



Annex to the 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 Schemes Stress Test Regulation (SiEi-StrV; Sicherungseinrichtungen-Stresstestverordnung))

SHEET 1 – GENERAL INFORMATION ABOUT THE DEPOSIT GUARANTEE SCHEME (DGS)

Italic text contains guidance about how to fill out the form, and shows where to make an entry in the table. Where a specific core test is not conducted or an area was not tested, please report “Area not tested” and provide a brief text-based explanation for not performing the test or assessing the area.

Deposit Guarantee Scheme and Designated Authority

DGS for which the results are reported	<i>Name of deposit guarantee scheme</i>	
Designated authority of the DGS for which the results are reported	Finanzmarktaufsicht (FMA)	
Contact details of the designated authority	Otto-Wagner-Platz 5, A-1090 Vienna Tel: (+43-1) 249 59-0 fma@fma.gv.at	
Contact details for the deposit guarantee scheme if different from designated authority	<i>Name, e-mail address, mailing address and telephone number</i>	
Period covered by the summary	<i>MM/YY - MM/YY</i>	
Reporting date	<i>DD/MM/YY</i>	
Number of affiliated institutions which are members of the DGS at the time of reporting	<i>Number</i>	
Repayment periods applicable to the DGS during the period pursuant to Article 8(2) DGSD. In case of multiple repayment periods: clarify which period was applicable in which timeframe.	<i>E.g. 7 working days</i>	
Set up and mandate of the DGS	Is the failure-prevention function (as per Article 11(3) of the DGSD) part of DGS's mandate in accordance with applicable national provisions?	<i>Yes/No</i>
	Is the contribution-to-insolvency-proceedings function (as per Article 11(6) of the DGSD) part of DGS's mandate in accordance with applicable national provisions?	<i>Yes/No</i>
Funding structure of the DGS	What is the percentage of DGS' available financial means in relation to the amount of covered deposits of its members?	<i>Percentage based on the latest available data</i>

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	How are DGS' available financial means managed?	<i>Free text stating all relevant details</i>		
	Are there any legislations and arrangements in place in relation to the ability of the DGS to raise extraordinary contributions?	<i>Free text stating all relevant details</i>		
	Are there any adequate alternative funding arrangements in place?	<i>Free text stating all relevant details</i>		
Describe the DGS's context in the area of cross-border cooperation	What is the number of DGSs operating in another Member State with which home-host cooperation may be needed in case of failure of an EU branch?	<i>Provide the number of DGSs</i>		
	What is the number of DGSs operating in another Member State with which home-host cooperation has been tested?	<i>Provide the number of DGSs</i>		
	With how many DGSs operating in another Member State have cooperation agreements been put in place?	<i>Provide the number of DGSs</i>		
Functions considered as critical to perform DGS's mandate that are outsourced.	Does the DGS resort to subcontractor(s) in the achievement of at least one of its functions?	Yes/No		
	If yes, which activities have been outsourced to an external provider or are performed /provided by another party?	IT Infrastructure	Yes/No	<i>If yes, free text stating all relevant details</i>
		Call centre	Yes/No	<i>If yes, free text stating all relevant details</i>
		Public and press relations	Yes/No	<i>If yes, free text stating all relevant details</i>
		Postal services	Yes/No	<i>If yes, free text stating all relevant details</i>
Other outsourced services	Free-form text			

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DEPOSIT GUARANTEE SCHEME STRESS TESTS

	Core tests	Repayment	Repayment with cross-border Cooperation	Contribution to resolution	Prevention of a failure	Contribution to insolvency proceedings
Overview of which tests were performed by the DGS	Number of tests performed during the reporting cycle	0, 1, 2 and so on.	0, 1, 2 and so on.	0, 1, 2 and so on.	0, 1, 2 and so on.	0, 1, 2 and so on.
	Number of tests reported	0, 1, 2 and so on.	0, 1, 2 and so on.	0, 1, 2 and so on.	0, 1, 2 and so on.	0, 1, 2 and so on.
	Timing of each test	From DD/MM/YY to DD/MM/YY per iteration	From DD/MM/YY to DD/MM/YY per iteration	From DD/MM/YY to DD/MM/YY per iteration	From DD/MM/YY to DD/MM/YY per iteration	From DD/MM/YY to DD/MM/YY per iteration
	Describe how the DGS increased the severity and complexity of stress tests over time (compared to the previous stress-testing cycle and within the reported stress testing cycle).	<i>Free-form text</i>				
Describe the arrangements made by the DGS to ensure objectivity in the definition of assumptions for the stress test, the running of the test and the elaboration of unbiased conclusions. If needed, refer to the definition of internal/external participants and observers provided in the Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU (EBA Guidelines EBA/GL/2021/10). Additionally, describe the elements that the DGSs took into account when making such arrangements (for example the set-up/governance of the DGS, costs conflicts of interest, added value, national provisions on professional secrecy and DGS oversight).	Did the DGS make use of one or several external observer(s)?	Yes/No				
	If yes, provide further specifications on the intervention of the external observer(s).	<i>Free-form text</i>				
	Provide further specifications on the arrangements to ensure objectivity in general.	<i>Free-form text</i>				
Describe, if applicable, ongoing changes to the DGS's systems during the stress-testing cycle that affected the stress testing, for example changes that are linked to the transitional period to the shorter repayment deadline or to the outcomes of previous stress tests. Describe how such changes impacted the stress tests and if/how tests were used while making such changes.	<i>Free-form text</i>					

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IMPROVEMENT OF THE RESILIENCE	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>etc.</i>
For any abovementioned core tests, if the DGS performed comparable core tests in the previous stress-testing cycle or within the stress-testing cycle reported, report the extent to which the DGS has improved its resilience over time and explain (for example, because follow-up measures taken after the previous round of tests or difference in the applied scenarios).	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2 if any</i>	<i>etc.</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>etc.</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>etc.</i>
	<i>etc.</i>	<i>etc.</i>	<i>etc.</i>	<i>etc.</i>

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SHEET 3 – OVERVIEW OF THE IDENTIFIED AREAS OF IMPROVEMENT

Number	Related to core test	Type of capability	Related to aspect	Linked to specific indicator(s)	Severity	Has the area already been improved?	Description of the area of improvement
1	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Yes/No</i>	<i>Free-form text</i>
2	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Yes/No</i>	<i>Free-form text</i>
etc.	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>	<i>Yes/No</i>	<i>Free-form text</i>

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SHEET 4 - REGULAR SINGLE-CUSTOMER-VIEW (SCV) FILE TESTS¹

Describe the main DGS partners (legally/usually/occasionally) involved in the design and execution of this core test.	<i>Free-form text</i>		
Describe the DGS's key drivers leading the process of regular testing of SCV files (through desktop reviews of SCV files and/or on-site visits)	<i>Free-form text</i>		
	How are credit institutions selected?	Have credit institutions been informed about the date of the SCV-file tests?	Is SCV-file data compared and checked with other data from the credit institutions and other sources?
	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>
Describe the DGS's arrangements in place for analysing SCV files and liaising with the relevant credit institutions to request additional/corrective data when needed.	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>
	How are SCV files analysed?	What is included in the SCV file analysis?	How are the credit institutions approached?
	<i>Free-form text</i>	<i>Free-form text</i>	<i>Free-form text</i>
Describe the deadline, established by the DGS, for receiving an SCV file of sufficient quality for the DGS to be able to perform for a payout within the applicable repayment period, which is applied in regular SCV-file tests.	<i>Free-form text</i>		
	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>
Describe the definition of substandard entries, as established by the DGS, by specifying which SCV file entries are crucial for a DGS intervention and which may be considered 'substandard' when such entries are missing or inaccurate, which may also lead to invalid SCV files. ²	<i>Number of (working) days</i>		
Describe the definition of valid and invalid SCV files. ²	<i>Free-form text</i>		
	<i>Free-form text</i>		

¹ SCV files are filing containing information about individual depositors, that are requirements in order to prepare a repayment by a deposit guarantee scheme, including the total amount of eligible deposits of each and every depositor.

² See also paragraph 4.19 of Guidelines EBA/GL/2021/10.

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	General assessment	Round 1	Round 2	Round 3
If a DGS performed multiple rounds of regular SCV-file tests, please describe the tests briefly (including the test date/period).	<i>Free-form text</i>	<i>Describe round 1</i>	<i>Describe round 2 if any</i>	<i>Describe round 3 if any</i>
Number of unique institutions tested (if a DGS performed multiple SCV-file tests of one unique institution, this counts as one unique institution).	<i>Free-form text</i>	<i>Total number</i>	<i>Total number</i>	<i>Total number</i>
Number of unique institutions which are members of the DGS at the time of each regular SCV-file test round.	<i>Free-form text</i>	<i>Total number</i>	<i>Total number</i>	<i>Total number</i>
Where applicable, reason(s) for difference between number of unique institutions tested and the number of unique institutions that are members of the DGS at the time of each round.	<i>Free-form text</i>	<i>Describe round 1</i>	<i>Describe round 2 if any</i>	<i>Describe round 3 if any</i>
Number of institutions of which SCV files were tested on the basis of samples.	<i>Free-form text</i>	<i>Total number</i>	<i>Total number</i>	<i>Total number</i>
How many institutions were tested on the totality of their SCV files?	<i>Free-form text</i>	<i>Total number</i>	<i>Total number</i>	<i>Total number</i>
Where sampling was used, describe the methods used to define the sample and ensure representability of the sample.	<i>Free-form text</i>	<i>Describe round 1</i>	<i>Describe round 2 if any</i>	<i>Describe round 3 if any</i>
Where applicable, please provide the average number of depositors included in the sample as an absolute number and as a proportion of all depositors.	<i>Free-form text</i>	<i>Average</i>	<i>Average</i>	<i>Average</i>

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Assessment of the indicators³				
i1: Time to obtain transmission of valid SCV files, from the day of the initial request to the affiliated credit institution (qualitative and quantitative) Amount of time (in hours if possible). Indicate the time of the institution that transmitted the file the fastest, and the time of the institution that transmitted the file the slowest. Provide an average for the overall sample of institutions tested.	<i>General assessment if more than one round</i>	<i>Assessment for round 1 (the period to test all of the relevant credit institutions).</i>	<i>Assessment for round 2</i>	<i>Assessment for round 3</i>
i2: Share of valid SCV files and share of substandard entries in valid SCV files (qualitative and quantitative). Number of credit institutions that were able to deliver valid SCV files (in absolute numbers and the relative share of institutions tested), the relative share of substandard entries and the minimum, maximum and average of these shares in each SCV-file-testing round.	<i>General assessment if more than one round</i>	<i>Assessment for round 1 (the period to test all of the relevant credit institutions).</i>	<i>Assessment for round 2</i>	<i>Assessment for round 3</i>
i3: Quality assessment of arrangements in place for requesting and obtaining SCV files (qualitative)	<i>General assessment if more than one round</i>	<i>Assessment for round 1 (the period to test all of the relevant credit institutions).</i>	<i>Assessment for round 2</i>	<i>Assessment for round 3</i>
i4: Quality assessment of the arrangements in place for analysing SCV files and liaising with the relevant credit institutions to request additional/corrective data when needed (qualitative)	<i>General assessment if more than one round</i>	<i>Assessment for round 1 (the period to test all of the relevant credit institutions).</i>	<i>Assessment for round 2</i>	<i>Assessment for round 3</i>

³ Reporting of a qualitative score (1, 2, 3 or 4) for every individual indicator. See also paragraph 5.2 of Guidelines EBA/GL/2021/10.

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SHEET 5 - DGS-REPAYMENT TESTS

Description of the design of the stress-test exercises

Describe the main DGS partners (legally/usually/occasionally) involved in the design and execution of this core test.	<i>Free-form text</i>		
Describe the design of the exercises (scenario chosen, type of institutions etc.). One column per exercise.	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>
Describe the type of format chosen for the exercise (choosing from the options provided in paragraph 2.17 of Guidelines EBA/GL/2021/10).	<i>Free-form text</i>	<i>Free-form text</i>	<i>etc.</i>
	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>	
For the DGS repayment with cross-border cooperation scenario, describe for each test with which partner DGS the test was conducted and which performed which role (home or host). If relevant, also describe the risk-based approach that was used to select the partner DGS.	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>

OPERATIONAL CAPABILITIES

Assessment of the indicators

1) Access to data

i3: Quality assessment of arrangements in place for requesting and obtaining SCV files (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
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2) Information about problems detected at a credit institution that are likely to give rise to the intervention of a DGS

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 the DGS intervention, including whether they ensure the reception of timely information on early deterioration of an institution's financial situation (qualitative and an explanation justifying the qualitative score, including a description of how this aspect was tested)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
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3) Staff and other operational resources

i6: Adequacy of the existing staff, budget and other resources that would be available in a real-life scenario (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i7: Adequacy of extra staff, budget and other resources that would be available at short notice when needed (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>

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i8: Security assessment of the IT systems that are crucial for the execution of the tasks that are mandated to the DGS (qualitative) (For example, report main conclusions from the most recently available internal/external audits related to the IT safety aspects or any other IT issue encountered in the course of stress-testing exercises (or real-life cases), with particular focus on any identified weaknesses)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
4) Communication with depositors and the wider public				
i9: Time to set up call centres and ad hoc websites or webpages (qualitative and quantitative) (time in hours and use the DGS activation time as starting point.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i10: Capacity of websites or call centres in terms of number of connections or calls (qualitative and quantitative) (Report the number of depositors of the tested credit institution(s), website's capacity in terms of number of visitors per hour, and call centre's capacity in terms of number of incoming calls that a DGS can process in an hour.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
5) Payment instruments				
i11: Review of payment instruments available for payout scenarios (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i12: Adequacy when applied to a high number of payments, as defined in the more severe scenarios provided in the Guidelines (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
6) Repayment period				
i13: For repayment scenarios, the ability of the DGS to make the repayable amount available within the applicable repayment deadline, including the time from the determination of unavailability of deposits to the time when the repayable amount is made available (qualitative and quantitative) (Report in working days and use the DGS activation time as starting point.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i14: For temporary high balances (THBs), beneficiary accounts, or other special cases, quality assessment of DGS's internal procedures and resources to collect and handle claims from depositors (qualitative) Optionally – using SCV-file data or fictional cases – report the time (in working days) elapsed from the determination of unavailability of deposits to the time when the repayable amount is made available (when relevant, deducting the time the DGS had to wait for the depositor or another stakeholder to provide the DGS with the necessary information).	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
7) Cross-border cooperation				

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i15: Ability to extract earmarked SCV information and produce Payment Instruction Files (PIFs) 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</i>	<i>etc.</i>
i16: Time to produce payment instruction files (PIFs), from the transmission of SCV files by institution (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i17: Time to transmit the payment instruction files to host authorities, from the transmission of SCV files by institution (qualitative and quantitative) (Report in hours and use the DGS activation time as starting point.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i18: Quality assessment of channels for the transmission of payment instruction files (PIFs) (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i19: Assessment by and confirmation from host DGSs that the payment instruction files (PIFs) would be adequate for repaying depositors (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i20: Quality assessment of channels for the transmission of payment instruction files (PIFs) (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i21: Quality assessment of the ability of the host DGSs, on behalf of and in cooperation with the home DGS, to communicate with depositors at branches and the wider public, specifically by creating statements and information for individual depositors (qualitative) (This assessment should focus on the aspects specific to the communication with foreign depositors at branches and the wider public located in Member States other than the home DGS.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i22: Quality assessment of channels for the transmission of funds required for the repayment to depositors at branches by the host DGS (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i23: Ability to meet the deadlines laid down in the Guidelines on cooperation arrangements between deposit guarantee schemes under Directive 2014/49/EU (qualitative and quantitative) (Report the time – in working days – to prepare and submit the payment instruction files)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i24: For cross-border cooperation scenarios: time for transmission from the home DGS to the host DGS of the funds required for the repayment to depositors at branches by the host DGS (qualitative and quantitative) (Report the time – in working days – needed for transmission and the deadline applicable to the test which was agreed with the partner DGS.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>

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FUNDING CAPABILITIES				
1) Adequacy of the funding means				
Assessment of the indicators				
i25: Adequacy of ex ante funds to cover the funding need for the DGS's member institutions not falling in the category described in paragraph 3.27 of the Guidelines EBA/GL/2021/10 (report absolute and relative number of institutions with a shortfall, and if applicable, the min, max and average shortfall in absolute value and as a share of the funding need) (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i26: Adequacy of ex post contributions to cover the funding need for the DGS's member institutions not falling in the category described in paragraph 3.27 of the Guidelines EBA/GL/2021/10 and where ex ante funds were not sufficient (report absolute and relative number of institutions with a shortfall, and if applicable, the min, max and average shortfall in absolute value and as a share of the funding need) (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i27: Adequacy of alternative funding arrangements to cover the funding need for the DGS's member institutions not falling in the category described in paragraph 3.27 of the Guidelines EBA/GL/2021/10 and where ex ante funds and ex post contributions were not sufficient (report absolute and relative number of institutions with a shortfall, and if applicable, the min, max and average shortfall in absolute value and as a share of the funding need) (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
2) Access to the funding means				
Describe the financial assumptions/conditions applied to the test as provided in paragraph 4.72 of the Guidelines EBA/GL/2021/10 (liquidation of all or part of the assets, stressed or normal marked conditions, whether market prices were used when liquidating assets, if transmission channels were assessed).	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>	
If applicable, amount of funds required for the intervention based on the credit institution's covered deposits (quantitative: in absolute value and share of the total covered deposits of all member institutions).	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>	
If applicable, describe the funding mix obtained in the test: amount of funds required by the intervention, amount of ex ante funds used, including the amount of payment commitments	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>	

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called upon, amount of ex post contributions collected, amount of alternative funding means obtained, in absolute value and share of the funding need.				
Assessment of the indicators				
i28: Qualitative assessment of the DGS's governance framework and decision-making process for obtaining funding required for a DGS intervention (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i29: Assessment of the DGS's ability to access ex ante funds by liquidating assets invested as part of the available financial means within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to access ex ante funds in working days and the deadline applicable to the intervention tested in working days.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i30: Assessment of the DGS's ability to raise ex post contributions by raising extraordinary contributions within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to raise ex post contributions in working days and the deadline applicable to the intervention tested in working days.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i31: Assessment of the DGS's ability to access alternative funding arrangements within the deadline applicable to the intervention (quantitative supported with qualitative) (report the time needed to access alternative funding arrangements in working days and the deadline applicable to the intervention tested in working days)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>

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SHEET 6 - CONTRIBUTION-TO-RESOLUTION TESTS⁴

Description of the design of the stress-test exercises				
Describe main DGS's partners (legally/usually/occasionally) involved in the design and execution of this core test.	<i>Free-form text</i>			
Describe the type of format chosen for the exercise (choosing from the options provided in paragraph 2.17 of Guidelines EBA/GL/2021/10).	<i>Free-form text</i>	<i>Free-form text</i>	<i>etc.</i>	
	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>		
Assessment of the indicators				
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 the DGS intervention, including whether they ensure the reception of timely information on early deterioration of an institution's financial situation (qualitative and an explanation justifying the qualitative score, including a description of how this aspect was tested)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i6: Adequacy of the existing staff, budget and other resources that would be available in a real-life scenario (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i7: Adequacy of extra staff, budget and other resources that would be available at short notice when needed (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i8: Security assessment of the IT systems that are crucial for the execution of the tasks that are mandated to the DGS (qualitative) (For example, report main conclusions from the most recently available internal/external audits related to the IT safety aspects or any other IT issue encountered in the course of stress-testing exercises (or real-life cases), with particular focus on any identified weaknesses)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i28: Qualitative assessment of the DGS's governance framework and decision-making process for obtaining funding required for a DGS intervention (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i29: Assessment of the DGS's ability to access ex ante funds by liquidating assets invested as part of the available financial means within the deadline applicable to the intervention (quantitative supported with qualitative) (report the time	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>

⁴ As provided for in paragraph 4.83 of the Guidelines EBA/GL/2021/10, if possible and relevant, results and conclusions stemming from the indicators applied in a former repayment-function stress test may be used when reporting the requested information.

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needed to access ex ante funds in working days and the deadline applicable to the intervention tested in working days)				
i30: Assessment of the DGS's ability to raise ex post contributions by raising extraordinary contributions within the deadline applicable to the intervention (quantitative supported with qualitative) (report the time needed to raise ex post contributions in working days and the deadline applicable to the intervention tested in working days)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i31: Assessment of the DGS's ability to access alternative funding arrangements within the deadline applicable to the intervention (quantitative supported with qualitative) (report the time needed to access alternative funding arrangements in working days and the deadline applicable to the intervention tested in working days)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i32: For contribution to resolution, time elapsed from the resolution authority's request to the payment of the contribution (qualitative and quantitative) (Report a qualitative score indicating if funds were transmitted within the applicable deadline, accompanied by an explanation to justify the qualitative score, and report the time needed for transmission in working days and the deadline applicable to the test in working days)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>

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SHEET 7 - FAILURE-PREVENTION TESTS⁵

Description of the design of the stress-test exercises

Describe main DGS's partners (legally/usually/occasionally) involved in the design and execution of this core test.	<i>Free-form text</i>		
Describe the type of format chosen for the exercise (choosing from the options provided in paragraph 2.17 of the Guidelines).	<i>Free-form text</i>	<i>Free-form text</i>	<i>etc.</i>
	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>	

Assessment of the indicators

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 the DGS intervention, including whether they ensure the reception of timely information on early deterioration of an institution's financial situation (qualitative and an explanation justifying the qualitative score, including a description of how this aspect was tested)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i6: Adequacy of the existing staff, budget and other resources that would be available in a real-life scenario (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i7: Adequacy of extra staff, budget and other resources that would be available at short notice when needed (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i8: Security assessment of the IT systems that are crucial for the execution of the tasks that are mandated to the DGS (qualitative) (For example, report main conclusions from the most recently available internal/external audits related to the IT safety aspects or any other IT issue encountered in the course of stress-testing exercises (or real-life cases), with particular focus on any identified weaknesses)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
i28: Qualitative assessment of the DGS's governance framework and decision-making process for obtaining funding required for a DGS intervention (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>

⁵ As provided for in paragraph 4.83 of the Guidelines EBA/GL/2021/10, if possible and relevant, results and conclusions stemming from the indicators applied in a former repayment-function stress test may be used when reporting the requested information.

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i29: Assessment of the DGS's ability to access ex ante funds by liquidating assets invested as part of the available financial means within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to access ex ante funds in working days and the deadline applicable to the intervention tested in working days.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>		
i30: Assessment of the DGS's ability to raise ex post contributions by raising extraordinary contributions within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to raise ex post contributions in working days and the deadline applicable to the intervention tested in working days.)	Did the DGS apply indicator i29 when conducting failure-prevention tests?	Yes/No	<i>If yes, general assessment if more than one test</i>	<i>If yes, assessment for test 1</i>	<i>If yes, assessment for test 2</i>	<i>etc.</i>
i31: Assessment of the DGS's ability to access alternative funding arrangements within the deadline applicable to the intervention (quantitative supported with qualitative) (report the time needed to access alternative funding arrangements in working days and the deadline applicable to the intervention tested in working days)	Did the DGS apply indicator i30 when conducting failure-prevention tests?	Yes/No	<i>If yes, general assessment if more than one test</i>	<i>If yes, assessment for test 1</i>	<i>If yes, assessment for test 2</i>	<i>etc.</i>
i33: For failure prevention, (estimation of) time elapsed to perform DGS's intervention (optional – qualitative and quantitative) (If applied, report the assumptions of the tests, the time needed to pay the DGS's contribution, and a qualitative score related to the time needed in working days, accompanied by an explanation to justify the qualitative score.)	Did the DGS apply indicator i33 when conducting failure-prevention tests?	Yes/No	<i>If yes, general assessment if more than one test</i>	<i>If yes, assessment for test 1</i>	<i>If yes, assessment for test 2</i>	<i>etc.</i>
	If yes, what is the starting point from which the elapsed time has been quantified? Why was this starting point selected?	<i>Free-form text</i>				
i34: For failure prevention, quality assessment of the procedures and resources set by the DGS to make sure that the costs of the measures do not exceed the costs of fulfilling the statutory or contractual mandate of the DGS as per Article 11(3)(c) of Directive 2014/49/EU (qualitative)	<i>General assessment if more than one test</i>	<i>assessment for test 1</i>	<i>assessment for test 2</i>	<i>etc.</i>		
i35: For failure prevention, quality assessment of the procedures and resources set by the DGS to make its risk-monitoring on the credit institution more stringent and its verification rights greater as provided by Article 11(3)(d) of Directive 2014/49/EU (qualitative)	<i>General assessment if more than one test</i>	<i>assessment for test 1</i>	<i>assessment for test 2</i>	<i>etc.</i>		

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i36: For failure prevention, quality assessment of the DGS's ability to raise extraordinary contributions as per Article 11(5) of Directive 2014/49/EU (qualitative)	<i>General assessment if more than one test</i>	<i>assessment for test 1</i>	<i>assessment for test 2</i>	<i>for</i>	<i>etc.</i>
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SHEET 8 - CONTRIBUTION-TO-INSOLVENCY-PROCEEDINGS TESTS⁶					
Description of the design of the stress-test exercises					
Describe the DGS' main partners (legally/usually /occasionally) involved in the design and execution of this core test.	<i>Free-form text</i>				
Describe the type of format chosen for the exercise (choosing from the options provided in paragraph 2.17 of Guidelines EBA/GL/2021/10).	<i>Free-form text</i>	<i>Free-form text</i>	<i>etc.</i>		
	<i>Provide specifications if relevant</i>	<i>Provide specifications if relevant</i>			
Assessment of the indicators					
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 and an explanation justifying the qualitative score, including a description of how this aspect was tested)	<i>General assessment if more than one test</i>	<i>assessment for test 1</i>	<i>assessment for test 2</i>	<i>etc.</i>	
i6: Adequacy of the existing staff, budget and other resources that would be available in a real-life scenario (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>	
i7: Adequacy of extra staff, budget and other resources that would be available at short notice when needed (qualitative and quantitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>	
i8: Security assessment of the IT systems that are crucial for the execution of the tasks that are mandated to the DGS (qualitative) (For example, report main conclusions from the most recently available internal/external audits related to the IT safety aspects or any other IT issue encountered in the course of stress-testing exercises (or real-life cases), with particular focus on any identified weaknesses)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>	

⁶ As provided for in paragraph 4.83 of the Guidelines EBA/GL/2021/10, if possible and relevant, results and conclusions stemming from the indicators applied in a former repayment-function stress test may be used when reporting the requested information.

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i28: Qualitative assessment of the DGS's governance framework and decision-making process for obtaining funding required for a DGS intervention (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>		
i29: Assessment of the DGS's ability to access ex ante funds by liquidating assets invested as part of the available financial means within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to access ex ante funds in working days and the deadline applicable to the intervention tested in working days.)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>		
i30: Assessment of the DGS's ability to raise ex post contributions by raising extraordinary contributions within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to raise ex post contributions in working days and the deadline applicable to the intervention tested in working days.)	Did the DGS apply indicator i29 when conducting contribution-to-insolvency tests?	<i>Yes/No</i>	<i>If yes, general assessment if more than one test</i>	<i>If yes, assessment for test 1</i>	<i>If yes, assessment for test 2</i>	<i>etc.</i>
i31: Assessment of the DGS's ability to access alternative funding arrangements within the deadline applicable to the intervention (quantitative supported with qualitative) (Report the time needed to access alternative funding arrangements in working days and the deadline applicable to the intervention tested in working days.)	Did the DGS apply indicator i30 when conducting contribution-to-insolvency tests?	<i>Yes/No</i>	<i>If yes, general assessment if more than one test</i>	<i>If yes, assessment for test 1</i>	<i>If yes, assessment for test 2</i>	<i>etc.</i>
i37: For contribution to resolution, time elapsed from the resolution authority's request to the payment of the contribution (qualitative and quantitative) (Report a qualitative score indicating if funds were transmitted within the applicable deadline, accompanied by an explanation to justify the qualitative score, and report the time needed for transmission in working days and the deadline applicable to the test in working days)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>		
i38: i38: For contribution to insolvency proceedings, quality assessment of the internal procedures and resources set by the DGS to make sure that the costs borne by the DGS do not exceed the net amount of compensating covered depositors as per Article 11(6) of Directive 2014/49/EU (qualitative) Report a qualitative score accompanied by an explanation to justify the qualitative score. Additionally, specify (in the context of past real-life experiences or for sake of preparedness) that internal procedures have been put in place in order to identify a potential buyer to take over the transferred covered deposits.	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>		

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SHEET 9 - OPTIONAL AND ADDITIONAL TESTS

EXTRA STRESS SCENARIOS

Description of the design of the stress-test exercises

If relevant, describe the characteristics and design of the test: how was the extra stress ensured? (Also describe the scenario chosen, test format, type of institution(s) etc.)	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>
If relevant, describe how the DGS performed the scenario with the extra stress. (impact on the DGS's ability to perform its functions given the business continuity challenges or external circumstances that create extra stress)	<i>Describe test 1</i>	<i>Describe test 2 if any</i>	<i>etc.</i>

Assessment of the indicators (if relevant)

i39: Ability of the DGS to deal with business continuity challenges or external circumstances that create extra stress when performing its functions (qualitative)	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
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OWN INITIATIVE, SELF-DEVELOPED AREAS AND INDICATORS

<i>State and describe the indicator that was applied by the deposit guarantee scheme</i>	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
<i>State and describe the indicator that was applied by the deposit guarantee scheme</i>	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
<i>State and describe the indicator that was applied by the deposit guarantee scheme</i>	<i>General assessment if more than one test</i>	<i>Assessment for test 1</i>	<i>Assessment for test 2</i>	<i>etc.</i>
<i>etc.</i>	<i>etc.</i>	<i>etc.</i>	<i>etc.</i>	<i>etc.</i>

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