



Item 4.2
Aggregated
AnaCredit statistics
– industry view



Dialogue with the banking industry on ESCB statistics
Frankfurt am Main, 15 March 2019

Aggregated AnaCredit statistics

Demand

- ◆ What aggregate statistics does industry expect from the AnaCredit data?
 - Market size? loans to legal entities
 - Which metrics? volume/value; stock/flow; non-performing
 - What breakdowns? geographical; sectoral; credit instrument
 - What perspective? lender; borrower; collateral
 - Potential for commercial real estate analysis

- ◆ Factors to consider:
 - What analysis does the ESCB plan to conduct/publish?
 - Only loans to legal entities covered
 - What analysis benefits most from granular data?
 - Distributions
 - Measures of dispersion – median values
 - Benefits for all users

Aggregated AnaCredit statistics

◆ Supply

- ◆ How should the data be made available?
 - Format; frequency; timeliness
- ◆ Roles of ECB and NCBs

◆ Review approach

- ◆ EBF to survey members on demand for AnaCredit analysis
- ◆ EBF to review findings with members and share conclusions with ESCB
- ◆ ESCB to submit short report proposing data dissemination options
- ◆ EBF to survey members and provide findings to ESCB