

Question for written answer E-001839/2016
to the Commission
Rule 130
Albert Deß (PPE)

Subject: AnaCredit and its implications for SMEs in the agriculture and horticulture sectors

The European Central Bank (ECB) plans to set up a central database to store analytical credit datasets (AnaCredit). All banks in the eurozone will therefore be required provide the ECB with comprehensive data on individual loans. Some 120 sets of data will be collected per loan and per year. This will even apply to small loans of EUR 25 000 and above, and to non-performing loans of EUR 100 and above. As a result, house banks will be more reluctant to lend to SMEs, given the work and additional costs involved in generating the datasets concerned.

In the context of the Juncker Plan and the European Investment Plan, which is specifically designed to fund SMEs as the backbone of the European economy, AnaCredit seems to be fundamentally at odds with the Commission's efforts in this area.

1. Is the Commission aware of the impact AnaCredit will have on lending to SMEs and therefore their scope for investing and innovating?
2. How will the Commission counteract the likely negative impact on lending to SMEs?
3. Does the Commission see a contradiction between AnaCredit and the EIB's investment programmes, such as the 2014-2020 Memorandum of Understanding between the Commission and the EIB on cooperation in agriculture and rural development or the COSME Programme?