

ANALYTICAL CREDIT DATASET (Anacredit)

Rome, 19th July 2017

Milan, 20th July 2017

Hotel Atlantico – 23, Cavour rd., Rome

Hotel Crowne Plaza –73, Melchiorre Gioia rd., Milan

The topic of the harmonisation of data, or better said, the granular collection of credit data, is one of the key projects within the European macroprudential supervision. The reasons for this wide emphasis certainly may not be included in a few lines describing this meeting. However, some useful hints, which are also treated in this meeting, may be captured.

Analytical credit dataset completes an information process which aims at capturing the several analysis perspectives of a single, essential and mandatory need by the regulator: the knowledge, since only starting from this point informed decision can be adopted. Good quality data, control systems that, by crossing different variables, bring to light phenomena often 'hidden' and allow to experience first hand the qualitative thickness of the credit system of its kind.

At a national level, our Central Bank has followed, for some time, this direction; the new NPL reporting (reporting of non-performing positions) has been recently introduced, but even considering past reporting obligations, we come across the LD base, and before that (and we could say 'in unsuspecting time') the flow of loans decay.

The awareness is therefore high and, as a consequence, the number of information requested is relevant too.

In the light of the above, this meeting is intended to outline the new path aiming to satisfy the needs, in particular the reporting ones, without disregarding the principles of consistency and of qualitative governance of data which contribute to the creation of this reporting.

Thus, considering that the cross-sectorial topics are also interlinked among them, there is no need of specific technical-regulatory skills, since the interdisciplinary features of the meeting allow the participation of all business functions that, in various ways, contribute to the management of data on credit (Organisation, Risk, Credits, IT, Accounting, Audit and Compliance).

It is also possible, for those who want to deepen the technical-specific topics highlighted in the meeting, to plan a following half-day on-site analysis, at a particular worthwhile price, simply by putting an 'X' on the related field in the appropriate box on the registration form.

It should be noted that this fee is closely linked to the participation to the meeting and represents, therefore, a unique occasion.

09.30 a.m. registration of the participants

09.40 a.m. beginning of the meeting

THE ORIGINS

- ✓ The introduction of the reporting and its reasons in the European context
- ✓ The 'multi-stage' path
- ✓ The current situation (published and to-be-published rulebooks)

EXISTING LEGISLATION

- ✓ European
 - Regulation 2016/867: Structure (articles and annexes)
- ✓ Italian
 - Bank of Italy's Circular No. 297/2017
 - The new Anacredit reporting
 - General features of the reporting
 - Structure, frequency, exemptions and forwarding of the reporting
 - Analytical reporting of the lending interest rates
 - General features of the reporting
 - Structure, frequency and forwarding of the reporting
 - Non-performing exposures reporting (NPL base)
 - Its peculiarities and connections with Anacredit
 - The reference to the integration with Anacredit

OPERATIONAL ASPECTS

- ✓ The structure of the reporting
 - The relationships between entities
 - Entities register – Counterparties information – LEI code
 - Information on the instruments and the protections (guarantees) received
 - Information data (accounting, risk and qualitative)
 - Joint responsibilities data (co-obligations)
 - Methods for the production of the reporting
 - The Puma Flow
 - The new 'on-change' reporting concept
 - The differences between the Regulation and the Puma fields
- ✓ The reporting methods according to the definitions of .sdmx schemes (xml format)
- ✓ The new fields and the qualitative relationships: a first glimpse with the Npl reporting

THE BIRD PLATFORM

- ✓ BIRD namely: Banks' Integrated Reporting Dictionary
 - The performed release
 - The current version
 - The working group
- ✓ The connections between BIRD and Puma

PROCEDURAL AND GOVERNANCE OBSERVATIONS

- ✓ Govern the detail
 - From the aggregated logic to the single data logic
 - The qualitative control system
- ✓ The assessment of the operational system and its impacts on
 - The Accounting
 - The Credit Risk

5.00 p.m. end of the meeting

SPEAKERS: Mr. Roberto and Davide Savelli – partners of Save Consulting Group
Mr. Paolo Cataldi – consultant at Save Consulting Group



ON-SITE MEETING

The taxonomy used in NPL

The connections between NPL and Anacredit

The data cross between

- ⇒ *Information business input data*
- ⇒ *Data deriving from NPL*
- ⇒ *New data*
- ⇒ *Consistencies with the ECB Regulation*
- ⇒ *Which data may be verified and how*
- ⇒ *..... business topics to be treated individually.....*