

Question ID	2021_5813
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Transparency and Pillar 3
Article	434a
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	EBA/GL/2018/10 - Guidelines on disclosure of non-performing and forborne exposures
Article/Paragraph	n.a.
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Gross carrying amount of held for trading financial assets in disclosure of non-performing and forborne exposures
Question	Does the 'Carrying amount of Financial assets held for trading' include also the 'Gross carrying amount/nominal amount Performing exposure' in Template 3: Credit quality of performing and non-performing exposures by past due days, and also in the other related templates?
Background on the question	Based on EBA/GL/2018/10, Gross carrying amount should be presented as it is defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014, where in paragraph 34(g) is defined that the gross carrying amount of held for trading financial assets under IFRS shall be the fair value. Based on EBA/GL/2018/10, non-performing exposures: as defined in paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014, paragraph 213 is defined that for the purposes of template 18, non-performing exposures shall be exposures listed in Article 47a (3) CRR. Template 18 should not include held for trading financial assets, what is supported by several EBA validation rules and also with several paragraph of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014 (i.e. paragraph 21: For the purpose of template 18, 'exposures' shall include all debt instruments (debt securities

	and loans and advances, including cash balances at central banks and other demand deposits) and off-balance sheet exposures, except those held for trading exposures).
Final answer	In the disclosure template 3 'Credit quality of performing and non-performing exposures by past due days' of the EBA/GL/2018/10 , it is specified that the content includes 'gross carrying amount of performing and non-performing exposures according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR'. In accordance with these provisions, gross carrying amount of financial assets held for trading shall not be included in disclosure of non-performing and forborne exposures.
Link	https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2021_5813

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