

Single Rulebook Q&A

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| Question ID | 2022_6654 |
| 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 | Regulation (EU) 2022/2453 - ITS on ESG disclosures |
| Article/Paragraph | n.a. |
| Date of submission | 08/12/2022 |
| Published as Final Q&A | 31/03/2023 |
| Disclose name of institution / entity | No |
| Type of submitter | Credit institution |
| Subject matter | ESG P3 - Template 5 - Collaterals sub - totals |
| Question | In Template 5, we would like to understand how to report exposures that fall into both a sector-specific row (i.e. rows 1-9) as well as a row related to real estate collateral (i.e. rows 10-11). For example, would a loan exposure to a manufacturing corporation that is collateralized by commercial real estate be reported in both row 3 and row 11, or only in row 11 (assuming that both the collateral and the location of the activity of the exposure are within the reported geography)? |
| Background on the question | In the context of the upcoming submissions. |
| Final answer | In Template 5 of Annex II of Regulation (EU) No. 2022/2453 of 30 November 2022 (ITS on ESG disclosures), rows 1 through 9 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). Rows 10-12 include only loans collateralized by immovable property. |

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| | <p>As a consequence, loans collateralized by immovable property should be reported both:</p> <ul style="list-style-type: none">• In rows 1 through 9 in order to report the NACE code of the obligor• In rows 10 through 12 as the loans are collateralized by immovable property. <p>For additional information, please also refer to Q&A 2022_6541.</p> |
| Link | https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2022_6654 |

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