

European Commission



SVERIGES RIKSBANK
SE-103 37 Stockholm
(Brunkebergstorg 11)

Tel +46 8 787 00 00
Fax +46 8 21 05 31
registratorn@riksbank.se
www.riksbank.se

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Sveriges Riksbank's reponse to the EU consultation the Report of the Expert Group on Credit Histories

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Sveriges Riksbank welcomes the opportunity to comment on the European Commission's consultation on the Report of the Expert Group on Credit Histories.

The Riksbank wants to stress that the supply of credit information should be market driven and should not, apart from rules on data protection, be subject to regulatory intervention. This presumption holds for both national and cross-border supply of credit data. Consequently, the Riksbank agrees with the expert group's rejection of global and complex solutions, such as a pan-European credit register or aligning all Member states to a single credit data model.