

Directorate General Financial Stability and Resolution

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## **Microdata in the Central Credit Register – CCR**

BELab user guide

Financial Reporting and CCR Department

Available Data: 2016 – 2022

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## 1 Introduction

The Banco de España data laboratory (BELab) provides information on loans to legal persons reported to the Central Credit Register (CCR) by the reporting agents. The key characteristics of this dataset are:

- a) Granular, loan-by-loan information.
- b) debtors appear anonymised.
- c) Nineteen variables or attributes profiling the main characteristics of the loans and their debtors.
- d) Around 6 million loan/debtor pairs for around 1.1 million debtors (legal persons, resident and non-resident in Spain).

## 2 Description of the dataset

Some of the characteristics of the dataset contained in the CCR are outlined below.

Time horizon	From 2016 onwards
Data frequency	Annual, situation as at 31 December
Frequency of data delivery to BELab	Biannual (July and January)
Upload and update schedule	Given a period N: <ul style="list-style-type: none"><li>- Initial upload in July of N+1.</li><li>- Updated in January and July of N+2 and N+3.</li></ul>
Information perimeter	Loans extended to legal persons resident and non-resident in Spain and reported to the CCR by the reporting agents (credit institutions, branches in Spain of foreign credit institutions, specialised lending institutions, Sareb, mutual guarantee companies and reguarantee companies, Banco de España, the Deposit Guarantee Scheme for Credit Institutions, SAECA).
Data source	Information reported pursuant to <b>Banco de España Circular 1/2013 on the Central Credit Register</b> .
Format of the information	<ul style="list-style-type: none"><li>- Files in.csv format, delimited by “,”</li><li>- Zero values are differentiated from missing (blank) values</li></ul>
Universe	Information on loans to legal persons.

### 3 Citations

For any study or other document which is made available to the public and contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

"BELab. Banco de España/Central de Información de Riesgos. DOI: 10.48719/BELab.CIR1622\_01"

### 4 Description of the variables

The variables available are set out below, grouped into four blocks: identification code; debtor characteristics; loan characteristics; and joint loan characteristics.

#### 4.1 Identifier

Item	Variable name	Type	Possible values	Unit (scale)
Loan identifier	Loan_Id	Alphanumeric	Any	N/A
Debtor identifier	Debtor_Id	Alphanumeric	Any	N/A

#### 4.2 Debtor characteristics

Item	Variable name	Type	Possible values	Unit (scale)
Residence	Residence	Alphanumeric	List of values	N/A
Institutional sector	Intstitutional_Sector	Alphanumeric	List of values	N/A
Enterprise size	Enterprise_size	Alphanumeric	List of values	N/A
CNAE	Economic_Activity	Alphanumeric	List of values	N/A
Legal form	Legal_form	Alphanumeric	List of values	N/A

#### 4.3 Loan characteristics

Item	Variable name	Type	Possible values	Unit (scale)
Type of product	Instrument_type	Alphanumeric	List of values	N/A
Residual maturity	Residual_maturity	Alphanumeric	List of values	N/A
Type of collateral	Main_collateral_type	Alphanumeric	List of values	N/A
Coverage of collateral	Main_collateral_coverage	Alphanumeric	List of values	N/A
Type of personal guarantee	Main_personal_guarantee	Alphanumeric	List of values	N/A
Coverage of personal guarantee	Main_pers_gurantee_coverage	Alphanumeric	List of values	N/A

<b>Currency</b>	Currency	Alphanumeric	List of values	N/A
<b>Investment region</b>	Investment_autonomus_community	Alphanumeric	List of values	N/A
<b>Drawn amount</b>	Drawn_amount	Numerical, whole number without decimals	Whole number, >=0	Euro (units)
<b>Undrawn amount</b>	Undrawn_amount	Numerical, whole number without decimals	Whole number, >=0	Euro (units)
<b>Status</b>	Instrument_status	Alphanumeric	List of values	N/A

#### 4.4 Transaction-debtor relationship in joint loans

Item	Variable name	Type	Possible values	Unit (scale)
<b>Joint loan</b>	Joint_Debtor	Alphanumeric	List of values	N/A
<b>Number of joint debtors</b>	Number_Joint_Debtors	Numerical	Whole number or equal to zero	Counter (units)

### 5 Annex – Description of the variables and lists of possible values

#### 5.1 Debtor characteristics

##### Residence

Geographical area of residence of the debtor

Code	Description
ES	Spain
EA	Rest of euro area
EU	Rest of European Union
RW	Rest of world

##### Institutional sector

Institutional sector of the debtor.

Code	Description
S01	General government, international organisations and multilateral banks
S02	Financial institutions
S03	Non-financial corporations

### Enterprise size

Classification of the debtor, regardless of institutional sector, by size, in line with European Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises.

Code	Description
T01	Microenterprise
T02	Small
T03	Medium
T04	Large
N/A	Not applicable
N/D	No data

### Economic activity

Spanish National Classification of Economic Activities (CNAE-2009) code corresponding to the debtor's main economic activity.

Code	Description
A	Agriculture, forestry and fishing
B	Mining and quarrying
C	Manufacturing
D	Electricity, gas, steam and air conditioning supply
E	Water supply; sewerage, waste management and remediation activities
F	Construction
G	Wholesale and retail trade; repair of motor vehicles and motorcycles
H	Transportation and storage
I	Accommodation and food service activities
J	Information and communication
K	Financial and insurance activities
L	Real estate activities
M	Professional, scientific and technical activities
N	Administrative and support service activities
O	Public administration and defence; compulsory social security
P	Education
Q	Human health and social work activities
R	Arts, entertainment and recreation
S	Other services
T-U	Other

N/A	Not applicable
N/D	No data

### Legal form

For debtors resident in Spain, their own legal form.

Code	Description
FJ1	Public limited company
FJ2	Private limited company
FJ3	Other legal form
N/D	No data

## 5.2 Loan characteristics

### Type of product

Type of product through which the loan is structured.

Code	Description
T11	Trade receivables with recourse
T12	Trade receivables without recourse
T20	Financial credit
T30	Finance lease
T40	Reverse repurchase loan

### Residual maturity

The time to loan maturity from the data reference date.

Loans with a maturity date are included in the corresponding bracket.

The “demand” value includes current and savings accounts, reciprocal and correspondent accounts,<sup>1</sup> overdrafts, assets arising from off-balance sheet transactions, past-due derivatives and other call loans. Loans whose full amount is past-due also have this maturity.

The value “undefined maturity” applies in trade credit transactions.

Code	Description
L00	Demand
L01	Up to 3 months (excepting those on demand)
L02	Over 3 months and up to 6 months
L03	Over 6 months and up to 1 year
L04	Over 1 year and up to 2 years

<sup>1</sup> Current and savings accounts and reciprocal and correspondent accounts between credit institutions are considered loans.



L05	Over 2 years and up to 5 years
L06	More than 5 years
L07	Undefined maturity
N/D	No data

### Type of collateral

Type of collateral, where appropriate, associated with the loan. Where the loan has collateral of more than one type, the type of collateral that the institution considers most relevant for the purposes of managing the credit risk.

Code	Description
G00	Uncollateralised
G20	Real estate mortgage
G30	Collateral in the form of pledged financial instruments
G40	Other forms of collateral
N/D	No data

### Coverage of collateral

Extent to which the collateral covers the exposure.

- Full: the collateral covers the entirety of the drawn and undrawn exposure.
- Partial: the collateral covers only part of the drawn and undrawn exposure.
- Not applicable: unsecured loan.

Code	Description
C01	Total
C02	Partial
N/A	Not applicable
N/D	No data

### Type of main personal guarantee

Code	Description
A00	No personal guarantee
A10	State guarantee: CESCE (Spain's official export credit company) or a State-owned enterprise whose core business is insuring or guaranteeing credit
A20	Guaranteed by a CCR reporting agent
A90	Other guarantees
N/D	No data

### Coverage of personal guarantee

Extent to which the personal guarantee covers the exposure.

- Full: the personal guarantee covers the entirety of the drawn and undrawn exposure.
- Partial: the personal guarantee covers only part of the drawn and undrawn exposure.
- Not applicable: unsecured loan.

Code	Description
C01	Total
C02	Partial
N/A	Not applicable
N/D	No data

### Currency

ISO code of the currency in which the loan is denominated.

Code	Description
EUR	Euro
USD	US dollar
GBP	Pound sterling
999	Other

### Transaction region

Spanish region in which the investment financed by the loan is made.

For loans invested in Spain, the two-figure code of the region in which the funds are invested, if identifiable and known, and, failing that, of the payment or concession period.

For loans to finance real estate development or construction, or land for real estate development, the region in which the construction or land is located.

For transactions reported with the values "Asset arising from off-balance sheet transactions" and "Past-due derivatives" in the "Product type" field of this module, the borrower's region of residence will be reported.

Code	Description	Code	Description
01	Andalusia	11	Galicia
02	Aragon	12	Madrid
03	Asturias	13	Murcia
04	Balearic Islands	14	Navarre

05	Canary Islands	15	Valencia
06	Cantabria	16	Basque Country
07	Castile and Leon	17	Rioja
08	Castile-La Mancha	19	Ceuta and Melilla
09	Catalonia	N/D	No data
10	Extremadura		

### Drawn amount

Amount in euro of the exposure corresponding to the principal due and not due, interests and fees due, late-payment interest and claimable expenses receivable.

### Undrawn amount

Amount in euro of the undrawn exposure, both immediately available and conditionally available.

### Instrument status

Status of the transaction at the date of the declaration according to the definitions established for this variable in Banco de España Circular 1/2013.

Code	Description
S01	Default between 90 days and four years past-due
S02	Default of more than four years
S03	Suspended instrument
S04	Other, instrument with not default

## 5.3 Transaction-debtor relationship in joint loans

### Joint loan

Indicates whether the loan debtor is jointly liable with one or more debtors for the full exposure or is the sole debtor in the transaction. Loans held jointly between a legal person and one or more natural persons are considered joint loans.

Code	Description
T1	Individual
Q2	Joint

### Number of joint debtors

Number of legal person debtors jointly liable for the exposure. In the case of joint loans between one legal person debtor and one or more natural person debtors, the value taken is 1. For individual loans, the value "missing" is taken.