

# DNB Multi-Annual Statistics Program 2026-2028

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DeNederlandscheBank

EUROSYSTEEM

# Introduction

## Reliable statistics: more important than ever

Reliable statistics enable us to understand our rapidly changing world. They provide a common, factual starting point for societal discussions and support sound policy decisions. In an era of widely diverse news sources and abundant information – as well as disinformation – reliable statistics are a stable and unifying foundation on which everyone can build.

At DNB, over a hundred professionals work every day to produce reliable statistics on our financial sector and international economy. To guide this work, and in line with the [Public Commitment on European Statistics](#), we publish a multi-year statistics program every three years. With this, we provide transparency on how we fulfil our statutory statistical task.

The 2026-2028 program focuses on developing new figures in three main substantive statistical themes: the (innovative) dynamics in the financial sector, the development of lending and non-banking finance, and the international financial-economic position of the Netherlands. These themes were selected in close consultation with the users of our statistics and also reflect new legal obligations based on international developments. This ensures alignment with user needs and with current societal issues.

The fourth and fifth themes in the program focus on our processes 'under the bonnet'. My years in this field have taught me that compiling statistics is highly complex from an operational perspective. It is a highly automated chain process with many dependencies, demanding strong methodological

expertise and sound judgement from our people. Continuous innovation is essential to improve and make this process more efficient, as users continually demand to provide more and better data with the same resources. In the coming years, we will therefore enhance substantial parts of our core process – a challenging task – to make our data even more accessible and our organisation more agile in meeting new demands.

Drawing up this plan is just the beginning of the hard work. But a good plan is an important start, and I am proud to be able to publish it. I look forward to working together with all DNB colleagues and other stakeholders in the coming years to develop even better facts and statistics, and thus a better shared understanding of the world around us.

**Fabienne Fortanier**  
Division Director Statistics



# Themes of the Multi-Annual Statistics Program 2026-2028

The Multi-Annual Statistics Program 2026-2028 focuses on five themes:

1 The Netherlands in a rapidly changing world



2 Better insight into lending



3 The financial sector in motion



4 Accessible statistics for all



5 An agile and effective statistics organisation



# 1 The Netherlands in a rapidly changing world

## Why this theme?

The international geopolitical environment has been changing rapidly in recent years. After a period of global economic integration, governments are increasingly imposing unilateral restrictions on trade and financial transactions. These measures are driven by national and economic security concerns, the need to safeguard international supply chains, and declining confidence in the efficiency and prosperity-promoting effects of international markets.

These developments are particularly relevant to the Dutch economy, which is strongly interconnected internationally. Policymakers therefore require better and more detailed information on the Netherlands' economic inter-linkages with other countries to properly assess the impact of current and potential future developments.

## What are we going to do?

We will provide **deeper insight into the Netherlands' major Foreign Direct Investment relationships**. For example, by publishing data on the original source of investments and offering new perspectives on flow-through capital and the role of holding companies.

We will **extend our standard publications on the balance of payments**, including more comprehensive country breakdowns, while respecting confidentiality limits.

We will **publish faster and more data on foreign securities held by the Netherlands**. For example, by monthly releasing new data and adding additional breakdowns.

We will expand our statistics on the **holding and issuance of 'green' securities**, contributing to sustainability objectives.



## 2 Better insight into lending

### Why this theme?

The Netherlands faces major societal challenges in the coming years. These include safety, public housing and sustainability, as well as economic resilience and innovation. The investment climate needed to address these challenges partly depends on the extent to which businesses and households have access to credit. This access may come through banks, but also through non-bank lenders, such as institutional investors or fintech platforms.

To assess how lending can contribute to the Dutch investment climate and societal challenges, policymakers need reliable data on both bank and non-bank lenders.

### What are we going to do?

We will publish **more detailed data on business lending by banks**. For example, by breaking down lending by industry.

We will provide **more frequent and comprehensive data on non-bank financing**, including lending through fintech platforms.

We will release **experimental data on lending specifically to SMEs** from both bank and non-bank lenders.

We will publish **additional data on mortgage loans**, such as information on finance costs and the loan amount relative to the collateral value (loan-to-value ratio).



# 3 The financial sector in motion

## Why this theme?

The financial sector is evolving rapidly, both nationally and internationally. Digitalisation and innovation are transforming the way we pay and invest. Dutch people increasingly use mobile and online banking, while the role of cash continues to decline. Financial institutions have become largely digital organisations in recent years and are increasingly aware of climate-related risks. At the same time, the share of new products such as crypto-assets and derivatives in corporate and household investments is growing steadily. The transition to the new pension system in the Netherlands is changing how we save for retirement. And new innovations such as artificial intelligence are emerging.

Policymakers need reliable data to monitor these developments and any associated risks.

## What are we going to do?

We will provide **better insight into households' and businesses' holdings of crypto assets**, based on new data collection covering both 'unbacked' and 'backed' crypto-assets.

We will publish **more detailed information on Dutch payment transactions**. For example, by adding breakdowns by geography, product type, and payment method. We will improve data quality and explore options for publishing faster and more up-to-date figures through nowcasting.

We will provide **insight into the effects of pension funds' transition to the new pension system** and the changes in investment strategies.

We will publish **more frequent and detailed data on investment funds**, with additional cross-sections and breakdowns.

We will **expand our sustainability publications**, e.g. by including indicators on physical risks and carbon emissions, and experiment with forward-looking indicators.



# 4 Accessible statistics for all

## Why this theme?

Our statistics have value only when they are used. They can help formulate better policies, generate new insights, and provide a factually neutral starting point for discussions, enabling us to understand each other better.

It is therefore essential that potential and existing users can easily find our statistics and related products through a clear portal that supports access in various common ways. Equally important is that the data can be easily used, for example through accessible news items highlighting key figures. Maintaining dialogue with users is also crucial, so we can quickly respond to current topics and answer questions about our statistics.

## What are we going to do?

We will **thoroughly renew and improve DNB's statistics website**. The new site will follow international standards, making its operation more uniform and recognisable to users. We plan to publish more data through the new website, provide a better theme-based overview, and improve metadata and explanations of our tables.

We will publish more information on **microdata available for research purposes**, so users are better informed about what is offered.

We will continue to **develop innovative publishing formats**, such as infographics, explainer videos, and social media content.

We will **keep investing in accessible news releases** that make important developments in our statistics understandable to a wide audience.

We will **strengthen our dialogue with users** through theme-based user groups and periodic sessions where we explain current data developments and answer questions.



# 5 An agile and effective statistics organisation

## Why this theme?

The economy and financial sector we describe are becoming increasingly complex. Users expect more, better, more detailed, and more timely data on relevant economic phenomena. At the same time, national and European legislation imposes increasingly demands on statistics producers. Against this background, innovation for statistics organisations is not a luxury but a necessity. Only then can we meet these expectations and requirements without increasing costs.

Developments in digitisation and ICT enable this innovation. Increasing international cooperation also offers opportunities, for example, by jointly adopting European solutions, using international standards and open-source applications such as the SDMX data format, the GSBPM process model, and the .Stat publication suite, or by exchanging code and/or processes for compiling statistics.

## What are we going to do?

We will **revise and modernise our process for handling source data** for statistics.

We will **standardise our work processes** for compiling statistics, making them more robust and efficient. Where possible and justified, **using artificial intelligence**.

Based on the harmonised work process, we will implement a **renewed generic technical infrastructure** that operates faster and more flexibly.

We will **use international standards and open-source solutions** as much as possible in process and system development for compiling statistics. We will **share and reuse code and processes** within the European System of Central Banks and with Statistics Netherlands (CBS) where possible.

Where feasible, we will **promote joint European initiatives** for data collection and statistics compilation.



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