent should be included in the Financial data entity.

13.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Interest rate			4.4.1	
Next interest rate reset date			4.4.2	
Default status of the instrument			4.4.4	
Exit status				6.3.12
Date of the default status of the instrument			4.4.5	
Outstanding nominal amount			4.4.9	
Accrued interest			4.4.11	
Past due instrument indicator				6.3.11

financial data			
reporting agent identifier	<pi,fi2>	strng_rstrctd_id	<M>
observed agent identifier	<pi,fi2>	strng_rstrctd_id	<M>
reporting reference date	<pi,fi2>	reporting_reference_date	<M>
contract identifier	<pi,fi2>	strng_rstrctd_id	<M>
instrument identifier	<pi,fi2>	strng_rstrctd_id	<M>
interest rate		rl_all_6d_na	<M>
next interest rate reset date		dt_fl_na	<M>
default status of the instrument	<fi1>	code	<M>
exit status	<fi3>	code	
date of the default status of the instrument		dt_fl_na	<M>
outstanding nominal amount		mntry_nn_ngtv_2d	<M>
accrued interest		mntry_all_2d_na	<M>
past due instrument indicator		past_due_instrument_indicator	<M>
financial data PK <pi>			

13.3.1 Interest rate (AnaCredit 4.4.1)
Definition: See section 4.4.1 in the AnaCredit Manual Part II.

13.3.2 Next interest rate reset date (AnaCredit 4.4.2)
Definition: See section 4.4.2 in the AnaCredit Manual Part II.

The attribute *interest rate reset frequency* (17.3.4) in the entity *instrument* takes the value of "Non-applicable" when the attribute *next interest rate reset date* has the value "Non-applicable".

13.3.3 Default status of the instrument (AnaCredit 4.4.4)
Definition: See section 4.4.4 in the AnaCredit Manual Part II.

13.3.4 Exit status (RRE 6.3.12)
Definition: See section 6.3.12 in the RRE Manual Part II.

13.3.5 Date of the default status of the instrument (AnaCredit 4.4.5)
Definition: See section 4.4.5 in the AnaCredit Manual Part II.

An instrument can only be in default when the instrument is already past due. So the date reported in the attribute *date of the default status of the instrument* must be later than the date reported in the attribute *date of past due for the instrument* (18.3.2) in the entity *instrument past due* for those instruments not having the status "Not in default".

13.3.6 Outstanding nominal amount (AnaCredit 4.4.9)
Definition: See section 4.4.9 in the AnaCredit Manual Part II.

13.3.7 Accrued interest (AnaCredit 4.4.11)
Definition: See section 4.4.11 in the AnaCredit Manual Part II.

13.3.8 Past due instrument indicator (RRE 6.3.11)
Definition: See section 6.3.11 in the RRE Manual Part II.

14. Fixed-term rental contract

14.1 General aspects
The entity Fixed-term rental contract is a subtype of the Rental contract entity.

14.2 Level of granularity
The Fixed-term rental contract entity is recorded at the level of the unique combination of (a) the reporting agent identifier, (b) the rental contract identifier and (c) the reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

14.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Rental contract identifier	Yes	2.2.7		
Reporting reference date	Yes	2.2.8		
Rental contract end date		14.3.1		

fixed term rental contract

reporting agent identifier	<pi>	strng_rstrctd_id	<M>
rental contract identifier	<pi>	strng_rstrctd_id	<M>
reporting reference date	<pi>	reporting_reference_date	<M>
rental contract end date		dt_fll	<M>

rental contract PK   <pi>

14.3.1 Rental contract end date
Definition: The rental contract end date is the date that the rental contract linked to the real estate collateral ceases to be legally binding.

In this model entity (Fixed-term rental contract), end date should always be reported.

Note that indefinite rental contracts have a separate model entity, in which no end date should be reported.

15.   Foreign legal entity

15.1   General aspects
The Foreign legal entity is a subtype of the Legal entity entity.

15.2   Level of granularity
The Foreign legal entity entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty identifier and (c) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique Foreign legal entity at the level of the reporting agent which is involved with instruments in scope of CRE reporting should be included in the Foreign Legal entity entity.

15.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty identifier	Yes		2.2.3	

Reporting reference date	Yes	2.2.8		
Street			12.4.8	
City/town/village			12.4.9	
Postal code			12.4.10	
Country			12.4.12	
Institutional sector			12.4.14	
Economic activity			12.4.15	
Balance sheet total			12.4.21	
Number of employees			12.4.20	
Enterprise size			12.4.18	
Legal form			12.4.13	
Date of enterprise size			12.4.19	
Name			12.4.7	

foreign legal entity			
reporting agent identifier	<pi,fi1>	strng_rstrctd_id	<M>
counterparty identifier	<pi>	strng_rstrctd_id	<M>
reporting reference date	<pi,fi1>	reporting_reference_date	<M>
street	<fi1>	medium_sized_string	
city / town / village	<fi1>	medium_sized_string	<M>
postal code	<fi1>	code_20	<M>
country	<fi1>	iso3166	<M>
institutional sector	<fi5>	code	
economic activity	<fi3>	varchar(5)	
balance sheet total		mntry_nn_ngtv_2d	
number of employees		rl_nn_ngtv_2d_na	
enterprise size	<fi2>	code	
legal form	<fi4>	code	
date of enterprise size		dt_fll	
name		large_sized_string	<M>
foreign legal entity PK	<pi>		

15.3.1 Street (AnaCredit 12.4.8)
Definition: See section 12.4.8 in the AnaCredit Manual Part II.

15.3.2 City/town/village (AnaCredit 12.4.9)
Definition: See section 12.4.9 in the AnaCredit Manual Part II.

15.3.3 Postal code (AnaCredit 12.4.10)
Definition: See section 12.4.10 in the AnaCredit Manual Part II.

15.3.4 Country (AnaCredit 12.4.12)
Definition: See section 12.4.12 in the AnaCredit Manual Part II.

15.3.5 Institutional sector (AnaCredit 12.4.14)
Definition: See section 12.4.14 in the AnaCredit Manual Part II.

15.3.6 Economic activity (AnaCredit 12.4.15)
Definition: See section 12.4.15 in the AnaCredit Manual Part II.

15.3.7 Balance sheet total (AnaCredit 12.4.21)
Definition: See section 12.4.21 in the AnaCredit Manual Part II.

15.3.8 Number of employees (AnaCredit 12.4.20)
Definition: See section 12.4.20 in the AnaCredit Manual Part II.

15.3.9 Enterprise size (AnaCredit 12.4.18)
Definition: See section 12.4.18 in the AnaCredit Manual Part II.

15.3.10 Legal form (AnaCredit 12.4.13)
Definition: See section 12.4.13 in the AnaCredit Manual Part II.

15.3.11 Date of enterprise size (AnaCredit 12.4.19)
Definition: See section 12.4.19 in the AnaCredit Manual Part II.

15.3.12 Name (AnaCredit 12.4.7)
Definition: See section 12.4.7 in the AnaCredit Manual Part II.

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16. Immovable property

16.1 General aspects
The Immovable property entity is a subtype of the Protection received entity. An immovable property can be classified based on its location (either a domestic immovable property or a foreign immovable property) or the type of real estate collateral (either non-land or land).

16.2 Level of granularity
The Immovable property entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) reporting reference date, and (c) protection identifier.
This indicates that the uniqueness of each record should be assessed at the level of the reporting agent. Every single and unique CRE relevant immovable property at the level of the reporting agent should be included in the Immovable property entity.

16.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Protection identifier	Yes		2.2.6	
Reporting reference date	Yes	2.2.8		
Type of real estate collateral		16.3.1		
Liquidation value		16.3.2		
Parking space attached		16.3.3		
Country			12.4.12	

immovable property

reporting agent identifier	<pi>	strng_rstrctd_id	<M>
protection identifier	<pi>	strng_rstrctd_id	<M>
reporting reference date	<pi>	reporting_reference_date	<M>
type of real estate collateral	<fi3>	code	<M>
liquidation value		mntry_nn_ngtv_2d	
parking space attached	<fi1>	code	
country	<fi2>	iso3166	<M>

immovable property PK   <pi>

16.3.1 Type of real estate collateral
Definition: The primary use of the real estate that is being rented out or constructed by the debtor.

The type of real estate collateral is defined by its dominant use. The possible types are:
- Office: property used as professional or business offices
- Retail: property used for sales of goods and services, such as stores, shopping malls, hotels, restaurants
- Industrial: property used for the purposes of production, distribution and logistics
- Residential: property used as a dwelling, including multi-household premises (flats or apartment buildings) and single homes
- Parking: property with the primary aim of beings separately rented out as parking space. This excludes parking spaces that belong to other real estate properties such as offices and residential real estate (see 17.3.3)
- Land: property that is currently unbuilt (i.e. without structure) and rented out or meant to be built upon in the future
- Mixed-use: where possible, mixed-use real estate should be classified into one of the other categories above (not "other"). For instance, if a property has a mixed use, it should be considered as different properties (based for example on the surface areas dedicated to each use) whenever it is feasible to make such breakdown; otherwise, the property must be classified according to its dominant use. Only in case the real estate is used for different purposes in nearly equal proportions, so no dominant use can be identified.

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- Other: all real estate that does not fit any of the types above.

16.3.2 Liquidation value
Definition: Estimate of realizable real estate collateral value through liquidation at reporting reference date.

The liquidation value of the real estate collateral is an estimate by the reporting agent or an expert (e.g. an external appraiser) of the value that can be realized when liquidating the collateral at short notice, e.g. in crisis circumstances or in case of bankruptcy.

Note that the liquidation value at reporting reference date cannot be higher than the protection value at reporting reference date.

16.3.3 Parking space attached
Definition: Parking space attached indicates whether or not the real estate collateral has a parking space attached to it that is taken into account in the valuation of the collateral.

Real estate collateral, mostly offices and residential premises, often have parking spaces that belong to the property and are thus taken into account when valuing the property as collateral. This indicator attribute provides information about when this is the case, such that these type of properties can be distinguished from properties without dedicated parking space.

16.3.4 Country (AnaCredit 12.4.12)
Definition: See section 12.4.12 in the AnaCredit Manual Part II.

Country where the real estate collateral is located.

17. Instrument

17.1 General aspects
In general, one instrument belongs to one contract. One instrument must always have one or more debtors, one or more creditors and one or more servicers. In addition, one instrument can have one or more protections received. Also, connected to the instrument entity, there is always a financial data entity and an accounting data entity.

As agreed with the reporting agents the attributes *interest rate at inception* and *outstanding nominal amount at inception* must be reported for instruments whose contract has an inception date later that 31-12-2015.

17.2 Level of granularity
The Instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) reporting reference date, (d) contract identifier and (e) instrument identifier. This indicates that the uniqueness of each record should be assessed at the

level of the observed agent. Every single and unique CRE relevant instrument at the level of the observed agent should be included in the Instrument entity.

17.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Type of instrument			3.4.1	
Amortisation type			3.4.15	
Currency			3.4.3	
Interest rate reset frequency			3.4.9	
Interest rate type			3.4.8	
Legal final maturity date			3.4.6	
Commitment amount at inception			3.4.21	
Payment frequency			3.4.16	
Project finance loan			3.4.2	
Provision amount		17.3.10		
Corep class		17.3.11		
Interest rate at inception				5.3.5
Outstanding nominal amount at inception				5.3.14
Special asset management		17.3.14		
Recourse			3.4.7	
Loan to value		17.3.15		
Loan to value at inception				5.3.12
Interest coverage ratio		17.3.17		
Interest coverage ratio at inception		17.3.18		
Debt service coverage ratio		17.3.19		
Debt service coverage ratio at inception		17.3.20		
Interest-only indicator		17.3.22		
Drawn instrument indicator				5.3.20

instrument			
reporting agent identifier	<pi,fi5>	strng_rstrctd_id	<M>
observed agent identifier	<pi,fi5>	strng_rstrctd_id	<M>
reporting reference date	<pi,fi5>	reporting_reference_date	<M>
contract identifier	<pi,fi5>	strng_rstrctd_id	<M>
instrument identifier	<pi>	strng_rstrctd_id	<M>
type of instrument	<fi4>	code	<M>
amortisation type	<fi3>	code	<M>
currency	<fi6>	iso_4217_currency	<M>
interest rate reset frequency	<fi7>	code	<M>
interest rate type	<fi8>	code	<M>
legal final maturity date		dt_fl_na	<M>
commitment amount at inception		mntry_nn_ngtv_2d_na	<M>
payment frequency	<fi9>	code	<M>
project finance loan	<fi10>	code	<M>
provision amount		mntry_nn_ngtv_2d_na	<M>
corep class	<fi1>	code	<M>
interest rate at inception		rl_all_6d	<M>
outstanding nominal amount at inception		mntry_nn_ngtv_2d	
special asset management	<fi2>	code	<M>
recourse	<fi11>	code	<M>
loan to value		rl_nn_ngtv_2d_na	<M>
loan to value at inception		rl_nn_ngtv_2d_na	
interest coverage ratio		rl_nn_ngtv_2d	
interest coverage ratio at inception		rl_nn_ngtv_2d	<M>
debt service coverage ratio		rl_nn_ngtv_2d	<M>
debt service coverage ratio at inception		rl_nn_ngtv_2d	
interest-only indicator		interest_only_indicator	<M>
drawn instrument indicator		drawn_instrument_indicator	<M>
instrument PK <pi>			

17.3.1 Type of instrument (AnaCredit 3.4.1)
Definition: See section 3.4.1 in the AnaCredit Manual Part II.

17.3.2 Amortisation type (AnaCredit 3.4.15)
Definition: See section 3.4.15 in the AnaCredit Manual Part II.

17.3.3 Currency (AnaCredit 3.4.3)
Definition: See section 3.4.3 in the AnaCredit Manual Part II.

17.3.4 Interest rate reset frequency (AnaCredit 3.4.9)
Definition: See section 3.4.9 in the AnaCredit Manual Part II.

The attribute *interest rate reset frequency* takes the value of "Non-applicable" when the attribute *next interest rate reset date* (13.3.2) in the entity *financial data* has the value "Non-applicable".

17.3.5 Interest rate type (AnaCredit 3.4.8)
Definition: See section 3.4.8 in the AnaCredit Manual Part II.

17.3.6 Legal final maturity date (AnaCredit 3.4.6)
Definition: See section 3.4.6 in the AnaCredit Manual Part II.

The date in the attribute *legal final maturity date* cannot be earlier than the date in the identifier *reporting reference date*.

17.3.7 Commitment amount at inception (AnaCredit 3.4.21)
Definition: See section 3.4.21 in the AnaCredit Manual Part II.

17.3.8 Payment frequency (AnaCredit 3.4.16)
Definition: See section 3.4.16 in the AnaCredit Manual Part II.

17.3.9 Project finance loan (AnaCredit 3.4.2)
Definition: See section 3.4.2 in the AnaCredit Manual Part II.

17.3.10 Provision amount
Definition: The amount of specific loan loss provisions held for the instrument.

This attribute is always to be reported, irrespective of the default status and the IFRS 9 stage of the instrument/debtor. It can take any nonnegative value, i.e. 0 is also allowed.

The attribute provision amount is dynamic, i.e. it can change over time.

17.3.11 Corep class
Definition: Exposure class of the instrument as defined by the COREP guidelines from the EBA.

COREP class refers to the exposure class under the Common Reporting framework under the CRD. For detailed instruction and definitions of the COREP classes please refer to the COREP reporting instructions. The possible values to be reported are:

SA001 - Total
SA002 - Central governments or Central banks
SA003 - Regional governments or local authorities
SA004 - Public sector entities

SA005 - Multilateral developments banks
SA006 - International organisations
SA007 - Institutions
SA008 - Corporates
SA009 - Retail
SA010 - Secured by mortgages on immovable property
SA011 - Exposures in default
SA012 - Items associated with particularly high risk
SA013 - Covered bonds
SA014 - Claims on Institutions and corporate with a short-term credit assessment
SA015 - Claims in the form of CIU
SA016 - Equity Exposures
SA017 - Other Exposures
IRB001 - Total with own estimates of LGD and/or conversion factors
IRB002 - Total without own estimates of LGD or conversion factors
IRB003 - Central governments and central banks with own estimates of LGD and/or conversion factors
IRB004 - Central governments and central banks without own estimates of LGD or conversion factors
IRB005 - Institutions with own estimates of LGD or conversion factors
IRB006 - Institutions without own estimates of LGD or conversion factors
IRB007 - Corporates - SME with own estimates of LGD or conversion factors
IRB008 - Corporates - SME without own estimates of LGD or conversion factors
IRB009 - Corporates - Specialised Lending with own estimates of LGD or conversion factors
IRB010 - Corporates - Specialised Lending without own estimates of LGD or conversion factors
IRB011 - Corporates - Other with own estimates of LGD or conversion factors
IRB012 - Corporates - Other without own estimates of LGD or conversion factors
IRB013 - Retail - Secured by immovable property SME - with own estimates of LGD or conversion factors
IRB014 - Retail - Secured by immovable property non-SME - with own estimates of LGD or conversion factors
IRB015 - Retail - Qualifying revolving - with own estimates of LGD or conversion factors
IRB016 - Retail - Other SME - with own estimates of LGD or conversion factors
IRB017 - Retail - Other non-SME - with own estimates of LGD or conversion factors

The attribute COREP class is dynamic, i.e. its value can change over time.

17.3.12 Interest rate at inception (RRE 5.3.5)
Definition: See section 5.3.5 in the RRE Manual Part II.

17.3.13 Outstanding nominal amount at inception (RRE 5.3.14)
Definition: See section 5.3.14 in the RRE Manual Part II.

17.3.14 Special asset management

Definition: Special asset management distinguishes whether or not an instrument has been placed under special asset management.

There is no generally agreed upon definition of special asset management, but it is often known as "Bijzonder beheer", "Intensive care", "Financial Recovery & Restructuring". An instrument should be classified under special asset management when it receives specific attention from the credit risk management department due to significantly increased credit risk or when it is placed under the care of specialists in a Financial Recovery & Restructuring (or similar) department.

17.3.15 Loan to value

Definition: Loan-to-value (LTV) at reporting reference date means the sum of all loans or loan tranches secured by the CRE property (L) at the reporting reference date relative to the value of CRE property (V) at the reporting reference date. This value should be calculated at the joint liability (debtor-instrument) level.

The following instructions should be followed for calculating the Loan to value at reporting reference date (derived from the ESRB recommendation on closing data gaps, ESRB/2016/14).

Guidance on the calculation of the current value of loans (L): 'L' is measured as the outstanding balance of the loan(s) at the reporting reference date, taking into account capital reimbursements, loan restructurings, new capital disbursements, incurred interest, and, in the case of loans in foreign currencies, changes in the exchange rate.

Guidance on the calculation of the current value of the property (V):

- The current value of the property means the value of the property as 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 real estate value index sufficiently granular with respect to geographical location and type of property; if such real estate value index is also not available, a real estate price index sufficiently granular with respect to geographical location and type of property can be used after application of a suitably chosen mark-down to account for the depreciation of the property.

- As the number of properties is much smaller and properties are more heterogeneous in the CRE sector than in the RRE sector, for CRE it is more appropriate to calculate the Loan to value on the basis of a value assessment of the individual properties rather than using a value or price index.

- Only protections of the type "Immovable property" can be used in this calculation.

The lower limit for the Loan to value is 0, and there is no upper limit. The attribute Loan to value should be regarded as dynamic, i.e. the value of this attribute can change over time.

17.3.16 Loan to value at inception (RRE 5.3.12)
Definition: See section 5.3.12 in the RRE Manual Part II.

In contrast to the definition in the RRE Manual, the property concerned consists of commercial real estate instead of residential real estate.

In addition to the information provided in the RRE manual, the ESRB recommendation on closing real estate data gaps (ESRB/2016/14) provides the following guidance on the calculation of the loan to value (LTV) at inception for CRE:

- In the case of a syndicated loan, the LTV at inception should be calculated as the initial amount of all loans granted to the creditor relative to the value of the property at origination. Where several properties are concerned, the LTV at inception should be calculated as the ratio of the initial loan(s) amount to the total value of the properties concerned.

The attribute Loan to value at inception should be regarded as static, i.e. the value of this attribute cannot change over time.

17.3.17 Interest coverage ratio
Definition: Interest coverage ratio (ICR) means the net annual rental income accruing from a the real estate collateral or set of real estate collaterals relative to the annual interest cost of the loan secured by the real estate collateral or set of real estate collaterals. The values to be used in the calculation are those valid at the latest reporting reference date as reported under the attribute Reporting reference date.

According to the ESRB recommendation the numerator of the interest coverage ratio (ICR) refers to rental income generated by the real estate collateral or set of real estate collaterals linked to the loan, net of taxes and operating expenses that the creditor must incur in order to maintain the property's value.

ICR is defined as net annual rental income divided by the annual interest costs. For the purposes of calculating ICR:

- The net annual rental income includes the annual rental income accruing from renting out the real estate collateral to tenants net of taxes, minus any operational expenses to maintain the property's value, over the next 12 months.
- The annual interest costs are annual interest costs associated with the loan secured by the by the real estate collateral or set of real estate collaterals, over the next 12 months.

The ICR's purpose is to measure the extent to which the income generated by a property is sufficient to pay for the interest expenses incurred by a creditor on the loan (instrument) used to purchase that property.

The attribute Interest coverage ratio at reporting reference date should be regarded as dynamic, i.e. the value of this attribute can change over time.

17.3.18 Interest coverage ratio at inception

Definition: Interest coverage ratio (ICR) means the net annual rental income accruing from real estate collateral or set of real estate collaterals relative to the annual interest cost of the loan secured by the real estate collateral or set of real estate collaterals. The values used for the calculation are those that were valid at the inception date of the contract as reported under the attribute Inception date.

The attribute Interest coverage ratio at inception should be regarded as static, i.e. the value of this attribute cannot change over time.

For more details about ICR calculation, see attribute 17.3.17 *interest coverage ratio*.

17.3.19 Debt service coverage ratio

Definition: The debt service coverage ratio (DSCR) means the net annual rental income accruing from the real estate collateral or set of real estate collaterals relative to the annual debt service on the loan secured by the real estate collateral. The values to be used in the calculation are those valid at the latest reporting reference date as reported under the attribute Reporting reference date.

DSCR is defined as net annual rental income divided by the annual debt service. For the purposes of calculating ICR:

- The net annual rental income includes the annual rental income accruing from renting real estate to tenants, net of taxes and any operational expenses to maintain the property's value, over the next 12 months.
- The annual debt service is the annual debt service associated with the loan secured by the real estate collateral or set of real estate collaterals, over the next 12 months.

The purpose of the debt service coverage ratio is to assess the weight of the overall debt burden that a property generates for a borrower. Hence, the denominator includes not only interest expenses, but also loan amortization, i.e. principal repayments.

The attribute debt service coverage ratio at reporting reference date should be regarded as dynamic, i.e. the value of this attribute can change over time.

17.3.20 Debt service coverage ratio at inception

Definition: The debt service coverage ratio (DSCR) means the net annual rental income accruing from real estate collateral or set of real estate collaterals relative to the annual debt service on the

loan secured by the real estate collateral. The values to be used in the calculation are those valid at the inception date of the contract as reported under the attribute Inception date.

The attribute Debt service coverage ratio at inception should be regarded as static, i.e. the value of this attribute cannot change over time.

For more details about DSCR calculation, see attribute 17.3.19 *debt service coverage ratio*.

17.3.21 Recourse (AnaCredit 3.4.7)
Definition: See section 3.4.7 in the AnaCredit Manual Part II.

17.3.22 Interest-only indicator
Definition: Interest-only indicator distinguishes whether or not CRE instruments, at the reporting reference date, interest-only.

When the amortisation type is 'French', or 'Fixed amortisation schedule', or 'Other', then the interest-only indicator must be a "non-interest-only instrument".

17.3.23 Drawn instrument indicator (RRE 5.3.20)
Definition: See section 5.3.20 in the RRE Manual Part II

18. Instrument past due

18.1 General aspects
The entity Instrument past due is a subtype of the entity Financial data.

Each instrument can either be past due or not past due. An instrument is considered to be past due in case payments (interest, principal and any fees) are contractually due but have not yet been paid. Please note that an instrument is past due as soon as any amount arising under the instrument is past due, even when the instrument is only one day past due (relative to the date on which the amount should have been paid).

18.2 Level of granularity
The Instrument past due entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier (c) contract identifier (d) instrument identifier (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every unique instrument at the level of the observed agent which is past due should have a record in the Instrument past due entity.

18.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Arrears for the instrument			4.4.6	
Date of past due for the instrument			4.4.7	

instrument past due			
reporting agent identifier	<pi>	strng_rstrctd_id	<M>
observed agent identifier	<pi>	strng_rstrctd_id	<M>
reporting reference date	<pi>	reporting_reference_date	<M>
contract identifier	<pi>	strng_rstrctd_id	<M>
instrument identifier	<pi>	strng_rstrctd_id	<M>
arrears for the instrument		mntry_nn_ngtv_2d	<M>
date of past due for the instrument		dt_fll	<M>
financial data PK	<pi>		

18.3.1 Arrears for the instrument (AnaCredit 4.4.6)
Definition: See section 4.4.6 in the AnaCredit Manual Part II.

18.3.2 Date of past due for the instrument (AnaCredit 4.4.7)
Definition: See section 4.4.7 in the AnaCredit Manual Part II.

An instrument can only be in default when the instrument is already past due. So the date reported in the attribute *date of past due for the instrument* must be earlier than the date reported in the attribute *date of the default status of the instrument* (13.3.5) in the entity *financial data* for those instruments not having the status "Not in default".

19. Instrument-protection received data

19.1 General aspects

In general, an instrument can have zero or more than zero protections received and a protection received can be related to one or several instruments. In the Instrument-protection received data entity every single and unique combination of CRE relevant instrument and CRE relevant protection received at the level of the observed agent should be included.

19.2   Level of granularity

The Instrument-protection received data entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) reporting reference date, (d) contract identifier (e) instrument identifier and (f) protection identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

19.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Protection identifier	Yes		2.2.6	
Reporting reference date	Yes	2.2.8		
Protection allocated value			8.4.1	
Third party priority claims against the protection			8.4.2	
Original protection value			9.4.9	
Date of original protection value			9.4.10	

instrument-protection received data			
reporting agent identifier	<pi,fi1,fi2>	strng_rstrctd_id	<M>
observed agent identifier	<pi,fi1>	strng_rstrctd_id	<M>
contract identifier	<pi,fi1>	strng_rstrctd_id	<M>
instrument identifier	<pi,fi1>	strng_rstrctd_id	<M>
protection identifier	<pi,fi2>	strng_rstrctd_id	<M>
reporting reference date	<pi,fi1,fi2>	reporting_reference_date	<M>
protection allocated value		mntry_nn_ngtv_2d	<M>
third party priority claims against the protection		mntry_nn_ngtv_2d	
original protection value		mntry_nn_ngtv_2d	
date of original protection value		dt_fll	
instrument-protection received data PK	<pi>		

19.3.1   Protection allocated value (AnaCredit 8.4.1)
Definition: See section 8.4.1 in the AnaCredit Manual Part II.

19.3.2   Third party priority claims against the protection (AnaCredit 8.4.2)
Definition: See section 8.4.2 in the AnaCredit Manual Part II.

19.3.3 Original protection value (RRE 23.3.2)
Definition: See section 23.3.2 in the RRE Manual Part II.

19.3.4 Date of original protection value (RRE 23.3.3)
Definition: See section 23.3.3 in the RRE Manual Part II.

20. Interest-only instrument

20.1 General aspects
The entity Interest-only instrument is a subtype of the Instrument entity. An instrument can either be an interest-only instrument or a non-interest-only instrument.

20.2 Level of granularity
The Interest-only instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier and (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

20.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
End date of interest-only period			3.4.10	

interest-only instrument			
reporting agent identifier	<pi>	strng_rstrctd_id	<M>
observed agent identifier	<pi>	strng_rstrctd_id	<M>
reporting reference date	<pi>	reporting_reference_date	<M>
contract identifier	<pi>	strng_rstrctd_id	<M>
instrument identifier	<pi>	strng_rstrctd_id	<M>
end date of interest-only period		dt_fll	<M>
interest-only instrument PK	<pi>		

20.3.1 End date of interest-only period (AnaCredit 3.4.10)
Definition: See section 3.4.10 in the AnaCredit Manual Part II.

21. Joint liability

21.1 General aspects

For each unique combination of debtor and instrument recorded in the debtor-instrument data entity and under the condition that there is more than one debtor related to an instrument, a joint liability is recorded in the Joint liability entity. Debtors are fully or partially joint liable debtors when they are united in making repayments arising under one and the same instrument under the same contract. The Joint liability entity has to be reported irrespective of whether the debtors to the instrument are fully or partially liable. In case of instruments where there is only one debtor, no Joint liability entity is recorded.

21.2 Level of granularity

The Joint -liability entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) counterparty role (d) counterparty identifier, (e) contract identifier (f) instrument identifier and (g) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every unique combination of debtor and instrument recorded in the debtor-instrument data entity should have a record in the Joint-liability entity if and only if the instrument has more than one debtor.

21.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Counterparty identifier	Yes		2.2.3	
Counterparty role	Yes		6.4.1	
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Reporting reference date	Yes	2.2.8		
Joint liability amount			7.4.1	

```
                            III
                        joint liability
 reporting agent identifier    <pi,fi>   strng_rstrctd_id        <M>
 observed agent identifier     <pi,fi>   strng_rstrctd_id        <M>
 counterparty identifier       <pi,fi>   strng_rstrctd_id        <M>
 counterparty role             <pi,fi>   entty_rl_ancrdt_cllctn  <M>
 contract identifier           <pi,fi>   strng_rstrctd_id        <M>
 instrument identifier         <pi,fi>   strng_rstrctd_id        <M>
 reporting reference date      <pi,fi>   reporting_reference_date <M>
 joint liability amount                  mntry_nn_ngtv_2d        <M>
 joint liability PK    <pi>
```

CRE Reporting Manual Part II – Entities and data attributes

22.   Legal entity

22.1   General aspects

The Legal entity entity is a subtype of the entity Counterparty. The legal entity could be either a Dutch legal entity or a foreign legal entity. The Legal entity entity therefore consists of two subtypes called Dutch legal entity and Foreign legal entity.

22.2   Level of granularity

The Legal entity entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty identifier and (c) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique legal entity at the level of the reporting agent which is involved with instruments in scope of CRE reporting should be included in the Legal entity entity.

22.3   Data attributes

The Legal entity entity consists of the following data attributes:

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty identifier	Yes		2.2.3	
Reporting reference date	Yes	2.2.8		
Legal entity identifier			12.4.2	
National identifier			12.4.3	
National identifier type_country		22.3.3		
National identifier type_type		22.3.4		
Resident legal entity indicator				13.3.3
Immediate parent undertaking indicator		22.3.6		
Ultimate parent undertaking indicator		22.3.7		

22.3.1 Legal entity identifier (AnaCredit 12.4.2)
Definition: See section 12.4.2 in the AnaCredit Manual Part II.

22.3.2 National identifier (AnaCredit 12.4.3)
Definition: See section 12.4.3 in the AnaCredit Manual Part II.

The Dutch national identifier "KvK number" needs to contain eight (8) characters, only numeric.

22.3.3 National identifier type_country
Definition: National identifier type-country is the country in which the national identifier type is valid.

22.3.4 National identifier type_type
Definition: National identifier type-type is a free format text, describing how the national identifier is referred to. Type is the value to be selected by the reporting agents and reported to the National Central Bank. This can be either the common abbreviation "VAT", or a name "Trade register number".

22.3.5 Resident legal entity indicator (RRE 13.3.3)
Definition: See section 13.3.3 in the RRE Manual Part II.

22.3.6 Immediate parent undertaking indicator
Definition: Immediate parent undertaking indicator distinguishes whether or not legal entities are immediate parent undertakings.

22.3.7 Ultimate parent undertaking indicator
Definition: Ultimate parent undertaking indicator distinguishes whether or not legal entities are ultimate parent undertakings.

23. LGD model debtor/contract/ instrument

23.1 General aspects

A credit institution can model the loss given default (LGD) on the level of the debtor, contract or instrument. An LGD model specifies an algorithm for calculating an estimate of the loss given default of the debtor, contract or instrument. In general, for each debtor, contract or instrument zero or one LGD model could be in use for calculating minimum capital requirements at a certain date. However, different LGD models can be in use for the same debtor/contract/instrument at different reporting reference dates, which could lead to different assessments of the loss given default and other attributes which are the result of the model. This can be the result of a change of the model (e.g., through redevelopment) or of the rating approach (e.g., SA to AIRB) of a debtor/contract/instrument moving in or out of scope of a model, etc. Note also that multiple LGD models could be applicable to different debtors/contracts/instruments at the same reporting reference date.

23.2 Level of granularity

The LGD model debtor entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty role, (c) counterparty identifier, (d) reporting reference date, (e) LGD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent.

The LGD model contract entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) reporting reference date, (e) LGD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

The LGD model instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier (e) reporting reference date, (f) LGD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

The data attributes *probability of cure*, *regulatory downturn LGD* and *regulatory RWA* must be reported at only one of the three levels available, i.e. debtor, contract and instrument. DNB's preference is to have information on *regulatory downturn LGD* and *regulatory RWA* at the instrument level. With regard to *probability of cure* DNB's preference is the debtor level.

23.3 Data attributes

The entities LGD model debtor, LGD model contract and LGD model instrument consist of the following data attributes:

LGD model debtor

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty role	Yes		6.4.1	
Counterparty identifier	Yes		2.2.3	
Reporting reference date	Yes	2.2.8		
LGD model identifier	Yes	2.2.10		
Probability of cure				26.3.2
Regulatory downturn LGD				26.3.4
Regulatory RWA				24.3.4
LGD best estimate				26.3.1

LGD model contract

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
LGD model identifier	Yes	2.2.10		
Probability of cure				26.3.2
Regulatory downturn LGD				26.3.4
Regulatory RWA				24.3.4
LGD best estimate				26.3.1

LGD model instrument

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
LGD model identifier	Yes	2.2.10		
Probability of cure				26.3.2
Regulatory downturn LGD				26.3.4
Regulatory RWA				24.3.4
LGD best estimate				26.3.1

23.3.1 Probability of cure (RRE 26.3.2)
Definition: See section 26.3.2 in the RRE Manual Part II.

If the attribute *default status of the instrument* (7.3.1) in the entity *debtor-default data* has the value "Not in default", then the attribute *probability of cure* for the debtor should have the value "Non-applicable".

If the attribute *default status of the instrument* (13.3.3) in the entity *financial data* has the value "Not in default", then the attribute *probability of cure* for the instrument should have the value "Non-applicable".

23.3.2 Regulatory downturn LGD (RRE 26.3.4)
Definition: See section 26.3.4 in the RRE Manual Part II.

Also known as "Loss given default in economic downturns".

23.3.3 Regulatory RWA (RRE 24.3.4)
Definition: See section 24.3.4 in the RRE Manual Part II.

Also known as "Risk-weighted exposure amount".

23.3.4 LGD best estimate (RRE 26.3.1)
Definition: See section 26.3.1 in the RRE Manual Part II.

The LGD best estimate is also known as the LGD through-the-cycle as used for the calculation of capital requirements. This attribute is different from the Regulatory downturn LGD.

24. Non-fixed interest instrument

24.1 General aspects
The entity Non-fixed interest instrument is a subtype of the Instrument entity. An instrument can either be a fixed interest instrument or a non-fixed interest instrument. An instrument is non-fixed in case the attribute Interest rate type in the Instrument entity is filled out with the value "Variable" or "Mixed".

24.2 Level of granularity
The Interest-only instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier and (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

24.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Reference rate – reference rate value				29.3.1
Reference rate – maturity value				29.3.2
Interest rate spread/margin			3.4.12	

```
non-fixed interest instrument
reporting agent identifier        <pi>   stmg_rstrctd_id         <M>
observed agent identifier         <pi>   stmg_rstrctd_id         <M>
reporting reference date          <pi>   reporting_reference_date <M>
contract identifier               <pi>   stmg_rstrctd_id         <M>
instrument identifier             <pi>   stmg_rstrctd_id         <M>
reference rate_reference rate value  <fi>  code                  <M>
reference rate_maturity value     <fi>   code                    <M>
interest rate spread/margin              rl_all_6d               <M>

non-fixed interest instrument PK     <pi>
```

24.3.1 Reference rate – reference rate value (RRE 29.3.1)
Definition: See section 29.3.1 in the RRE Manual Part II.

24.3.2 Reference rate – maturity value (RRE 29.3.2)
Definition: See section 29.3.2 in the RRE Manual Part II.

24.3.3 Interest rate spread/margin (AnaCredit 3.4.12)
Definition: See section 3.4.12 in the AnaCredit Manual Part II.

25. Non-land

25.1 General aspects
The Non-land entity is a subtype of the entity Immovable property. Non-land is one of the two possible types of real estate collateral. The other one is Land.

25.2 Level of granularity
The Non-land entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) protection identifier and (c) reporting reference date. This indicates that the

uniqueness of each record should be assessed at the level of the observed agent. Every single and unique CRE relevant non-land immovable property at the level of the reporting agent should be included in the Non-land entity.

25.3   Data attributes

The Non-land entity consists of the following data attributes:

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Protection identifier	Yes		2.2.6	
Reporting reference date	Yes	2.2.8		
Measurement date of occupancy		25.3.1		
Occupancy rate		25.3.2		
Total rentable surface		25.3.3		
Street			12.4.8	
City/town/village			12.4.9	
Postal code			12.4.10	
Country			12.4.12	
Energy label		25.3.8		

25.3.1   Measurement date of occupancy

Definition: The date on which the occupancy rate of the real estate collateral, as reported in the attribute *occupancy rate*, has been measured/recorded.

This date should be updated every time a new value of the attribute *occupancy rate* (25.3.2) is reported.

25.3.2 Occupancy rate
Definition: Occupancy rate of the real estate collateral means the percentage of the total rentable surface area of the Real estate collateral that is income producing.

The occupancy rate should be calculated as the total surface area that is income producing, i.e. as stipulated by a rental contract, divided by the total rentable surface area (25.3.3).

For residential real estate, it is also possible to calculate this using actual rental income versus gross rental value, where gross rental value is the maximum potential rental income following from market rents.

A new occupancy rate can only be reported when the attribute *measurement date of occupancy* has been updated. Moreover, complete vacancy (empty real estate) should be indicated as a 0% occupancy rate.

25.3.3 Total rentable surface
Definition: Total rentable surface of the real estate collateral in square meters.

The rentable surface is also known as "Verhuurbaar vloeroppervlak" (VVO), and should be calculated using NEN norm 2580.

25.3.4 Street (AnaCredit 12.4.8)
Definition: See section 12.4.8 in the AnaCredit Manual Part II.

Street of the location of the real estate collateral. No house number should be provided.

25.3.5 City/town/village (AnaCredit 12.4.9)
Definition: See section 12.4.9 in the AnaCredit Manual Part II.

City, town and village where the real estate collateral is located.

25.3.6 Postal code (AnaCredit 12.4.10)
Definition: See section 12.4.10 in the AnaCredit Manual Part II.

Postal code of the location of the real estate collateral. Also known as Zip code.

25.3.7 Country (AnaCredit 12.4.12)
Definition: See section 12.4.12 in the AnaCredit Manual Part II.

Country where the real estate collateral is located.

25.3.8 Energy label
Definition: Energy label of real estate collateral means the energy label or energy performance certificate of the real estate collateral.

The energy label of the real estate collateral must be determined according to the description given in Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings and transcribed into Dutch legislation through the "Besluit energieprestatie gebouwen" on November 24, 2006.

The energy label classes are: A++++, A+++, A++, A+, A, B, C, D, E, F, G. More information can be found on https://www.rvo.nl/onderwerpen/duurzaam-ondernemen/gebouwen/wetten-en-regels-gebouwen/bestaande-bouw/energielabel-utiliteitsgebouwen and https://www.rvo.nl/onderwerpen/duurzaam-ondernemen/gebouwen/wetten-en-regels-gebouwen/bestaande-bouw/energielabel-woningen.

A "Non-applicable" may be reported in case the type of real estate collateral is industrial, parking, monuments or objects under development. For real estate collateral located outside the Netherlands, "Non-applicable" should be reported.

26. Overdraft instrument

26.1 General aspects

The entity Overdraft instrument is a subtype of the Financial data entity. An instrument can be an overdraft instrument when the instrument complies with the definition of overdraft as mentioned in point 2(1)(c) of the Table in Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33) (i.e. BSI Regulation). In accordance with Regulation (EU) No 1071/2013 (ECB/2013/33) overdrafts are debit balances on current accounts.

Overdrafts are funds provided to debtors (being no monetary financial institution) in the form of balances on current accounts. An instrument (a debit balance) classified as an overdraft is necessarily one that arises on a current account, i.e. an account created with the primary goal of allowing credit balances mainly, although regular debit balances are also allowed on such an account. By contrast, a regular loan account or a revolving credit other than an overdraft is primarily intended only to have debit balances.

26.2 Level of granularity

The Overdraft instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier and (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

26.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	

Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Current account type				30.3.1

```
┌─────────────────────────────────────────────────┐
│              overdraft instrument               │
├─────────────────────────────────────────────────┤
│ reporting agent identifier   <pi>  strng_rstrctd_id      <M> │
│ observed agent identifier    <pi>  strng_rstrctd_id      <M> │
│ reporting reference date     <pi>  reporting_reference_date <M> │
│ contract identifier          <pi>  strng_rstrctd_id      <M> │
│ instrument identifier        <pi>  strng_rstrctd_id      <M> │
│ current account type               current_account_type  <M> │
├─────────────────────────────────────────────────┤
│ financial data PK    <pi>                       │
└─────────────────────────────────────────────────┘
```

26.3.1 Current account type (RRE 30.3.1)
Definition: See section 30.3.1 in the RRE Manual Part II.

27. Protection provider

27.1 General aspects
The Protection provider entity is a subtype of the entity Counterparty. A counterparty can either be a protection provider counterparty or a non-protection provider counterparty.

27.2 Level of granularity
The Protection provider entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty identifier and (c) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent.

27.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty identifier	Yes		2.2.3	
Reporting reference date	Yes	2.2.8		
Immediate parent undertaking identifier			12.4.5	
Ultimate parent undertaking identifier			12.4.6	

27.3.1 Immediate parent undertaking identifier (AnaCredit 12.4.5)
Definition: See section 12.4.5 in the AnaCredit Manual Part II.

27.3.2 Ultimate parent undertaking identifier (AnaCredit 12.4.6)
Definition: See section 12.4.6 in the AnaCredit Manual Part II.

28.   Protection received

28.1   General aspects
In general, a reporting agent can have zero or more protection received. The protection received can be either immovable property or non-immovable property. One protection received can be related to one or many instruments. One instrument can have zero or more protection received. One protection received can have one or more protection providers. One protection provider can have one or more protection received.

28.2   Level of granularity
The Protection received entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) reporting reference date, and (c) protection identifier. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent. Every single and unique CRE relevant protection received at the level of the reporting agent should be included in the Protection received entity.

28.3   Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Protection identifier	Yes		2.2.6	
Reporting reference date	Yes	2.2.8		
Type of protection			9.4.3	
Type of protection value			9.4.5	
Protection value approach			9.4.6	
Protection value			9.4.4	

Date of protection value			9.4.8	
Expected liquidation costs		28.3.6		
Immovable property indicator			7.3.6	

28.3.1 Type of protection (AnaCredit 9.4.3)
Definition: See section 9.4.3 in the AnaCredit Manual Part II.

28.3.2 Type of protection value (AnaCredit 9.4.5)
Definition: See section 9.4.5 in the AnaCredit Manual Part II.

28.3.3 Protection value approach (AnaCredit 9.4.6)
Definition: See section 9.4.6 in the AnaCredit Manual Part II.

28.3.4 Protection value (AnaCredit 9.4.4)
Definition: See section 9.4.4 in the AnaCredit Manual Part II.

The attribute *protection value* takes the value "Non-applicable" when the attribute *type of protection* has the value "Financial guarantees other than credit derivatives".

Protection value should be reported as total value (i.e. without any haircuts) after a proper valuation. This also means that the value generally cannot be 0 (zero); only if the valuation results in this value, the value can be 0 (zero) . Some common cases are explained below.

1) Protection values are reported after subtracting prior liens, which leads to artificially low values. This can theoretically also result in '0' value when the allocated protection value is 0 because the other guarantees linked to the RE property already used the total property amount (due to rank priority). In such cases, the protection value should be reported as is, i.e. according to a proper valuation. Any prior liens should be taken into account in "protection allocated value".

2) Protection values are reported at individual protection level, whereas appraisals are in many cases made for a combination of properties. In these cases the appraisal value is assigned to one of the underlying properties, to prevent double counting of collateral value. For the other properties, the cover value is set to '0'. In these cases, the total value of all protections should be divided pro rata over the individual protections, allocating by m2 or evenly across all protections.

3) When the protection is shared by multiple instruments, the value is allocated to these instruments. This can result in a value smaller than EUR 1, which may be rounded to EUR 0. Here, the same solution as under 1) applies: the protection value should be reported as is, i.e. according to a proper valuation. The allocation towards multiple instruments should be reported under "protection allocated value".

When the valuation is outdated, the protection value may be registered as 0 (zero). In these cases, the original (outdated) protection value must be reported instead of 0.

28.3.5 Date of protection value (AnaCredit 9.4.8)
Definition: See section 9.4.8 in the AnaCredit Manual Part II.

28.3.6 Expected liquidation costs
Definition: Expected liquidation costs means the expected costs incurred by the creditor in case of liquidation as a percentage of the protection value.

Liquidation costs are the costs that the credit has to incur when liquidating the real estate collateral. These costs include, but are not limited to, notary fees, valuation fees, legal fees and costs of refurbishing the real estate. These costs should be expressed as a percentage of the protection value as of the reporting reference date.

28.3.7 Immovable property indicator (RRE 7.3.6)
Definition: See section 7.3.6 in the RRE Manual Part II.

---

29.   Quasi-corporation

29.1   General aspects
The entity Quasi-corporation is a subtype of the entity Counterparty. Quasi-corporations are entities that keep a complete set of accounts and have no legal status. They have an economic and financial behavior that is different from that of their owners and similar to that of corporations. They are deemed to have autonomy of decision and are considered as distinct institutional units. Quasi-corporations may not acquire, under national law, legal rights and obligations in the country where they are resident.

29.2   Level of granularity

The entity Quasi-croporation is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) counterparty identifier and (c) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique quasi-corporation at the level of the reporting agent which is involved with instruments in scope of CRE reporting should be included in the entity Quasi-corporation.

29.3   Data attributes

The entity Quasi-corporation consists of the following data attributes:

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Counterparty identifier	Yes		2.2.3	
Reporting reference date	Yes	2.2.8		
City / town / village			12.4.9	
Postal code			12.4.10	
Country			12.4.12	
Balance sheet total			12.4.21	
Number of employees			12.4.20	
Enterprise size			12.4.18	
Institutional sector			12.4.14	
Economic activity			12.4.15	
Legal form		29.3.9		
Date of enterprise size			12.4.19	


```
                    quasi-corporation
reporting agent identifier   <pi>   strng_rstrctd_id          <M>
counterparty identifier      <pi>   strng_rstrctd_id          <M>
reporting reference date     <pi>   reporting_reference_date  <M>
city / town / village               medium_sized_string       <M>
postal code                         code_20                   <M>
country                      <fi5>  iso3166
balance sheet total                 mntry_nn_ngtv_2d
number of employees                 rl_nn_ngtv_2d_na
enterprise size              <fi2>  code
institutional sector         <fi3>  code
economic activity            <fi4>  varchar(5)
legal form                   <fi1>  code
date of enterprise size             dt_fll
quasi-corporation PK    <pi>
```

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29.3.1 City/town/village (AnaCredit 12.4.9)
Definition: See section 12.4.9 in the AnaCredit Manual Part II.

29.3.2 Postal code (AnaCredit 12.4.10)
Definition: See section 12.4.10 in the AnaCredit Manual Part II.

29.3.3 Country (AnaCredit 12.4.12)
Definition: See section 12.4.12 in the AnaCredit Manual Part II.

29.3.4 Balance sheet total (AnaCredit 12.4.21)
Definition: See section 12.4.21 in the AnaCredit Manual Part II.

29.3.5 Number of employees (AnaCredit 12.4.20)
Definition: See section 12.4.20 in the AnaCredit Manual Part II.

29.3.6 Enterprise size (AnaCredit 12.4.18)
Definition: See section 12.4.18 in the AnaCredit Manual Part II.

29.3.7 Institutional sector (AnaCredit 12.4.14)
Definition: See section 12.4.14 in the AnaCredit Manual Part II.

29.3.8 Economic activity (AnaCredit 12.4.15)
Definition: See section 12.4.15 in the AnaCredit Manual Part II.

29.3.9 Legal form
Definition: the type of business as defined in the Dutch legal system is reported in this data attribute for quasi-corporations.

The values that can be reported for this data attribute are the following:

- Rederij
- Maatschap
- Vennootschap onder firma
- Commanditaire vennootschap
- Rechtspersoon in oprichting

29.3.10 Date of enterprise size (AnaCredit 12.4.19)
Definition: See section 12.4.19 in the AnaCredit Manual Part II.

30. Recognised instrument

30.1 General aspects

The entity Recognised instrument is a subtype of the Accounting data entity. A recognised instrument is in general an instrument which is on the balance sheet of the observed agent, in contrast to fully derecognised instruments being serviced. A recognised instrument includes entirely recognised instruments in accordance with Implementing Regulation (EU) No. 680/2014 and recognised to the extent of the institution's continuing involvement in accordance with Annex III and IV Template 15 Cell M3 of Implementing Regulation (EU) No 680/2014.

30.2 Level of granularity

The Recognised instrument entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) contract identifier, (d) instrument identifier and (e) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

30.3 Data attributes

Data attribute	Internal identifier	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes		2.2.1	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
Instrument identifier	Yes		2.2.5	
Type of impairment			5.4.6	
Accumulated write-offs			5.4.4	

30.3.1 Type of impairment (AnaCredit 5.4.6)
Definition: See section 5.4.6 in the AnaCredit Manual Part II.

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30.3.2 Accumulated write-offs (AnaCredit 5.4.4)
Definition: See section 5.4.4 in the AnaCredit Manual Part II.

31. Rental contract

31.1 General aspects
The Rental contract entity consists of two subtypes called Indefinite rental contract and Fixed-term rental contract.

In case of many tenants, it is possible that not all rental contracts of these tenants are registered individually. In such situations, a generic contract for a group of tenants can be reported with its own identifier.

In case of vacant real estate, no rental contract data are reported as there is no rental contract attached to the real estate collateral.
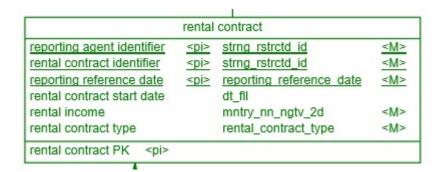
31.2 Level of granularity
The Rental contract entity is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) rental contract identifier and (c) reporting reference date. This indicates that the uniqueness of each record should be assessed at the level of the observed agent. Every single and unique rental contract at the level of the reporting agent which is related to CRE instruments should be included in the Rental contract entity.

31.3 Data attributes

The Rental contract entity consists of the following data attributes:

Data attribute	Internal identifier	Data type	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes			2.2.1	
Rental contract identifier	Yes		2.2.7		
Reporting reference date	Yes		2.2.8		
Rental contract start date			31.3.1		
Rental income			31.3.2		
Rental contract type			31.3.3		

31.3.1 Rental contract start date

Definition: The rental contract start date is the date that the rental contract involving the real estate collateral becomes legally binding.

The rental contract start date is the date on which the financial obligations of the tenant (also known as renter, lessee) become legally binding: they have to start paying rent. This is not the date on which the rental contract is signed, but a date after the signing date on which financial obligations are irrevocable. This start date may or may not be the same as when the tenant moves into the property.

In case of many tenants, it is possible that not all tenants are registered individually. In such situations, a generic contract capturing a group of tenants may be reported. The start date of this generic contract should be the first start date of the contracts in this group.

31.3.2 Rental income

Definition: Rental income is the total rental income per month stipulated in the real estate collateral rental contract.

Rental income means the amount of money actually paid by the tenant to the owner of the property, net of any incentives (e.g. rent free periods, contributions to refurbishment) and charges.

In case of many tenants, it is possible that not all tenants are registered individually. In such situations, the rental income generated by a group of tenants can be summed together under one generic contract.

31.3.3 Rental contract type

Definition: Rental contract type refers to the type of the rental contract of the real estate collateral.

A rental contract can be:
- Fixed term, with an end date. This end date should be reported under the attribute *rental contract end date* (14.3.1)
- Indefinite, without an end date. This commonly applies to residential rental contracts.

32. Off-balance sheet amount (AnaCredit 4.4.10)

Definition: See section 4.4.10 in the AnaCredit Manual Part II.

The data attribute off-balance sheet amount is an attribute of the following CRE entities:

- Credit card debt instrument
- Credit lines other than revolving credit instrument
- Current account instrument with credit limit
- Other loans instrument
- Revolving credit other than overdrafts and credit card debt instrument

All these entities comprise the following attributes:

Data attribute	Internal identifier	Data type	Section in CRE Manual part II	Section in AnaCredit Manual part II	Section in RRE Manual part II
Reporting agent identifier	Yes			2.2.1	
Observed agent identifier	Yes			2.2.2	
Reporting reference date	Yes		2.2.8		
Contract identifier	Yes			2.2.4	
Instrument identifier	Yes			2.2.5	
Off-balance sheet amount				4.4.10	