



EUROPEAN CENTRAL BANK

EUROSYSTEM

AnaCredit Validation Checks

Selected validation checks performed in AnaCredit datasets

Version 1.6

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Release note

The following content has been enhanced in comparison with the initial version of the document:

| Document | Content |
|---|---|
| AnaCredit Validation Checks version 1.1 | Various drafting and syntax improvements for enhanced readability. Integration of the relevant AnaCredit Q&As ¹ . |
| AnaCredit Validation Checks version 1.2 | Removal of several consistency validation checks due to identified exceptions. |
| AnaCredit Validation Checks version 1.3 | Removal of several consistency validation checks due to identified exceptions. Syntax improvements for checks CN0848, CN0849 and CN0867. |
| AnaCredit Validation Checks version 1.4 | Syntax improvements for 6 consistency checks and 1 completeness check, removal of 5 consistency validation checks and the incorporation of 9 revised consistency checks. |
| AnaCredit Validation Checks version 1.5 | Adjustments following the republication of the AnaCredit Reporting Manual for one check. Removal of one consistency check. Adjustments of four consistency checks due to identified exceptions. Two checks added regarding the consistency of date attributes. |
| AnaCredit Validation Checks version 1.6 | Further adjustments following the amendment of the AnaCredit Reporting Manual for the reporting of special funds. Several completeness of credit data checks were amended following the publication of an additional question and answer in the AnaCredit Q&A. Two consistency checks were split to facilitate an exception, and a small number of other consistency checks were amended. |

| Chapter | Content |
|---|---|
| 4.1. Referential integrity (1.1) | RI0040 executed quarterly, RI0200 adjusted in accordance with the AnaCredit Q&A ² . |
| 4.2.1 Completeness counterparty reference dataset (1.1) | Table A and Table B: Removed CC0160, CC0170 and CC0180. Table C and Table D: Removed CC0100 and CC0110 in accordance with the AnaCredit Q&A ² . |
| 4.2.2 Completeness – credit relevant datasets (1.1) | CD0060 included in accordance with the AnaCredit Q&A ³ . CT0350 removed as it forms the primary key of the dataset. |
| 4.3 Consistency (1.1) | CN0380 removed due to inconsistency. CN0852, CN0865, CN0875, CN0876, CN0901, CN0913, CN0914 added mainly concerning the reporting of "Non-applicable". Syntax improvement for CN0540, CN0550, CN0701, CN0801, CN0805, CN0806, CN0807, CN0809, CN0827. CN0592 removed due to redundancy with completeness counterparty reference dataset checks CY0010 and CY0011. CN0650, CN0802, CN0808, CN0812, CN0813 adjusted in accordance with the AnaCredit Q&A ² . |
| 4.3 Consistency (1.2) | The following checks were removed due to inconsistencies: CN0842, CN0913, CN0540, CN0550 and CN0829. |
| 4.3 Consistency (1.3) | The following checks were removed due to inconsistencies: CN0070, CN0090, CN0100, CN0120, CN0130, CN0320, CN0802, CN0808, CN0832, CN0833, CN0875 and CN0914. CN0420 removed due to redundancy with check CN0825. |
| 4.2.1 Completeness – counterparty reference dataset (1.4) | Table C and Table D adjusted for check CY0110 in accordance with the AnaCredit Q&A ⁴ . Clarification added for the data attributes applicable only to enterprises. |
| 4.3 Consistency (1.4) | The following checks were removed due to inconsistencies: CN0180, CN0811, CN0815, CN0831, CN0868. The following checks were added as enhancements of checks that had been previously removed: CN0541, CN0551, CN0925, CN0930, CN0935, CN0940, CN0945, CN0950, CN0960. The following existing checks were amended: CN0080, CN0560, CN0570, CN0700, CN0702, CN0827. |

¹ See [AnaCredit Q&A](#).

² See AnaCredit Q&A: [Question ID 2018/0024](#)

³ See AnaCredit Q&A: [Question ID 2017/0003](#)

⁴ See AnaCredit Q&A: [Question ID 2018/0044](#)

| Chapter | Content |
|---|---|
| 4.3 Consistency (1.5) | <p>The following check was amended following the update of the AnaCredit Reporting Manual: CN0940.</p> <p>The following existing checks were amended: CN0620, CN0702, CN0925, CN0935.</p> <p>The following checks were added to ensure the consistency of reported dates: CN0141, CN0142.</p> <p>The following check was removed: CN0590.</p> |
| 4.2.1 Completeness – counterparty reference dataset (1.6) | <p>Validation checks aligned with updated AnaCredit Reporting Manual Part II p. 278 for special funds; following checks affected: CY0070, CY0080, CY0090, CY0100, CY0150, CY0170, CY0190, CY0200, CY0210.</p> |
| 4.2.2 Completeness – credit relevant datasets (1.6) | <p>Following publication of an additional question and answer in the AnaCredit Q&A⁵ following checks have been amended under the condition CD0060: CT0260, CT0270, CT0640, CT0650, CT0660.</p> |
| 4.3 Consistency (1.6) | <p>Following check was amended: CN0847.</p> <p>CN0541 and CN0551 were split into amended CN0541 and CN0551 as well as CN0542 and CN0552 in order to facilitate an exception.</p> <p>CT0945 – syntax improvement.</p> |

⁵ See AnaCredit Q&A: [Question ID 2020/0022](#).

1 Introduction

This document supplements the AnaCredit Reporting Manual⁶ by explaining the main set of validation checks that will be performed in order to ensure that the quality of the data is satisfactory.

As such, this document provides detailed information and guidance on the AnaCredit reporting requirements, but does not contain any additional requirements and is not legally binding per se. Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13)⁷ (hereinafter referred to as “the AnaCredit Regulation”) is the only legally binding document for AnaCredit data collection.

Generally, validation checks ensure that the information registered in AnaCredit complies with the AnaCredit data model. Additionally, validation checks allow the data to be identified that, while logically compliant with the AnaCredit data model, are methodologically inconsistent.

The published validation checks are a minimum set of self-contained rules which the data reported to AnaCredit must satisfy in order to comply with the completeness and consistency requirements stipulated. All data reported will be subject to validation checks in order to ensure that the information is complete and consistent, in accordance with the principles of the AnaCredit data model. In addition to being consistent with the AnaCredit model and the AnaCredit Regulation, validation checks also take into account the general methodology set out in the AnaCredit Manual.

Reporting agents are encouraged to perform quality assurance activities and, to that extent, enhance their existing data quality management systems in order to ensure that the data transmitted complies with the relevant requirements.

Please note that the validation checks described in this document apply to the data specifications as described in the AnaCredit Regulation and thus the specific implementation and data structure schemes applied by the relevant NCBs may make some of the checks in this document non-applicable.

NCBs may perform additional data validation checks that go beyond the minimum common standard of validation checks published in this document. The data quality standards described in this document are also subject to specific national derogations as laid down in the AnaCredit Regulation.

Owing to the complexity of the financial structures recorded in AnaCredit by means of instruments, counterparties, protections, etc., these validation checks may not encompass all the necessary business cases before actual receipt of the AnaCredit data. Therefore, an analysis of the data received might identify additional consistency

⁶ See [AnaCredit Manual Part I](#), [AnaCredit Manual Part II](#), [AnaCredit Manual Part III](#).

⁷ Regulation (EU) 2016/867 of the ECB of 18 May 2016 on the collection of granular credit and credit risk data ([ECB/2016/13](#)), [OJ L 144](#), 1.6.2016, p. 44

checks to be progressively incorporated in the set of validations provided in Section 4 of this document.

2 AnaCredit validation checks

The main validation checks implemented in AnaCredit are described in this Section. Further details are provided in Section 4, which contains a specific definition of each validation check described in a manner that is consistent and understandable from a methodological perspective.

The syntax used in the definitions of the AnaCredit validation checks focuses on the building blocks of the AnaCredit data model, as introduced in Part I of the AnaCredit Manual, namely datasets and attributes.

This means that a specific data attribute is referred to as [Dataset.Attribute] in Section 4 of this document. Additionally, values are referred to as 'Value'.

Thus the simple relationship of an attribute with a certain value can be defined as [Dataset.Attribute] = 'Value'. Consequently, if an attribute is explicitly not supposed to hold a value, this is expressed as [Dataset.Attribute] <> 'Value'.

If the [Dataset.Attribute] can hold multiple values within a certain check, then this is expressed as [Dataset.Attribute] IN 'Value'. Consequently, if the [Dataset.Attribute] is not supposed to hold a value in the list, this is expressed with the use of [Dataset.Attribute] NOT IN 'Value' expression.

Additionally, conditionalities are expressed by means of simple self-explanatory logical operators (e.g. IF, THEN, WHERE).

The operator 'IF AND ONLY IF' has a bi-directional meaning, summarised as follows:

- IF [Dataset1.Attribute1] = 'Value1' THEN [Dataset2.Attribute2] = 'Value2'

as well as:

- IF [Dataset2.Attribute2] = 'Value2' THEN [Dataset1.Attribute1] = 'Value1'

This is referred to as "and vice versa" in the descriptions of the specific definitions.

In addition, some variables are used for the sake of defining month-end reporting reference dates, such as T or T-N. They are interpreted as T being the reference date of the month-end in relation to the data being validated. Therefore T-1 represents the previous month-end reporting reference date. If T is a quarter-end reference date, then the expression T-3 corresponds to the previous quarter-end reporting reference date.

Some validation checks implicitly assume the existence of a value being reported. This is expressed by means of operators [Dataset1.Attribute1] <> {}. This can be read as [Dataset1.Attribute1] having a valid reported value, i.e. not being empty.

For some validation checks, the existence of an entry (record or attribute) in one dataset implies the existence of a corresponding entry (record or attribute) in another dataset. This is referred to by the expression "EXISTS IN". Consequently, the

expression “DOES NOT EXIST IN” is to be understood as the implicit non-existence of an entry (record or attribute) in the corresponding dataset.

Some relationships between attributes are expressed by means of the operator “[|” (meaning “given that”). The following example illustrates a sample statement:

- [Dataset1.Attribute1] EXISTS IN {[Dataset2.Attribute2] | ([Dataset3.Attribute3] = ‘Value')}

This means that for the existing [Dataset1.Attribute1] entry there is a corresponding entry in [Dataset2.Attribute2], given that [Dataset3.Attribute3] has the ‘Value’ shown.

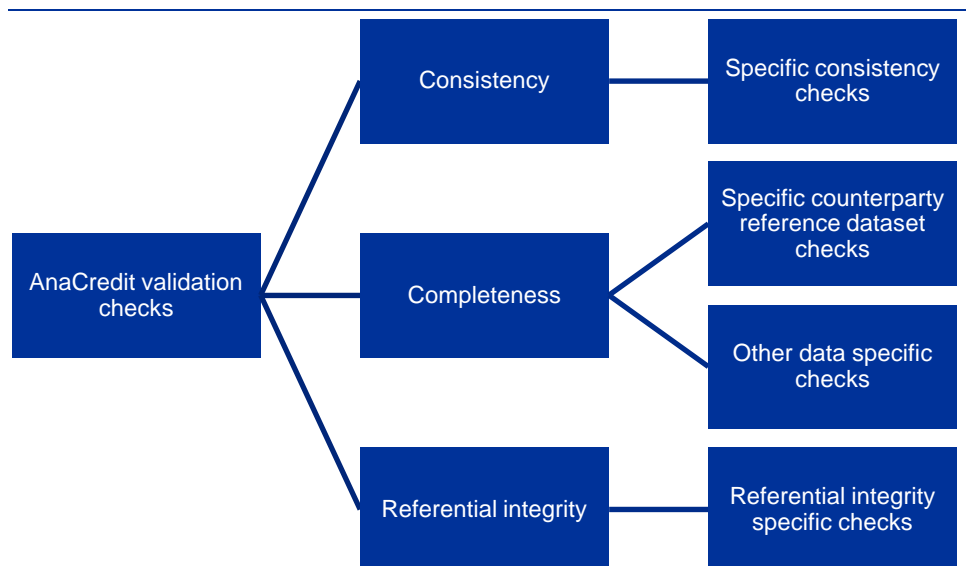
The existence of a record in more datasets in terms of an either-or relationship is expressed by the term “UNION”.

Therefore, an expression such as [Dataset1.Attribute1] EXISTS IN {[Dataset2.Attribute2]} UNION {[Dataset3.Attribute3]} can be interpreted as follows:

- For existing [Dataset1.Attribute1] there is a corresponding entry (record) in the set [Dataset2.Attribute2] or in the set [Dataset3.Attribute3].

Figure 1 below provides an illustration of how the general AnaCredit validation checks are organised:

Figure 1
Structure of the AnaCredit validation checks



Validation checks can be divided into three main categories, depending on the scope:

1. Referential integrity checks: these ensure the integrity of the information reported to AnaCredit and contained in different datasets. They are designed to ensure the existence of the necessary records⁸ across different datasets that are associated with a single element⁹.
2. Completeness checks: these verify that all the expected information describing an element¹⁰ is reported. For more information on the relationships between the elements, please refer to Chart 18 in Part 1 of the AnaCredit Manual.
3. Some of these requirements can be subject to derogations granted by the relevant NCB, in accordance with the AnaCredit Regulation. In such cases, completeness checks would not result in a validation error.
4. Based on the structure of the AnaCredit data model, and on the AnaCredit Regulation, completeness checks are further organised into two sub-categories:
 - (a) Specific counterparty reference dataset checks, which address the completeness of the counterparty reference data attributes;
 - (b) Other data specific checks, which consider all attributes included in the other datasets. In specific case these are referred to as credit relevant datasets in the text below.
5. Consistency checks: these verify that the values of the data attributes reported are consistent based on their relational interconnectedness (internal consistency).

Each validation check is accompanied by the following information:

- (a) Validation identifier: a unique code identifying the specific check. May be used by NCBs in order to facilitate transparency and efficient communication of AnaCredit validation checks between the parties involved in the collection and production of the AnaCredit data.
- (b) Definition: specific to each check. Definitions are written as sets of logical steps that express the validation performed using the AnaCredit datasets and attributes in combination with logical operators (e.g. IF, THEN).
- (c) Description: specific to each definition. Whenever meaningful, the description includes a reference to the data attributes used for the validation check. To that extent, the description seeks to provide the additional rationale of the specific definition and explains in common language the actual logic of the validation. The economic rationale and corresponding

⁸ A record represents a corresponding entry across different attributes of a specific dataset.

⁹ The records associated with a single AnaCredit instrument are all the records describing these three elements.

¹⁰ The AnaCredit data model is based on three interrelated elements (encompassing all the datasets describing each element): the instrument, the counterparties involved in the instrument (e.g. debtor, creditor) and the protection securing the instrument.

business cases upon which the AnaCredit validation checks are designed come from the AnaCredit Regulation and the supporting AnaCredit Reporting Manual, and are not discussed in depth in the description part.

3 Specific features of the various validation checks

The following sections describe the different categories of validation checks carried out in AnaCredit in more detail. For each of the three categories introduced in the previous chapter, additional clarification on the structure and logic is provided.

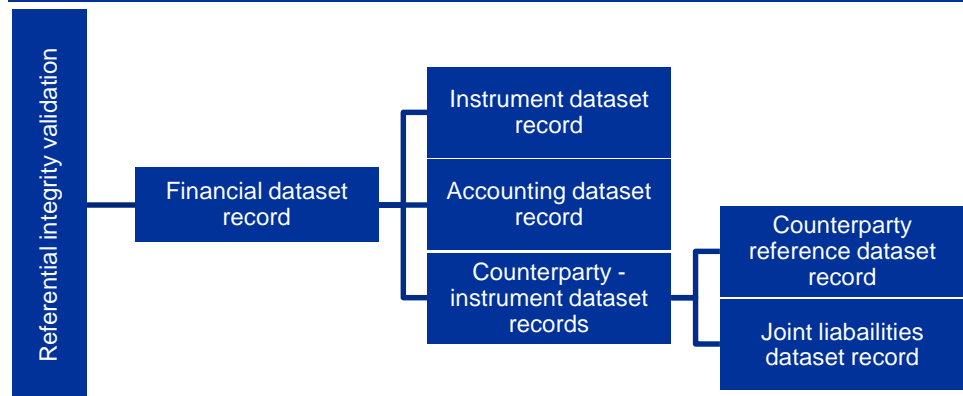
To that extent, further details are provided on the scope and interpretation of specific logical rules.

3.1 Referential integrity

Validation checks for referential integrity ensure that the information reported to AnaCredit conforms to the requirements of the AnaCredit Regulation. In particular, these validations are designed to ensure that all records associated with every single credit element¹¹ in different datasets exist. The validation checks for referential integrity are triggered subsequently (not simultaneously), depending on which dataset is being examined.

Figure 2

Referential integrity validation path for transmission of a financial dataset record



Based on the availability of other records within their respective datasets, referential integrity validation checks specific to the AnaCredit data structure and methodology are triggered. This in particular means that for static datasets, it is not the transmission itself which is checked but the availability of the corresponding record within the AnaCredit data.

¹¹ The AnaCredit data model is based on three interrelated elements: the instrument, the counterparties involved in the instrument (e.g. debtor, creditor) and the protection securing the instrument. The records associated with a single AnaCredit instrument are all the records describing these three elements.

To that extent, based on the AnaCredit Regulation, it should be noted that:

- In accordance with Article 6, data relating to resident foreign branches may be partially reported to two NCBs (i.e. the NCBs for the foreign branch and the legal entity of the foreign branch respectively), where reporting agents may report these data in separate transmissions, but the data transmitted as a whole will be subject to the same set of validation checks to ensure its consistency.

For example, the data of a resident foreign branch (of a resident credit institution) may be transmitted to AnaCredit by two separate reporting agents, where the reporting agent in the country of the resident foreign branch sends Template 1 and the one in the country of the domestic branch sends Template 2. In this case, the validation checks are run on the basis of the availability of the templates (T1M, T2M and/or T2Q). If not all of the templates are available, only validations on the templates received are run.

When data of a foreign branch (of a resident credit institution) are reported via two reporting agents, these data are validated accordingly (i.e. as if it were sent in a single transmission) and any observations are made with regard to both reporting agents.

Examples of validation checks specific to referential integrity are provided in Section 4.1 below.

3.2 Completeness

This set of validation checks aims to determine whether all the expected attributes have been received. In particular, the AnaCredit Regulation defines various scenarios in Annexes II and III, which results in specific statistical reporting requirements, e.g. depending on the specific features of the instrument, counterparty or national discretion regarding data collection. Such requirements are also reflected in the corresponding validation checks.

The cases identified for this purpose are also addressed in Part II of the AnaCredit Reporting Manual, which provides additional information on this.

According to the AnaCredit Regulation, reporting to AnaCredit is subject to potential derogations by the relevant NCB. From the perspective of the AnaCredit validation checks, derogations are taken into account such that the derogated data attributes are not subject to validation checks and thus do not result in errors.

Completeness checks can be divided into two distinct subsets: one applies to the counterparty reference data only, while the second applies to the attributes of all other datasets. This distinction reflects the different principles and requirements laid down in Annexes II and III of the AnaCredit Regulation.

Further descriptions for each subset of validation checks are provided in subsequent chapters. Specific validation checks are provided in Section 4.2 of this document.

3.2.1 Completeness – counterparty reference dataset

This subset of validation checks focuses on the reference data to be reported for the counterparties recorded in AnaCredit. Specifically, it addresses the different scenarios relating to the counterparty reference data in Annex III¹² of the AnaCredit Regulation.

If a counterparty fits multiple conditions identified by the respective condition-identifiers and a specific attribute is required for at least one of those instances, then the relevant attribute is required. This is particularly important for counterparties that have multiple roles (for example, a creditor and an originator).

Moreover, completeness is not checked for those data attributes (flagged with 'N' in Tables 2 and 3 in Annex III of the Regulation) where, subject to individual arrangements, the relevant NCB may decide not to collect the information from individual reporting agents. The LEI and the national identifier (with the respective identifier type) represent an exception to this rule, i.e. they are always checked for completeness even though they may sometimes be flagged with 'N' in the above-mentioned tables.

Further details on selected individual checks can be found in Section 4.2.1 of this document.

3.2.2 Completeness – credit relevant datasets

This subset of validation checks addresses conditions that have an impact on data attributes which are not included in the counterparty reference dataset.

In particular, it considers scenarios such as those laid down in Annex II¹³ of the AnaCredit Regulation. However, validation checks are not limited to these cases only, as derogations granted by the relevant NCB in accordance with Article 16 or para. 9(6) of Annex I of the AnaCredit Regulation must also be considered.

The checks for credit relevant datasets resemble the “completeness – counterparty” checks, whereas the condition attributes originate from various different datasets, based on the structural specifics of the credit elements.

Unlike the “completeness – counterparty” checks, however, a data attribute of an instrument that meets multiple conditions identified by the respective condition-identifier, for at least one of which the specific attribute is not required – is not required overall.

Further details on selected individual checks can be found in Section 4.2.2 of this document.

¹² Regulation (EU) 2016/867 of the ECB of 18 May 2016 on the collection of granular credit and credit risk data ([ECB/2016/13](#)), OJ L 144, 1.6.2016, Annex III.

¹³ Regulation (EU) 2016/867 of the ECB of 18 May 2016 on the collection of granular credit and credit risk data ([ECB/2016/13](#)), OJ L 144, 1.6.2016, Annex II.

3.3 Consistency

Consistency checks ensure the conceptual (internal) consistency of the AnaCredit dataset. They verify that the values reported for the data attributes are consistent with each other, where appropriate. Validating the consistency of relation-based rules ensures that all the information originating from the different datasets is consistent.

Validation checks that require data submissions to be available for different reference dates will not be performed before the corresponding submissions have been made. This principle is also applied to the validation checks of data with a different submission frequency (e.g. accounting dataset compared with financial dataset).

Additionally, consistency validation checks consider and address those cases where specific concepts do not apply to the specific data attribute. As an example, the settlement date can only be provided in cases where the funds have been disbursed, thus cases of “non-applicable” values are considered for the validation checks as relevant information reported to the AnaCredit data model.

The set of consistency validation checks reflects the underlying logical model of AnaCredit as well as the principles stated in the AnaCredit Regulation, as further explained in the AnaCredit Manual. As a result, the focus of these validation checks is not the verification of the individual reporting requirements per se, but the consistency between the various elements being reported. For instance, it is not expected that an instrument has been settled (settlement date) before it was launched (inception date).

Further details on selected individual consistency checks can be found in Section 4.3 of this document.

4 Definitions of the AnaCredit validation checks

The following sections contain the detailed set of the main AnaCredit validation checks. For general descriptions and guidance on the checks performed, please refer to the previous sections of this document.

4.1 Referential integrity

The following validation checks for referential integrity are designed to ensure that the information reported to AnaCredit is in line with the requirements of the AnaCredit data model.

Some of the referential integrity checks have specific qualifiers, which means they are only executed under specific circumstances (similar to condition).

In general, the goal of referential integrity checks for static datasets that are not required to be transmitted at each reporting reference date is to ensure that a record is present in the AnaCredit database. This means that, for such cases, the validation checks focus solely on whether the corresponding record is present (has ever been submitted) to AnaCredit.

| Validation identifier | Triggering data set | Trigger qualifier | Referential data set | Referential qualifier | Definition | Description |
|-----------------------|-------------------------|-------------------|-------------------------|---|--|---|
| RI0030 | Financial | | Instrument | | (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier]) EXISTS IN (([Instrument.Observed agent identifier],[Instrument.Contract identifier],[Instrument.Instrument identifier])) | If a financial record exists, then an Instrument record must exist as the two datasets describe the element of instrument. |
| RI0040 | Financial | | Accounting | | (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier]) EXISTS IN (([Accounting.Observed agent identifier],[Accounting.Contract identifier],[Accounting.Instrument identifier])) | If a financial record exists and it has been reported in the last quarter, then an Accounting record must exist, as the three datasets (incl. Instrument dataset) fully describe the element of instrument. This check is executed quarterly. |
| RI0050 | Financial | | Counterparty-instrument | [Counterparty-instrument. Counterparty role]='Creditor' | (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier]) EXISTS IN (([Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier])), WHERE [Counterparty-instrument.Counterparty role]='Creditor' | Since every instrument in AnaCredit must have a creditor, the following check ensures that if a financial record exists, then a counterparty-instrument record must exist for a counterparty with the role of a creditor. |
| RI0060 | Financial | | Counterparty-instrument | [Counterparty-instrument. Counterparty role]='Debtor' | (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier]) EXISTS IN (([Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier])), WHERE [Counterparty-instrument.Counterparty role]='Debtor' | Since every instrument in AnaCredit must have a debtor the following check ensures that if a financial record exists, then a counterparty-instrument record must exist for a counterparty with the role of a debtor. |
| RI0070 | Financial | | Counterparty-instrument | [Counterparty-instrument. Counterparty role]='Servicer' | (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier]) EXISTS IN (([Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier])), WHERE [Counterparty-instrument.Counterparty role]='Servicer' | Since every instrument in AnaCredit must have a servicer, the following check ensures that if a financial record exists, then a counterparty-instrument record must exist for a counterparty with the role of a servicer. |
| RI0090 | Instrument | | Financial | | (([Instrument.Observed agent identifier],[Instrument.Contract identifier],[Instrument.Instrument identifier]) EXISTS IN (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier])) | If an Instrument record exists, then a financial record must exist as the two datasets describe the element of instrument. |
| RI0100 | Accounting | | Financial | | (([Accounting.Observed agent identifier],[Accounting.Contract identifier],[Accounting.Instrument identifier]) EXISTS IN (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier])) | If an accounting record exists, then a financial record must exist as the three datasets (incl. Instrument dataset) fully describe the element of instrument. |
| RI0110 | Counterparty-instrument | | Financial | | (([Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier]) EXISTS IN (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier])) | If a counterparty-instrument record exists, then a financial record must exist. This means that if a counterparty is reported to exercise a certain role in an instrument then the datasets describing that instrument must also be present. |
| RI0120 | Joint liabilities | | Financial | | (([Joint liabilities.Observed agent identifier],[Joint liabilities.Contract identifier],[Joint liabilities.Instrument identifier]) EXISTS IN (([Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier])) | If a joint liabilities record exists, then a financial record must exist as there must be information on the instruments for which the debtors are liable. |
| RI0121 | Joint liabilities | | Counterparty reference | | (([Joint liabilities.Counterparty Identifier]) EXISTS IN (([Counterparty reference.Counterparty Identifier])) | If a joint liabilities record exists, then a counterparty reference record must exist as there must |

| Validation identifier | Triggering data set | Trigger qualifier | Referential data set | Referential qualifier | Definition | Description |
|-----------------------|--------------------------------|--|---|--|--|--|
| | | | | | | be the necessary information on the jointly liable debtors. |
| RI0130 | Instrument-protection received | | Financial | | ((Instrument-protection received.Observed agent identifier],[Instrument-protection received.Contract identifier],[Instrument-protection received.Instrument identifier]) EXISTS IN {{{Financial.Observed agent identifier],[Financial.Contract identifier],[Financial.Instrument identifier]}} | If an Instrument-protection received record exists, then a financial record must exist. This means that every protection must have a corresponding instrument. |
| RI0140 | Counterparty reference | [Counterparty reference.Head office undertaking identifier] <> {} | Counterparty reference | | ((Counterparty reference.Head office undertaking identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier] WHERE [Counterparty reference.Head office undertaking identifier] <> {} } | If a counterparty has a head office undertaking, counterparty reference data on the head office undertaking must be reported. |
| RI0150 | Counterparty reference | [Counterparty reference.Immediate parent undertaking identifier] <> {} | Counterparty reference | | ((Counterparty reference.Immediate parent undertaking identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier] WHERE [Counterparty reference.Immediate parent undertaking identifier] <> {} } | If a counterparty has an immediate parent undertaking, counterparty reference data on the immediate parent undertaking must be reported. |
| RI0160 | Counterparty reference | [Counterparty reference.Ultimate parent undertaking identifier] <> {} | Counterparty reference | | ((Counterparty reference.Ultimate parent undertaking identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier] WHERE [Counterparty reference.Ultimate parent undertaking identifier] <> {} } | If a counterparty has an ultimate parent undertaking, the counterparty reference data on the ultimate parent undertaking must be reported. |
| RI0180 | Counterparty-instrument | | Counterparty reference | | ((Counterparty-instrument.Counterparty Identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier]}) | If a counterparty-instrument record exists, then a counterparty reference record must exist. |
| RI0190 | Counterparty default | | Counterparty reference | | ((Counterparty default.Counterparty Identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier]}) | If a counterparty default record exists, then a counterparty reference record must exist. |
| RI0191 | Counterparty default | | Counterparty-instrument / Protection received | [Counterparty-instrument.Counterparty role]='Debtor' | ((Counterparty default.Observed agent identifier],[Counterparty default.Counterparty Identifier]) EXISTS IN {{{Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Counterparty Identifier] [Counterparty-instrument.Counterparty role]='Debtor'}} UNION {[Protection received.Observed agent identifier],[Protection received.Protection provider identifier]}) | If a counterparty default record exists, then a counterparty-instrument record must exist where the counterparty acts as debtor, or a protection received record must exist where the counterparty is the protection provider. |
| RI0200 | Counterparty risk | | Counterparty reference | | ((Counterparty risk.Counterparty Identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier]}) | If a counterparty risk record exists, then a counterparty reference record must exist. |
| RI0201 | Counterparty risk | | Counterparty-instrument / Protection received | [Counterparty-instrument.Counterparty role]='Debtor' | ((Counterparty risk.Observed agent identifier],[Counterparty risk.Counterparty Identifier]) EXISTS IN {{{Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Counterparty Identifier] [Counterparty-instrument.Counterparty role]='Debtor'}} UNION {[Protection received.Observed agent identifier],[Protection received.Protection provider identifier]}) | If a counterparty risk record exists, then a counterparty-instrument record must exist where the counterparty acts as debtor, or a protection received record must exist where the counterparty is the protection provider. |
| RI0210 | Protection received | [Protection received.Protection provider identifier]<> {} | Counterparty reference | | ((Protection received.Protection provider identifier) EXISTS IN {[Counterparty reference.Counterparty Identifier] WHERE [Protection received.Protection provider identifier]<> {} } | If a protection provider identifier exists, then a counterparty reference record must exist for the counterparty. |
| RI0220 | Protection received | | Instrument-protection received | | ((Protection received.Observed agent identifier],[Protection received.Protection provider identifier]) EXISTS IN {[Instrument-protection received.Observed agent identifier],[Instrument-protection received.Protection provider identifier]}) | If a protection received record exists, then an Instrument-protection received record must exist. |

| Validation identifier | Triggering data set | Trigger qualifier | Referential data set | Referential qualifier | Definition | Description |
|-----------------------|--------------------------------|--|-------------------------|---|---|--|
| RI0250 | Instrument-protection received | | Protection received | | (([Instrument-protection received.Observed agent identifier],[Instrument-protection received.Protection identifier]) EXISTS IN {(Protection received.Observed agent identifier],[Protection received.Protection identifier]}) | If an instrument-protection received record exists, then a protection received record must exist. |
| RI0260 | Counterparty-instrument | Count([Counterparty-instrument.Counterparty role] IN {'Debtor'})>1 | Joint liabilities | | (([Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier],[Counterparty-instrument.Counterparty Identifier] WHERE (Count([Counterparty-instrument.Counterparty Identifier] [Counterparty-instrument.Counterparty role] = 'Debtor') > 1 AND [Counterparty-instrument.Counterparty identifier] [Counterparty-instrument.Counterparty role] = 'Debtor') EXISTS IN {(Joint liabilities.Observed agent identifier],[Joint liabilities.Contract identifier],[Counterparty-instrument.Instrument identifier],[Joint liabilities.Counterparty Identifier]}) | If there is more than one debtor taking part in an instrument, then for each debtor reported in the counterparty-instrument data set, a joint liabilities record must exist. |
| RI0290 | Joint liabilities | | Counterparty-instrument | [Counterparty-instrument.Counterparty role] IN {'Debtor'} | (([Joint liabilities.Observed agent identifier],[Joint liabilities.Contract identifier],[Joint liabilities.Instrument identifier],[Joint liabilities.Counterparty Identifier]) EXISTS IN {(Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier],[Counterparty-instrument.Counterparty Identifier]}) WHERE [Counterparty-instrument.Counterparty role] IN {'Debtor'} | If a joint liabilities record exists, then a counterparty-instrument record must exist where each counterparty of the joint liability record is a debtor. |

4.2 Completeness

The following subsections contain detailed descriptions of completeness validation checks for the:

- counterparty reference dataset; and
- credit relevant datasets.

Completeness requirements for credit relevant datasets are organised in a slightly different way from the requirements concerning counterparty reference data. This is due to the fact that there is no general condition that takes priority over the sub-conditions, which is the case for counterparty reference data.

Please note that the decisions of the relevant NCB with regard to derogations, as defined in Regulation (EU) 2016/867, are taken into consideration implicitly and that, given such a decision, the completeness requirements do not apply.

4.2.1 Completeness – counterparty reference dataset

The following subset of validation checks focuses on the completeness requirements for the reference data reported for counterparties registered in AnaCredit. If an attribute is required under at least one of the conditions and sub-conditions, then that attribute is considered as required for the completeness of the counterparty reference dataset.

For the purpose of completeness, the data validation checks on the counterparty reference dataset are categorised into three distinct cases, which are represented by different tables. The three cases are mutually exclusive – meaning that a specific counterparty cannot belong to more than one case.

The following table summarises the three different cases for the counterparty completeness validations:

| Validation check tables | Validation check case | Description |
|-------------------------|---|--|
| Table A, Table B | Foreign branches | Data requirements for foreign branches in accordance with Part II of the Manual, p. 244, Table 131. The relevant NCB might decide to collect some of the information that is not shown as applicable in the Manual, based on national discretions in accordance with Regulation (EU) 2016/867. |
| Table C, Table D | Special funds | Data requirements for special funds in accordance with Part II of the Manual, p. 244 Table 131, and subsequent chapters of Section 12 of the Manual. The relevant NCB might decide to collect some of the information that is not shown as applicable in the Manual, based on national discretions in accordance with Regulation (EU) 2016/867. |
| Table E, Table F | General case for all other counterparties | All counterparties not included in the previous two cases (i.e. – not foreign branches or special funds) in accordance with Annex III of Regulation (EU) 2016/867 and Part II of the AnaCredit Manual. |

The exact attributes which are checked for completeness in each different case for the counterparties identified by the specific conditions, are summarised in the validation checks tables.

Validation checks are organised according to two different general conditions whereby, in accordance with Part II of the AnaCredit Manual, Chapter 12.1.2.1, for counterparties included in the list of MFIs or in the list of international organisations (both published on the ECB’s website¹⁴), only the data attribute “Counterparty Identifier” is required – unless the counterparty is an MFI and a debtor¹⁵.

| Condition code | Description |
|----------------|--|
| CC0010 | All counterparties resident in a reporting Member State (Annex III). Specifically, this includes all counterparties whose address is located in the reporting Member States as defined by Article I of Regulation (EU) 2016/867. |
| CC0020 | All counterparties not resident in a reporting Member State (Annex III). Specifically, this includes all counterparties whose address is not located in the reporting Member States as defined by Article I of Regulation (EU) 2016/867. |

In addition to the general condition codes, each subsequent completeness requirement has its own specific sub-conditions, which are shown in the relevant columns. The following table shows the complete list of all sub-conditions for the two general condition codes:

¹⁴ See the public [List of MFIs](#), and the [List of international organisations](#).

¹⁵ Unless otherwise decided by the relevant NCB in accordance with Part II of the AnaCredit Manual, Chapter 12.1.2.1.

| Sub-condition code | Description |
|--------------------|---|
| CC0100 | All counterparties that are Reporting Agents. Specifically, this means all counterparties registered as reporting agents in AnaCredit by means of a corresponding reporting agent identifier. |
| CC0110 | All counterparties that are Observed Agents. Specifically, this means all counterparties registered as observed agents in AnaCredit by means of a corresponding observed agent identifier. |
| CC0120 | All counterparties that are Creditors. Specifically, this means all counterparties registered in AnaCredit with an instrument for which they are the creditor. |
| CC0130 | All counterparties that are debtors to instruments that all originated before 1 September 2018. This includes all counterparties. This includes all counterparties registered in AnaCredit with an instrument for which they act as the debtor, where none of the instruments originated after 1 September 2018. |
| CC0140 | All counterparties that are debtors with at least one instrument that originated on or after 1 September 2018. This includes all counterparties registered in AnaCredit with an instrument for which they act as the debtor. For such counterparties, at least one instrument must exist where the inception date is not earlier than 1 September 2018 in order to qualify for this condition. |
| CC0150 | All counterparties that are protection providers. This includes all counterparties identified as protection providers within the protection received dataset. |
| CC0160 | All counterparties that are head office undertakings. Such counterparties are identified by means of head office undertaking identifiers. |
| CC0170 | All counterparties that are immediate parent undertakings. Such counterparties are identified by means of immediate parent undertaking identifiers. |
| CC0180 | All counterparties that are ultimate parent undertakings. Such counterparties are identified by means of ultimate parent undertaking identifiers. |
| CC0190 | All counterparties that are originators. This includes counterparties with an eligible instrument reported to AnaCredit and having the role of an originator. |
| CC0200 | All counterparties that are servicers. This includes counterparties with an eligible instrument reported to AnaCredit and having the role of a servicer. |

The completeness requirements are marked using four different alphabetical markers:

| Alphabetical marker | Description |
|---------------------|-------------------------|
| R | Required |
| N | National discretion |
| C | Conditional requirement |
| X | Not required |

Based on the general conditions (CC0010 and CC0020), two sets of completeness validation rules are presented by means of sub-conditions and alphabetical markers. Namely, a marker in the cell at the intersection of a sub-condition code and an AnaCredit data attribute indicates whether the data attribute in the Counterparty reference dataset is required for the counterparties returned by calling the sub-condition.

The validation checks are summarised in the following tables:

Table A
Foreign branches

| Validation identifier | AnaCredit attribute | Sub-condition code | | | | | | | | | | |
|-----------------------|---|--------------------|--------|--------|--------|--------|--------|--|--|--|--------|--------|
| | | CC0100 | CC0110 | CC0120 | CC0130 | CC0140 | CC0150 | | | | CC0190 | CC0200 |
| CY0001 | Counterparty identifier | R | R | R | R | R | R | | | | R | R |
| CY0010 ¹⁶ | Legal Entity Identifier (LEI) | C | C | C | C | C | C | | | | C | C |
| CY0011 ¹⁷ | National identifier | C | C | C | C | C | C | | | | C | C |
| CY0020 ¹⁸ | Identifier type | C | C | C | C | C | C | | | | C | C |
| CY0021 ¹⁹ | Description of other identifier type | C | C | C | C | C | C | | | | C | C |
| CY0030 | Head office undertaking identifier | X | X | X | N | R | N | | | | X | X |
| CY0040 | Immediate parent undertaking identifier | X | X | X | X | X | X | | | | X | X |
| CY0050 | Ultimate parent undertaking identifier | X | X | X | X | X | X | | | | X | X |
| CY0060 | Name | R | R | R | R | R | R | | | | R | R |
| CY0070 | Address: street | R | R | R | R | R | R | | | | R | N |
| CY0080 | Address: city / town / village | R | R | R | R | R | R | | | | R | N |
| CY0090 | Address: county / administrative division | R | R | R | R | R | R | | | | R | N |
| CY0100 | Address: postal code | R | R | R | R | R | R | | | | R | N |
| CY0110 | Address: country | R | R | R | R | R | R | | | | R | N |
| CY0120 | Legal form ²⁰ | X | X | X | X | X | X | | | | X | X |
| CY0130 | Institutional sector | R | R | R | R | R | R | | | | R | N |
| CY0140 | Economic activity | X | X | R | R | R | N | | | | N | N |
| CY0150 | Status of legal proceedings | X | X | X | X | X | X | | | | X | X |
| CY0160 | Date of initiation of legal proceedings | X | X | X | X | X | X | | | | X | X |
| CY0170 | Enterprise size | X | X | X | X | X | X | | | | X | X |
| CY0180 | Date of enterprise size | X | X | X | X | X | X | | | | X | X |
| CY0190 | Number of employees | X | X | X | X | X | X | | | | X | X |
| CY0200 | Balance sheet total | X | X | X | X | X | X | | | | X | X |
| CY0210 | Annual turnover | X | X | X | X | X | X | | | | X | X |
| CY0220 | Accounting standard | X | X | X | X | X | X | | | | X | X |

¹⁶ Either the "Legal Entity Identifier" or the "National Identifier" is required. Thus the validation checks CY0010 and CY0011 fail only if both data attributes are unavailable.

¹⁷ The "National identifier" can only be an identifier in accordance with ECB's official published list of AnaCredit identifiers, available at: https://www.ecb.europa.eu/stats/money/aggregates/anacredit/shared/pdf/List_of_national_identifiers.xlsx

¹⁸ In accordance with Part II of the AnaCredit Manual (ch. 12.4.3), the "Identifier type" is required when the "National Identifier" has been provided. Thus the validation check will only fail if CY0011 is available.

¹⁹ In accordance with Part II of the AnaCredit Manual (ch. 12.4.3), the "Description of other identifier type" attribute is required only when the "National Identifier" has been provided with an "Identifier type" = "Other".

²⁰ The published list of legal forms can be found at: https://www.ecb.europa.eu/stats/money/aggregates/anacredit/shared/pdf/List_of_legal_forms.xlsx. According to Part II of the AnaCredit Manual, Section 12.4.13, the "Legal form" attribute is only applicable at legal entity level; for a foreign branch, the legal form is only reported in the counterparty reference data of the head office undertaking that represents the legal entity. In the case of special funds, the "special fund" value is reported. For counterparties not resident in a reporting Member State, this attribute is always required.

Table B
Foreign branches

| Validation identifier | AnaCredit attribute | Sub-condition code | | | | | | | | | | |
|-----------------------|---|--------------------|--------|--------|--------|--------|--------|--|--|--|--------|--------|
| | | CC0100 | CC0110 | CC0120 | CC0130 | CC0140 | CC0150 | | | | CC0190 | CC0200 |
| CY0001 | Counterparty identifier | X | R | R | R | R | R | | | | R | R |
| CY0010 ¹⁶ | Legal Entity Identifier (LEI) | X | C | C | C | C | C | | | | C | C |
| CY0011 ¹⁷ | National identifier | X | C | C | C | C | C | | | | C | C |
| CY0020 ¹⁸ | Identifier type | X | C | C | C | C | C | | | | C | C |
| CY0021 ¹⁹ | Description of other identifier type | X | C | C | C | C | C | | | | C | C |
| CY0030 | Head office undertaking identifier | X | X | X | X | X | X | | | | X | X |
| CY0040 | Immediate parent undertaking identifier | X | X | X | X | X | X | | | | X | X |
| CY0050 | Ultimate parent undertaking identifier | X | X | X | X | X | X | | | | X | X |
| CY0060 | Name | X | R | R | R | R | R | | | | R | R |
| CY0070 | Address: street | X | R | R | R | R | R | | | | R | N |
| CY0080 | Address: city / town / village | X | R | R | R | R | R | | | | R | N |
| CY0090 | Address: county / administrative division | X | X | X | X | X | X | | | | X | X |
| CY0100 | Address: postal code | X | R | R | R | R | R | | | | R | N |
| CY0110 | Address: country | X | R | R | R | R | R | | | | R | N |
| CY0120 | Legal form ²⁰ | X | X | X | X | X | X | | | | X | X |
| CY0130 | Institutional sector | X | R | R | R | R | R | | | | R | N |
| CY0140 | Economic activity | X | X | N | N | N | N | | | | N | N |
| CY0150 | Status of legal proceedings | X | X | X | X | N | N | | | | X | X |
| CY0160 | Date of initiation of legal proceedings | X | X | X | X | N | N | | | | X | X |
| CY0170 ²¹ | Enterprise size | X | X | X | X | N | N | | | | X | X |
| CY0180 | Date of enterprise size | X | X | X | X | X | X | | | | X | X |
| CY0190 | Number of employees | X | X | X | X | X | X | | | | X | X |
| CY0200 | Balance sheet total | X | X | X | X | X | X | | | | X | X |
| CY0210 | Annual turnover | X | X | X | X | X | X | | | | X | X |
| CY0220 | Accounting standard | X | X | X | X | X | X | | | | X | X |

²¹ In accordance with Part II of the AnaCredit Reporting Manual (Chapters 12.4.18, 12.4.19, 12.4.20, 12.4.21 and 12.4.22), information on "Enterprise size", "Date of enterprise size", "Number of employees", "Balance sheet total" and "Annual turnover" is only applicable to enterprises as defined in Article 1 of the Annex to Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (OJ L 124, 20.5.2003, p. 36).

Table C
Special funds

| Validation identifier | AnaCredit attribute | Sub-condition code | | | | | | | | | | |
|-----------------------|---|--------------------|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | | | CC0120 | CC0130 | CC0140 | CC0150 | CC0160 | CC0170 | CC0180 | CC0190 | CC0200 |
| CY0001 | Counterparty identifier | | | R | R | R | R | R | R | R | R | R |
| CY0010 ¹⁶ | Legal Entity Identifier (LEI) | | | C | C | C | C | C | C | C | C | C |
| CY0011 ¹⁷ | National identifier | | | C | C | C | C | C | C | C | C | C |
| CY0020 ¹⁸ | Identifier type | | | C | C | C | C | C | C | C | C | C |
| CY0021 ¹⁹ | Description of other identifier type | | | C | C | C | C | C | C | C | C | C |
| CY0030 | Head office undertaking identifier | | | X | N | R | N | X | X | X | X | X |
| CY0040 | Immediate parent undertaking identifier | | | X | X | X | X | X | X | X | X | X |
| CY0050 | Ultimate parent undertaking identifier | | | X | X | X | X | X | X | X | X | X |
| CY0060 | Name | | | R | R | R | R | R | R | R | R | R |
| CY0070 | Address: street | | | R | R | R | R | R | R | R | R | N |
| CY0080 | Address: city / town / village | | | R | R | R | R | R | R | R | R | N |
| CY0090 | Address: county / administrative division | | | R | R | R | R | R | R | R | R | N |
| CY0100 | Address: postal code | | | R | R | R | R | R | R | R | R | N |
| CY0110 | Address: country | | | R | R | R | R | R | R | R | R | R |
| CY0120 | Legal form ²⁰ | | | R | R | R | R | R | R | R | R | N |
| CY0130 | Institutional sector | | | R | R | R | R | R | R | R | R | N |
| CY0140 | Economic activity | | | R | R | R | N | R | R | N | N | N |
| CY0150 | Status of legal proceedings | | | X | X | R | N | N | N | N | N | N |
| CY0160 | Date of initiation of legal proceedings | | | X | X | R | N | N | N | N | N | N |
| CY0170 ²¹ | Enterprise size | | | X | X | R | N | N | N | N | N | N |
| CY0180 | Date of enterprise size | | | X | X | R | N | N | N | N | N | N |
| CY0190 | Number of employees | | | X | X | R | N | N | N | N | N | X |
| CY0200 | Balance sheet total | | | X | X | R | N | N | N | N | N | X |
| CY0210 | Annual turnover | | | X | X | R | N | N | N | N | N | X |
| CY0220 | Accounting standard | | | X | X | X | X | X | X | X | X | X |

Table D
Special funds

| Validation identifier | AnaCredit attribute | Sub-condition code | | | | | | | | | | |
|-----------------------|---|--------------------|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | | | CC0120 | CC0130 | CC0140 | CC0150 | CC0160 | CC0170 | CC0180 | CC0190 | CC0200 |
| CY0001 | Counterparty identifier | | | R | R | R | R | R | R | R | R | R |
| CY0010 ¹⁶ | Legal Entity Identifier (LEI) | | | C | C | C | C | C | C | C | C | C |
| CY0011 ¹⁷ | National identifier | | | C | C | C | C | C | C | C | C | C |
| CY0020 ¹⁸ | Identifier type | | | C | C | C | C | C | C | C | C | C |
| CY0021 ¹⁹ | Description of other identifier type | | | C | C | C | C | C | C | C | C | C |
| CY0030 | Head office undertaking identifier | | | X | X | X | X | X | X | X | X | X |
| CY0040 | Immediate parent undertaking identifier | | | X | X | X | X | X | X | X | X | X |
| CY0050 | Ultimate parent undertaking identifier | | | X | X | X | X | X | X | X | X | X |
| CY0060 | Name | | | R | R | R | R | R | R | R | R | R |
| CY0070 | Address: street | | | R | R | R | R | R | R | R | R | N |
| CY0080 | Address: city / town / village | | | R | R | R | R | R | R | R | R | N |
| CY0090 | Address: county / administrative division | | | X | X | X | X | X | X | X | X | X |
| CY0100 | Address: postal code | | | R | R | R | R | R | R | R | R | N |
| CY0110 | Address: country | | | R | R | R | R | R | R | R | R | R |
| CY0120 | Legal form ²⁰ | | | R | R | R | R | R | R | R | R | N |
| CY0130 | Institutional sector | | | R | R | R | R | R | R | R | R | N |
| CY0140 | Economic activity | | | N | N | N | N | N | N | N | N | N |
| CY0150 | Status of legal proceedings | | | X | X | N | N | X | X | X | X | X |
| CY0160 | Date of initiation of legal proceedings | | | X | X | N | N | X | X | X | X | X |
| CY0170 ²¹ | Enterprise size | | | X | X | N | N | X | X | X | X | X |
| CY0180 | Date of enterprise size | | | X | X | X | X | X | X | X | X | X |
| CY0190 | Number of employees | | | X | X | X | X | X | X | X | X | X |
| CY0200 | Balance sheet total | | | X | X | X | X | X | X | X | X | X |
| CY0210 | Annual turnover | | | X | X | X | X | X | X | X | X | X |
| CY0220 | Accounting standard | | | X | X | X | X | X | X | X | X | X |

Table E
General case for all other counterparties

| Validation identifier | AnaCredit attribute | Sub-condition code | | | | | | | | | | |
|-----------------------|---|--------------------|--------|--------|--------|-----------------|--------|--------|--------|--------|--------|--------|
| | | CC0100 | CC0110 | CC0120 | CC0130 | CC0140 | CC0150 | CC0160 | CC0170 | CC0180 | CC0190 | CC0200 |
| CY0001 | Counterparty identifier | R | R | R | R | R | R | R | R | R | R | R |
| CY0010 ¹⁶ | Legal Entity Identifier (LEI) | C | C | C | C | C | C | C | C | C | C | C |
| CY0011 ¹⁷ | National identifier | C | C | C | C | C | C | C | C | C | C | C |
| CY0020 ¹⁸ | Identifier type | C | C | C | C | C | C | C | C | C | C | C |
| CY0021 ¹⁹ | Description of other identifier type | C | C | C | C | C | C | C | C | C | C | C |
| CY0030 | Head office undertaking identifier | X | X | X | N | C ²² | N | X | X | X | X | X |
| CY0040 | Immediate parent undertaking identifier | X | X | X | N | R | N | X | X | X | X | X |
| CY0050 | Ultimate parent undertaking identifier | X | X | X | N | R | N | X | X | X | X | X |
| CY0060 | Name | R | R | R | R | R | R | R | R | R | R | R |
| CY0070 | Address: street | R | R | R | R | R | R | R | R | R | R | N |
| CY0080 | Address: city / town / village | R | R | R | R | R | R | R | R | R | R | N |
| CY0090 | Address: county / administrative division | R | R | R | R | R | R | R | R | R | R | N |
| CY0100 | Address: postal code | R | R | R | R | R | R | R | R | R | R | N |
| CY0110 | Address: country | R | R | R | R | R | R | R | R | R | R | N |
| CY0120 | Legal form ²⁰ | R | R | R | R | R | R | R | R | R | R | N |
| CY0130 | Institutional sector | R | R | R | R | R | R | R | R | R | R | N |
| CY0140 | Economic activity | X | X | R | R | R | N | R | R | N | N | N |
| CY0150 | Status of legal proceedings | X | X | X | N | R | N | N | N | N | N | N |
| CY0160 | Date of initiation of legal proceedings | X | X | X | N | R | N | N | N | N | N | N |
| CY0170 ²¹ | Enterprise size | X | X | X | N | R | N | N | N | N | N | N |
| CY0180 | Date of enterprise size | X | X | X | N | R | N | N | N | N | N | N |
| CY0190 | Number of employees | X | X | X | N | R | N | N | N | N | N | X |
| CY0200 | Balance sheet total | X | X | X | N | R | N | N | N | N | N | X |
| CY0210 | Annual turnover | X | X | X | N | R | N | N | N | N | N | X |
| CY0220 | Accounting standard | R | X | X | X | X | X | X | X | X | X | X |

²² In accordance with Part II of the AnaCredit Manual (ch. 12.4.4), the “Head office undertaking identifier” is encouraged for reporting even in cases where the Head offices / domestic parts have the same value as the “Counterparty identifier”.

Table F
General case for all other counterparties

| Validation identifier | AnaCredit attribute | Sub-condition code | | | | | | | | | | |
|-----------------------|---|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | CC0100 | CC0110 | CC0120 | CC0130 | CC0140 | CC0150 | CC0160 | CC0170 | CC0180 | CC0190 | CC0200 |
| CY0001 | Counterparty identifier | X | R | R | R | R | R | R | R | R | R | R |
| CY0010 ¹⁶ | Legal Entity Identifier (LEI) | X | C | C | C | C | C | C | C | C | C | C |
| CY0011 ¹⁷ | National identifier | X | C | C | C | C | C | C | C | C | C | C |
| CY0020 ¹⁸ | Identifier type | X | C | C | C | C | C | C | C | C | C | C |
| CY0021 ¹⁹ | Description of other identifier type | X | C | C | C | C | C | C | C | C | C | C |
| CY0030 | Head office undertaking identifier | X | X | X | X | X | X | X | X | X | X | X |
| CY0040 | Immediate parent undertaking identifier | X | X | X | X | X | X | X | X | X | X | X |
| CY0050 | Ultimate parent undertaking identifier | X | X | X | X | X | X | X | X | X | X | X |
| CY0060 | Name | X | R | R | R | R | R | R | R | R | R | R |
| CY0070 | Address: street | X | R | R | R | R | R | R | R | R | R | N |
| CY0080 | Address: city / town / village | X | R | R | R | R | R | R | R | R | R | N |
| CY0090 | Address: county / administrative division | X | X | X | X | X | X | X | X | X | X | X |
| CY0100 | Address: postal code | X | R | R | R | R | R | R | R | R | R | N |
| CY0110 | Address: country | X | R | R | R | R | R | R | R | R | R | N |
| CY0120 | Legal form ²⁰ | X | R | R | R | R | R | R | R | R | R | N |
| CY0130 | Institutional sector | X | R | R | R | R | R | R | R | R | R | N |
| CY0140 | Economic activity | X | X | N | N | N | N | N | N | N | N | N |
| CY0150 | Status of legal proceedings | X | X | X | X | N | N | X | X | X | X | X |
| CY0160 | Date of initiation of legal proceedings | X | X | X | X | N | N | X | X | X | X | X |
| CY0170 ²¹ | Enterprise size | X | X | X | X | N | N | X | X | X | X | X |
| CY0180 | Date of enterprise size | X | X | X | X | X | X | X | X | X | X | X |
| CY0190 | Number of employees | X | X | X | X | X | X | X | X | X | X | X |
| CY0200 | Balance sheet total | X | X | X | X | X | X | X | X | X | X | X |
| CY0210 | Annual turnover | X | X | X | X | X | X | X | X | X | X | X |
| CY0220 | Accounting standard | X | X | X | X | X | X | X | X | X | X | X |

4.2.2 Completeness – credit relevant datasets

The following subset of validations addresses conditions that have an impact on data attributes that are not included in the counterparty reference dataset.

If an attribute is not required under at least one of the conditions, then that attribute is considered as not required for completeness of the respective datasets.

In the same manner, if an instrument does not fall into any of the respective conditions, all attributes are required to be reported.

Please note that attributes which serve as primary keys for the AnaCredit data model (e.g. Instrument identifier, Counterparty role, etc.) are always required to be reported when the dataset is reported.

This section summarises the attributes checked for completeness in all datasets other than the counterparty reference dataset that have met the specific conditions marked with the respective condition code.

Each completeness requirement has its own specific condition, which is represented in the relevant columns.

| Condition code | Description |
|----------------|--|
| CD0020 | All credit relevant data for instruments of observed agents that are not resident in a reporting Member State (Annex II, case 1) ²³ . In accordance with Article 6, para. 4 of Regulation (EU) 2016/867, the relevant NCB may decide not to collect information on foreign branches that are not resident in a reporting Member State and are part of a legal entity that is the reporting agent. |
| CD0030 | All credit data for instruments of observed agents not subject to capital requirements (Annex II, case 2) ²³ . |
| CD0040 | All credit data for fully derecognised instruments being serviced (Annex II, case 3). This includes instruments that are serviced but not held by the observed agent (the observed agent is not the creditor for such instruments). Such instruments are considered fully derecognised by the observed agent. |
| CD0041 | All credit data for intracompany loans in accordance with Part II of the AnaCredit Manual, Section 5.1. Such instruments are not addressed separately in Annex II of the AnaCredit Regulation. For intracompany loans, the same data attributes of the accounting dataset are reported as for the “fully derecognised instruments being serviced”, as defined in Table I of Annex II to the AnaCredit Regulation. |
| CD0050 | All credit data for instruments originating before 1 September 2018 (Annex II, case 4). This includes all instruments that have been initiated before the defined date. With regard to data on protection items, note that this condition applies to all single instruments secured by a protection item that fulfils the above-mentioned inception requirement. |
| CD0060 | All credit data for fully derecognised instruments not being serviced. This includes cases of fully written-off loans where reduced reporting requirements apply in accordance with the explanations provided in the AnaCredit Manual (Part II, Section 3.1.6). |

The completeness requirements are marked using three different alphabetical markers:

²³ This includes counterparties in accordance with Annex II of Regulation (EU) 2016/867. More details are provided in Part I of the AnaCredit Reporting Manual (Section 7.4.2).

| Alphabetical marker | Description |
|---------------------|---------------------|
| R | Required |
| N | National discretion |
| X | Not required |

Based on the conditions, one set of completeness validation checks is shown by means of alphabetical markers.

The validation checks are summarised in the following tables:

If under at least one of the conditions an attribute is not-required, then that attribute is considered as not-required for the completeness of the respective datasets

| Validation identifier | AnaCredit attribute | Condition code | | | | | |
|-----------------------|--|----------------|--------|--------|--------|--------|----------------|
| | | CD0020 | CD0030 | CD0040 | CD0041 | CD0050 | CD0060 |
| CT0010 | Type of instrument | R | R | R | R | R | X |
| CT0020 | Amortisation type | N | R | R | R | N | X |
| CT0030 | Currency | R | R | R | R | R | X |
| CT0040 | Fiduciary instrument | R | R | R | R | R | X |
| CT0050 | Inception date | N | R | R | R | R | X |
| CT0060 | End date of interest-only period | N | R | R | R | N | X |
| CT0070 | Interest rate cap | N | R | N | R | R | X |
| CT0080 | Interest rate floor | N | R | N | R | R | X |
| CT0090 | Interest rate reset frequency | N | R | R | R | R | X |
| CT0100 | Interest rate spread/margin | N | R | R | R | R | X |
| CT0110 | Interest rate type | N | R | R | R | R | X |
| CT0120 | Legal final maturity date | R | R | R | R | R | X |
| CT0130 | Commitment amount at inception | R | R | R | R | R | X |
| CT0140 | Payment frequency | N | R | R | R | N | X |
| CT0150 | Project finance loan | N | R | R | R | R | X |
| CT0160 | Purpose | R | R | R | R | R | X |
| CT0170 | Recourse | R | R | R | R | R | X |
| CT0180 | Reference rate | N | R | R | R | R | X |
| CT0190 | Settlement date | R | R | R | R | R | X |
| CT0200 | Subordinated debt | R | R | R | R | R | X |
| CT0210 | Syndicated contract identifier | R | R | R | R | R | X |
| CT0220 | Repayment rights | R | R | R | R | R | X |
| CT0230 | Fair value changes due to changes in credit risk before purchase | R | N | N | R | R | X |
| CT0240 | Interest rate | R | R | R | R | R | X |
| CT0250 | Next interest rate reset date | N | R | R | R | R | X |
| CT0260 | Default status of the instrument | R | N | R | R | R | R ⁵ |
| CT0270 | Date of the default status of the instrument | R | N | R | R | R | R ⁵ |
| CT0280 | Transferred amount | R | R | R | R | R | X |
| CT0290 | Arrears for the instrument | R | R | R | R | R | X |
| CT0300 | Past due date for the instrument | R | R | R | R | R | X |
| CT0310 | Type of securitisation | R | R | R | R | R | X |
| CT0320 | Outstanding nominal amount | R | R | R | R | R | R |
| CT0330 | Accrued interest | N | R | R | R | R | X |
| CT0340 | Off-balance sheet amount | R | R | R | R | R | R |
| CT0360 | Joint liability amount | R | R | R | R | R | X |
| CT0370 | Accounting classification of instruments | R | R | X | X | R | X |
| CT0380 | Balance sheet recognition | R | R | R | R | R | R |
| CT0390 | Accumulated write-offs | R | R | X | X | R | R |
| CT0400 | Accumulated impairment amount | R | R | X | X | R | X |
| CT0410 | Type of impairment | R | R | X | X | R | X |
| CT0420 | Impairment assessment method | R | R | X | X | R | X |
| CT0430 | Sources of encumbrance | R | N | X | X | R | X |
| CT0440 | Accumulated changes in fair value due to credit risk | R | R | X | X | R | X |
| CT0450 | Performing status of the instrument | R | N | R | R | R | X |
| CT0460 | Date of the performing status of the instrument | R | N | R | R | R | X |

| dataset s | Validation identifier | AnaCredit attribute | Condition code | | | | | |
|--------------|--|---------------------|----------------|--|--------|--------|----------------|--------|
| | | | CD0020 | CD0030 | CD0040 | CD0041 | CD0050 | CD0060 |
| | | | CT0470 | Provisions associated with off-balance-sheet exposures | R | R | X | X |
| CT0480 | Status of forbearance and renegotiation | R | R | R | R | R | X | |
| CT0490 | Date of the forbearance and renegotiation status | R | R | R | R | N | X | |
| CT0500 | Cumulative recoveries since default | R | R | R | R | R | R | |
| CT0510 | Prudential portfolio | R | X | X | X | R | X | |
| CT0520 | Carrying amount | R | R | X | X | R | X | |
| CT0530 | Type of protection | R | R | R | R | R | X | |
| CT0540 | Protection value | R | R | R | R | R | X | |
| CT0550 | Type of protection value | R | R | R | R | R | X | |
| CT0560 | Protection valuation approach | R | R | R | R | R | X | |
| CT0570 | Real estate collateral location | R | R | R | R | R | X | |
| CT0580 | Date of protection value | R | R | R | R | R | X | |
| CT0590 | Maturity date of the protection | R | R | R | R | R | X | |
| CT0600 | Original protection value | R | R | R | R | N | X | |
| CT0610 | Date of original protection value | R | R | R | R | N | X | |
| CT0620 | Protection allocated value | R | R | R | R | R | X | |
| CT0630 | Third-party priority claims against the protection | R | R | R | R | R | X | |
| CT0640 | Probability of default | R | N | N | R | R | R ⁵ | |
| CT0650 | Default status of the counterparty | R | N | N | R | R | R ⁵ | |
| CT0660 | Date of the default status of the counterparty | R | N | N | R | R | R ⁵ | |

4.3 Consistency

The following consistency checks are designed to ensure the conceptual consistency of the AnaCredit dataset. They ensure that the values reported for the data attributes are consistent with each another.

For validation checks, which ensure consistency between data reported for multiple reporting reference dates (T vs T-N), in the case of revisions (i.e. when data for T is being validated and data for T+N has already been reported), the validation checked consistency of the revised data attribute (T) is in addition checked with regard to the subsequent reporting reference date (T+N).

In such a case, the date T-N in the original formula should be interpreted as referring to T, while the reference date T should be interpreted as T+N.

Reporting agents that are required to report information only on a quarterly basis should interpret T-1 as T-3 in the checks below (e.g. for check CN0290).

It is important to note that the validation checks are also executed for attributes that have a “non-applicable” value.

Whereas some of the validations refer specifically to that value for the performance of a consistency check, most validation checks refer to such values only as an exception to the rule.

| Validation identifier | Definition | Description |
|-----------------------|--|--|
| CN0010 | IF [Instrument.Settlement date] <> 'Non-applicable' THEN [Instrument.Settlement date] >= [Instrument.Inception date] | The value reported in the [Settlement date] attribute cannot be earlier than the value reported in [Inception date]. This is because funding under an instrument cannot be disbursed before its inception. |
| CN0030 | IF [Instrument.End date of interest-only period] <> 'Non-applicable' THEN [Instrument.End date of interest-only period] >= [Instrument.Inception date] | The value reported in the [End date of interest-only period] attribute cannot be earlier than the value reported in [Inception date]. This is because interest can only be accrued after the inception date of the instrument. . |
| CN0040 | IF [Instrument.Legal final maturity date] <> 'Non-applicable' AND [Instrument.Settlement date] <> 'Non-applicable' THEN [Instrument.Legal final maturity date] >= [Instrument.Settlement date] | The value reported in the [Legal final maturity date] attribute cannot be earlier than the value reported in [Settlement date]. In principle, an instrument cannot reach its maturity before it has been settled i.e. before any funds have been disbursed. |
| CN0050 | IF [Instrument.Legal final maturity date] <> 'Non-applicable' AND [Instrument.End date of interest-only period] <> 'Non-applicable' THEN [Instrument.Legal final maturity date] >= [Instrument.End date of interest-only period] | The value reported in the [Legal final maturity date] attribute cannot be earlier than the value reported in [End date of interest-only period]. This means that the end date of the interest-only period can only be before the instrument reaches its maturity. |
| CN0080 | IF [Financial.Next interest rate reset date] <> 'Non-applicable' AND [Instrument.Legal final maturity date] <> 'Non-applicable' AND [Instrument.Legal final maturity date] > [Instrument.Reference date] THEN [Instrument.Legal final maturity date] >= [Financial.Next interest rate reset date] | The value reported in the [Legal final maturity date] attribute cannot be earlier than the value reported in [Next interest rate reset date]. This means that the date of the net interest rate reset can only be before the instrument reaches its maturity. |
| CN0140 | [Instrument.Reference date] >= [Instrument.Inception date] | The value reported in the [Reference date] attribute cannot be earlier than the value reported in [Inception date]. This means that the instrument has to be launched in order to be reported. |
| CN0141 | IF [Instrument.Settlement date] <> 'Non-applicable' THEN [Instrument.Reference date] >= [Instrument.Settlement date] | The value reported in the [Settlement date] attribute cannot be later than the value reported in [Reference date] if the [Settlement date] is applicable. |
| CN0142 | [Protection received.Date of protection value] >= [Protection received.Date of original protection value] | The value reported in the [Date of original protection value] attribute cannot be later than the value reported in [Date of protection value]. |
| CN0150 | IF [Financial.Next interest rate reset date] <> 'Non-applicable' THEN [Financial.Next interest rate reset date] >= [Instrument.Inception date] | The value reported in the [Next interest rate reset date] attribute cannot be earlier than the value reported in [Inception date]. This means that the interest rate reset date can only occur at or after the inception date of the instrument. |
| CN0160 | IF [Financial.Date of the default status of the instrument] <> 'Non-applicable' THEN [Financial.Date of the default status of the instrument] >= [Instrument.Inception date] | The value reported in the [Date of the default status of the instrument] attribute cannot be earlier than the value reported in [Inception date]. This means that a default assessed at instrument level can only occur at or after the inception date of the instrument. |
| CN0170 | IF [Financial.Date of past due for the instrument] <> 'Non-applicable' THEN [Financial.Date of past due for the instrument] >= [Instrument.Inception date] | The value reported in the [Date of past due for the instrument] attribute cannot be earlier than the value reported in [Inception date]. This means that an instrument can only become past due at or after its inception date. |
| CN0200 | IF [Financial.Next interest rate reset date] <> 'Non-applicable' AND [Instrument.Settlement date] <> 'Non-applicable' THEN [Financial.Next interest reset date] >= [Instrument.Settlement date] | The value reported in the [Next interest rate reset date] attribute cannot be earlier than the value reported in [Settlement date]. This means that an interest rate reset can only occur at or after the time when funds have been disbursed. |
| CN0210 | IF [Financial.Next interest rate reset date] <> 'Non-applicable' THEN [Financial.Next interest reset date] >= [Financial.Reference date] | The value reported in the [Next interest rate reset date] attribute cannot be earlier than the value reported in [Reference date]. This means that the next interest rate reset cannot occur in the past. |
| CN0220 | IF [Instrument.End date of interest-only period] <> 'Non-applicable' AND [Instrument.Settlement date] <> 'Non-applicable' THEN [Instrument.End date of interest-only period] >= [Instrument.Settlement date] | The value reported in the [End date of interest-only period] attribute cannot be earlier than the value reported in [Settlement date]. This means that given its existence, an interest-only period cannot be a date before the actual funds have been disbursed. |
| CN0230 | IF [Financial.Type of securitisation] = 'Synthetic securitisation' THEN EXISTS protection item such that [Protection received.Type of protection] IN {'Credit derivatives', 'Financial guarantees other than credit derivatives', 'Currency and deposits', 'Securities'} | If a synthetic securitisation has been reported in the [Type of securitisation] attribute, there must be a protection item (a record in protection received dataset) with one of the following values: 'Credit derivatives', 'Financial guarantees other than credit derivatives', 'Currency and deposits' or 'Securities' reported in the [Type of protection] attribute. This refers to the reporting of secondary collateral for synthetic securitisations. |
| CN0240 | IF [Financial.Date of the default status of the instrument] <> 'Non-applicable' THEN [Financial.Reference date] >= [Financial.Date of the default status of the instrument] | The value reported in the [Reference date] attribute cannot be earlier than the value reported in [Date of the default status of the instrument]. This means that, when assessed at instrument level, the date of the default status cannot be in the future. |
| CN0250 | IF [Financial.Date of past due for the instrument] <> 'Non-applicable' THEN [Financial.Reference date] >= [Financial.Date of past due for the instrument] | The value reported in the [Reference date] attribute cannot be earlier than the value reported in [Date of past due for the instrument]. This means that a past due date cannot be in the future. |
| CN0270 | [Financial.Arrears for the instrument] > 0 IF AND ONLY IF [Financial.Date of past due for the instrument] <> 'Non-applicable' | If the value reported for the [Date of past due for the instrument] attribute is anything other than "Non-applicable", then the amount of [Arrears for the instrument] must have a positive value and vice versa. This validation ensures that arrears can only exist if the instrument is past due. At the same time, whenever an instrument is past due, arrears are a positive amount. |
| CN0280 | IF [Financial.Default status of the instrument] IN {'Default because more than 90/180 days past due', 'Default because both unlikely to pay and more than 90/180 days past due'} THEN [Financial.Arrears for the instrument] > 0 | Checks if the value reported for the [Default status of the instrument] attribute is consistent with the [Arrears for the instrument] attribute. This means that for instruments that are defaulted because they are past due, the arrears are a positive amount. |

| Validation identifier | Definition | Description |
|-----------------------|---|---|
| CN0290 | Let T be the reference date, IF [Financial.Default status of the instrument] (T) <> [Financial.Default status of the instrument] (T-1) THEN [Financial.Date of default status of the instrument] (T) > [Financial.Date of default status of the instrument] (T-1) | A change in the value reported in the [Default status of the instrument] attribute corresponds to a change in the value reported in the [Date of default status of the instrument] attribute. |
| CN0310 | IF [Financial.Default status of the instrument] NOT IN {'Not in default', 'Non-applicable'} THEN [Accounting.Performing status of the instrument] = 'Non-performing' | If a value of the [Default status of the instrument] attribute indicates a default, then the [Performing status of the instrument] attribute must also indicate a non-performing status. |
| CN0330 | [Financial.Outstanding nominal amount] >= [Joint liabilities.Joint liability amount] | Checks if the value reported for the [Outstanding nominal amount] attribute is consistent with the [Joint liability amount] attribute. In accordance with Part II of the AnaCredit Manual, p. 159, note that a given debtor cannot be liable for an amount greater than the outstanding nominal amount. |
| CN0360 | [Accounting.Date of the performing status of the instrument] >= [Instrument.Inception date] | Checks if the value reported for the [Date of the performing status of the instrument] attribute is consistent with the [Inception date] attribute. This means that the performing status of the instrument cannot have a date earlier than the instrument's inception date. |
| CN0370 | [Accounting.Date of the forbearance and renegotiation status] >= [Instrument.Inception date] | Checks if the value reported for the [Date of the forbearance and renegotiation status] attribute is consistent with the [Inception date] attribute. According to Part II of the AnaCredit Manual, p. 130, the date of the forbearance and renegotiation status for instruments cannot be earlier than their respective inception date. |
| CN0400 | [Accounting.Reference date] >= [Accounting.Date of the performing status of the instrument] | Checks if the value reported for the [Reference date] attribute is consistent with the [Date of the performing status of the instrument] attribute. This means that the performing status date of the instrument cannot be a date in the future. |
| CN0410 | [Accounting.Reference date] >= [Accounting.Date of the forbearance and renegotiation status] | Checks if the value reported for the [Reference date] attribute is consistent with the [Date of the forbearance and renegotiation status] attribute. This means that the date of forbearance and renegotiation status of the instrument cannot be a date in the future. |
| CN0470 | [Accounting.Impairment assessment method] IN {'Individually assessed', 'Collectively assessed'} IF AND ONLY IF [Accounting.Accumulated impairment amount] >= 0 | This validation check ensures that the value reported in the [Impairment assessment method] attribute is consistent with the amount reported in the [Accumulated impairment amount] attribute and vice versa. Specifically, for assets which require an assessment of impairment under their respective accounting practices, this amount must be reported (i.e. cannot be 'Non-applicable') and vice versa. |
| CN0490 | [Accounting.Type of impairment] = 'Non-applicable' IF AND ONLY IF [Accounting.Impairment assessment method] = 'Non-applicable' | This validation check ensures that the value reported for the [Type of impairment] attribute is consistent with the [Impairment assessment method] attribute and vice versa. Specifically, for assets which are not subject to assessment of impairment under their respective accounting practices, there cannot be a different method of assessing impairment and vice versa. |
| CN0510 | IF [Financial.Type of securitisation] = 'Synthetic securitisation' AND [Financial.Outstanding nominal amount] > 0 THEN [Accounting.Balance sheet recognition] <> 'Entirely derecognised' | This validation check ensures that the value reported for the [Type of securitisation] attribute is consistent with the [Balance sheet recognition] attribute. This means that if a synthetically securitised instrument has a positive outstanding nominal amount (e.g. not written off), the instrument is not fully derecognised. |
| CN0520 | Let T be the reference date, IF [Accounting.Performing status of the instrument] (T) <> [Accounting.Performing status of the instrument] (T-3) THEN [Accounting.Date of performing status of the instrument] (T) > [Accounting.Date of performing status of the instrument] (T-3) | This validation check ensures that a change in the [Performing status of the instrument] has a corresponding change in the [Date of performing status of the instrument]. |
| CN0530 | Let T be the reference date, IF [Accounting.Status of forbearance and renegotiation] (T) <> [Accounting.Status of forbearance and renegotiation] (T-3) THEN [Accounting.Date of the forbearance and renegotiation status] (T) > [Accounting.Date of the forbearance and renegotiation status] (T-3) | This validation check ensures that a change in the [Status of forbearance and renegotiation] has a corresponding change in the [Date of the forbearance and renegotiation status]. |
| CN0541 | Let [Counterparty reference.Counterparty identifier] = X AND ([Counterparty reference.Counterparty identifier] of the [Counterparty reference.Head office undertaking] IN a reporting Member State), [Accounting.Accounting classification of instruments] IN {'IFRS: Cash balances at central banks and other demand deposits', 'IFRS: Financial assets held for trading', 'IFRS: Financial assets designated at fair value through profit or loss', 'IFRS: Non-trading financial assets mandatorily at fair value through profit or loss', 'IFRS: Financial assets at amortised cost', 'IFRS: Financial assets at fair value through other comprehensive income'} IF AND ONLY IF [Counterparty reference.Accounting standard] IN {'IFRS', 'National GAAP consistent with IFRS'} WHERE [Counterparty-instrument.Counterparty role] (X) = 'Creditor' AND [Accounting.Balance sheet recognition] <> 'Entirely derecognised' | This validation check ensures that the value reported for the attribute [Accounting.Accounting classification of instruments] is consistent with the value of the attribute [Counterparty reference.Accounting standard] and vice-versa. This means that for a creditor reporting under the IFRS standard or IFRS consistent n-GAAP, the classifications reported correspond to classifications available under the respective reporting standard. Note: The check is executed only when the creditor is the observed agent or the reporting agent. The accounting standard of the legal entity is therefore the one considered in the check. |
| CN0542 | Let [Counterparty reference.Counterparty identifier] = X AND ([Counterparty reference.Counterparty identifier] of the [Counterparty reference.Head office undertaking] IN a reporting Member State), | This validation check ensures that the value reported for the attribute [Accounting.Accounting classification of instruments] is consistent with the value of the attribute [Counterparty reference.Accounting standard] and vice-versa. This means that for a creditor reporting under the IFRS standard or |

| Validation identifier | Definition | Description |
|-----------------------|--|---|
| | <p>[Accounting.Accounting classification of instruments] IN {'IFRS: Cash balances at central banks and other demand deposits', 'IFRS: Financial assets held for trading', 'IFRS: Financial assets designated at fair value through profit or loss', 'IFRS: Non-trading financial assets mandatorily at fair value through profit or loss', 'IFRS: Financial assets at amortised cost', 'IFRS: Financial assets at fair value through other comprehensive income', 'Non-applicable'}</p> <p>IF AND ONLY IF [Counterparty reference.Accounting standard] IN {'IFRS', 'National GAAP consistent with IFRS'}</p> <p>WHERE [Counterparty-instrument.Counterparty role] (X) = 'Creditor' AND [Accounting.Balance sheet recognition] = 'Entirely derecognised'</p> | <p>IFRS-consistent n-GAAP, the classifications reported correspond to classifications available under the respective reporting standard.</p> <p>Note:</p> <p>The check is executed only when the creditor is the observed agent or the reporting agent. The accounting standard of the legal entity is therefore the one considered in the check.</p> |
| CN0551 | <p>Let [Counterparty reference.Counterparty identifier] = X AND {[Counterparty reference.Counterparty identifier] of the [Counterparty reference.Head office undertaking] IN a reporting Member State), [Accounting.Accounting classification of instruments] IN {'nGAAP: Loans and receivables', 'nGAAP: Held-to-maturity investments', 'nGAAP: Non-trading non-derivative financial instruments measured at a cost-based method', 'nGAAP: Other non-trading non-derivative financial assets', 'nGAAP: Trading financial assets', 'nGAAP: Cash and cash balances at central banks', 'nGAAP: Financial assets held for trading', 'nGAAP: Financial assets designated at fair value through profit or loss', 'nGAAP: Non-trading financial assets mandatorily at fair value through profit or loss', 'nGAAP: Available-for-sale financial assets', 'nGAAP: Non-trading non-derivative financial assets measured at fair value through profit or loss', 'nGAAP: Non-trading non-derivative financial assets measured at fair value to equity'}</p> <p>IF AND ONLY IF [Counterparty reference.Accounting standard] IN {'National GAAP not consistent with IFRS'} AND [Accounting.Balance sheet recognition] <> 'Entirely derecognised'</p> <p>WHERE [Counterparty-instrument.Counterparty role] (X) = 'Creditor'</p> | <p>This validation check ensures that the value reported for the attribute [Accounting.Accounting classification of instruments] is consistent with the value of the attribute [Counterparty reference.Accounting standard] and vice-versa. This means that for a creditor reporting under the non-IFRS consistent n-GAAP, the classifications reported correspond to the classifications available under the respective reporting standard.</p> <p>Note:</p> <p>The check is executed only when the creditor is the observed agent or the reporting agent. The accounting standard of the legal entity is therefore the one considered in the check.</p> |
| CN0552 | <p>Let [Counterparty reference.Counterparty identifier] = X AND {[Counterparty reference.Counterparty identifier] of the [Counterparty reference.Head office undertaking] IN a reporting Member State), [Accounting.Accounting classification of instruments] IN {'nGAAP: Loans and receivables', 'nGAAP: Held-to-maturity investments', 'nGAAP: Non-trading non-derivative financial instruments measured at a cost-based method', 'nGAAP: Other non-trading non-derivative financial assets', 'nGAAP: Trading financial assets', 'nGAAP: Cash and cash balances at central banks', 'nGAAP: Financial assets held for trading', 'nGAAP: Financial assets designated at fair value through profit or loss', 'nGAAP: Non-trading financial assets mandatorily at fair value through profit or loss', 'nGAAP: Available-for-sale financial assets', 'nGAAP: Non-trading non-derivative financial assets measured at fair value through profit or loss', 'nGAAP: Non-trading non-derivative financial assets measured at fair value to equity', 'Non-applicable'}</p> <p>IF AND ONLY IF [Counterparty reference.Accounting standard] IN {'National GAAP not consistent with IFRS'} AND [Accounting.Balance sheet recognition] = 'Entirely derecognised'</p> <p>WHERE [Counterparty-instrument.Counterparty role] (X) = 'Creditor'</p> | <p>This validation check ensures that the value reported for the attribute [Accounting.Accounting classification of instruments] is consistent with the value of the attribute [Counterparty reference.Accounting standard] and vice-versa. This means that for a creditor reporting under non-IFRS consistent n-GAAP, the classifications reported correspond to the classifications available under the respective reporting standard.</p> <p>Note:</p> <p>The check is executed only when the creditor is the observed agent or the reporting agent. The accounting standard of the legal entity is therefore the one considered in the check.</p> |
| CN0560 | <p>IF [Counterparty reference.Date of enterprise size] <> 'Non-applicable' THEN [Counterparty reference.Reference date] >= [Counterparty reference.Date of enterprise size]</p> | <p>This validation check ensures that the value reported for the [Reference date] attribute is consistent with the [Date of enterprise size] attribute. This means that the date of enterprise size cannot be in the future.</p> |
| CN0570 | <p>IF [Counterparty reference.Date of initiation of legal proceedings] <> 'Non-applicable' THEN [Counterparty reference.Reference date] >= [Counterparty reference.Date of initiation of legal proceedings]</p> | <p>This validation check ensures that the value reported for the [Reference date] attribute is consistent with the [Date of initiation of legal proceedings] attribute. This means that the date of the initiation of legal proceedings cannot be in the future.</p> |
| CN0591 | <p>IF [Counterparty reference.National identifier type] = 'Other' THEN [Counterparty reference.Description of other national identifier type] <> ({}, 'Non-applicable')</p> | <p>This validation check ensures that the value reported for the [National identifier type] attribute is consistent with the [Description of other national identifier type] attribute. This means that for counterparties for which an 'other national identifier' has been reported (i.e. one not in the pre-defined AnaCredit list), an appropriate description is reported as well.</p> |
| CN0600 | <p>Let T be the reference date, [Counterparty reference.Date of initiation of legal proceedings] (T) <> [Counterparty reference.Date of initiation of legal proceedings] (T-1) IF AND ONLY IF [Counterparty reference.Status of legal proceedings] (T) <> [Counterparty reference.Status of legal proceedings] (T-1)</p> | <p>This validation check ensures that a change in the [Status of legal proceedings] attribute has a corresponding change in the [Date of initiation of legal proceedings] attribute and vice versa. This means that the status cannot be changed without a corresponding change in date and vice versa.</p> |
| CN0610 | <p>Let T be the reference date, IF [Counterparty reference.Enterprise size] (T) <> [Counterparty reference.Enterprise size] (T-1) THEN [Counterparty reference.Date of enterprise size] (T) <> [Counterparty</p> | <p>This validation check ensures that a change in the [Enterprise size] attribute has a corresponding change in the [Date of enterprise size] attribute. This means that the assessment of size cannot be changed without a corresponding change in the date.</p> |

| Validation identifier | Definition | Description |
|-----------------------|---|---|
| | reference.Date of enterprise size] (T-1) | |
| CN0620 | Let [Counterparty reference.Counterparty identifier] = X IF [Counterparty reference.Institutional sector] = 'Financial vehicle corporations (FVCs) engaged in securitisation transactions' WHERE [Counterparty reference.Counterparty identifier] = X AND [Financial.Type of securitisation] = 'Traditional securitisation' THEN EXISTS [Counterparty-instrument.Counterparty role] = 'Originator' for all instruments WHERE [Counterparty-instrument.Counterparty role](X) = 'Creditor' | This validation check ensures that an originating counterparty is reported accordingly for all traditionally securitised instruments where the creditor is reported as a financial vehicle corporation (FVC). The check is performed by comparing the [Counterparty identifier], [Institutional sector] and [Counterparty role] attributes. |
| CN0621 | Let A = {[Counterparty-instrument.Counterparty role]} for {[Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier],[Counterparty-instrument.Counterparty identifier]}. THEN, 'Creditor' IN A IF AND ONLY IF 'Debtor' NOT IN A | This validation check ensures that that the same counterparty is not both a creditor and a debtor for the same instrument. This is performed by comparing a combination of unique identifiers with the role of the counterparty. |
| CN0622 | [Protection received.Protection provider identifier] DOES NOT EXIST IN {[Counterparty-instrument.Counterparty identifier] ([Instrument-Protection received.Observed agent identifier],[Instrument-Protection received.Contract identifier],[Instrument-Protection received.Instrument identifier]) = ([Counterparty-instrument.Observed agent identifier],[Counterparty-instrument.Contract identifier],[Counterparty-instrument.Instrument identifier]) AND [Counterparty-instrument.Counterparty role] = 'Creditor' } | This validation check ensures that the same counterparty is not both a creditor and a protection provider for the same instrument. This is performed by comparing a combination of unique identifiers with the role of the counterparty. |
| CN0630 | IF [Counterparty default.Date of the default status of the counterparty] <> 'Non-applicable' THEN [Counterparty default.Reference date] >= [Counterparty default.Date of the default status of the counterparty] | This validation check ensures that the value reported for the [Reference date] attribute is consistent with the [Date of the default status of the counterparty] attribute. This means that the [Date of the default status of the counterparty] attribute cannot have a future date. |
| CN0640 | Let T be the reference date, IF [Counterparty default.Default status of the counterparty] (T) <> [Counterparty default.Default status of the counterparty] (T-1) THEN [Counterparty default.Date of the default status of the counterparty] (T) > [Counterparty default.Date of the default status of the counterparty] (T-1) | This validation check ensures that a change in the [Default status of the counterparty] attribute has a corresponding change in the [Date of the default status of the counterparty] attribute. This means that the value of one attribute cannot change without a proper change in the value of the other attribute. |
| CN0650 | IF [Protection received.Maturity date of the protection] <> 'Non-applicable' THEN [Protection received.Maturity date of the protection] >= [Instrument.Inception date] | This validation check ensures that the value reported for the [Maturity date of the protection] attribute is consistent with the [Inception date] attribute. This means that a specific protection cannot have a maturity date prior to the inception date of the instrument for which it is considered. |
| CN0660 | [Protection received.Reference date] >= [Protection received.Date of protection value] | This validation check ensures that the [Reference date] attribute is consistent with the [Date of protection value] attribute. This means that the date on which the protection value was assessed cannot be in the future. |
| CN0661 | [Protection received.Date of protection value](T) >= [Protection received.Date of protection value](T-1) | This validation check ensures that the value reported for the [Date of protection value] attribute is consistent with the [Date of protection value] attribute over time. This means that a change in the date of protection value cannot change to a date in the past. |
| CN0700 | IF [Financial.Outstanding nominal amount] = 0 THEN ([Financial.Accrued Interest] > 0 OR [Accounting.Accumulated write-offs] > 0 OR [Financial.Off-balance sheet amount] > 0) | This validation check ensures that the [Outstanding nominal amount] attribute is reported as zero under the corresponding economic circumstances. This can only be reported for instances of written-off instruments recognisable via the reported amount in the [Accumulated write-offs] attribute or instruments that are fully off-balance sheet – recognisable via the [Off-balance-sheet amount] attribute. |
| CN0701 | IF [Financial.Transferred amount] > 0 THEN [Financial.Outstanding nominal amount] >= [Financial.Transferred amount] | This validation check ensures that for instruments which have a positive value reported in the [Transferred amount] attribute, a corresponding value exists in the [Outstanding nominal amount] attribute. Specifically, in accordance with Part II of the AnaCredit Manual, p.68, the outstanding nominal amount must be reported as the transferred amount constitutes a part of that amount. |
| CN0702 | IF [Accounting.Balance sheet recognition] <> 'Entirely derecognised' THEN [Accounting.Carrying amount] <> 'Non-applicable' | This validation check ensures that the [Carrying amount] attribute has a numeric value if the asset is recognised in the balance sheet. This means that the 'Non-applicable' value may not be used. |
| CN0703 | [Accounting.Provisions associated to off-balance-sheet exposures] = 'Non-applicable' IF AND ONLY IF [Financial.Off-balance-sheet amount] = 'Non-applicable' | This validation check ensures that the value reported for the [Provisions associated to off-balance-sheet exposures] attribute is consistent with the [Off-balance-sheet amount] attribute and vice versa. This means that for instruments where provisions for the off-balance-sheet exposures have been assessed, there must be an amount of off-balance sheet exposure and vice versa. |
| CN0801 | Let T be the reference date and T' the end of quarter reference date such that T'>=T: For each T IN (T', T'-1, T'-2), IF [Instrument.Fiduciary instrument] (T) <> [Instrument.Fiduciary instrument] (T-1) THEN [Accounting.Date of the forbearance and renegotiation status] (T) > (T-1) | This validation check ensures that the value reported for the [Fiduciary instrument] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). In particular, it means that the value reported may only be changed if there is an accompanying change in the [Date of the forbearance and renegotiation status] attribute, which would indicate that a renegotiation led to a change in fiduciary status. |
| CN0804 | Let T be the reference date: [Instrument.Commitment amount at inception] (T) = [Instrument.Commitment amount at inception] (T-1) | This validation check ensures that the value reported for the [Commitment amount at inception] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value reported cannot be changed. |

| Validation identifier | Definition | Description |
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| CN0805 | Let T be the reference date and T' the end of quarter reference date such that T'>=T: For each T IN {T, T'-1, T'-2}, IF [Instrument.Project finance loan] (T) <> [Instrument.Project finance loan] (T-1) THEN [Accounting.Date of the forbearance and renegotiation status] (T) > (T-1) | This validation check ensures that the value reported for the [Project finance loan] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the [Project finance loan] attribute can only change if a renegotiation has taken place between the two relevant reference periods. |
| CN0806 | Let T be the reference date and T' the end of quarter reference date such that T'>=T: For each T IN {T, T'-1, T'-2}, IF [Instrument.Purpose] (T) <> [Instrument.Purpose] (T-1) THEN [Accounting.Date of the forbearance and renegotiation status] (T) > (T-1) | This validation check ensures that the value reported for the [Purpose] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the [Purpose] attribute can only change if a renegotiation has taken place between the two relevant reference periods. |
| CN0807 | Let T be the reference date and T' the end of quarter reference date such that T'>=T: For each T IN {T, T'-1, T'-2}, IF [Instrument.Recourse] (T) <> [Instrument.Recourse] (T-1) THEN [Accounting.Date of the forbearance and renegotiation status] (T) > (T-1) | This validation check ensures that the value reported for the [Recourse] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the [Recourse] attribute can only change if a renegotiation has taken place between the two relevant reference periods. |
| CN0809 | Let T be the reference date and T' the end of quarter reference date such that T'>=T: For each T IN {T, T'-1, T'-2}, IF [Instrument.Repayment rights] (T) <> [Instrument.Repayment rights] (T-1) THEN [Accounting.Date of the forbearance and renegotiation status] (T) > (T-1) | This validation check ensures that the value reported for the [Repayment rights] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the [Repayment rights] attribute can only change if a renegotiation has taken place between the two reference periods. |
| CN0810 | Let T be the reference date: [Instrument.Fair value changes due to changes in credit risk before purchase] (T) = [Instrument.Fair value changes due to changes in credit risk before purchase] (T-1) | This validation check ensures that the value reported for the [Fair value changes due to changes in credit risk before purchase] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the reported attribute cannot be changed. |
| CN0812 | Let T be the reference date: IF [Instrument-protection received.Instrument ID] (T) IN [Instrument-protection received.Instrument ID] (T-1) THEN [Protection received.Original protection value] (T) = [Protection received.Original protection value] (T-1) | This validation check ensures that the value reported for the [Original protection value] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the reported attribute cannot be changed. |
| CN0813 | Let T be the reference date: IF [Instrument-protection received.Instrument ID] (T) IN [Instrument-protection received.Instrument ID] (T-1) THEN [Protection received.Date of original protection value] (T) = [Protection received.Date of original protection value] (T-1) | This validation check ensures that the value reported for the [Date of original protection value] attribute is consistent between the current reference date (T) and the previous available reference date (T-1). This means that the value of the reported attribute cannot be changed. |
| CN0814 | IF [Instrument.Settlement date] = 'Non-applicable' THEN [Financial.Off-balance-sheet amount] > 0 | This validation check ensures that the value reported for the [Settlement date] attribute is consistent with the [Off-balance-sheet amount] attribute. This means that for instruments subject to reporting under the AnaCredit Regulation, there must be a positive off-balance sheet amount if they have not yet been settled (i.e. disbursed). |
| CN0816 | IF [Counterparty default.Date of the default status of the counterparty] = 'Non-applicable' AND [Counterparty default.Default status of the counterparty] <> 'Non-applicable' THEN [Counterparty default.Default status of the counterparty] = 'Not in default' | This validation check ensures that the value reported for the [Date of the default status of the counterparty] attribute is consistent with the [Default status of the counterparty] attribute. This means that where a default status is assessed at counterparty level, and where a "Non-applicable" value is reported as the date of default, debtors can only be reported as not being in a default. |
| CN0821 | IF [Instrument.Type of instrument] = 'Reverse repurchase agreements' THEN [Financial.Off-balance-sheet amount] = 'Non-applicable' | This validation check ensures that the value reported for the [Type of instrument] attribute is consistent with the [Off-balance-sheet amount] attribute. This means that for reverse repurchase agreements specifically, there can be no off-balance sheet amount (see Part II of the AnaCredit Manual, p. 107). |
| CN0825 | [Accounting.Accumulated impairment amount] = 'Non-applicable' IF AND ONLY IF [Accounting.Type of impairment] = 'Non-applicable' | This validation check ensures that the value reported for the [Accumulated impairment amount] attribute is consistent with the [Type of impairment] attribute and vice versa. This means that assets that are not impaired have both amount and type of impairment reported as "Non-applicable". On the other hand, if the assets are impaired, they must have a value other than "Non-applicable". |
| CN0827 | IF[Accounting.Accumulated changes in fair value due to credit risk] = 'Non applicable' AND [Accounting.Balance sheet recognition] = 'Entirely recognized' THEN {IF (([Counterparty reference.Address: country] <> 'DE' OR (([Counterparty reference.Address: country] = 'DE' AND [Counterparty reference.Accounting standard] <> 'National GAAP not consistent with IFRS))) of the [Counterparty reference.Counterparty identifier] FOR each counterparty HAVING [Counterparty-instrument.Counterparty role] = 'Creditor ' THEN [Accounting.Accumulated impairment amount] <> 'Non-applicable' | This validation checks if the value reported for the attribute [Accounting.Accumulated changes in fair value due to credit risk] is consistent with the attribute [Accounting.Impairment assessment method]. In particular this means that for instruments which are not subject to changes in fair value due to credit risk and are recognised in the balance sheet of the reporting agent, an amount of accumulated impairments is reported. Exception is given to a specific national GAAP case where this treatment is not the case. |
| CN0835 | IF [Instrument.Amortisation type] IN {'French', 'Fixed amortisation schedule'} THEN [Instrument.End date of interest-only period] = 'Non-applicable' | This validation check ensures that the value reported for the [Amortisation type] attribute is consistent with the [End date of interest-only period] attribute given specific types of instruments. This means that for instruments with interest rate types which do not have an interest-only period, the [End date of interest-only period] attribute is reported as "Non-applicable". |

| Validation identifier | Definition | Description |
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| CN0836 | IF [Instrument.Interest rate type] = 'Fixed' THEN [Instrument.Interest rate cap] = 'Non-applicable' | This validation check ensures that the value reported for the [Interest rate type] attribute is consistent with the [Interest rate cap] attribute given specific types of instruments. This means that for instruments with a fixed interest rate, the interest rate cap is reported as "Non-applicable" (see Part II of the AnaCredit Manual, p. 49). |
| CN0837 | IF [Instrument.Interest rate type] = 'Fixed' THEN [Instrument.Interest rate floor] = 'Non-applicable' | This validation check ensures that the value reported for the [Interest rate type] attribute is consistent with the [Interest rate floor] attribute given specific types of instruments. This means that for instruments with a fixed interest rate, the interest rate floor is reported as "Non-applicable" (see Part II of the AnaCredit Manual, p. 49). |
| CN0838 | IF [Instrument.Interest rate type] = 'Fixed' THEN [Instrument.Interest rate spread/margin] = 'Non-applicable' | This validation check ensures that the value reported for the [Interest rate type] attribute is consistent with the [Interest rate spread/margin] attribute given specific types of instruments. This means that for instruments with a fixed interest rate, the interest rate spread/margin is reported as "Non-applicable" as the concept does not apply. |
| CN0839 | IF [Instrument.Interest rate type] = 'Fixed' THEN [Instrument.Reference rate] = 'Non-applicable' | This validation check ensures that the value reported for the [Interest rate type] attribute is consistent with the [Reference rate] attribute given specific types of instruments. This means that for instruments with a fixed interest rate, the reference rate is reported as "Non-applicable" as the concept does not apply (see Part II of the AnaCredit Manual, p. 48). |
| CN0845 | IF [Accounting.Cumulative recoveries since default] = 'Non-applicable' THEN [Counterparty default.Default status of the counterparty] IN ('Not in default', 'Non-applicable') AND [Financial.Default status of the Instrument] IN ('Not in default', 'Non-applicable') | This validation check ensures that the values reported for the [Default status of the counterparty] and [Default status of the Instrument] attributes are consistent with the [Cumulative recoveries since default] attribute. This means that counterparties or instruments for which the cumulative recoveries principle does not apply are not in default. |
| CN0847 | IF [Financial.Off-balance-sheet amount] > 0 AND [Financial.Outstanding nominal amount] = 0 THEN [Financial.Type of securitisation] <> 'Traditional securitisation' | This validation check ensures that the values reported for the [Off-balance-sheet amount] and [Outstanding nominal amount] attributes are consistent with the [Type of securitisation] attribute. This means that instruments which are not settled and are fully off-balance sheet are not reported as traditionally securitised. |
| CN0848 | FOR each [Counterparty-reference.Counterparty identifier] WHERE [Counterparty-instrument.Counterparty role] IN ('Creditor', 'Debtor') IF ([Counterparty reference.Head office undertaking identifier] for 'Creditor' = [Counterparty reference.Head office undertaking identifier] for 'Debtor' OR [Counterparty reference.Head office undertaking identifier] for 'Creditor' = [Counterparty-reference.Counterparty identifier] of 'Debtor' OR [Counterparty reference.Head office undertaking identifier] for 'Debtor' = [Counterparty-reference.Counterparty identifier] of 'Creditor') AND [Accounting.Balance sheet recognition] = 'Entirely derecognised' THEN [Financial.Default status of the instrument] = 'Non-applicable' | This validation check ensures that the values reported for the [Counterparty identifier] and [Balance sheet recognition] attributes are consistent with the [Default status of the instrument] attribute. This means that for intracompany loans, the value reported for the [Default status of the instrument] attribute is 'Non-applicable'. Such loans are identified by examining the head office undertaking identifiers for the creditor and debtor, additionally relying on the fact that a balance sheet de-recognition has taken place. |
| CN0849 | FOR each [Counterparty-reference.Counterparty identifier] WHERE [Counterparty-instrument.Counterparty role] IN ('Creditor', 'Debtor') IF ([Counterparty reference.Head office undertaking identifier] for 'Creditor' = [Counterparty reference.Head office undertaking identifier] for 'Debtor' OR [Counterparty reference.Head office undertaking identifier] for 'Creditor' = [Counterparty-reference.Counterparty identifier] of 'Debtor' OR [Counterparty reference.Head office undertaking identifier] for 'Debtor' = [Counterparty-reference.Counterparty identifier] of 'Creditor') AND [Accounting.Balance sheet recognition] = 'Entirely derecognised' THEN [Financial.Date of the default status of the instrument] = 'Non-applicable' | This validation check ensures that the values reported for the [Counterparty identifier] and [Balance sheet recognition] attributes are consistent with the [Date of the default status of the instrument] attribute. This means that for intracompany loans, the value reported for the [Date of the default status of the instrument] attribute is 'Non-applicable'. Such loans are identified by examining the head office undertaking identifiers for the creditor and debtor, additionally relying on the fact that a balance sheet de-recognition has taken place. |
| CN0852 | IF [Accounting.Balance sheet recognition] <> 'Entirely derecognised' THEN [Accounting.Accounting classification of instruments] <> 'Non-applicable' | This validation check ensures that the attribute [Accounting.Accounting classification of instruments] is not reported as 'Non-applicable' unless the instrument is entirely derecognised. |
| CN0865 | IF [Accounting.Balance sheet recognition] <> 'Entirely derecognised' THEN [Accounting.Prudential portfolio] <> 'Non-applicable' | This validation check ensures that the attribute [Accounting.Prudential portfolio] is not reported as 'Non-applicable' unless the instrument is entirely derecognised. |
| CN0867 | FOR each [Counterparty-reference.Counterparty identifier] WHERE [Counterparty-instrument.Counterparty role] IN ('Creditor', 'Debtor') IF ([Counterparty reference.Head office undertaking identifier] for 'Creditor' = [Counterparty reference.Head office undertaking identifier] for 'Debtor' OR [Counterparty reference.Head office undertaking identifier] for 'Creditor' = [Counterparty-reference.Counterparty identifier] of 'Debtor' OR [Counterparty reference.Head office undertaking identifier] for 'Debtor' = [Counterparty-reference.Counterparty identifier] of 'Creditor') AND [Accounting.Balance sheet recognition] = 'Entirely derecognised' THEN [Instrument.Fair value changes due to changes in credit risk before purchase] = 'Non-applicable' | This validation check ensures that the values reported for the [Counterparty identifier] and [Balance sheet recognition] attributes are consistent with the [Fair value changes due to changes in credit risk before purchase] attribute. This means that for intracompany loans, the value reported for the [Fair value changes due to changes in credit risk before purchase] attribute is 'Non-applicable'. Such loans are identified by examining the head office undertaking identifiers for the creditor and debtor, additionally relying on the fact that a balance sheet de-recognition has taken place. |
| CN0876 | IF [Accounting.Provisions associated to off-balance sheet exposures] <> 'Non-applicable' THEN [Accounting.Provisions associated to off-balance sheet exposures] <= [Financial.Off-balance sheet amount] | This validation check ensures that the amount of provisions associated to off-balance sheet exposures cannot be higher than the off-balance sheet amount itself. |
| CN0901 | IF [Financial.Interest rate] <> 'Non-applicable' THEN [Financial.Accrued interest] <> 'Non-applicable' | This validation check ensures that the attribute [Financial.Accrued interest] cannot have the value of 'Non-applicable' reported unless the attribute [Financial.Interest rate] has the same value. |

| Validation identifier | Definition | Description |
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| CN0925 | <p>Let T be the reference date:</p> <p>IF [Instrument] NOT IN ({[Instrument.Type of instrument] = 'Overdraft' AND [Financial.Off- balance sheet amount] = 'Non-applicable'} OR {[Instrument.Type of Instrument] = 'Deposits other than reverse repurchase agreements' AND [Instrument.Legal final maturity date] = 'Non-applicable'})</p> <p>THEN [Instrument.Inception date] (T) = [Instrument.Inception date] (T-1)</p> | This validation check ensures that the value reported for the attribute [Instrument.Inception date] is consistent between the current reference date (T) and the previous available reference date (T-1). In particular it means that the value reported is not subject to change. |
| CN0930 | <p>IF [Accounting.Accounting classification of instruments] IN {'IFRS: Financial assets held for trading', 'IFRS: Financial assets designated at fair value through profit or loss', 'IFRS: Non-trading financial assets mandatorily at fair value through profit or loss', 'nGAAP: Financial assets held for trading', 'nGAAP: Trading financial assets', 'nGAAP: Non-trading non-derivative financial assets measured at fair value through profit or loss', 'nGAAP: Financial assets designated at fair value through profit or loss', 'nGAAP: Non-trading financial assets mandatorily at fair value through profit or loss', 'nGAAP: Non-trading non-derivative financial assets measured at fair value to equity'} THEN [Accounting.Accumulated impairment amount] = 'Non-applicable'</p> | This validation checks if the value reported for the attribute [Accounting.Accounting classification of instruments] is consistent with the attribute [Accounting.Accumulated impairment amount] for specific types of instrument. In particular, this means that, for instruments that are not subject to impairment assessment, the impairment amount is reported as "Non-applicable". |
| CN0935 | <p>Let T be the reference date:</p> <p>IF [Instrument] NOT IN ({ [Instrument.Type of instrument] = 'Overdraft' AND [Financial.Off- balance sheet amount] = 'Non-applicable'} OR {[Instrument.Type of instrument] = 'Deposits other than reverse repurchase agreements' AND [Instrument.Legal final maturity date] = 'Non-applicable'})</p> <p>THEN {[Instrument.Settlement date] (T) <> 'Non-applicable' AND [Instrument.Settlement date] (T) = [Instrument.Settlement date] (T-1)} IF AND ONLY IF [Instrument.Settlement date] (T-1) <> 'Non-applicable'</p> | This validation check ensures that the value reported for the attribute [Instrument.Settlement date] is consistent between the current reference date (T) and the previous available reference date (T-1). In particular, it means that, for instruments which have been settled (i.e. the funds have been disbursed), the date of settlement does not change over time. At the same time, it ensures that instruments which are not settled have a consistent reporting over reference rates (i.e. remain reported as "Non-applicable"). |
| CN0940 | <p>IF [Instrument.Type of instrument] = 'Reverse repurchase agreements' THEN [Accounting.Provisions associated to off-balance sheet exposures] = 'Non-applicable'</p> | This validation checks if the value reported for the attribute [Instrument.Type of instrument] is consistent with the attribute [Accounting.Provisions associated to off-balance sheet exposures] for specific types of instrument. In particular, this means that for reverse repurchase agreements, there are no provisions associated to off-balance sheet exposures. |
| CN0945 | <p>IF [Instrument.Settlement date] <> 'Non-applicable'</p> <p>AND [Instrument.Inception date] < [Instrument.Settlement date]</p> <p>AND [Financial.Off-balance sheet amount] = 'Non-applicable'</p> <p>AND {[Instrument.Type of instrument] <> 'Deposits other than reverse repurchase agreements'</p> <p>AND {[Instrument.Type of instrument] <> 'Trade receivables' HAVING Recourse = 'No recourse'}</p> <p>THEN [Instrument.Commitment amount at inception] <> 'Non-applicable'</p> | This validation check ensures that the attribute [Instrument.Commitment amount at inception] cannot have the value of 'Non-applicable' reported unless it is an non-recourse factoring instruments, unauthorised debit balance or a non-lump sum type instrument under a multi-product structure. This is in accordance with the AnaCredit Manual (Part II, p. 26 as well as Part III, p. 22 and p. 63). |
| CN0950 | <p>Let T be the reference date:</p> <p>IF [Protection received.Type of protection] (T) OR [Protection received.Type of protection] (T-1) NOT IN {'Residential real estate', 'Commercial real estate', 'Offices and commercial premises'}</p> <p>THEN [Protection received.Type of protection] (T) = [Protection received.Type of protection] (T-1)</p> | This validation check ensures that the value reported for the attribute [Protection received.Type of protection] is consistent between the current reference date (T) and the previous available reference date (T-1). In particular it means that the value of the reported attribute is not subject to change. |
| CN0960 | <p>[Protection received.Real estate collateral location] = 'Non-applicable'</p> <p>IF AND ONLY IF [Protection received.Type of protection] NOT IN {'Residential real estate collateral', 'Commercial real estate collateral', 'Offices and commercial premises'}</p> | This validation checks if the value reported for the attribute [Protection received.Real estate collateral location] is consistent with the attribute [Protection received.Type of protection] for specific types of protection item. In particular, this means that for protection items which are residential real estate, commercial real estate and offices or commercial premises it is necessary to report the location of the protection item. |

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Postal address 60640 Frankfurt am Main, Germany
Telephone +49 69 1344 0
Website www.ecb.europa.eu

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