

Single Rulebook Q&A

Question ID	2013_216
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	99
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)
Article/Paragraph	Annex III F20.4 row 210
Date of submission	09/09/2013
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Annex III F20.4 row 210 Of which: Commercial immovable property
Question	What is the information requested in this row? Does it consist of loans collateralized by commercial immovable property, similarly to row 230? Or is it made up of loans granted to acquire commercial immovable property?
Background on the question	There is no normative reference in the template.
Final answer	The row 210 in F 20.04 includes loans collateralized by commercial immovable property without considering if the purpose of the loan is to purchase this type of property. That is, it depends upon a classification by collateral not upon a classification by purpose.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_216