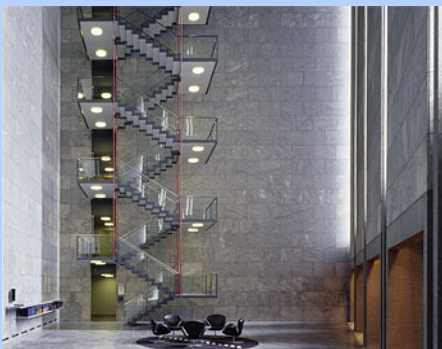




# Discussion of *Micro-data for micro and macro-prudential purposes* by Andrea Enria



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# Discussion agenda

- ◆ Data for macro-prudential purposes
- ◆ Future data needs and micro data on counterparties
- ◆ Challenges for statistical compilation and dissemination



# Data for macro-prudential purposes

- ◆ Harmonisation of reporting is desirable
  - ◆ Across purposes (Supervisory vs. Statistical)
  - ◆ Across countries



# Future data needs and micro data on counterparties

- ◆ Some areas are relatively well covered, others are not
- ◆ Interlinkages → we also need to focus on other sectors than the MFI sector
- ◆ An example of the usefulness of micro data on financial institutions counterparties for macro-prudential purposes: Distribution of assets and liabilities among Danish households



# Challenges for statistical compilation and dissemination

- ◆ Trend towards collection of more granular data
- ◆ Not necessarily a trade-off between data demands and reporting burden
- ◆ Data checking needs to be capable of increasing amounts of data
- ◆ Sharing of confidential data



# Conclusion

- ◆ Increased comparability of data is desirable, and can be achieved in different ways
- ◆ Increased reporting burden may be justified for efficiency reasons
- ◆ Regulators need to ensure flexibility and sufficient power for macro-prudential authorities