

**COMMISSION de SURVEILLANCE  
du SECTEUR FINANCIER**

OUTDATED

Luxembourg, 15 December 2008

To all credit institutions

**CIRCULAR CSSF 08/385**

**Re: Survey on past due loans and commitments, on the related past due items and on specific impairment and provisions of credit institutions as at 31 December 2008.**

Ladies and Gentlemen,

The purpose of this circular is to carry out a survey:

- on past due loans and commitments,
- on the related past due items, and
- on specific impairment and provisions

based on the situation as at 31 December 2008.

As announced in Circular CSSF 08/363, this survey follows the surveys performed in this field on 31 December 2007 and 30 June 2008; the structure of the table related to the survey has been adapted from the previous version regarding past due items. A numerical example has also been included in the instructions on the questionnaire.

We would like to stress the importance of the quality of the data in order for the CSSF to perform a reliable analysis of the risks and their management within credit institutions. The table and the instructions are available electronically on our website at <http://www.cssf.lu/fileadmin/files/ESPREP-B0xxx-yyyy-mm-ERP.xls>, and at <http://www.cssf.lu/fileadmin/files/InstructionsERP.doc>.

The information to be reported on the basis of the situation as at 31 December 2008 must be communicated to the CSSF **for 30 January 2009 at the latest**.

The requested information should be sent via the transmission channels E-File or SOFiE. The name of the file must comply with the *file naming convention* for special enquiries as defined in Circular CSSF 08/344, using the following file names for the

survey as at 31 December 2008: ESPREP-B0xxx-2008-12-ERP.xls (“xxx” corresponds to the three digit identification number of your institution within the CSSF).

For any additional information, please contact Mrs Marguy Mehling (tel: 26 25 1 – 214; email: [sgе.marguy.mehling@cssf.lu](mailto:sgе.marguy.mehling@cssf.lu)) or Mr Pierrot Rasqué (tel: 26 25 1 – 475; email: [sgе.pierrot.rasque@cssf.lu](mailto:sgе.pierrot.rasque@cssf.lu)).

Yours faithfully,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Simone DELCOURT  
Director

Jean-Nicolas SCHAUS  
Director General