

**COMMISSION de SURVEILLANCE
du SECTEUR FINANCIER**

OUTDATED

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

Luxembourg, 13 January 2014

To all credit institutions

CIRCULAR CSSF 14/580

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 2013

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 2013.

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-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 2013 must be communicated to the CSSF **by 7 February 2014 at the latest**.

¹ Circulars CSSF 08/363, 08/385, 10/434, 12/531 and 13/558

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 2013: ESPREP-B0xxx-2013-12-ERP.xls (“xxx” corresponds to the three-digit CSSF identification number of your institution).

For additional information, please contact Mrs. Natalia Katilova (email: natalia.katilova@cssf.lu).

Yours faithfully,

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER

Claude SIMON

Director

Andrée BILLON

Director

Simone DELCOURT

Director

Jean GUILL

Director General