Interest Rate Risk (IRRBB)

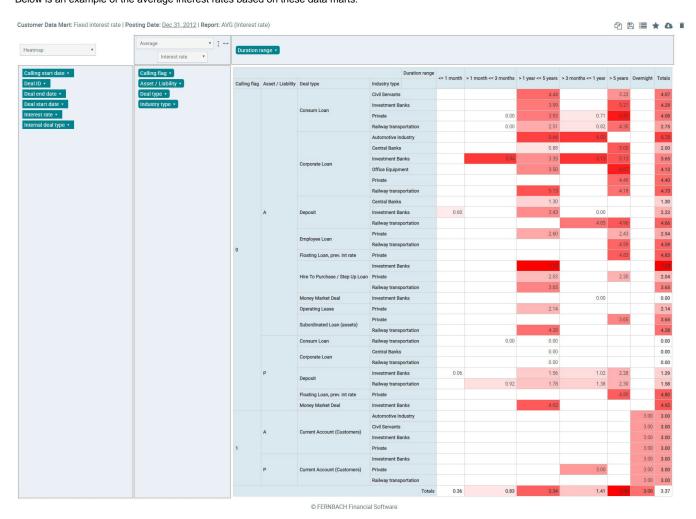


FlexFinance provides data marts for the delivery of the interest rate statistics that are collected randomly by the national central banks and are then reported to the **ECB** (= **European Central Bank**). These data marts comprise interest rates and their fixed periods for both existing and new deals.

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:



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

