

Single Rulebook Q&A

Question ID	2013_84
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 13.01, c030
Date of submission	26/07/2013
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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 - F13.1 Breakdown of loans and advances by collateral and guarantees - Col 030 "Other collateralized loans - Cash [Debt instruments issued]"
Question	FINREP - Template 13.1 Breakdown of loans and advances by collateral and guarantees - Col 030 "Other collateralized loans - Cash [Debt instruments issued]" : ITS 81b indicates that Column 030 includes "pledges of debt securities issued by the institution". We don't understand the reference to "debts securities issued by the institution" : an institution secure its loans with securities issued by other issuers but not with its own securities; moreover, CRR Article 197 is referring to debt securities issued by different issuers but not to debt securities issued by the institution. Can you explain this?
Background on the question	We need this information for FINREP mapping.

<p>EBA answer</p>	<p>In FINREP template F 13.01 the maximum amount of the collateral attached to loans and advances shall be reported. The template has a breakdown of collateral received by the reporting institution by nature, distinguishing between mortgage loans, other collateralized loans and financial guarantees received.</p> <p>Annex V. Part 2, paragraph 81(b) of the Regulation (EU) No 680/2014—ITS on supervisory reporting of institutions specify that “other collateralized loans” include pledges of deposits in or debt securities issued by the institution, in line with the provisions in Article 197 of Regulation (EU) No. 575/2013 (CRR). The term institution must be understood here as referring to the institution providing the debt security to be used as collateral (which actually issues it) and receiving the loan and advance; not to the reporting institution, which is the one which receives the collateral and grant the loan and advance.</p> <p>The answer to this Q&A is superseded by Q&A 2014_916 .</p> <p><i>*As of 20/11/2015 the content of this answer was modified. For reasons of transparency, revisions are highlighted in track changes.</i></p>
<p>Link</p>	<p>https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_84</p>

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