

Single Rulebook Q&A

Question ID	2013_133
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - Large Exposures
Article	Article 394
Paragraph	2
Subparagraph	e
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 IX, Part 1, paragraph 5
Date of submission	07/08/2013
Published as Final Q&A	14/02/2014
Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Large exposures: LE4 and LE5 on maturity buckets for institution's and unregulated entities applies to firms reporting on solo basis.
Question	Do COREP templates LE4 and LE5, which contains the maturity structure of 10 largest exposures to unregulated financial entities apply to an entity reporting on solo basis?
Background on the question	Article 394 (2) (e) requires reporting of the maturity buckets in relation to and institution's 10 largest exposures on a consolidated basis to institutions as well as its 10 largest exposures on a consolidated basis to unregulated financial entities. Under ITS on Supervisory Reporting (Large Exposures), the above information is requested in template LE4 and LE5. Reporting instructions provided in "Annex IX - Reporting on Large Exposures" are not clear on the scope for LE4 and LE5. Part II Section 1(5) reads as if templates LE4 and LE5 only need to be reported by parent institutions in a Member State and hence entities reporting on a solo basis will not be required to submit these templates.
EBA answer	According to Article 394(2) of Regulation (EU) No 575/2013 (CRR), an institution shall report its 10 largest exposures on a consolidated basis to institutions as well as its 10 largest exposures on a consolidated basis to

	<p>unregulated financial entities.</p> <p>"On a consolidated basis " in this respect shall mean that the parent institution in a Member State reporting Large Exposures (LE) on a consolidated basis is subject to this reporting requirement. These exposures shall be measured on the basis of the consolidated financial situation of the group.</p> <p>An institution reporting LE on a solo basis (irrespective of whether it belongs to a banking group or not) will not be subject to the reporting requirements of Article 394(2) of the CRR and consequently not be required to submit templates C 30.00 and C 31.00.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_133

European Banking Authority, 21/01/2022

www.eba.europa.eu