AXIOMSL™ | AnaCredit

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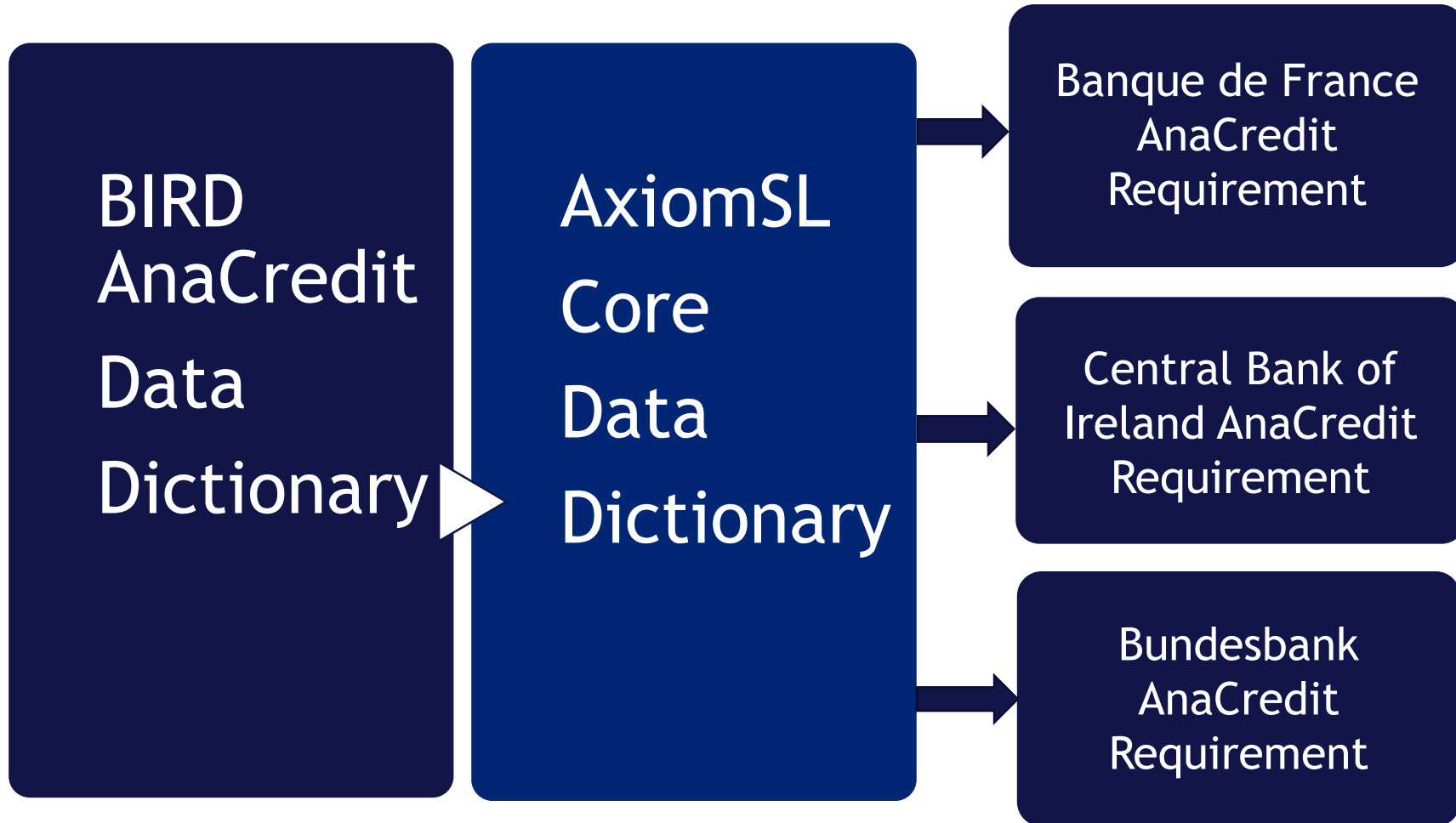# France – AnaCredit Specifics

- Attributes
  - Extra attributes for the identification of *entrepreneurs individuels*

- Threshold
  - Standard EUR 25,000

- Collection
  - Observed agents in non-Reporting Member States (RMS) do not submit to the BdF
  - Observed agents (of French headquartered banks) domiciled in another RMS submit only *Template 2* to BdF
  - French branches of credit institutions with a head office domiciled in another RMS submit only *Template 1*

- Delta reporting
  - Standard, ECB aligned

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- Attributes
  - ➤ New Logical Data Model
    - o Structured over approx. 50 individual tables
  - ➤ Some attributes concerning counterparty reference data will be supplemented by *Statistics Netherlands* to reduce the reporting burden
    - o As a result, reduced reporting requirement if counterparty is Netherlands domiciled

- Threshold of EUR 25,000

- Collection
  - ➤ Observed agents in non-RMS do not submit to the DNB

- Delta Reporting
  - ➤ No deltas, no differentiation between static & dynamic data, no differentiation in type of data, no variety in data deliveries
  - ➤ Monthly or quarterly snapshots of the full data

Ireland – AnaCredit Specifics

- Attributes
  - ➢ Extra attributes categorising every counterparty role

- Threshold
  - ➢ No threshold

- Collection
  - ➢ Observed agents in non-Reporting Member States (RMS) do not submit to the CBoI

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- Attributes
  - BECRIS – Belgian Extended Credit Risk Information System
  - Combined data dictionary of CCCR and CICR under the BECRIS data dictionary
    - Phased-in but attributes put in place now
  - Additional attributes added to cater for expanded product set and counterparty scope
  - Phased in reporting
    - Borrowers: *natural persons* (04/2020)
    - Reporting/observed agents: Leasing companies (04/2019)
- Threshold
  - No threshold
- Collection
  - New instruments and protection to be reported from inception
  - No derogation given to *Observed Agents* of non-RMS

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- Attributes
  - ➢ Reduced counterparty data for domestic counterparties
  - ➢ Addition of an extra table – Protection Providers
    - o Collection of "Primary" Protection Provider to cater for plurality of protection providers

- Threshold
  - ➢ No threshold

- Collection
  - ➢ No delta reporting
  - ➢ Locally domiciled counterparty data will be supplemented with locally sourced data
    - o No need to report full counterparty dataset

Italy – AnaCredit Specifics

- Attributes
  - Extra attributes added to *Financial Data Table Instrument Data Table* to collect *Fees and Expenses* and *Annual Percentage Rate* data

- Threshold
  - Standard threshold of EUR 25,000 to apply

- Collection
  - Tables 2-10 collected in a "standard" manner
  - Existing framework under the *Anagrafe dei Soggetti* used to collect counterparty data
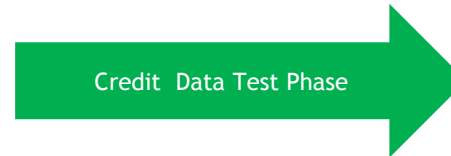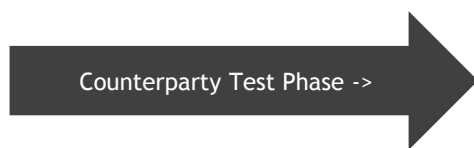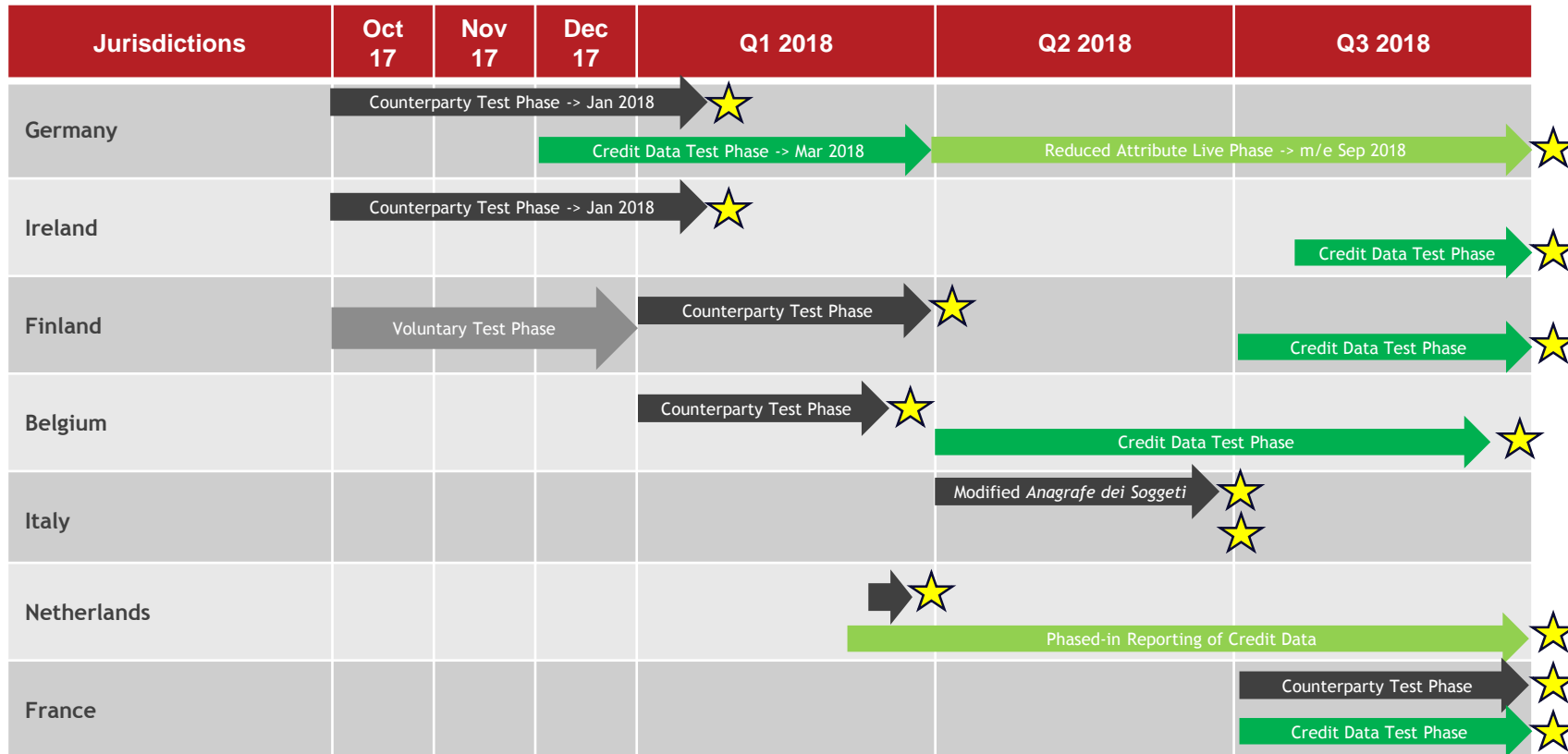
Germany – AnaCredit Specifics

- Attributes
  - ➢ Extra tables including *Counterparty Identifier Change table* and *Counterparty Protection Received table*

- Threshold
  - ➢ Standard threshold EUR25,000

- Collection
  - ➢ Reduced attribute requirements during bedding-in period from March 2018 to reference date Sept 2018

AxiomSL - AnaCredit Reporting Roadmap

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Jurisdictions	Oct 17	Nov 17	Dec 17	Q1 2018	Q2 2018	Q3 2018
Germany				Counterparty Test Phase -> Jan 2018 ⭐ / Credit Data Test Phase -> Mar 2018	Reduced Attribute Live Phase -> m/e Sep 2018	⭐
Ireland				Counterparty Test Phase -> Jan 2018 ⭐		Credit Data Test Phase ⭐
Finland	Voluntary Test Phase			Counterparty Test Phase ⭐		Credit Data Test Phase ⭐
Belgium				Counterparty Test Phase ⭐	Credit Data Test Phase ⭐	
Italy					Modified *Anagrafe dei Soggeti* ⭐ ⭐	
Netherlands				⭐	Phased-in Reporting of Credit Data	⭐
France						Counterparty Test Phase ⭐ / Credit Data Test Phase ⭐

Counterparty Test Phase ->

Credit Data Test Phase

Thank you for your attention.

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