



**Single  
Rulebook  
Q&A**

<b>Question ID</b>	2013_5
<b>Status</b>	Final Q&A
<b>Legal act</b>	Directive 2013/36/EU (CRD)
<b>Topic</b>	Remuneration
<b>Article</b>	75
<b>Paragraph</b>	1
<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>	03/07/2013
<b>Disclose name of institution / entity</b>	No
<b>Type of submitter</b>	Competent authority
<b>Subject matter</b>	Definition of retail and investment banking for information collection
<b>Question</b>	<p>This Q&amp;A clarifies the definition of retail and investment banking for the information collection foreseen by Article 75 (1) of Directive 2013/36/EU as set out in the Templates of Annexes I and II of the EBA Guidelines on the Remuneration Benchmarking Exercise (<a href="#">EBA/GL/2014/08 of 16 July 2014</a><del>EBA/GL/2012/4 of 27 July 2012</del>). It is not clear if wholesale lending should be included in retail lending or in the investment banking business. Could you specify more the activities included in the investment banking business area?</p>

<b>Background on the question</b>	Not given
<b>EBA answer</b>	As set out in footnote 42 of the EBA Guidelines all lending, including wholesale lending, should be included in retail lending. For investment banking the Guidelines state that it includes corporate finance and trading and sales. Further guidance on the activities comprised in those business lines can be found in Article 317 of Regulation (EU) No 575/2013 (CRR) ( <del>ex Annex X part 2 of Directive 2006/48/EC</del> ) within the table defining the business lines within the standardised approach for operational risk.
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_5">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_5</a>

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