Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

National Template Return

Notes on Compilation

Version 1.1

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Version Control Table

Version	date	Comment
V1.0	22 December 2017	Original document
V1.1	3 December 2018	Updates to all sections

Contents

Introduction

These notes on compilation are designed to assist reporting agents complete the Central Bank of Ireland (hereafter Central Bank) National Template Return (NCR1B) that will become effective from 31 March 2019.

Whilst the requirements and rules underpinning the document are fixed, the document can be updated and refined as required, including taking on board views of reporting agents.

Comments on the document are welcomed, and can be forwarded to AnaCredit@centralbank.ie .

The notes should be read along with the template and Notes on Compilation for the other AnaCredit returns.

Section 1: General Guidance

These notes on compilation set out the statistical reporting requirements for the selected credit institutions resident in Ireland in relation to the National Template Return (NCR1B).

This new data initiative, known as Analytical Credit Datasets (AnaCredit), comprises the collection of granular credit data based on harmonised ECB statistical reporting requirements. The objective is to establish a common granular credit database shared between the Eurosystem members, comprising input data for all euro area member states. Granular credit data can be widely used to serve a number of different functions. The AnaCredit data will support the ECB and the Central Bank in performing their central banking and supervisory functions including monetary policy analysis and operations, risk management, financial stability surveillance, statistics, macroprudential policy and research.

A key part of building the AnaCredit System is the ability to reuse the data for domestic purposes. However, the ability of meeting the various domestic user requirements requires the collection of additional data over and beyond the requirements laid down in the AnaCredit Regulation. These requirements are targeted, to the greatest extent possible, at the relevant banks that can satisfy the user need.

1.1   Reporting population

The reporting population is a subset of the AnaCredit reporting population as laid down in Section 1.1 of the Central Bank of Ireland AnaCredit Notes on Compilation. The Central Bank of Ireland will notify the relevant institutions.

A list of all Irish credit institutions within the reporting population is available on the Central Bank's AnaCredit webpage. For each credit institution, it is indicated whether a reporting obligation to the Central Bank under the AnaCredit Regulation applies.

Reporting agents shall report AnaCredit data on an individual basis. Reporting agents that are legal entities report in relation to all observed agents that are part of the legal entity. Reporting agents that are foreign branches located in Ireland report in relation to their own activity.

Table 1: Reporting Frequency and Reporting Deadlines

Return	Dataset Template	Frequency	Deadline
NCR1B	Instrument	Quarterly	T + 20
	Counterparty		
	Protection		

1.2   Reporting frequency

The National Template must be is reported on a quarterly basis with reference to end of March, June, September and December in each year.

All fields and datasets in the National Template must be reported for each reference period.

1.3   Reporting deadline

The reporting deadline for the National Template is 20th working day after the last day of the reference period (T+20);

Working days exclude weekends and Irish public holidays. A schedule of reporting deadlines for will be published on the Central Bank website.

1.4   First reporting

Reporting agents are required to begin submitting the National Template with reference to positions at end-March 2019. There is an extended reporting deadline for the first transmission, but the template should be reported to the Central Bank of Ireland no later than the reporting deadline for the end-June 2019 reference period in late-July 2019 (i.e. end-June 2019+20 working days).

1.5   Method of reporting

The returns must be submitted via the Central Bank's Online Reporting System (ONR). Reporting agents will log onto ONR (at https://onlinereporting.cbfsai.ie) and navigate to the Statistics business view. The new AnaCredit returns will be available under this business area.

Reporting agents must upload a separate National Template return on behalf of themselves and, where applicable, each of their observed agents.

The file format will be XML. Details on the XML file specifications are available on the AnaCredit webpage of the Central Bank's website..

The file and data will undergo a number of validations at file level which must be passed or it will result in a 'File rejection'. These validations include:

- File name is valid;
- File size (maximum of 160MB for zip files);
- File extension is valid (.XML);
- File and schema validations including data specifications;
- Consistency checks.

The naming convention for the files is as follows:

"CCCCCCC_XXXXXXXXXXXXXXXXXXXX_YYYYMMDD_NCR1B.xml"
Where:
- o CCCCCCC is the RA Code;
- o XXXXXXXXXXXXXXXXXXXX is the Observed Agent ID. Maximum 20 alphanumeric characters;
- o YYYYMMDD is the reference date of the return (e.g. 20180131); and
- o NCR1B is the relevant file code

The results of these validations will be presented via the Central Bank's online reporting platform. The results will also be available for download in Microsoft Excel or XML format.

Records will also undergo further plausibility and analytical checks within the Central Bank, and this may also result in further queries.

A full list of the validations are included in the relevant Template and Rules spreadsheet on the AnaCredit webpage of the Central Bank's website.

It is expected that validation will change from time-to-time and any changes will be communicated to reporting agents.

1.6   Currency

All monetary amounts shall be reported in units of euros, with two digits after the decimal point. All foreign-currency data should be valued at the exchange rates published by the Central Bank on the reporting reference date and entered on the return as the euro equivalent of the amount outstanding on that day. If an exchange rate is not provided for a particular currency, institutions should use the same rate as that used in their own internal accounts.

1.7   Special reporting values

Some data attributes are not required or not applicable under certain circumstances. In such circumstances, specific values should be reported to indicate the reason for no value being reported. Under no circumstances should any attribute be left blank or empty.

The National Template comprises three types of values:

- a value as defined in the Template and Rules spreadsheet;
- "NA" (Non-applicable);

Please note that in the case of attributes that take the "Date" format, a date value must always be reported. The following dummy date values should be used to represent a given special value where applicable:

- **"8888-01-01" to represent 'Non-applicable';**

Please note that reporting a data attribute as "NA" (Non-applicable) means that the data attribute has been carefully considered in a given situation and it has been confirmed that the data attribute does not apply.

The data specification details in the accompanying Template and Rules spreadsheets clarify which attributes permit reporting of these special values.

1.8   Counterparties, Instruments and Reporting Threshold

Reporting agents should report in the National Template all the instruments (and only the instruments) reported in the Central Bank of Ireland AnaCredit returns (ACR1B and ACR2B). Checks will be performed to ensure the instruments reported in the Central Bank of Ireland AnaCredit templates are comprehensively reported in the National Template.

As such, the threshold on the national template is also identical to the AnaCredit reporting.

The National Template covers only counterparties covered in the Central Bank of Ireland AnaCredit template. As such, the National Template does not expand the scope on AnaCredit, it solely requires additional information on instruments already in scope for AnaCredit reporting.

Data on natural persons should not be reported in the National Template under any circumstances.

1.9   Identifiers

All identifiers should be consistent between the Counterparty Reference Return (ACPRD), the monthly credit return (ACR1B) and the quarterly credit return (ACR2B). Please see the AnaCredit Data Returns Notes on Compilations for full details.

Section 2: Counterparty Reference Data Attributes

The AnaCredit Regulation requires that a number of attributes are reported for each counterparty. The exact attributes to be reported are dependent on the roles that apply to the counterparty, and the legal residency of the counterparty. This chapter outlines the attributes required for each counterparty and provides detail on these attributes. Please refer to the appendix for a full list of counterparty reference data.

2.1   External Rating

Definition: The credit rating received by an external rating agency.

The value "NA" (Non-applicable) may be reported if the counterparty does not have an external credit rating. The following domain values are applicable:

Moody's	S&P
AAA	AAA
AA1	AA+
AA2	AA
AA3	AA−
A1	A+
A2	A
A3	A−
BAA1	BBB+
BAA2	BBB
BAA3	BBB−

2.1   External Rating Date

Definition: The last date the loan was externally rated.

The value "NA" (Non-applicable) may be reported if the counterparty does not have an external credit rating.

2.1   External Rating Source

Definition: The source provider of the external rating.

The value "NA" (Non-applicable) may be reported if the counterparty does not have an external credit rating.

Section 3: Instrument Data Attributes

3.1 Accumulated Impairment

Definition: Accumulated changes in fair value due to credit risk and provisions.

Attribute is defined in accordance with FINREP regulation [Annex V. Part 2. 46,183.](#) from the EBA

More specifically: Accumulated impairment means the reduction in the carrying amount of the exposure either directly or through the use of an allowance account.

3.2 Bank Division

Legacy Identifier from the PCAR submissions, if reporting agents wish to continue submitting from different divisions they can continue to do so, for those submitting a single return this can be reported NA.

3.3 Buy To Let Flag

Definition: The property was acquired for lease at origination.

Buy-to-let should refer only to properties purchased for investment purposes. It should not refer to holiday or second homes.

3.4 Credit Conversion Factor

Definition: the ratio of the currently undrawn amount of a commitment that could be drawn and that would therefore be outstanding at default to the currently undrawn amount of the commitment*t.*

The extent of the commitment is determined by the advised limit, unless the unadvised limit is higher.

3.5 Current Principal Instalment

Definition: The last principal payment amount received.

3.6 Current Total Instalment

Definition: The last payment amount received; including principal, interest, and fees.

3.7 Current Total Suspense Interest

Definition: The amount of unpaid interest accrued.

3.8   Date of NPE Classification

According to either the bank's internal definition of non-performing or the EBA ITS on non-performing exposures, whichever is earliest.

3.9   Date of Provision Assessment
Most recent date provisions were assessed

3.10   Days Past Due

The number of days since payment was missed.

3.11   EAD Current (Exposure At Default)

The value in accordance with Article 162 of CRR

3.12   EBA Performing Status

If the loan is performing according to the EBA definition. Non-performance is defined as:
Material exposures which are more than 90 days past due, or the debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral.

3.13   First Forbearance Date

Date on which the first forbearance on the loan was started.

3.14   Forbearance Status

Forbearance measures consist of concessions towards a debtor that is experiencing or about to experience difficulties in meeting its financial commitments. The following domain values are applicable:

Not Forborne
Performing forborne under probation
Performing forborne not under probation
Non-performing forborne

See FINREP Annex V. Part 2. 163 – 183 for expanded definitions.

3.15   Forbearance Type Current

What type of forbearance treatment is currently active for the loan. One of 16 domain values may be selected:

Not yet assessed
Assessment in progress
Self cure
Insolvency
Bankruptcy
Forbearance – restructure with no debt forgiveness
Forbearance – restructure with no debt forgiveness including disposal of non-core assests
Forbearance – restructure with no debt forgiveness including equity input
Forbearance – restructure with debt forgiveness (including granting of 0% margin)
Forbearance – restructure with debt forgiveness (including granting of 0% margin) and including disposal of non-core assets
Forbearance – restructure with debt forgiveness (including granting of 0% margin) and including equity inputForbearance – other
Debt for equity swap
Debt for asset swap
Receiver
Other enforcement

3.16   Last Forbearance Start Date

Last date the forbearance status was updated.

3.17   LGD Current (Loss Given Default)

Loss Given Default at most granular level. The loss given default expressed as a percentage between 0.0 and 1.0

3.18   Loan Credit Quality

The credit worthiness of the loan. Used for QSFR reconciliation (Quarterly Summary Financial Return)

3.19   Non Performing Last 12M Flag

In the 12 months preceding the date snapshot, has the facility ever been non-performing according to the EBA simplified NPE definition?
Article 99(4) of Regulation (EU) No 575/2013

3.20   NPL Resolution Status (Non-Performing Loan)

Classification of current resolution activity taking place to resolve the non-performing loan. The stage of resolution activity. The following domain values are applicable:

Self Cure - Offer
Self Cure - Accepted
Self Cure - Implemented

Receiver - Demand Letter Issued
Receiver - Appointed (with Power of Sale)
Receiver - Appointed (Rent Receiver Only)
Receiver - Instructed for Sale
Receiver - Sale Completed
Other Enforcement - Judgement
Other Enforcement - Examinership
Other Enforcement - Liquidator
Forbearance - Offer
Forbearance - Accepted
Forbearance - Implemented
Debt for equity swap - Offer
Debt for equity swap - Accepted
Debt for equity swap - Implemented
Debt for asset swap - Offer
Debt for asset swap - Accepted
Debt for asset swap - Implemented
Insolvency - Proceedings in progress
Insolvency - Approved by court
Bankruptcy - Proceedings in progress
Bankruptcy - Adjudicated bankrupt

3.21   Payment Type Current

The following domain values are applicable:

Interest only
Amortising
Endowment
Bullet
Credit card
Overdraft
Partial interest
Bridging
Moratorium
Zero payment
Closed
Pension
Other

3.22   Portfolio Sale Flag

The portfolio has been marked for sale.

3.23   Provision Amount

The specific provision allocated to this loan.

3.24   Provision Type

Type of specific provision taken by the bank on this loan. The following domain values are
   applicable:

Specific allowances collectively estimated
Specific allowances individually estimated
Collective allowances for IBNR

3.25   Provisioning Interest Rate

The effective interest rate when provisioning occurred.

3.26   RWA Asset Classification

Classification of loan for RWA analysis. As per Regulation (EU) No 648/2012, Article 147
6 values are possible
1.   Sovereign- Central government entities, central banks.
2.   Institutions- Exposures to Public Sector Entities which are not treated as exposures to
     central governments in accordance with Article 116(4);
3.   Revolving- Debt exposures which do not have a principal repayment structure.
4.   SME –Loans made to Small and Medium Enterprises.
5.   Commerical Real Estate- Loans secured by commercial real estate.
6.   Corporate- Any other credit obligation not assigned.

Section 4: Protection Received Data Attributes

The Protection dataset on the National Template is an extension of the Protection-received dataset on the AnaCredit Credit Data Template (ACR1B). As such, the dataset follows the same level of granularity and coverage of protection as in the ACR1B. All protection items, and only the protection items, reported in the ACR1B Protection Received dataset should be reported in the National template.

All identifiers should be consistent with the ACR1B.

4.1 Commercial Property Sector

Definition: Type of Commercial Property Received.

This attribute should be reported for all protection items. The attribute is a more disaggregated view of the protection received items reported in the "Type of protection" attribute from the protection received dataset of the ACR1B. This includes and commercial residential real estate pledged as protection. Non-commercial residential real estate (i.e. residential real estate occupied by the collateral provider) should not be reported. In that case, the applicable value is non-applicable.

This comprises a list of 11 possible values, plus a non-applicable option.

1. Retail
2. Residential
3. Office
4. Industrial
5. Land
6. Development
7. Retail_And_Residential
8. Retail_And_Office
9. Other
10. Hospitality
11. Mixed

The value "NA" (Non-applicable) may be reported if the collateral is not Commercial Property.

4.2 CRE Type

Description of CRE as either

1. Investment (all units completed)
2. Development (no units completed)
3. NA (Not Applicable)
4. NP (Not Reportable)
5. OTHER.

4.3   Property Size

Definition: The size of the property is defined as the internal square metre area of the property securing the loan.

This attribute is only required for buildings. This is not required for collateral, where there is no building (i.e. land), or where the building is not yet complete (i.e. development properties).

This attribute is only required for new instruments originated on or after 1 March 2019.

NA is reportable where is the attribute is not applicable.