Item 4.2
Aggregated AnaCredit statistics – industry view
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