

## EXPERT ROUNDTABLE ON THE HARMONISATION OF CREDIT REPORTING SYSTEMS IN EUROPE

16. October 2007, 14.00 – 17.00 h, Centre for European Policy Studies,  
1 Place du Congrès, 1000 Brussels

**C**redit reporting – the collection of financial information on households and companies – is crucial for the sound functioning of credit markets in Europe. However, credit reporting systems and information collections are still not harmonised. Cross-border reporting is in different stages of development for different types of information and institutions. Whereas it is well-developed in the area of business reporting – the exchange of profiles on companies – is in its infancy for consumer reporting. Some public credit registers, on the other hand, are now members of the Memorandum of Understanding, an agreement on cross-border data exchange between seven European public registers. Credit reporting has an impact on lending, banking competition and credit market performance. In addition, it can contribute to further integration of credit markets in Europe. At this half-day expert roundtable at the **EUROPEAN CREDIT RESEARCH INSTITUTE**, we discuss the stage of harmonisation of credit reporting systems in Europe, the origins of fragmentation and possible policy solutions. We invited policymakers, industry officials, Central Banks and consumer advocates to discuss with us the latest developments. For further information consult: [www.ecri.be](http://www.ecri.be)

13:30	<b>Registration</b>
14:00	<i>Welcome and Opening Remarks</i> Karel Lannoo, Chief Executive Officer, Centre for European Policy Studies Nicola Jentzsch, Head of Research, European Credit Research Institute
14:15	Mike Bradford, President, Association of Consumer Credit Information Suppliers
14:35	<i>Short intervention:</i> Tom Quinn, Vice President of Scoring Solutions, Fair Isaac
14:40	Christine Hauner, National Expert at the European Commission - DG Internal Market & Services – Retail Issues, Consumer Policy and Payment Systems
15:00	Roundtable discussion
15:10	Coffee Break
15:25	Phil Jones, Assistant Information Commissioner of the UK, Head of Data Protection Practice
15:45	<i>Short intervention:</i> Violetta Damia, Economist-Statistician, Statistics Development and Coordination, European Central Bank
15:50	Didier Muraille, Head of the Credit Registers Unit, Banque National de Belgique
16:10	Roundtable discussion