



More insight into Dutch mortgage debt data

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DeNederlandscheBank

EUROSYSTEM

Agenda

1. Introduction Dutch delegation
2. Role of publications team at Statistics division
3. Institutional playing field
4. Statistics website DNB and publication activities
5. Thematic dashboards on statistical website
6. The case for a new residential mortgage dashboard
7. Challenges

Introduction Dutch delegation



Eva Hagendoorn

- Product Owner Publications Team at DNB Statistics (April 2021-present)
- Policy Advisor at Balance of Payments team at DNB Statistics (May 2013-April 2021)
- Reporter at Newsagency ANP on Economic and Financial news (Dec 2006-April 2013)
- Master of science in Economics at Utrecht University (2001-2005)
- Degree in journalism at Erasmus University (2006)



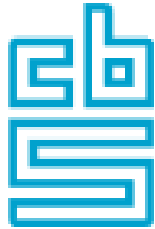
Tim Hersevoort

- Web editor Publications Team at DNB Statistics (April 2022-present)
- Content and PR specialist at Robert Walters (Nov 2020-April 2022)
- Data Storyteller/copywriter/marketeer at Valcon (Sep 2019-Aug 2020)
- Sportsdesk Editor at Gracenote (July 2012-Aug 2019)
- Bachelors degree Journalism at Hogeschool Utrecht (2008-2012)

Publications team

- Started in 2021 as a **new, horizontal team**
- One of the goals is to focus more on **user wishes** (internal and external)
- In 2021 the publications team coordinated a **survey** among different groups of users (internal and external)
- Conclusion: Users want us to tell the **story behind the figures** more often and want to have more overview of the different statistical products/datasets

Institutional playing field



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EUROSYSTEEM

Close cooperation with Statistics Netherlands in compiling macroeconomic statistics (**univocal figures on the Netherlands' relations with the rest of the world**) and clear division of responsibilities in recent years

DNB

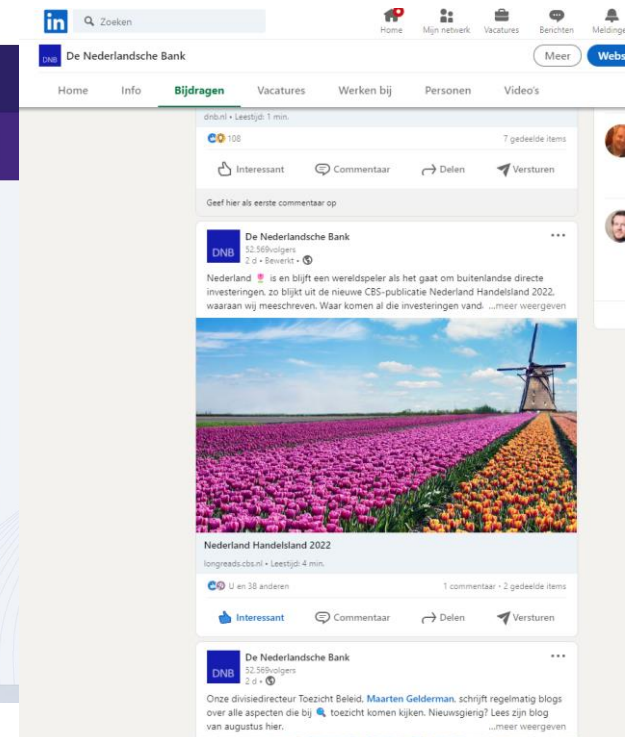
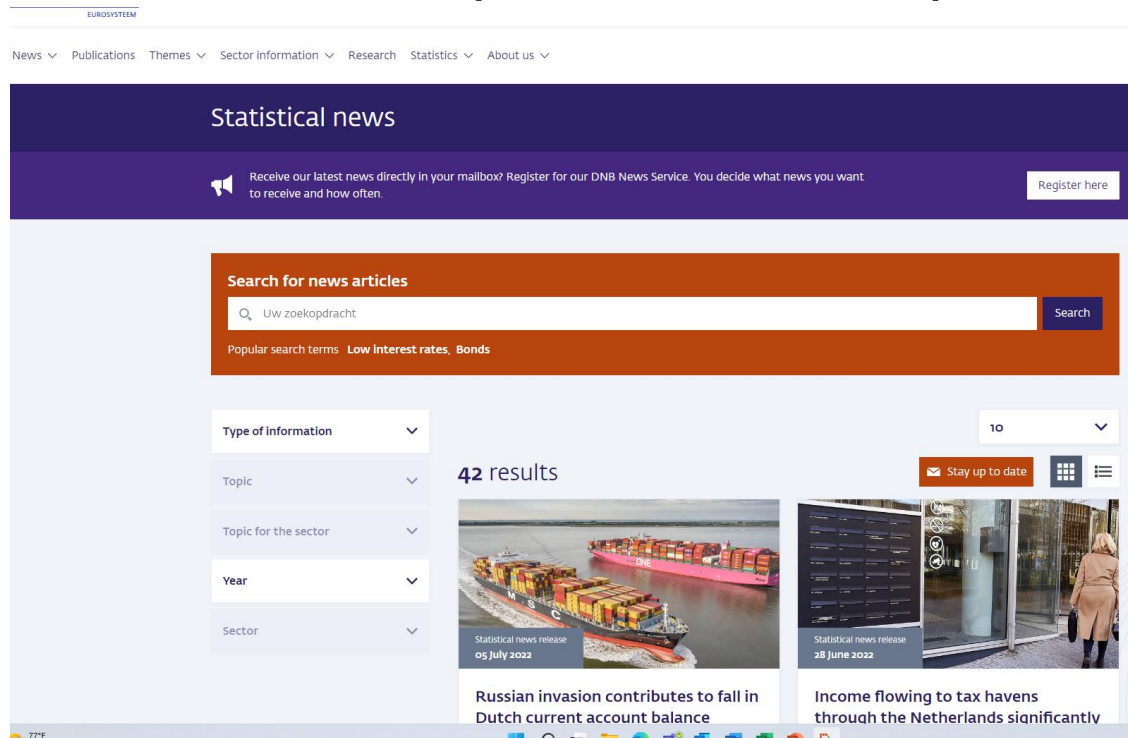
- Compilation of source statistics of financial sectors
- External statistics (e.g. balance of payments and direct investment)
- Securities

CBS

- National accounts
- Source statistics of non-financial sectors (households, government, non-financial companies)

Statistical Publications

- Statistical news articles in cooperation with Communications-department and occasionally with colleagues from research, supervision or financial stability divisions
- Recently (2021) started posting content (mainly promotion Statistical News) on social media (LinkedIn and Twitter)




Statistics website DNB - visualizations

- For visualizations we use a tool called 'High Charts'
- Currently 15 dashboards build around a statistical theme

DNB.nl > Statistics > Dashboards


Dashboards

In the dashboards below, we present the main trends in the financial sector and the balance of payments. The charts in the dashboards are updated in real-time as soon as new data become available, which means they are always up to date. The series used in the dashboards only represent a small selection of the data tables available in the database. Series not included in the dashboards can be found on the Data search page. There are several export options for each of the charts in a dashboard, and you can save the charts as images. It is also possible to download series of charts. You can use the "embed" option to include the chart in another website. It will then be updated automatically.




DNB's balance sheet

The DNB Balance sheet dashboard presents the balance sheet of De Nederlandsche Bank.




Investment Funds

Investment funds are investment companies or funds that attract funds from the public by issuing participations (shares or units) and invest these...



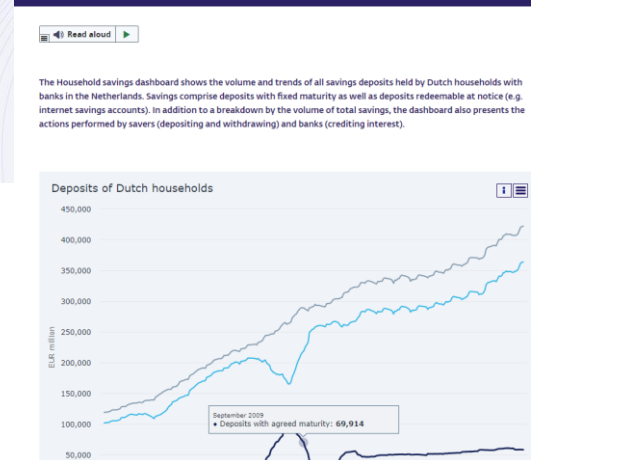
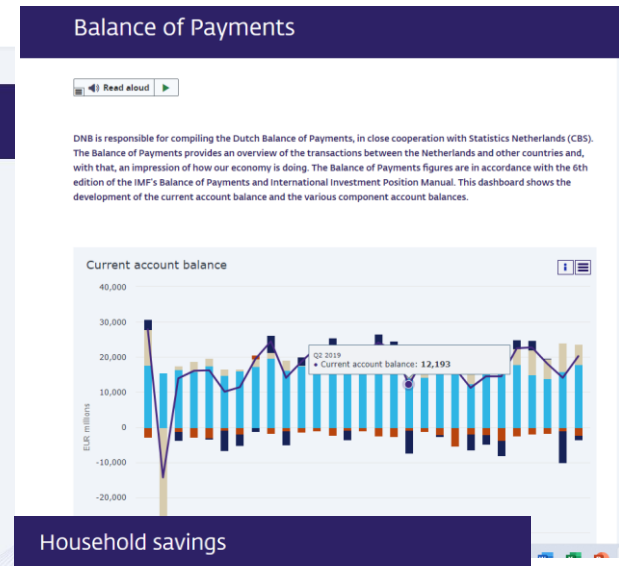
Balance of Payments

DNB is responsible for compiling the Dutch Balance of Payments, in close cooperation with Statistics Netherlands (CBS).



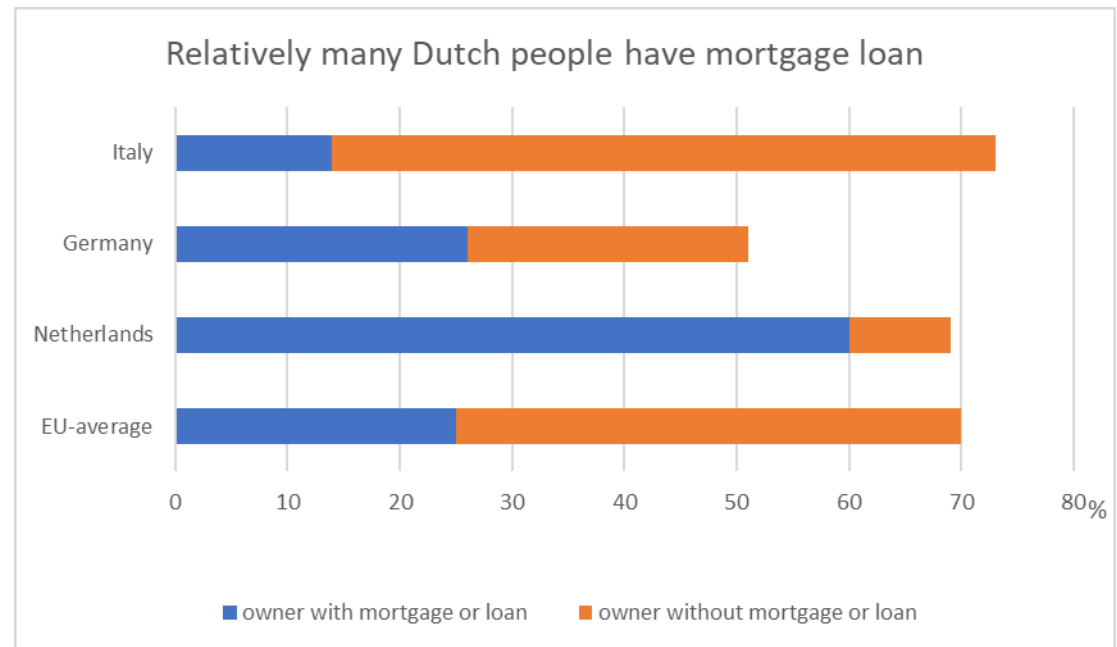
Financial markets

This dashboard presents the leading stock exchanges for the Netherlands (AEX, All-Share and Midkap), the United States (Dow Jones and Nasdaq) and ...



Why are Dutch mortgage data so important?

- Dutch mortgage debt per capita is among the highest in the world (in %GDP).
- ~60% of inhabitants have a mortgage loan, highest in Europe.
- Housing prices have gone up by 8 percent on average over the last 5 years and recently this has increased to 20 percent per year
- Mortgage debt could have substantial effect on financial stability



Business case for new mortgage dashboard

- Current dashboard contains only data on mortgages provided by banks, while other financial sectors are becoming increasingly important (>20% market share)
- We recently began collecting more information from non-banks such as 'other financial companies' (S125 and S126)
- Started publishing mortgage data from pension funds, insurance companies and collective investment institutions in 2021
- Recently started collecting (granular) data about mortgage debt issued by banks (RRE and CRE datasets).

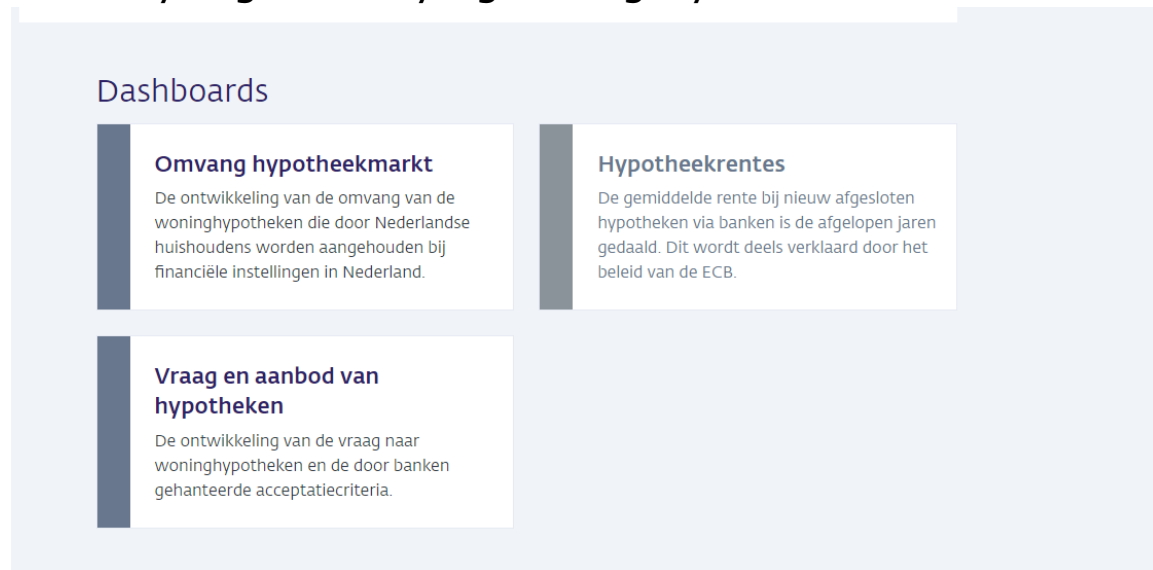


New dashboard

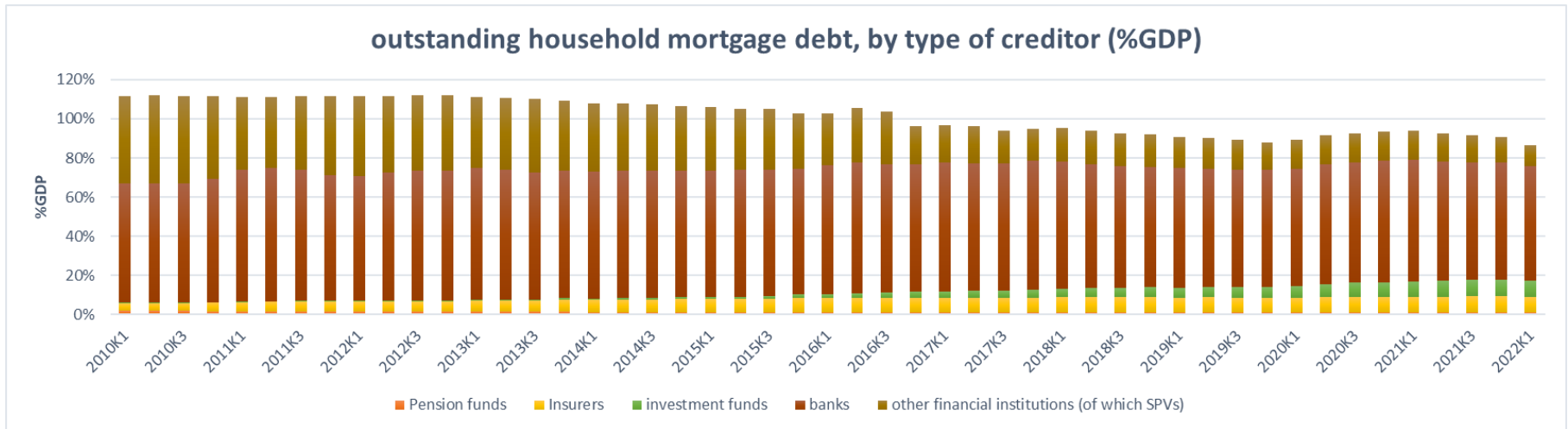
3 topics/subpages to start with:

- Overview of mortgage loans issued by the financial sector (next slide)
- Interest rate developments
- Supply and demand developments (Bank Lending Survey)

More information added when we can publish our Residential Real Estate data, for example information on data by region or by age category



Overview of mortgage loans by financial sector



Challenges

- Horizontally organized team – how to make sure statistical teams put sufficient efforts in the publication and communication aspect
- Knowledge about technical aspect High Charts not in-house – how to not become too dependent on external resources
- Consistency and comparability of datasets (also with Statistics Netherlands) – how to cope with differences between datasets
- Some of the datasets are relatively new and there are still quality issues that have to be checked – how to balance versus the strong external interest in the data
- Extremely granular datasets contain (too) much information – how to cope with privacy issues and the legal basis for publication



Conclusion/Summary

1. As of 2021 more priority to publishing task of DNB Statistics division:
 - Commitment of resources to publication task
 - Users consulted at least every 2 years

2. Release of new mortgage debt dashboard expected in 2022, which provides more insight in this important and for users also very relevant theme in which DNB Statistics can play an important role

Questions?

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