

FlexFinance provides data marts for the delivery of the interest rate statistics that are collected randomly by the national central banks and are then reported to the **ECB (= European Central Bank)**. These data marts comprise interest rates and their fixed periods for both existing and new deals.

The average interest rates in the data marts are based essentially on the contract information delivered. The data marts also contain all the information needed to differentiate between financial products and counterparties:

- Fixed interest rate or effective interest rate
- Fixed interest period
- Private individual or company
- Type of loan (consumer, residential construction, overdraft or corporate loan) as well as
- Information on periods of notice

Below is an example of the average interest rates based on these data marts:

Customer Data Mart: Fixed interest rate | Posting Date: Dec 31, 2012 | Report: AVG (Interest rate)

Heatmap

Average

Interest rate

Duration range

Calling start date	Deal ID	Deal end date	Deal start date	Interest rate	Internal deal type	Calling flag	Asset / Liability	Deal type	Industry type	Duration range	<= 1 month	> 1 month <= 3 months	> 3 months <= 1 year	> 1 year <= 5 years	> 5 years	Overnight	Totals
								Consum Loan	Civil Servants				4.44			3.23	4.07
								Investment Banks					3.99			5.21	4.29
								Private			0.00		3.93		0.71	5.85	4.08
								Railway transportation			0.00		2.51		0.82	4.30	2.75
								Automotive Industry					5.66		8.00		5.72
								Central Banks					0.88			5.60	2.00
								Investment Banks				5.94	3.35		6.13	5.13	3.65
								Office Equipment					3.50			3.67	4.13
								Private								4.40	4.40
								Railway transportation					5.13			4.18	4.73
								Central Banks					1.30				1.30
								Investment Banks		0.60			3.43		0.00		2.23
								Railway transportation							4.05	4.96	4.66
								Private								2.43	2.54
								Railway transportation								4.59	4.59
								Floating Loan, prev. int rate	Private							4.83	4.83
								Investment Banks					5.94				5.94
								Hire To Purchase / Step Up Loan	Private							2.30	2.04
								Railway transportation									3.65
								Money Market Deal	Investment Banks						0.00		0.00
								Operating Lease	Private								2.14
								Subordinated Loan (assets)	Private							3.65	3.65
								Railway transportation									4.28
								Consum Loan	Railway transportation		0.00		0.00				0.00
								Corporate Loan	Central Banks				0.00				0.00
								Railway transportation					0.00				0.00
								Deposit	Investment Banks	0.06			1.56		1.02	2.28	1.29
								Railway transportation			0.92		1.78		1.38	2.30	1.58
								Floating Loan, prev. int rate	Private							4.80	4.80
								Money Market Deal	Investment Banks				4.92				4.92
								Automotive Industry								3.00	3.00
								Current Account (Customers)	Civil Servants								3.00
								Investment Banks									3.00
								Private									3.00
								Investment Banks									3.00
								Private							3.00		3.00
								Railway transportation									3.00
								Totals			0.36		0.83		3.34	1.41	3.50
																3.00	3.37

The following standard functions are also available for reports defined in FlexFinance:

- extensive [drilldown possibilities](#)
- possibility to [compare the report for different posting days](#)
- manual editing combined with consistency check