

Question ID	2013_194
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 F07.00 reporting of assets past due
Date of submission	29/08/2013
Published as Final Q&A	14/02/2014
Disclose name of institution / entity	No
Type of submitter	Competent authority
Subject matter	FINREP: F07.00 reporting of past due assets
Question	<p>How to split past due not impaired financial assets according to the number of days past due? According to the Instructions in Part 2, paragraph 48: "Assets qualify as past due when a counterparty has failed to make a payment when contractually due". Q1: Will the whole asset/loan be qualified as past due or only its part, for which the counterparty failed to make a payment? According to the Instructions in Part 2, paragraph 48 : "The amounts of such assets shall be reported and broken down according to the number of days past due". Q2: Should the individual financial asset/loan be split into parts according to the "age" of individual instalments or should the financial asset/loan be reported in the col. for the "oldest" past due instalment? In this case "to split" will be relevant to financial assets portfolio (= individual asset will be kept as a whole, but portfolio will be split) .</p>
Background on the question	It is unclear how the loan will be reported if only some instalments are past due.
EBA answer	Assets qualify as past due when counterparties have failed to make a payment when contractually due according to Annex V. Part 2, paragraph 48 of the <u>Regulation (EU) No 680/2014</u> 13 ITS on supervisory reporting of

	<p>institutionsDraft ITS on Supervisory Reporting. The whole amounts of such assets shall be reported and broken down according to the number of days of the oldest past due instalment.</p> <p><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></p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_194

European Banking Authority, 28/01/2022
www.eba.europa.eu