

Directorate General Strategy, People and Data

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**Microdata on loans to individuals from the Central Credit Risk
Register (CIR-PF)**

BELab user guide

Financial Reporting and CCR Department

Available data: 2016 – 2025

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1 Introduction

The Banco de España Data Laboratory (BELab) provides information on loans granted to individuals that have been reported by reporting institutions to the Banco de España's Central Credit Register (CCR). The main features of this dataset are:

- a) Granular information at the individual loan level.
- b) Borrowers are pseudonymized. In addition, for borrowers with exposures exceeding €500,000, an additional secondary anonymization procedure has been applied to prevent the indirect re-identification of the borrower.
- c) Nineteen variables (attributes) describing the main characteristics of the loans and their borrowers.

2 Description of the dataset

The following section presents, in schematic form, some of the key characteristics of the CCR microdata dataset.

Time horizon	From 2016 onwards
Data frequency	Annual, with data reported as of 31 December
Frequency of Data Delivery to BELab	Annual, in July
Data Loading and Update Schedule	For a given period N, the data are first loaded in July of year N+1 and subsequently updated with each annual data load.
Information perimeter	Loans granted to resident and non-resident individuals in Spain and reported to the Central Credit Register (CCR) by reporting institutions, including: • Credit institutions; • Branches in Spain of foreign credit institutions; • Specialized credit institutions; • Sociedad de Gestión de Activos Procedentes de la Reestructuración Bancaria, S.A. (SAREB); • Mutual guarantee societies and counter-guarantee companies; • Banco de España; • Deposit Guarantee Fund for Credit Institutions; • Sociedad Anónima Estatal de Caución Agraria (SAECA)
Data source	Information reported in accordance with Banco de España Circular 1/2013 on the Central Credit Register (CCR)

Information format	- Files in .csv format, delimited by commas (","). - A distinction is made between a zero value and a non-existing or missing value (blank field).
Universe	Information on loans granted to individuals.

3 Citation of the data

For any study or other document made publicly available that contains information derived from the data provided, researchers are required to properly cite the data source as follows:

"BELab. Banco de España/CIR Personas Físicas DOI: 10.48719/BELab.CIRPF1625_01"

4 Description of the variables

The variables available in the dataset are presented below, grouped into four categories: identification codes, borrower characteristics, loan characteristics, and characteristics of jointly liable loans.

4.1 Identifiers (anonymized)

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)
Individual or joint debtor	joint_debtor	Alphanumeric	List of values	N.A.
Residence	residency	Alphanumeric	List of values	N.A.
Institucional sector	institutional_sector	Alphanumeric	List of values	N.A.
Economic activity	economic_activity	Alphanumeric	List of values	N.A.
CNAE 2009	nace	Alphanumeric	List of values	N.A.
Debtor age group	age	Alphanumeric	List of values	N.A.
Debtor gender	gender	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 Primary Collateral	main_collateral_type	Alphanumeric	List of values	N.A.
Coverage of the Primary Collateral	main_collateral_coverage	Alphanumeric	List of values	N.A.
Type of Primary Personal Guarantee	main_personal_guarantee	Alphanumeric	List of values	N.A.
Coverage of Primary Personal Guarantee	main_pers_gurantee_coverage	Alphanumeric	List of values	N.A.
Currency	currency	Alphanumeric	List of values	N.A.
Investment region	investment_autonomus_community	Alphanumeric	List of values	N.A.
Drawn amount	drawn_amount	Numerical, whole number without decimals	Whole number, >=0	Euro (units)
Undrawn amount	undrawn_amount	Numerical, whole number without decimals	Whole number, >=0	Euro (units)
Status	instrument_status	Alphanumeric	List of values	N.A.

4.4 Transaction-debtor relationship in joint loans

Item	Variable name	Type	Possible values	Unit (scale)
Joint loan	joint_debtor	Alphanumeric	List of values	N/A
Number of joint debtors	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
S05	Households (excluding NPISHs). Sole proprietors (self-employed individuals)
S06	Households (excluding NPISHs). Individuals

Economic Activity

Economic activity corresponding to the borrower's principal activity.

Code	Description
AE01	Civil servant or equivalent (e.g., military personnel, police officers, notaries, registrars)
AE02	Pensioner
AE03	Person living on investment or rental income (annuitant)
AE04	Employee of the reporting institution
AE05	Employee of another entity within the same economic group
AE06	Other employees (wage and salary earners)
AE07	Unemployed person
AE08	Student
AE09	Homemaker or equivalent
AE10	Other

CNAE 2009

Economic activity, according to the sections of CNAE-2009, corresponding to the borrower's principal activity. Applicable to sole proprietors (self-employed individuals).

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

Gender

Gender of the loan borrowers.

Code	Description
H	Male
M	Female

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,¹ 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
L05	Over 2 years and up to 5 years
L06	More than 5 years
L07	Undefined maturity
N/D	No data

¹ Current and savings accounts and reciprocal and correspondent accounts between credit institutions are considered loans.

Type of Primary Collateral

Type of collateral, if any, securing the loan. Where a loan is backed by different types of collateral, the type reported corresponds to the collateral that the institution considers most relevant for the management of the credit risk assumed.

Code	Description
G00	No collateral
G20	Real estate mortgage
G30	Pledged collateral (financial assets)
G40	Other types of collateral
N.D.	No data available

Coverage of the Primary Collateral

Degree of risk coverage provided by the primary collateral.

- Total: the collateral covers the entire drawn and undrawn exposure.
- Partial: the collateral covers only part of the drawn and undrawn exposure.
- Not applicable: loans without collateral.

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

Type of Primary Personal Guarantee

Code	Description
A00	No personal guarantee
A10	Guarantee provided by a public administration, CESCE, or a public-sector company whose principal activity is credit insurance or the provision of credit guarantees
A20	Guarantee provided by a reporting institution to the CIR
A90	Other personal guarantees
N.D.	No data available

Coverage of the Primary Personal Guarantee

Degree of risk coverage provided by the primary personal guarantee.

- Total: the personal guarantee covers the entire drawn and undrawn exposure.
- Partial: the personal guarantee covers only part of the drawn and undrawn exposure.
- Not applicable: loans without a personal guarantee

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

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 individual borrowers who are jointly and severally liable for the exposure. For loans that are not jointly liable, this variable takes a missing value.