



FINANS  
DANMARK

# Credit Register Conference – October 24, 2019

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# Key question of interest 1: Repayment profiles

The credit register can be used to investigate Danish households repayment behavior

- Do housing-owners use interest only mortgages to repay other (more expensive) loans?
- Do young and elderly households have different repayment profiles?
  - With an aging population with large pension savings are there any concerns to keep in mind?

# Key question of interest 2: Composition of lending activity and credit access

Credit registry can help tracking lending activity – both new and outstanding loans

- Tightening lending standards: Track what mortgages and loans are given to households, SMEs, etc.
- Geographical comparisons: Do households in rural municipalities face limited credit access?
- Demographic comparisons: Do elderly households face limited credit access?
- Signs of credit crunches?

## .. More general concerns

Credit register increases asymmetric information:

The Financial Supervisory Authority and Central Bank will have more information about borrowers than credit institutions

- Data privacy issues
- Who will effectively determine credit policies?