

<b>Question ID</b>	2022_6554
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - COREP (incl. IP Losses)
<b>Article</b>	430
<b>Paragraph</b>	-
<b>Subparagraph</b>	-
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Not applicable
<b>Article/Paragraph</b>	n.a.
<b>Date of submission</b>	11/08/2022
<b>Published as Final Q&amp;A</b>	10/03/2023
<b>Disclose name of institution / entity</b>	No
<b>Type of submitter</b>	Credit institution
<b>Subject matter</b>	COREP C 35 - consistency controls among C 35.01, C 35.02 and C 35.03
<b>Question</b>	Should the following controls: v09692_m; v09699_m; v09683_m; v09684_m; v09691_m; v09703_m and v09711_m be applicable?
<b>Background on the question</b>	For C35.01 and C35.02 it is reported the total Unsecured part of non-performing exposures (NPEs), while on C35.03, for the unsecured part of NPEs it is just consider the "first forbearance measure has been granted between the first and the last day of the second year after the classification of the exposure as non-performing". Moreover, for C35.01 and C35.02 is reported NPEs secured by immovable property, other funded or unfunded credit protection and NPEs guaranteed or insured by an official export credit agency, while on C35.03 this last one is not considered. Due to this, it is not possible to compare the following: the sum of the total Unsecured part of NPEs of C35.02 and C35.03 with the total of Unsecured part of NPEs on C35.01. (v09692_m and v09699_m); the sum of the total exposure of C35.02 and C35.03 with the total of exposure of C35.01. (v09683_m; v09684_m and v09691_m); the sum of Secured part of NPEs of C35.02 and C35.02 with the total Secured part of NPEs of C35.01 (v09703_m and v09711_m).
<b>Final answer</b>	Following the instructions in paragraph 201 of Annex 2 to the Implementing

	<p>Regulation (EU) 2021/451, the template C 35.02 covers minimum coverage requirements and exposure values of non-performing exposures, including any non-performing exposures guaranteed or insured by an official export credit agency, but excluding non-performing forborne exposures that fall under Article 47c(6) CRR; while the template C 35.03 covers minimum coverage requirements and exposure values of non-performing forborne exposures that fall under Article 47c(6) CRR. These provisions imply that non-performing forborne exposures that do not fall under Article 47c(6) CRR are included in template C 35.02.</p> <p>Then, the validation rules v09692_m; v09699_m; v09692_m; v09683_m; v09684_m; v09691_m; v09703_m and v09711_m are applicable.</p>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2022_6554">https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2022_6554</a>

European Banking Authority, 03/12/2023  
[www.eba.europa.eu](http://www.eba.europa.eu)