

<b>Question ID</b>	2013_236
<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>	-
<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 V. Part 2.81(c)
<b>Date of submission</b>	11/09/2013
<b>Published as Final Q&amp;A</b>	14/02/2014
<b>Disclose name of institution / entity</b>	No
<b>Type of submitter</b>	Credit institution
<b>Subject matter</b>	FINREP F13.1 row 010 Loans and advances col. 050 Financial guarantees received
<b>Question</b>	What is the information that should be included in this box? Is it the whole amount of financial guarantees received, or is it the value of those financial guarantees received that are related to loans and advances collateralized by immovable properties or any other in rem guarantee? In other words, if a loan has only financial guarantees, and none of those included in columns 010 - 040, shall that financial guarantee be included in row 010 & column 050?
<b>Background on the question</b>	The validation link related to the table does not clarify the question, given that it does not show a direct and unambiguous relation (" $\leq$ "): {F 13.01, r010,c050} $\leq$ {F 09.02, r080,c010}
<b>Final answer</b>	Annex V. Part 2, paragraph 79 of the <a href="#">Regulation (EU) No 680/2014</a> <del>ITS on supervisory reporting of institutions</del> <i>Draft ITS on Supervisory reporting</i> states that <i>1dThe pledges and guarantees backing the loans and advances shall be reported by type of pledges: mortgage loans and other collateralised loans, and by financial guarantees. The loans and advances shall be broken down by counterparties</i> 1d.

	<p>According to the instructions, column 050 in F 13.01 shall include all financial guarantees received on loans and advances and not only the ones related to mortgage and other collateralized loans.</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>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_236">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_236</a>

European Banking Authority, 25/06/2022  
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