

FlexFinance provides data marts for reporting borrower statistics which are collected every quarter by the Deutsche Bundesbank.

The data mart contains the current remaining capital for all loans as of the reporting date, in which case the loans are differentiated according to:

- Remaining term divided into any maturity band ((e.g. < 1 year; 1-5 years, > 5 years)
- Companies or private individuals
- Sectors for corporate loans
- Type of loan (standard, acceptance credit or mortgage)

The same data marts can also be used for the reports based on **AnaCredit (= Analytical Credit Datasets)** which are called for by the national supervisory authorities and reported to the **ECB (= European Central Bank)**. For this purpose, the data marts comprise more information, particularly for corporate loans. Some examples are given below:

- Information on counterparties
  - Size
  - Number of employees
  - Counterparty's balance sheet total
- Detailed information on individual loans
  - Interest rate
  - Collateral
  - Outstanding payments
- Information on group structures or consortia
  - Associated liabilities
- Information on deals in default
  - Probability of default
  - Default status
  - Liquidised collateral

Below is an example of some customer information based on these data marts:

Customer Data Mart: AnaCredit - Counterparty Reference Data | Posting Date: Dec 31, 2012 | Report: - New Report -

Table ▾

Accounting standard ▾

Annual turnover ▾

Counterparty identifier ▾

Date of enterprise size ▾

Date of initiation of legal proceedings ▾

Head office undertaking identifier ▾

Immediate parent undertaking identifier ▾

Institutional sector ▾

Economic activity ▾

Balance sheet total ▾

Legal entity identifier (LEI) ▾

Number of employees ▾

Legal form ▾

Name ▾

Postal code ▾

Status of legal proceedings ▾

Street ▾

Sum ▾

Balance sheet total ▾

Enterprise size ▾

County - Administrative division ▾

City-Town-Village ▾

Enterprise size	County - Administrative division	City-Town-Village	Totals
Medium enterprise	DE	Alba	8,345,678.00
		Berlin	58,419,746.00
		Frankfurt	50,074,068.00
		Herzogenaurach	16,691,356.00
	FR	Nitza	50,074,068.00
	GB	Lincoln	8,345,678.00
		London	33,382,712.00
	JP	Akita	8,345,678.00
		Gunma	33,382,712.00
		Hokkaidō	8,345,678.00
		Miyagi	8,345,678.00
		Tochigi	33,382,712.00
		Tokyo	8,345,678.00
		Yamagata	25,037,034.00
	LU	Luxembourg	33,382,712.00
	SG	Singapore	100,148,136.00
	US	New York	25,037,034.00
	ZA	Johannesburg	25,037,034.00
	CN	Beijing	8,345,678.00
		北京	41,728,390.00
Totals			650,962,884.00

The following standard functions are also available for reports defined in FlexFinance:

- extensive [drilldown possibilities](#)
- possibility to [compare the report for different posting dates](#)
- manual editing combined with consistency check