

# Single Rulebook Q&A

<b>Question ID</b>	2013_122
<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>	99
<b>Paragraph</b>	2
<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, F07.00, c010
<b>Date of submission</b>	06/08/2013
<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>	The Danish Bankers Association
<b>Country of incorporation / residence</b>	Denmark
<b>Type of submitter</b>	Industry association
<b>Subject matter</b>	FINREP Past due but not impaired < 30 days
<b>Question</b>	Can materiality thresholds be applied when reporting "technical" past due exposures?
<b>Background on the question</b>	Applying strict rules "technical" past due registrations will not reflect "real" past due amounts. For instance a loan past due with only 1 day and/or with only 1 DKK will be filed as past due.
<b>EBA answer</b>	There is no materiality threshold for this template in the <a href="#">Regulation (EU) No 680/2014</a> <del>ITS on supervisory reporting of institutions</del> <del>Draft ITS on Supervisory reporting</del> . Therefore, situations of technical default, regardless of the number of days past due or of the amounts involved, shall be reported together with other past due not impaired exposures.

	<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>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_122">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_122</a>

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