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| Question ID | 2013_79 |
| Status | Final Q&A |
| Legal act | Regulation (EU) No 575/2013 (CRR) |
| Topic | Supervisory reporting - FINREP (incl. FB&NPE) |
| Article | Article 99 |
| Paragraph | 5 |
| Subparagraph | - |
| COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations | Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended) |
| Article/Paragraph | Annex III, F 07.00, r 260 (also F 05.00, r070) |
| Date of submission | 26/07/2013 |
| Published as Final Q&A | 14/02/2014 |
| Disclose name of institution / entity | Yes |
| Name of institution / submitter | CREDIT AGRICOLE |
| Country of incorporation / residence | FRANCE |
| Type of submitter | Credit institution |
| Subject matter | FINREP - F7 Financial assets subject to impairment that are past due or impaired (+ template 5) - Row 260 "Advances that are not loans" |
| Question | FINREP - Template 7 Financial assets subject to impairment that are past due or impaired (+ template 5) - Row 260 "Advances that are not loans" : does this row include advances in associates current accounts (which are advances and not loans) ? |
| Background on the question | We need this information for FINREP mapping. |
| EBA answer | This section is covered in Annex V. Part 2, paragraph 41 (g) of the Regulation (EU) No 680/2014 13 ITS on supervisory reporting of institutions Draft ITS on Supervisory reporting which states that "Advances that are not loans" include advances that cannot be classified as "loans" according to the ECB BSI Regulation. |

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| | <p>The analysis should focus on the nature of the advance in associates current accounts:</p> <ul style="list-style-type: none"> • If the advance is considered as a loan to the associates, it can properly be treated as a loan. By nature, it therefore should not be reported on row 260 as advance which is not a loan. • If the advance is not considered a loan to the associates, then it should be reported on row 260. <p><i>*As of 1/8/2014 the content of this answer was modified to reflect the publication of the final ITS on supervisory reporting of institutions in the Official Journal of the European Union. As a result, the references to the ITS were updated and the disclaimer deleted. For reasons of transparency, revisions are highlighted in track changes.</i></p> |
| Link | https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_79 |

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