



**Regulation of the Financial Market Authority (FMA) on the content and format of the results to be submitted by deposit guarantee schemes from stress tests
(Deposit Guarantee Scheme Stress Test Regulation (SiEi-StrV; Sicherungseinrichtungen-Stresstestverordnung))**

EBA Peer Review on DGS Stress Testing Pursuant To Article 4(10) of the DGSD	
Results of Priority Tests performed in application of Paragraph 96 of Section 8 of the Guidelines on Stress Tests of Deposit Guarantee Schemes	
QUESTIONS	ANSWERS <i>(Where applicable, guidance is provided in italics)</i>
A. GENERAL QUESTIONS	
Deposit Guarantee Scheme for which the results are reported	<i>Name of DGS</i>
Contact details of the designated authority	Finanzmarktaufsicht (FMA) Otto-Wagner-Platz 5 A-1090 Wien Tel: (+43-1) 249 59-0 fma@fma.gv.at
Contact details of the deposit guarantee scheme if different from designated authority	<i>Name, email, mail address and phone number.</i>
Period covered by the summary	
Number of institutions which are members of the DGS	<i>Number at the time of reporting</i>
Repayment periods applicable to the DGS during the period pursuant to Article 8(2) DGSD	<i>E.g. 7 working days.</i>

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B. SCV FILES TESTS	
Number of institutions tested	
Where applicable, reason for not testing all institutions	
How many members were tested on the basis of samples	
How many members were tested on the totality of their SCV files	
Where sampling was used, describe the methods used to define the sample and ensure representability of the sample	
i1: Overall quality assessment of the SCV files resulting from the tests, main shortcomings, main reasons for shortcomings, expectation of future developments (qualitative)	
i2: Qualitative assessment of arrangements in place for requesting and obtaining SCV files (qualitative)	
i3: Time to obtain transmission of SCV files, from request to institution (quantitative)	<i>Number of days. Indicate minimum and maximum as well as average</i>
i4: Share of substandard entries (missing, inaccurate, or not containing the data necessary for treatment and payment)	<i>Percentage as a share of an institution's total SCV files or sample. Average across all the tests, range (min and max).</i>

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C. OPERATIONAL CAPABILITY TEST(S)				
<i>Describe the priority tests applied (intervention scenarios chosen, type of institutions etc.). One column per test.</i>	<i>Leave empty</i>	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>Describe test 3 if any</i>
<i>Overall quality assessment resulting from the tests, main shortcomings, reasons for these shortcomings, expectation of future developments.</i>	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>1) Access to data</u>				
<u>a) Information on depositors and deposits</u>				
i1: Overall quality assessment of the SCV files resulting from the tests, main shortcomings, main reasons for shortcomings, expectation of future developments (qualitative)	<i>Leave empty</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i2: Quality assessment of arrangements in place for requesting and obtaining SCV files (qualitative)	<i>Leave empty</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i3: Time to obtain transmission of SCV files, from the day of the request to the affiliated credit institution (quantitative)	<i>Leave empty</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i4: Share of substandard SCV files or SCV files' entries (missing, inaccurate, or not containing the data necessary for processing and payment) (quantitative)	<i>Leave empty</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>b) Information on problems that are likely to give rise to the intervention of a DGS.</u>				
i5: Quality of the arrangements in place for obtaining information from competent or resolution authorities on problems detected at a credit institution which could give rise to DGS intervention, including whether they ensure receiving timely information on early deterioration of an institution's financial situation (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>2) staff and other operational resources</u>				

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i6: Adequacy of the existing staff, budget and other resource that would be available in a real-life scenario (quantitative and qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i7: Adequacy of extra staff, budget and other resources that would be available at short notice when needed (quantitative and qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>3) Communication with depositors and the wider public</u>				
i8: Time to set up call centres and ad hoc websites or webpages (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i9: Capacity of websites or call centres in terms of number of connections or calls (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>4) Payment means</u>				
i10: Review of payment instruments available for payout scenarios (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i11: Adequacy when applied to a high number of payments, as defined in the scenarios (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>5) Repayment and contribution periods</u>				
i12: For repayment scenarios, time from the determination of unavailability of deposits to the moment when the repayable amount is made available (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i13: Where temporary high balances or beneficiary account are earmarked on a continuous basis as described in paragraph 69 of the guidelines on DGS stress tests, time elapsed from the determination of unavailability of deposits to the moment when the repayable amount is made available (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>

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i14: For resolution scenarios, time elapsed from the resolution authority's request to the payment of the contribution (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
<u>6) Home-host cooperation (optional as part of the operational capability test)</u>				
i15: Ability to extract earmarked SCV information on depositors at branches set up by their affiliated credit institutions in other Member States (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i16: Time to produce and transmit to host authorities payment instruction files, from the transmission of SCV files by institution (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i17: Quality assessment of channels for the transmission of payment instruction files	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i18: Confirmation from host DGSs that the payment instruction files would be adequate for repaying depositors	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i19: Ability to meet the deadlines laid down in the Guidelines on cooperation arrangements between deposit guarantee schemes	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>

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D. OPERATIONAL CROSS BORDER COOPERATION TEST				
Describe tests performed during the period and involving cross-border cooperation.	<i>Leave empty</i>	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>Describe test 3 if any</i>
Overall assessment resulting from the tests, main shortcomings, reasons for these shortcomings, expectation of future developments.	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i15: Ability to extract earmarked SCV information on depositors at branches set up by their affiliated credit institutions in other Member States (qualitative);	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i16: Time to produce and transmit to host authorities payment instruction files, from the transmission of SCV files by institution (quantitative);	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i17: Quality assessment of channels for the transmission of payment instruction files	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i18: Confirmation from host DGSs that the payment instruction files would be adequate for repaying depositors	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i19: Ability to meet the deadlines laid down in the Guidelines on cooperation arrangements between deposit guarantee schemes	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>

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E. FUNDING CAPABILITY TEST				
Describe the main tests (intervention scenarios chosen, type of institutions etc.) involving funding capability testing	<i>Leave empty</i>	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>Describe test 3 if any</i>
Amount of funds required by the intervention	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
Describe the funding mix obtained in the test: amount of funds required by the intervention, amount of <i>ex ante</i> funds used, including the amount of payment commitments called upon, amount of <i>ex post</i> contributions collected, amount of alternative funding means obtained		<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
Overall assessment of the results, main shortcomings, reasons for these shortcomings, expectation of future developments.	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i20: Adequacy of <i>ex ante</i> funds to cover the funding need (shortfall in absolute value and as a share of the need)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i21: Qualitative assessment of the DGS's ability to liquidate assets invested as part of the available financial means within the deadline	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i22: Adequacy of <i>ex post</i> and alternative funding means to cover the funding needs not covered by <i>ex ante</i> funds (shortfall remaining after exhausting <i>ex post</i> and alternative funding means) (quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>
i23: Quality assessment of arrangements in place for accessing alternative funding means (reliability, quantity) (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>Assessment for test 3 if any</i>

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