

<b>Question ID</b>	2013_124
<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, r270 & r280
<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 - template F. Loans and advances by product, by collateral and by subordination
<b>Question</b>	How shall breakdown of loans according to product, collateral and subordination be reported if collateral information is not available to together with product?
<b>Background on the question</b>	Typically collateral is not received for specific products or facilities but for the entire borrower exposure. Thus, it is associated with significant uncertainty to allocate collateral values to different products.
<b>EBA answer</b>	In F 07.00, there is no exception for collateral referred to the whole borrower exposure. If that were the case and it was not possible to identify the collateral on an individual basis as requested by F07.00, the reporting institution might use an allocation rate. This could be a percentage of entire collateralised borrower exposure.

	The use of an allocation rate is only envisaged when the reporting entity cannot obtain the information separately and in no case is a general treatment to be used widely.
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_124">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_124</a>

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