

Single Rulebook Q&A

Question ID	2013_346
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - COREP (incl. IP Losses)
Article	99
Paragraph	-
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 I, C07.00 (rows 220-250)
Date of submission	07/10/2013
Published as Final Q&A	07/03/2014
Disclose name of institution / entity	Yes
Name of institution / submitter	Swedish Bankers' Association
Country of incorporation / residence	Sweden
Type of submitter	Industry association
Subject matter	Memorandum items in credit risk SA
Question	Can you please confirm that the memorandum items in row 290-320 only should be filled in within exposure classes mentioned under point 54 (annex II, 3.2.1) and the Total template? I.e. that those rows should be empty in the exposure classes "in default" and "secured by immovable property".
Background on the question	The memorandum items in C07.00 should, according to point 54 and 56 in the instruction, only be reported in the six exposure classes that are specified. Exposure class "in default" is not mentioned among those six exposure classes. However, in the example in point 57 it is written that row 220 (which is one of the rows in the memorandum items: "exposures secured by mortgages on commercial immovable property") should be filled in on row 220 both in exposure class "Institution" as in exposure class "in default". This seems contradictory to point 54 and 56.
Final answer	

	<p>As explained in paragraph 54 of the CR SA instructions (Annex II, 3.2.2 of the <u>Regulation (EU) No 680/2014</u> 13 ITS on supervisory reporting of institutions<u>Draft ITS on Supervisory reporting</u>), the memorandum items shall only be reported for the 6 exposure classes: 'Central governments or central banks ', 'Regional governments or local authorities ', 'Public sector entities ', 'Institutions ', 'Corporates ' and 'Retail '. They shall also be reported in the CR SA total template. Memorandum items rows should be empty in the exposure classes "in default " and "secured by immovable property ".</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>
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European Banking Authority, 21/05/2022
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