

CORPORATE CREDIT REGISTER – CCR

As from January 2022, the Corporate Credit Register (CCR) replaces the Central Corporate Credit Register (CCCR). The CCR registers data on credit and credit risks of legal and natural entities within their professional activity. It complies with Belgian and European requirements for the reporting of credit data.



Law

- [AnaCredit Regulation](#) - Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13);
- The Law of November 28, 2021, on the organization of the Corporate Credit Register ([FR](#)) – ([NL](#));
- The Royal Decree of December 27, 2021, on the functioning of the Corporate Credit Register ([FR](#)) - ([NL](#)).



Reporting Agents

Credit institutions report data on credit agreements of existing

- Legal entities and natural persons from the 30th of September 2018
- Natural persons associated with a professional credit of the 31st of December 2020

Leasing companies report data on credit agreements of existing Legal Entities and Natural persons from the 31st of December 2020.



Content and deadlines

Dataset	New instrument	Existing Instrument
Counterparty Reference	10 days	C
Instrument		C
Counterparty Instrument		C
Protection		C
Counterparty Protection		C
Financial	10 days	M
Counterparty default		M
Counterpart Risk		M
Joint liability		M
Instrument-Protection		M
Accounting	10 days	Q

Only for credit institutions for instruments of the «loans and deposits» type.

Every **new instrument** must be declared within 10 working days from the date of its creation.

C: Any **change made in an existing instrument** (protection or counterparty) can be reported at any given time but must be declared at the latest within 15 business days after the end of the reference period.

M: Monthly reporting within 15 working days after the end of the reference period.

Q: Quarterly reporting within 15 working days after the end of the reference period



Declaration

Reporting is the exchange of data between the NBB and the declaring institutions through a secured communication environment:

<https://becris.nbb.be>

The documentation can be found on the secured SharePoint site: [DD - data collection - financial entities - Home \(sharepoint.com\)](#)- Credits To Companies - RCE/RKO/CCCR

This SharePoint shows general and technical documentation:



Documentation

1. BECRIS_Manual_ReportingSpecification containing:
 - Counterparty info,
 - Instrument and financial info,
 - Grouping info (dataset notes)
 - Reporting Requirements (frequency, deadline, ...),
 - Validation rules
2. BECRIS_Manual_Data Entry
 - Detailed manual about Data Entry
3. BECRIS_DataModel_DeclarationRequirements
 - Structure of the different datasets
4. BECRIS_ConceptualDataModel_CollectionOnCredits
 - Field requirements - Format and content per dataset
5. BECRIS_Manual_UserManagement
 - Certificates and requesting access
6. BECRIS_WebServicesTechnicalDocs
 - XSD-scheme for creation and validation of the XML-file

**Please always use the most recent version*



Access

To access the different secure environments (UAT & PRO) as well as the SharePoint containing technical information, please send a request by email to rko.servicedesk@nbb.be.

Test environment: <https://a-becris.nbb.be>

To be able to completely understand the application, the reporting agents are expected to test the following procedures:



Tests

- Declaration – New instrument
- Search Declaration - Existing instrument - Corrections
- Downloading Declaration
- Signing Declaration
- Upload Declaration in BECRIS Pre-Prod (UAT)
- Monitoring Validation Rapport



Penalties

In order, for the CCR to be a reliable source of credit information, the reporting agent must comply with the minimum standards as referred to in Articles 3 and 4 of the Act.

The FPS Economy is responsible for investigating and establishing violations of the law and the regulations issued in implementation thereof.

In the event of repeated infringements or serious violations, the National Bank may decide to impose fines up to 10,000 Euro per day (Article 19 of the Act).

Violations related to non-compliance with the GDPR requirements may be penalized by fines starting from 26 up to 1,000,000 Euro.



Contact

You can contact us at rko.servicedesk@nbb.be or 02/221.50.29 (every working day, from 9 a.m. to 12 noon and from 1.30 p.m. to 4 p.m. - except on Monday and Wednesday afternoons)