

**COMMISSION de SURVEILLANCE
du SECTEUR FINANCIER**

OUTDATED

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

Luxembourg, 21 July 2008

To all credit institutions

CIRCULAR CSSF 08/363

Re: Survey on past due loans and commitments and on specific impairment and provisions of credit institutions as at 31 December 2007 and 30 June 2008

Ladies and Gentlemen,

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

- on past due loans and commitments, and
- on specific impairment and provisions

based on the situation as at 31 December 2007, respectively 30 June 2008.

The survey is an update of similar surveys performed in the past in this field. We would also like to draw your attention to the fact that we are considering carrying out this exercise more regularly in the future, notably due to the need to have statistics in this field for the purpose of international studies and statistics to be drawn up within the international working groups.

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

The information to be reported on the basis of the situation as at 31 December 2007 must be communicated to the CSSF **for 1 August 2008 at the latest**. The survey established on the basis of the situation as at 30 June 2008 must be communicated to the CSSF **for 31 August 2008 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 the specific investigations as defined in circular CSSF 08/344, using the following file names: ESPREP-B0xxx-2007-12-ERP.xls for the survey as at 31 December 2007 (“xxx” corresponds to the three digit identification number of your institution within the CSSF), and ESPREP-B0xxx-2008-06-ERP.xls for the survey as at 30 June 2008. Please note that the leading characters 'EN-' of the English version of the template should be stripped from the filename before sending the file to the CSSF.

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

Yours sincerely,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Simone DELCOURT

Director

Arthur PHILIPPE

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