**FAQ 2 DNB Impact assessment YE2024**

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| # | Question | | Answer DNB | |
| 1 | EIOPA did not calculate the relevant Risk-Free interest rate anymore for Turkye. In the past, EIOPA did calculate the VA for Turkye. As EIOPA, does not provide the discount rate anymore, are we allowed to determine a VA for add to their Risk-free interest rate? | Please be consistent with how you thread this issue in the 2024 year-end figures. | |
| 2 | The spreadsheet contains (at least) one self-defined formula; ‘AlternativeExtrapolation’. We cannot execute this formula, therefore the curves cannot be generated. Please advise. | It could be the case that the macros are blocked by your company. You could check with your IT department or try if it works on another (personal) computer. You can also program the extrapolation method yourself. | |
| 3 | On the tab ‘Scenario Data Expected’ in cell J3, the currency is to be selected. We would expect that the currencies on the tabs ‘Scenario Data Expected -100bps’ and ‘Scenario Data Expected +100bps’ would automatically be updated given this selected currency, just like is done on the tabs ‘Scenario Data Current -100bps’ and ‘Scenario Data Current +100bps’. | This is indeed not the case. You may select the currency on these respective tabs in cell J3. | |
| 4 | Wij hebben een vraag over paragraaf “3.3.1.4. Recognition of partial guarantees on mortgage loans” in “technical-specification-2024ye-dnb-impact-assessment-solvency-ii-review-v2-0.pdf”.  Impliceert deze paragraaf dat je de NHG garantie mag gebruiken bij de bepaling van het tegenpartijrisico van hypotheken, kijkende naar “Guarantee” in de formule “LGD = max(Loan – (80 % × Mortgage + Guarantee); 0)” in art. 192 lid 4 van de gedelegeerde verordening? | Het is onze inzet om NHG erkenning bij COM te regelen maar dit is nog niet gelukt. Neem het daarom mee in de impact assessment.  Laat het duidelijk zijn dat het niet zeker is of dit lukt. | |