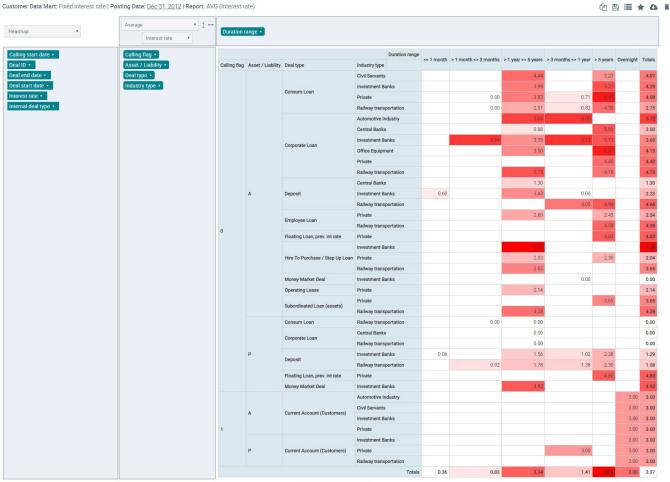FlexFinance provides data marts for the delivery of the interest rate statistics that are collected randomly by the national central banks and are then reported to the **ECB** (= **European Central Bank**). These data marts comprise interest rates and their fixed periods for both existing and new deals.

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

Left panel fields: Calling start date, Deal ID, Deal end date, Deal start date, Interest rate, Internal deal type

Second panel fields: Calling flag, Asset / Liability, Deal type, Industry type

Calling flag	Asset / Liability	Deal type	Industry type	<= 1 month	> 1 month <= 3 months	> 1 year <= 5 years	> 3 months <= 1 year	> 5 years	Overnight	Totals
0	A	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	6.85		4.08
			Railway transportation	0.00		2.51	0.82	4.30		2.75
		Corporate Loan	Automotive Industry			5.66	6.00			5.72
			Central Banks			0.88		5.00		2.00
			Investment Banks		5.94	3.35	6.13	5.13		3.65
			Office Equipment			3.50		6.67		4.13
			Private					4.40		4.40
			Railway transportation			5.13		4.18		4.73
		Deposit	Central Banks			1.30				1.30
			Investment Banks	0.60		3.43	0.00			2.23
			Railway transportation				4.05	4.96		4.66
		Employee Loan	Private			2.60		2.43		2.54
			Railway transportation					4.59		4.59
		Floating Loan, prev. int rate	Private					4.83		4.83
		Hire To Purchase / Step Up Loan	Investment Banks			7.68				7.68
			Private			2.03		2.30		2.04
			Railway transportation			3.65				3.65
		Money Market Deal	Investment Banks				0.00			0.00
		Operating Lease	Private			2.14				2.14
		Subordinated Loan (assets)	Private					3.65		3.65
			Railway transportation			4.28				4.28
	P	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
1	A	Current Account (Customers)	Automotive Industry						3.00	3.00
			Civil Servants						3.00	3.00
			Investment Banks						3.00	3.00
			Private						3.00	3.00
	P	Current Account (Customers)	Investment Banks						3.00	3.00
			Private					3.00	3.00	3.00
			Railway transportation						3.00	3.00
			Totals	0.36	0.83	3.34	1.41	3.08	3.00	3.37

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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