

**COMMISSION de SURVEILLANCE
du SECTEUR FINANCIER**

OUTDATED

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

Luxembourg, 30 January 2013

To all credit institutions

CIRCULAR CSSF 13/558

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 2012

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 2012.

This survey is the continuation of the surveys previously carried out on this subject¹; 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-B0xxx-yyyy-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 2012 must be communicated to the CSSF **by 25 February 2013 at the latest**.

¹ Circulars CSSF 08/363, 08/385, 10/434, 11/499 and 12/531

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 2012: ESPREP-B0xxx-2012-12-ERP.xls (“xxx” corresponds to the three-digit CSSF identification number of your institution).

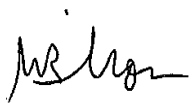
For additional information, please contact Mr Pierrot Rasqué (email: pierrot.rasque@cssf.lu).

Yours faithfully,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER



Claude SIMON
Director



Andrée BILLON
Director



Simone DELCOURT
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Jean GUILL
Director General