

# WHAT IS THE **AnaCredit** REGULATION?

*AnaCredit stands for “analytical credit datasets”.  
It is a dataset with detailed information on  
individual bank loans in the euro area.*

## What data are required to be reported?

Financial Institutions are required to report 94 data attributes, from which we can highlight the following high-level data types:



Instrument  
Data



Counterparty  
Reference Data



Counterparty  
Instrument Data



Financial  
Data



Accounting  
Data



Instrument  
Protection  
Received Data



Counterparty  
Default Data



Counterparty  
Risk Data



Protection  
Received Data



Join  
Liability Data

## What are the main challenges?



Enormous  
Effort From  
IT Teams



Perform  
Microgranular  
Reporting



Data Sourcing  
Availability  
and Ownership



Measuring  
and Monitoring  
Data Quality

Sources: ECB; Novabase Financial Services analysis