

**COMMISSION de SURVEILLANCE
du SECTEUR FINANCIER**

OUTDATED

In case of discrepancies between the French and the English text, the French text shall prevail

Luxembourg, 14 January 2010

To all credit institutions

CIRCULAR CSSF 10/434

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 2009.

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 2009.

This survey is the continuation of the surveys previously carried out (Circulars CSSF 08/363 and 08/385); the structure of the relevant table remains unchanged compared to the last version.

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> (only in French).

The information to be reported on the basis of the situation as at 31 December 2009 must be communicated to the CSSF **for 26 February 2010 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 2009: ESPREP-B0xxx-2009-12-ERP.xls (“xxx” corresponds to the three digit identification number of your institution within the CSSF).

For additional information, please contact Mr Pierrot Rasqué (email: pierrot.rasque@cssf.lu) as from 2 February 2010.

Yours faithfully,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Claude SIMON
Director

Andrée BILLON
Director

Simone DELCOURT
Director

Jean GUILL
Director General