



**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