

**COMMISSION de SURVEILLANCE  
du SECTEUR FINANCIER**

OUTDATED

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

Luxembourg, 11 January 2012

To all credit institutions

**CIRCULAR CSSF 12/531**

**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 2011**

Dear Sir or Madam,

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 2011.

This survey is the continuation of the surveys previously carried out (Circulars CSSF 08/363, 08/385, 10/434 and 11/499); 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 instructions are available electronically on our website at:

<http://www.cssf.lu/fileadmin/files/ESPREP-B0xx-yy-yy-mm-ERP.xls>,

and at:

<http://www.cssf.lu/fileadmin/files/InstructionsERP.doc>.

The information to be reported based on the situation as at 31 December 2011 must be communicated to the CSSF **by 17 February 2012 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 2011: ESPREP-B0xxx-2011-12-ERP.xls (“xxx” corresponds to the three-digit CSSF identification number of your institution).

For additional information, please contact Mr Pierrot Rasqué (email: pierrot.rasque@cssf.lu) as from 26 January 2012.

Yours faithfully,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Claude SIMON  
Director

Andrée BILLON  
Director

Simone DELCOURT  
Director

Jean GUILL  
Director General