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*EGON for AnaCredit*

## EGON for AnaCredit

### AnaCredit



The AnaCredit project involves creating a new database for the regulation of bank loans at European level.

The European Central Bank thus requires individual Banks, through their National Central Banks, to collect a very detailed and granular set of data, including master data and addresses.

This request is currently limited to legal entities, but it will also be extended to private individuals.

EGON offers specific tools to support banks in transmitting this information to the ECB in a unique, codified manner in accordance with established European standards. In particular, EGON for AnaCredit is able to manage and standardize the following information:

- Address with NUTS encoding attribution
- National Identifier (e.g. tax codes, tax IDs, or other national identifiers)
- Legal Forms (Legal Forms of Each EU Country)
- LEI (Legal entities identifier)
- Classification of economic activities (transcoded in NACE coding)

## Managed information

### Address

The address must be provided according to the structure below, with the attribution of the NUTS3 encoding, allowing EGON to manage at EU level:

- street
- city/town/village
- county/admin. division → standard **NUTS 3**
- postal code
- country

### National Identifier

The National Identifier is a national identification code that uniquely identifies a physical or legal entity. The composition of National Identifiers is different for each country. EGON allows validating all National Identifiers by applying specific logic and algorithms for each country.

### Legal Form

The classification of legal forms takes on a unified European coding according to the standard defined by the ECB.

EGON enables recognition of the Legal Form from the Company Name and is able to attribute the appropriate European encoding.

### LEI

The **LEI** code is a unique and global 20-byte alphanumeric identifier assigned to subjects who are financial operators. EGON allows users to recover the LEI code even when faced with a Business Name written differently from how it is shown in the **GLEIF** archives.

### Classification of economic activities

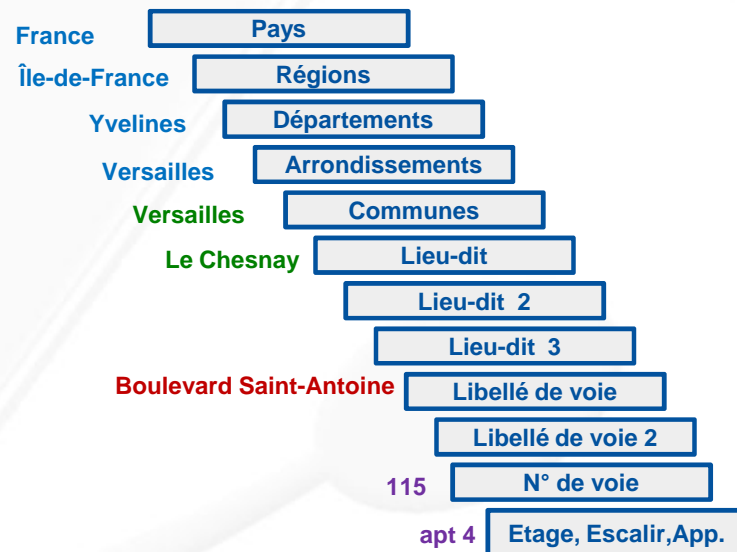
The transmission of information on the classification of economic activities in the AnaCredit environment shall take place in accordance with the **NACE rev.2** revision classification standard. EGON is able to manage the classifications of each country's own economic activities, transcoding them into the European NACE classification.

# Address management of 28 EU countries

EGON provides standardization and/or validation of the addresses of each of the 28 member countries, both at local and street/door number level, by managing the general and specific postal code information.

Once the address is acknowledged, EGON, starting with the standardized Municipality, is able to attribute the correct territorial hierarchy and assign the NUTS3 standard code by handling the country's own administrative subdivisions.

## France territorial structure



## Germany territorial structure

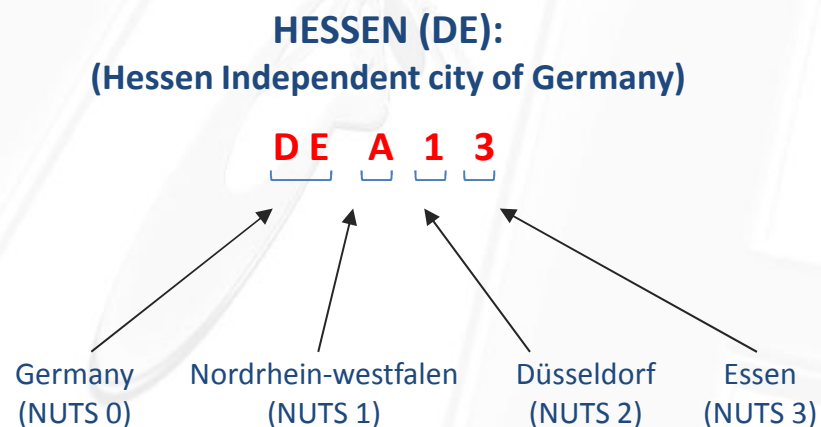
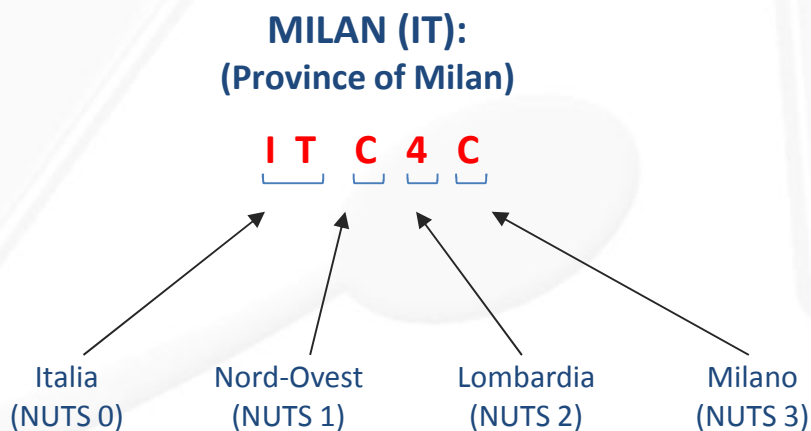


# NUTS Classification

## Nomenclature des unités territoriales statistiques

Within AnaCredit, information about the administrative hierarchy should be sent according to the NUTS3 (Nomenclature of Territorial Units for Statistics) standard that uniquely encodes the European area. The NUTS 3 code is a hierarchical code that identifies the territorial hierarchy of a Nation superior to Local Government areas (in Italy the Provinces, in Greece the Nomoi, in Sweden the Län, etc.) that do not always correspond to an administrative level recognized by a subject. This is the reason for the need to manage the NUTS 3 code at a Local Government level. Therefore EGON is able to attribute the code using the Local Council that is also supplied at address census stage, as well as updating it correctly in the case of administrative reorganizations.

Unit	Description	Numerical
NUTS 0	Countries	28
NUTS 1	Groups of regions (IT)/Bundesland (DE)/Regions (BE, DK, etc.)	98
NUTS 2	Regions (IT)/Z.E.A.T. + DOM (FR)/States (AT)/etc.	276
NUTS 3	Provinces (IT)/Nomos (EL)/Län (SE)/etc.	1.342



## Example of Normalized Address and attribution of NUTS code for Spain

### Input

Avda m.Cristina 4  
Barcelona (espanya)



	Input	Normalized Address	EGON codes
Street	Avda m.Cristina	Avinguda de la Reina Maria Cristina	72400058701
House Number	4	4	4
City/Village.	Barcelona	Barcelona	72400032100
County/Admin. Division	-	<b>Barcelona</b>	72400000079
Postal Code	-	08004	08004
Country	espanya	España	72400000001

NUTS 3:	Barcelona	ES511
NUTS 2:	Cataluña	ES51
NUTS 1:	ESTE	ES5
NUTS 0:	ESPAÑA	ES

## Example of Normalized Address and attribution of NUTS code for Croatia

### Input

TuÄ‘mana 51  
Jastrebarsko



	Input	Normalized Address	EGON codes
Street	TuÄ‘mana	F. TuÄ‘mana	19100076250
House Number	51	51	51
City/Village.	Jastrebarsko	Jastrebarsko	19100014456
County/Admin. Division	-	<b>Zagrebačka</b>	19100000002
Postal Code	-	10450	10450
Country	-	Hrvatska	19100000001

NUTS 3:	Zagrebačka	HR042
NUTS 2:	Kontinentalna Hrvatska	HR04
NUTS 1:	HRVATSKA	HR0
NUTS 0:	HRVATSKA	HR

## Example of Normalized Address and attribution of NUTS code for Ireland

### Input

covent st.15  
Listowel - Munster

	Input	Normalized	EGON codes
Street	covent st.	Covent St	37200421601
House Number	15	15	15
City/Village.	Listowel	<b>Listowel</b>	37200001533
County/Admin. Division	-	Kerry	37200000037
Region	Munster	Munster	37200000003
Postal Code	-	-	-
Country	-	Ireland	37200000001

NUTS-Code	Description
IE011	Border
IE012	Midland
IE013	West
IE021	Dublin
IE022	Mid-East
IE023	Mid-West
IE024	South-East (IE)
IE025	South-West (IE)

**NUTS 3: South-West**      **IE025**  
**NUTS 2: Southern and Eastern**      **IE02**  
**NUTS 1: IRELAND**      **IE0**  
**NUTS 0: IRELAND**      **IE**



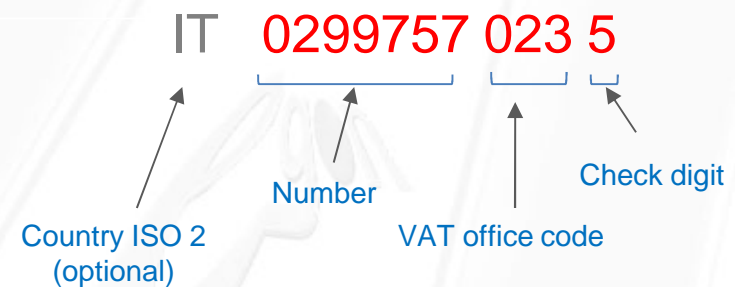
## National Identifier

For each of the 28 countries of the European Union, several national identification codes are admitted, according to an order specifying which code should be reported first (ranking).

EGON enables the monitoring of all National Identifiers using specific logic and algorithms for each country code.

Country	National ID	Ranking
CZECH REPUBLIC	▪ Identifikační číslo osoby (ICO)	1
	▪ Náhradní identifikační číslo (NID/KIC)	2
DENMARK	▪ CVR-nummer	1
	▪ FT-nummer	2
ITALY	▪ Codice Fiscale/P.IVA ▪ Codice OICR	1
	▪ CCIAA-REA	2
FRANCE	▪ SIREN code ▪ Code interbancaire (CIB)	1
PORTUGAL	▪ Número de Identificação Fiscal (NIF/NIPC)	1
	▪ Código de registo na autoridade de supervisão (FSA)	2
.....	.....	

### ITALY: Tax Code/VAT Number



## Examples of International National Identifiers

### Croatia: OIB

**HR 0593775918 7**

Country ISO 2  
Auto-generated code  
(10 digits)  
Check-digit

### Portugal: NIF/NPIC

**5 0079277 1**

Identifier:  
1-3 → individuals  
5 → companies  
Code assigned  
by the Ministry of Finance  
(7 digits)  
Check-digit

### France: TVA code/Siren

**FR 83 40483304 8**

Country ISO 2  
Check-digits  
(2 digits)  
SIREN code  
Assigned by the INSEE  
(9 digits)  
Check-digit

### Luxembourg : RSC

**B 0030775**

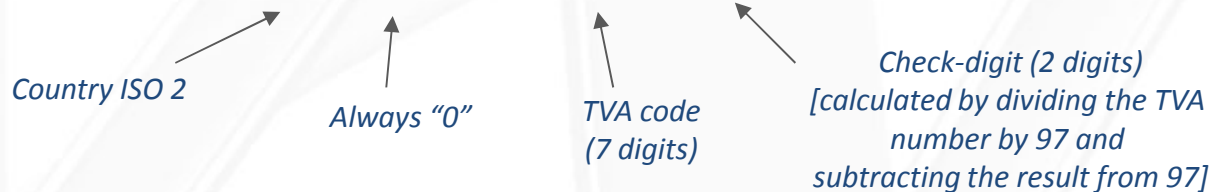
Letter from A to J  
According to the  
reference sector  
Auto-generated code  
(from 3 to 8 digits)

## Examples of International National Identifiers

### Belgium: Numéro d'entreprise

435.115.967 (old coding)

**BE 0 4351159 67** (current)



### Germany: HRA / HRB / PR / GnR / VR

HRB → capital company

HRA → individual companies

PR → partnerships

GnR → cooperatives

VR → associations

**HRB 1234 - R1101**

**HRA 100484 - K1101**

**PR 2359 - Y1101**

**GnR 3034LA - D4102**

**VR 350378 - M1305**

Xjustiz-ID  
(district court code)

R1101 → Düsseldorf

K1101 → Hamburg

Y1101 → Apolda

D4102 → Aschaffenburg

M1305 → Bad Hersfeld

..... → .....

RegisterNummer  
(from 1 to 6 numbers + from 1 to 3 letters)

## Legal form

EGON enables you to recognize the Legal Form from the Company Name and is able to code it according to the European standard. In addition, it is able to manage any international legal forms present at a national level (i.e. GmbH in Italy for S.r.l.).

Country	Legal form → Legal form code
ITALY	S.r.l. → IT703 S.a.s → IT301 S.p.A. → IT701 ... → ...
FRANCE	S.A.R.L. → FR001 S.A. → FR002 S.C.A. → FR003 ... → ...
GERMANY	eG → DE301 GbR → DE101 GmbH → DE206 ... → ...
....	.....

FIAT INDUSTRIAL S.P.A.



Legal Form: **S.p.A.**  
Legal Form code: **IT701**

SOC. FAVA PER AZIONI



Legal Form: **S.p.A.**  
Legal Form code: **IT701**

EISENBAHN-GES. BERLIN MBH



Legal Form: **GmbH**  
Legal Form code: **DE206**

CETUS VERWALTUNGSGESELLSCHAFT MBH



Legal Form: **GmbH**  
Legal Form code: **DE206**

CHC SCHWINGUNGSTECHNIKGMBH & CO.KG



Legal Form: **GmbH & Co. KG**  
Legal Form code: **DE108**

SODEXHO ALLIANCE S.A.



Legal Form: **S.A.**  
Legal Form code: **FR002**

S.A.S.A. S.A.



Legal Form: **S.A.**  
Legal Form code: **FR002**

## Economic activities

EGON is able to convert the country's economic activity classifications into the European standard NACE rev.2 classification used for the transmission of information.

Country	Standard nazionale di classificazione attività economiche
AUSTRIA	ÖNACE 2008
BELGIUM	NACEBEL 2008
BULGARIA	MIGS
CROATIA	NKD
CZECH REPUBLIC	CZ-NACE
DENMARK	DB07
ESTONIA	EMTAK
FINLAND	TOL
FRANCE	NAF
GERMANY	WZ 2008
ITALY	ATECO
POLAND	PKD
PORTUGAL	CAE-rev.3
SWEDEN	SNI 2007
.....	.....

### NACE rev.2 Classification



Country	National Classification	NACE rev.2 Classification
ITALY	46.52.09 (ATECO 2007)	46.52
AUSTRIA	01.47-2 (ÖNACE 2008)	01.47
DENMARK	451120 (DB07)	45.11
....	.....	

## LEI (Legal Entities Identifier)

EGON allows users to recover the LEI code even when faced with a Business Name written differently from how it is shown in the GLEIF archives. In the case of multiple results the user can select the candidate from those proposed.

**Input Legal Name**

Pfizer Ges. MbH



**GLEIF Legal Name**

Pfizer Pharma GmbH

**LEI code**

549300PUZ2YYDFT8VV83

**Input Legal Name**

Ruggero Bauli SPA



**GLEIF Legal Name**

Bauli S.p.A.

**LEI code**

81560064CF9F03515592

**Input Legal Name**

elettrostudio s.p.a.



**GLEIF Legal Name**

- ELETTROSTUDIO SISTEMI S.P.A.
- ELETTROSTUDIO ENERGIA S.P.A.

**LEI code**

- 81560025E04E5C000797
- 815600304E07CB7B7E21

## Modes of operation

EGON tools for AnaCredit can be used in a variety of modes, both massively and in real-time and in different environments.

### Massive batch processing

Master checks can be implemented massively on any batch file/database in both the Mainframe environment and the server.

### CICS Transactions in Mainframe environment

Install Product Modules on the Mainframe environment and call up services through CICS/DB2 transactions.

### Web-services on-premises

Install the product modules locally and call up services via web service.

### Web-services in Cloud environment

Web services can be called up on a Cloud Platform (SaaS).

## Why choose EGON ?

- **NUTS 3** attribution beginning with the Local Council
- **NUTS 3** updating in the case of administrative reorganizations
- **National Identifier** validation with attribution by type
- **Legal form** Identification of the Business Name
- **NACE** transcoding





**For more details:**

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