

Single Rulebook Q&A

Question ID	2022_6541
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Transparency and Pillar 3
Article	449a
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Not applicable
Article/Paragraph	Final draft implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR
Date of submission	01/08/2022
Published as Final Q&A	25/11/2022
Disclose name of institution / entity	Yes
Name of institution / submitter	Finance Denmark
Country of incorporation / residence	Danmark
Type of submitter	Industry association
Subject matter	Template 5: Banking book - Climate change physical risk: Exposures subject to physical risks
Question	What is the relation between row 1-9 and 10-12? Are rows 10-12 based on the sectors mentioned in 1-9 only, or based on all sectors (including the ones not mentioned in 1-9)?
Background on the question	It is unclear for us if row 10 - 12 is a "of which" category of row 1-9 or if it has a broader coverage.
Final answer	Rows 10-12 in Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk of Annex XXXIX to the Final draft implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR are not "of which" categories of rows 1-9 and should cover all sectors for a given geographic location.

	<p>Rows 1 through 9 of Template 5 concern loans and advances, debt securities and equity instruments in non-financial corporates (including loans that are collateralized by immovable property and repossessed real estate collaterals).</p> <p>As indicated by row 13, when institutions hold significant loans and advances, debt securities or equity instruments (including loans that are collateralized by immovable property and repossessed real estate collaterals) in non-financial corporates whose main activity is not listed in rows 1 through 9, they should add the relevant NACE sector as necessary.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2022_6541

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