

Question ID	2013_125
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	99
Paragraph	2
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, F09.02
Date of submission	06/08/2013
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Disclose name of institution / entity	Yes
Name of institution / submitter	The Danish Bankers Association
Country of incorporation / residence	Denmark
Type of submitter	Industry association
Subject matter	FINREP Loan commitments, financial guarantees and other commitments received
Question	How shall off-balance sheet exposures be reported in first FINREP reports if the data is not available in the accounting systems? Can a starting date for collecting this data be set?
Background on the question	Information about commitments, guarantees etc. received is not collected in the banks' accounting systems. On this basis it would be most helpful if a starting date could be set.
EBA answer	Banks must have data about their off-balance sheet exposures for determining the capital charges for off balance sheet exposures (Article 111 of the Regulation (EU) No 575/2013 13 CRR) and for meeting the disclosure requirements in IFRS 7.36. If the data are not in the accounting systems banks have to implement these data into their reporting systems and report

them as specified in the Regulation (EU) No 680/2014 13 ITS on supervisory reporting of institutions~~Draft ITS on Supervisory reporting~~.

**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.*

Link

https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_125

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