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 (DDA), which is available on the DNB CRE website Commercial Real Estate (CRE) (dnb.nl) 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 a 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 collaterals. 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.

2.2.12 PD model identifier

Definition: An identifier applied by the reporting agent to uniquely identify each PD model. Each PD model must have one PD 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				22.3.4

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 22.3.4)

Definition: See section 22.3.4 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	

4.3.1 Inception date (AnaCredit 3.4.4)

Definition: See section 3.4.4 in the AnaCredit Manual Part II.

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				19.3.2

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 19.3.2)

Definition: See section 19.3.2 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	

[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.

Reporting reference date	Yes	2.2.8		
Ultimate parent undertaking identifier			12.4.6	
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	

8.3.1 Probability of default (AnaCredit 11.4.1)

Definition: See section 11.4.1 in the AnaCredit Manual Part II.

9. Domestic immovable property

9.1 General aspects

The entity "domestic immovable property" indicates that an immovable property is located in the Netherlands. The entity "domestic immovable property" is a subtype of the entity "immovable property".

9.2 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.

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	
Protection identifier	Yes		2.2.6	
Reporting reference date	Yes	2.2.8		
BAG pand identifier		9.3.1		
BAG object indentifier		9.3.2		
Energy label		9.3.3		

9.3.1 BAG pand identifier

Definition: The BAG pand identifier is the identification number assigned to the characteristic *pand* in the Addresses and Buildings Key Registry (*Basisregistraties Adressen en Gebouwen, BAG*) in the Netherlands.

In the *Basisregistratie Adressen en Gebouwen* (BAG) all buildings in the Netherlands are registered. In this register for each immovable property a number of characteristics are listed: *pand*, *verblijfsobject*, *nummeraanduiding*, *openbareruimte* and *woonplaats*. Each of these characteristics receives a unique identification number.

The attribute "BAG pand identifier" refers to the identifier assigned to the BAG characteristic *pand*. This number consists of 16 numeric characters. Example: 0163010000865559.

9.3.2 BAG object identifier

Definition: The BAG object identifier is the identification number assigned to the characteristic *verblijfsobject* in the Addresses and Buildings Key Registry (*Basisregistraties Adressen en Gebouwen, BAG*) in the Netherlands.

In the *Basisregistratie Adressen en Gebouwen* (BAG) all buildings in the Netherlands are registered. In this register for each immovable property a number of characteristics are listed: *pand*, *verblijfsobject*, *nummeraanduiding*, *openbare ruimte* and *woonplaats*. Each of these characteristics receives a unique identification number.

The attribute "BAG object identifier" refers to the identifier assigned to the BAG characteristic *verblijfsobject*. This number consists of 16 numeric characters. Example: 0363010000865546.

The value "non-applicable" is to be reported in case the BAG pand identifier of the immovable property is reported and there is no BAG object identifier available for the property. This situation does not occur very often but when it does it usually involves objects such as sheds or storage units belonging to a larger property.

9.3.3 Energy label

Definition: Energy label indicates the energy classification of domestic immovable properties.

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. More information on energy labels can be found on this website:

Energielabel utiliteitsgebouwen | Energielabel woningen en gebouwen | Rijksoverheid.nl

Information on this attribute is to be reported for the status of the domestic immovable property at the reference period. This means that the attribute has a dynamic nature, and hence the values reported can change over time.
Note: any information available to reporting agents on energy labels of domestic immovable properties is to be reported. This means that both temporary energy labels and definitive energy labels are accepted.

Note: whenever a temporary energy label of a property is changed into a definitive energy label, or the energy label of a property is updated, for instance as a result of energy-saving improvements made to the property, the new known value of the energy label is to be reported.

- The energy label classes are: A++++, A+++, A++, A+, A, B, C, D, E, F, G.

- The value "non-applicable" is to be reported when there is an exception to the energy label obligation. For instance for parking lots, monuments or objects under development. More information on the rules about the energy label obligation can be found on the website of the Dutch central government:

  Voor welke woningen en gebouwen is een energielabel verplicht? | Rijksoverheid.nl

- The value “unknown” is to be reported when the energy label of the domestic immovable property has not yet been determined or is not known to the reporting agent.

10. Drawn instrument

10.1 General aspects

The entity “drawn instrument” is a subtype of the entity ”instrument” . An instrument can either be a drawn instrument or an undrawn instrument. A drawn instrument is an instrument whose financial data relates to a situation in which money has been drawn under the conditions of the instrument. On the contrary, an undrawn instrument is an instrument whose financial data relates to a situation in which no money has been drawn under the conditions of the instrument.

10.2 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.

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	
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	

10.3.1 Settlement date (AnaCredit 3.4.5)

Definition: See section 3.4.5 in the AnaCredit Manual Part II.

11. EAD model contract / debtor / instrument

11.1 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.

11.2 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.

11.3 Data attributes

The entities EAD model contract, EAD model debtor and EAD model instrument consist 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	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
EAD model identifier	Yes	2.2.11		
Regulatory EAD				26.3.1
Regulatory RWA				25.3.4

11.3.1 Regulatory EAD (RRE 26.3.1)

Definition: See section 26.3.1 in the RRE Manual Part II.

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

11.3.2 Regulatory RWA (RRE 25.3.4)

Definition: See section 25.3.4 in the RRE Manual Part II.

Also known as "Risk-weighted exposure amount".

12. Financial data

12.1 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.

12.2 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.

12.3 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				7.3.12
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				7.3.11
Securtised instrument indicator				7.3.10

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

12.3.2 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”.

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

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

12.3.5 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".

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

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

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

12.3.9 Securitised instrument indicator (RRE 7.3.10)
Definition: See section 7.3.10 in the RRE Manual Part II.

13. Fixed-term rental contract

13.1 General aspects

A fixed-term rental contract is a rental contract that has a contractually set end date. The entity "fixed-term rental contract" is a subtype of the entity "rental contract" .

13.2 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.

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	
Rental contract identifier	Yes	2.2.7		
Reporting reference date	Yes	2.2.8		
Rental contract end date		13.3.1		

13.3.1 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.

14. Foreign legal entity

14.1 General aspects

The Foreign legal entity is a subtype of the Legal entity entity.

14.2 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.

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	
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	

14.3.1 Street (AnaCredit 12.4.8)

Definition: See section 12.4.8 in the AnaCredit Manual Part II.

14.3.2 City/town/village (AnaCredit 12.4.9)

Definition: See section 12.4.9 in the AnaCredit Manual Part II.

14.3.3 Postal code (AnaCredit 12.4.10)

Definition: See section 12.4.10 in the AnaCredit Manual Part II.

14.3.4 Country (AnaCredit 12.4.12)

Definition: See section 12.4.12 in the AnaCredit Manual Part II.

14.3.5 Institutional sector (AnaCredit 12.4.14)

Definition: See section 12.4.14 in the AnaCredit Manual Part II.

14.3.6 Economic activity (AnaCredit 12.4.15)

Definition: See section 12.4.15 in the AnaCredit Manual Part II.

14.3.7 Balance sheet total (AnaCredit 12.4.21)

Definition: See section 12.4.21 in the AnaCredit Manual Part II.

14.3.8 Number of employees (AnaCredit 12.4.20)

Definition: See section 12.4.20 in the AnaCredit Manual Part II.

14.3.9 Enterprise size (AnaCredit 12.4.18)

Definition: See section 12.4.18 in the AnaCredit Manual Part II.

14.3.10 Legal form (AnaCredit 12.4.13)

Definition: See section 12.4.13 in the AnaCredit Manual Part II.

14.3.11 Date of enterprise size (AnaCredit 12.4.19)

Definition: See section 12.4.19 in the AnaCredit Manual Part II.

14.3.12 Name (AnaCredit 12.4.7)

Definition: See section 12.4.7 in the AnaCredit Manual Part II.

15. Immovable property

15.1 General aspects

The entity “immovable property” is a subtype of the entity “protection received”. An immovable property can be classified based on its geographical location. A domestic immovable property is an immovable property that is located in the Netherlands, whereas a foreign immovable property is an immovable property that is not located in the Netherlands.

15.2 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.

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	
Protection identifier	Yes		2.2.6	

Reporting reference date	Yes	2.2.8		
Type of real estate collateral		15.3.1		
Liquidation value		15.3.2		
Parking space attached		15.3.3		
Country			12.4.12	

15.3.1 Type of real estate collateral

Definition: Type of real estate collateral distinguishes immovable properties according to their primary use.

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

15.3.2 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.

15.3.3 Parking space attached

Definition: Parking space attached indicates whether or not the immovable property 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.

15.3.4 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.

16. Instrument

16.1 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.

16.2 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.

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	
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		16.3.10		
Corep class		16.3.11		
Interest rate at inception				6.3.5
Outstanding nominal amount at inception				6.3.14
Special asset management		16.3.14		
Recourse			3.4.7	
Loan to value		16.3.15		
Loan to value at inception				6.3.12
Interest coverage ratio		16.3.17		
Interest coverage ratio at inception		16.3.18		
Debt service coverage ratio		16.3.19		
Debt service coverage ratio at inception		16.3.20		
Interest-only indicator		16.3.22		
Drawn instrument indicator				6.3.20
Inception date of the instrument				6.3.22
Regulatory EAD at inception		16.3.25		

16.3.1 Type of instrument (AnaCredit 3.4.1)

Definition: See section 3.4.1 in the AnaCredit Manual Part II.

16.3.2 Amortisation type (AnaCredit 3.4.15)

Definition: See section 3.4.15 in the AnaCredit Manual Part II.

16.3.3 Currency (AnaCredit 3.4.3)

Definition: See section 3.4.3 in the AnaCredit Manual Part II.

16.3.4 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”.

16.3.5 Interest rate type (AnaCredit 3.4.8)

Definition: See section 3.4.8 in the AnaCredit Manual Part II.

16.3.6 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*.

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

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

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

16.3.10 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.

16.3.11 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:

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
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.

16.3.12 Interest rate at inception (RRE 6.3.5)

Definition: See section 6.3.5 in the RRE Manual Part II.

16.3.13 Outstanding nominal amount at inception (RRE 6.3.14)

Definition: See section 6.3.14 in the RRE Manual Part II.

16.3.14 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.

16.3.15 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.

16.3.16 Loan to value at inception (RRE 6.3.12)

Definition: See section 6.3.12 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.

16.3.17 Interest coverage ratio

Definition: Interest coverage ratio (ICR) means the net annual rental income accruing from 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 the 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.

Note: the value “non-applicable” should be reported in those cases when the real estate collateral or set of real estate collaterals are still under development and hence no rental income is yet generated.

16.3.18 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*.

Note: the value “non-applicable” should be reported in those cases when the real estate collateral or set of real estate collaterals are still under development and hence no rental income is yet generated.

16.3.19 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 the DSCR:

- 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.

Note: the value “non-applicable” should be reported in those cases when the real estate collateral or set of real estate collaterals are still under development and hence no rental income is yet generated.

16.3.20Debt 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*.

Note: the value “non-applicable” should be reported in those cases when the real estate collateral or set of real estate collaterals are still under development and hence no rental income is yet generated.

16.3.21Recourse (AnaCredit 3.4.7)
Definition: See section 3.4.7 in the AnaCredit Manual Part II.

16.3.22Interest-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".

16.3.23 Drawn instrument indicator (RRE 6.3.20)
Definition: See section 6.3.20 in the RRE Manual Part II

16.3.24Inception date of the instrument (RRE 6.3.22)
Definition: See section 6.3.22 in the RRE Manual Part II

16.3.25Regulatory EAD at inception
Definition: use the definition in section 26.3.1 in the RRE Manual Part II for Regulatory EAD, but 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.

17. Instrument past due

17.1 General aspects

The entity Instrument past due is a subtype of the entity Financlal 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).

17.2 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.

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	
Arrears for the instrument			4.4.6	
Date of past due for the instrument			4.4.7	

17.3.1 Arrears for the instrument (AnaCredit 4.4.6)

Definition: See section 4.4.6 in the AnaCredit Manual Part II.

17.3.2 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".

18. Instrument-protection received data

18.1 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.

18.2 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.

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	
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	
Protection valuation approach at inception				24.3.1

18.3.1 Protection allocated value (AnaCredit 8.4.1)

Definition: See section 8.4.1 in the AnaCredit Manual Part II.

18.3.2 Third party priority claims against the protection (AnaCredit 8.4.2)

Definition: See section 8.4.2 in the AnaCredit Manual Part II.

18.3.3 Original protection value (AnaCredit 9.4.9)

Definition: See section 9.4.9 in the AnaCredit Manual Part II.

18.3.4 Date of original protection value (AnaCredit 9.4.10)

Definition: See section 9.4.10 in the AnaCredit Manual Part II.

18.3.5 Protection valuation approach at inception (RRE 24.3.1)

Definition: See section 24.3.1 in the RRE Manual Part II.

19. Interest-only instrument

19.1 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.

19.2 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.

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	
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	

19.3.1 End date of interest-only period (AnaCredit 3.4.10)

Definition: See section 3.4.10 in the AnaCredit Manual Part II.

20. Joint liability

20.1 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.

20.2 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.

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	
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	

20.3.1 Joint liability amount (AnaCredit 7.4.1)

Definition: See section 7.4.1 in the AnaCredit Manual Part II.

21. Legal entity

21.1 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.

21.2 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.

21.3 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		21.3.3		
National identifier type_type		21.3.4		
Resident legal entity indicator				14.3.3
Immediate parent undertaking indicator		21.3.6		
Ultimate parent undertaking indicator		21.3.7		

21.3.1 Legal entity identifier (AnaCredit 12.4.2)

Definition: See section 12.4.2 in the AnaCredit Manual Part II.

21.3.2 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.

21.3.3 National identifier type_country

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

21.3.4 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".

21.3.5 Resident legal entity indicator (RRE 14.3.3)

Definition: See section 14.3.3 in the RRE Manual Part II.

21.3.6 Immediate parent undertaking indicator

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

21.3.7 Ultimate parent undertaking indicator

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

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22. LGD model debtor/contract/ instrument

22.1 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.

22.2 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.

22.3 Data attributes

The entities LGD model debtor, LGD model contract and LGD model instrument consist 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 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				27.3.2
Regulatory downturn LGD				27.3.4
Regulatory RWA				25.3.4
LGD best estimate				27.3.1

22.3.1 Probability of cure (RRE 27.3.2)

Definition: See section 27.3.2 in the RRE Manual Part II.

If the attribute *default status of the counterparty* (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* (12.3.3) 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".

22.3.2 Regulatory downturn LGD (RRE 27.3.4)

Definition: See section 27.3.4 in the RRE Manual Part II.

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

22.3.3 Regulatory RWA (RRE 25.3.4)

Definition: See section 25.3.4 in the RRE Manual Part II.

Also known as "Risk-weighted exposure amount".

22.3.4 LGD best estimate (RRE 27.3.1)

Definition: See section 27.3.1 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.

23. Non-fixed interest instrument

23.1 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”.

23.2 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.

23.3 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				30.3.1
Reference rate – maturity value				30.3.2
Interest rate spread/margin			3.4.12	

23.3.1 Reference rate – reference rate value (RRE 30.3.1)

Definition: See section 30.3.1 in the RRE Manual Part II.

23.3.2 Reference rate – maturity value (RRE30.3.2)

Definition: See section 30.3.2 in the RRE Manual Part II.

23.3.3 Interest rate spread/margin (AnaCredit 3.4.12)

Definition: See section 3.4.12 in the AnaCredit Manual Part II.

24. Non-land

24.1 General aspects

The Non-land entity is a subtype of the entity ”immovable property”. As defined by attribute “type of real estate collateral” immovable properties are classified according to their primary use. The concept of non-land comprises all immovable properties except for those which have as primary use the value “land” as described by attribute 16.3.1. “type of real estate collateral”.

24.2 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.

24.3 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	

24.3.1 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.

The value “Non-applicable” is to be used for those properties under development or in construction for which no occupancy rate can yet be determined.

24.3.2 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.

The value “Non-applicable” is to be used for those properties under development or in construction for which no occupancy rate can yet be determined.

24.3.3 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.

The value “Non-applicable” is to be used for those properties under development or in construction for which no rentable surface can yet be determined.

24.3.4 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.

24.3.5 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.

24.3.6 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.

24.3.7 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. Overdraft instrument

25.1 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.

25.2 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.

25.3 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				31.3.1

25.3.1 Current account type (RRE 31.3.1)

Definition: See section 31.3.1 in the RRE Manual Part II.

26. Protection provider

26.1 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.

26.2 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.

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	
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	

26.3.1 Immediate parent undertaking identifier (AnaCredit 12.4.5)

Definition: See section 12.4.5 in the AnaCredit Manual Part II.

26.3.2 Ultimate parent undertaking identifier (AnaCredit 12.4.6)

Definition: See section 12.4.6 in the AnaCredit Manual Part II.

27. Protection received

27.1 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.

27.2 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.

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	
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 valuation approach			9.4.6	
Protection value			9.4.4	
Date of protection value			9.4.8	
Expected liquidation costs		27.3.6		
Immovable property indicator				8.3.6

27.3.1 Type of protection (AnaCredit 9.4.3)

Definition: See section 9.4.3 in the AnaCredit Manual Part II.

27.3.2 Type of protection value (AnaCredit 9.4.5)

Definition: See section 9.4.5 in the AnaCredit Manual Part II.

27.3.3 Protection valuation approach (AnaCredit 9.4.6)

Definition: See section 9.4.6 in the AnaCredit Manual Part II.

27.3.4 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.

27.3.5 Date of protection value (AnaCredit 9.4.8)

Definition: See section 9.4.8 in the AnaCredit Manual Part II.

27.3.6 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.

27.3.7 Immovable property indicator (RRE 8.3.6)

Definition: See section 8.3.6 in the RRE Manual Part II.

28. Quasi-corporation

28.1 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.

28.2 Level of granularity

The entity Quasi-corporation 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.

28.3 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		28.3.9		

Date of enterprise size			12.4.19	

28.3.1 City/town/village (AnaCredit 12.4.9)

Definition: See section 12.4.9 in the AnaCredit Manual Part II.

28.3.2 Postal code (AnaCredit 12.4.10)

Definition: See section 12.4.10 in the AnaCredit Manual Part II.

28.3.3 Country (AnaCredit 12.4.12)

Definition: See section 12.4.12 in the AnaCredit Manual Part II.

28.3.4 Balance sheet total (AnaCredit 12.4.21)

Definition: See section 12.4.21 in the AnaCredit Manual Part II.

28.3.5 Number of employees (AnaCredit 12.4.20)

Definition: See section 12.4.20 in the AnaCredit Manual Part II.

28.3.6 Enterprise size (AnaCredit 12.4.18)

Definition: See section 12.4.18 in the AnaCredit Manual Part II.

28.3.7 Institutional sector (AnaCredit 12.4.14)

Definition: See section 12.4.14 in the AnaCredit Manual Part II.

28.3.8 Economic activity (AnaCredit 12.4.15)

Definition: See section 12.4.15 in the AnaCredit Manual Part II.

28.3.9 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

28.3.10 Date of enterprise size (AnaCredit 12.4.19)

Definition: See section 12.4.19 in the AnaCredit Manual Part II.

29. Recognised instrument

29.1 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.

29.2 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.

29.3 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	

29.3.1 Type of impairment (AnaCredit 5.4.6)

Definition: See section 5.4.6 in the AnaCredit Manual Part II.

29.3.2 Accumulated write-offs (AnaCredit 5.4.4)

Definition: See section 5.4.4 in the AnaCredit Manual Part II.

30. Rental contract

30.1 General aspects

A rental contract is an agreement specifying the terms and conditions under which a landlord (i.e. the owner of the immovable property) allows the tenant to use and occupy the property. It states how high the rent is and whether the tenancy is for a fixed or an indefinite period. Hence, the entity "rental contract" consists of two subtypes called "indefinite rental contract" and "fixed-term rental contract".

A fixed-term rental contract is a rental contract that has a contractually set end date. On the contrary, an indefinite rental contract is a rental contract that does not have a contractually set end date.

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.

30.2 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.

30.3 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			30.3.1		
Rental income			30.3.2		
Rental contract type			30.3.3		

30.3.1 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.

30.3.2 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.

30.3.3 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.

31. PD model debtor/contract/ instrument

31.1 General aspects

A credit institution can model the probability of default (PD) on the level of the debtor, contract or instrument. A PD model specifies an algorithm for calculating an estimate of the probability of default of the debtor, contract or instrument. In general, for each debtor, contract or instrument zero or one PD model could be in use for calculating minimum capital requirements at a certain date. However, different PD models can be in use for the same debtor/contract/instrument at different reporting reference dates, which could lead to different assessments of the probability of 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 PD models could be applicable to different debtors/contracts/instruments at the same reporting date. A debtor could have multiple PDs, but these PDs are linked to two separate models (for example one for a credit card instrument and one for a mortgage instrument). In case a debtor has only one instrument, it could never have multiple PD models. Also, in case of multiple instruments, but a PD model on debtor level, could never lead to multiple PDs at one point in time. Always report the PD model that is used for calculating the capital requirements.

31.2 Level of granularity

The PD 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) PD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the reporting agent.

The PD 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) PD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

The PD 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) PD model identifier. This indicates that the uniqueness of each record should be assessed at the level of the observed agent.

The data attributes *initial PD*, *regulatory PD*, *regulatory EL* and *regulatory RWA* must be reported at only one of the three levels available, i.e. debtor, contract and instrument.

31.3 Data attributes

The entities PD model debtor, PD model contract and PD model instrument consist 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	
Observed agent identifier	Yes		2.2.2	
Reporting reference date	Yes	2.2.8		
Contract identifier	Yes		2.2.4	
PD model identifier	Yes	2.2.12		
Initial PD				25.3.1
Regulatory PD				25.3.2
Regulatory EL				25.3.3
Regulatory RWA				25.3.4

31.3.1 Initial PD (RRE 25.3.1)

Definition: See section 25.3.1 in the RRE Manual Part II.

31.3.2 Regulatory PD (RRE 25.3.2)

Definition: See section 25.3.2 in the RRE Manual Part II.

31.3.3 Regulatory EL (RRE 25.3.3)

Definition: See section 25.3.3 in the RRE Manual Part II.

31.3.4 Regulatory RWA (RRE 25.3.4)

Definition: See section 25.3.4 in the RRE Manual Part II.

Also known as "Risk-weighted exposure amount".

32. Protection provider risk data

32.1 General aspects

The entity “protection provider risk data” registers the risk of default related to the protection provider on the level of the observed agent.

32.2 Level of granularity

The entity “protection provider risk data” is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) counterparty 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 single and unique protection provider at the level of the observed agent which is involved in instruments which are in scope of CRE reporting should have risk data.

32.3 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	
Reporting reference date	Yes	2.2.8		
Probability of default			11.4.1	

32.3.1 Probability of default (AnaCredit 11.4.1)

Definition: See section 11.4.1 in the AnaCredit Manual Part II.

33. Protection provider default data

33.1 General aspects

The entity "protection provider default data" registers the default status of the protection provider on the level of the observed agent.

33.2 Level of granularity

The entity "protection provider default data" is recorded at the level of the unique combination of the (a) reporting agent identifier, (b) observed agent identifier, (c) counterparty 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 single and unique protection provider at the level of the observed agent which is involved in instruments which are in scope of CRE reporting should have default data.

33.3 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	

33.3.1 Default status of the counterparty (AnaCredit 10.4.1)

Definition: See section 10.4.1 in the AnaCredit Manual Part II.

33.3.2 Date of the default status of the counterparty (AnaCredit 10.4.2)

Definition: See section 10.4.2 in the AnaCredit Manual Part II.

34. 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	