



Communication Department

## PRESS RELEASE

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### **The Banco de España incorporates Central Credit Register data on loans extended to legal entities into its data laboratory**

The Banco de España has today started including Central Credit Register (CCR) data in its data laboratory (BELab) for economic and financial researchers to use. The CCR is a public service that manages a large database containing instrument-by-instrument data on reporting agents' credit exposures to all their customers. More information on the CCR can be found in the CCR report [here](#) (publication only available in Spanish).

CCR data will be incorporated into the data laboratory gradually, applying all measures required to keep the information confidential.

In this initial phase, annual data for the period 2016-2020 on loans extended to resident and non-resident legal entities in Spain by financial institutions reporting to the CCR are made available to researchers. The data have been anonymised to prevent the exposure counterparty (borrower) and the financial institution that extended the loan (lender) from being identified. Direct anonymisation is complemented by a further process ensuring that neither borrowers nor lenders are identified indirectly. Output controls are also performed – applying standardised procedures developed by European data laboratories belonging to the INEXDA network – for this same purpose.

A total of 19 variables or characteristics are included for each instrument. These relate to each exposure counterparty (e.g. whether it is a large firm or a small enterprise and its Spanish national classification of economic activities) and loan (e.g. the currency and drawn and undrawn amounts). In total, data on more than 5 million loans and 1.1 million debtors per period are provided. Given the granularity and the detail of the incorporated borrower and instrument data, they are highly informative and will enable a wide range of approaches in different areas of analysis.

Granular CCR data can be accessed at the BELab secure rooms at the Banco de España headquarters in Madrid (calle Alcalá, 522) and at the Barcelona branch office. Before they can use the CCR data, researchers must submit a research project and, if approved, sign a confidentiality agreement. More information on the BELab project can be found [here](#).

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