

FISIM tests on maturity and default risk

About your sources and methods

As explained in the instruction file: "_ReadMeFirst.doc", the four excel files should be accompanied by this word file: "_AboutYourFISIMSourceData.doc".

The aim of this document is to describe your sources and methods used in the FISIM tests on maturity and default risk, as well problems and difficulties encountered and solutions used during the tests.

Any problems, which would affect completing the tests on time, should be communicated to Eurostat by end of October 2011.

Questions related to the test on maturity

1. Did EURIBOR 3 –month represent well domestic interbank **short-term** operations for FISIM calculations in your country? Yes **Go to 1a, c**
- No **Go to 1b,c**

1.a. *If 'Yes' in 1.* Explain your experiences.

1.b. *If No in 1.* Explain the alternative rate chosen or calculated and its rational in using it in this test.

1.c. *Short-term rate with the rest of the world.* Explain the rate chosen or calculated used for the interbank transactions with the rest of the world

2. Did ISDAFIX 5 – year represent well interbank **long-term** operations for FISIM calculations in your country? Yes **Go to 2a, c**
No **Go to 2b, c**

2.a. *If 'Yes' in 2.* Explain your experiences.

2.b. *If No in 2.* Explain the alternative rate chosen or calculated and its rational in using it in this test.

2.c. *Long-term rate with the rest of the world.* Explain the rate chosen or calculated used for the interbank transactions with the rest of the world

3. Did you experience data availability problems with **short-term** sectorised interest? Yes **Go to 3a**
No **Go to 3b**

3.a. *If 'Yes' in 3.* Explain your experiences, problems and solutions used (e.g. interest data for user sector "x" was derived using alternative data "y")

3.b. *If No in 3.* Explain your source data (e.g. Profit and Loss Survey, Income Statements of banks, etc.).

4. Did you experience data availability problems with **short-term** sectorised stocks? Yes **Go to 4a**
No **Go to 4b**

4.a. *If 'Yes' in 4.* Explain your experiences, problems and solutions used.

4.b. *If No in 4.* Explain your source data.

5. Did you experience data availability problems with **long-term** sectorised interest? Yes **Go to 5a**
No **Go to 5b**

5.a. *If 'Yes' in 3.* Explain your experiences, problems and solutions used.

5.b. *If No in 3.* Explain your source.

6. Did you experience data availability problems with **long-term** sectorised stocks? Yes **Go to 6a**
No **Go to 6b**

6.a. *If 'Yes' in 6.* Explain your experiences, problems and solutions used.

6.b. *If No in 6.* Explain your source data.

7. Comment on the results given in the file "FISIM_Maturity.xls", in the sheets: "ImpactAnalysis", "AnalysisLOANS", and "AnalysisDEPOSITS"

Questions related to the test on default risk

NOTE: In April 2011, the members of the European FISIM Task Force completed a questionnaire providing detailed information on this subject. (see the report of the Task Force approved by the CMFB (CMFB 2011/06/A.6.1). Therefore, the members of the Task Force may use this question 8 to provide additional information.

8. Did you experience data availability problems with write-offs on loans and provisions for bad and doubtful loans? Yes **Go to 8a**
No **Go to 8b**

8.a. *If 'Yes' in 6.* Explain your experiences, problems and solutions used.

8.b. *If No in 6.* Explain your source data.

9. Comment on the results given in the file "FISIM_Risk.xls", in the sheets: "ImpactAnalysis", and "AnalysisLOANS".
