

Single Rulebook Q&A

Question ID	2013_338
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Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)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 2.81 (c)
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Financial guarantees received reported in table 9.2 and table 13.1
Question	Should Financial Guarantees received reported in table 13.1 equal financial guarantees in table 9.2?
Background on the question	The amount of financial guarantees received in table 9.2, 'Financial Guarantees Received' is limited to the carrying amount of the corresponding loan, which is similarly to the reporting of collateral in Table 13.1. However, in table 13.1, if more than one type of collateral is used to secure an exposure, the amount of the Guarantee Received and other collateral should be allocated according to its quality (starting with the one with highest quality). This implies that the financial guarantees received reported in tables 9.2 and 13.1 will not necessarily agree. Please confirm.
Final answer	As implicitly stated in the validation rule v1073_m included in Annex XV of the <u>Regulation (EU) No 680/2014 13 ITS on supervisory reporting of institutions</u> ITS on Supervisory reporting , the amount of financial guarantees received, reported in template F13.01, shall be lower than (or at maximum equal to) the amount reported in table F09.02: {F 13.01, r010,c050} <= {F 09.02, r080,c010}.

This is so because in table F13.01 only financial guarantees related to loans and advances shall be reported, whereas table F09.02 requires all financial guarantees to be reported, regardless of the asset to which they are related.

Also, there are differences between the reporting of the "maximum amount of guarantee that can be considered" in both templates according to paragraphs 63 and 80 of Part 2 of Annex V of the ITS, since for F09.02, the amount is the maximum amount the counterparty could have to pay if the guarantee is called on, and in table F 13.01, the amount of guarantee shall not exceed the carrying amount of the related loan.

Furthermore, in those cases where a loan or advance has several collateral and/or guarantees at the same time, there may be divergences between the amounts reported in template F09.02 and in template F13.02, stemming from the provisions in paragraphs 80 and 82 of Annex V of the ITS.

**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

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