

# Single Rulebook Q&A

<b>Question ID</b>	2013_80
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - FINREP (incl. FB&NPE)
<b>Article</b>	Article 99
<b>Paragraph</b>	5
<b>Subparagraph</b>	-
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
<b>Article/Paragraph</b>	Annex III, F 07.00, r310 (also F 05.00, r130)
<b>Date of submission</b>	26/07/2013
<b>Published as Final Q&amp;A</b>	14/02/2014
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	CREDIT AGRICOLE
<b>Country of incorporation / residence</b>	FRANCE
<b>Type of submitter</b>	Credit institution
<b>Subject matter</b>	FINREP - F7 Financial assets subject to impairment that are past due or impaired (+ template 5) - Row 310 "project finance loans"
<b>Question</b>	FINREP - Template 7 Financial assets subject to impairment that are past due or impaired (+ template 5) - Row 310 "project finance loans" : does this row include all "specialised lending exposures" (CRR art 147.8) or only the subcategory "project finance loans" ? Indeed, the European directive 2006-048 (art 86 al 6) mentioned "specialised lending exposures", but in the French version, a breakdown by sub-category had been added : objects lending, commodities lending, real estate financing and project finance loans ?
<b>Background on the question</b>	We need these informations for FINREP mapping
<b>EBA answer</b>	The definition of "project finance loans" in FINREP is not exactly the same as

	<p>the definition used for "specialised lending exposures" in Article 147(8) of the Regulation (EU) No. 575/2013 (CRR). In FINREP, "project finance loans" are based on the definition provided by the International Project Finance Association (the financing of long-term infrastructure, industrial projects and public services based upon a non-recourse or limited recourse financial structure where project debt and equity used to finance the project are paid back from the cash-flow generated by the project), and include loans recovered solely from the income of the projects financed by them, including loans not complying exactly with the conditions a) and b) of Article 147(8) of the CRR.</p>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_80">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_80</a>

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