

Question ID	2013_441
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - Large Exposures
Article	394
Paragraph	1 and 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 IX part II, paragraphe 1, 3. - 4. - 5.
Date of submission	30/10/2013
Published as Final Q&A	21/03/2014
Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Reporting LE in accordance with Art 392, 20 largest exposures according to last sentence of Art 394(1), 10 largest exposures to institutions and 10 largest to UFE according to Art 394(2)
Question	Do we have to report 4 separate lists? i.e. List 1: LE1, LE2 and LE3 for large exposures defined in accordance with Art 392 (ref. Art 394(1)), including LE exempted from the application of Art 395(1) List 2: LE1, LE2 and LE3 for 20 largest exposures according to the last sentence of Art 394(1), excluding those exempted from the application of Art 395(1) List 3: LE1, LE2, LE3, LE4 and LE5 for 10 largest exposures to institutions according to Art 394(2), including LE exempted from the application of Art 395(1) List 4: LE1, LE2, LE3, LE4 and LE5 for 10 largest exposures to unregulated financial entities according to Art 394(2), including LE exempted from Art 395(1) In which case a particular group of connected clients may show up in several lists (e.g. group XXX shows up in list 1 and in list 2) OR do we have to provide one instance of LE1, LE2, L3, LE4, LE5 such that a particular group of connected clients shows up only once in LE1, LE2 etc.?
Background on the question	Art 394(1), first sentence, specifies that institutions have to report large exposures in accordance with Art 392, including LE exempted from the application of Art 395(1); Art 394(1), last sentence, specifies that institutions

	<p>have to report its 20 largest exposures, excluding those exempted from the application of Art 395(1); Art 394(2) specifies that institutions have to report their 10 largest exposures to institutions and their 10 largest exposures to unregulated financial entities, including large exposures exempted from Art 395(1). Based on CRR and on ITS (Annex IX, part II) it is not clear to us whether 4 separate lists (each consisting of LE1, LE2 etc.) have to be provided, or whether all can be reported in one single list (consisting of LE1, LE2 etc.)</p>
Final answer	<p>All LE-reports shall be provided in one instance consisting of LE Limits, LE1, LE2, LE3 and, if applicable, LE4 and LE5. These templates fulfill the reporting requirements derived from Articles 392 (1) and (2) of the Regulation (EU) No 575/2013 (CRR). Several LE-reports for one and the same group of connected clients shall not be transmitted.</p> <p><i>For example:</i> if a client or group of connected clients 19 exposure shall be considered a large exposure and the same client is qualified one of largest unregulated financial sector entity, signed with "U" in the 070 column of LE1 template, by column 210 of LE2 template as well, then this client 19s data have to be reported just once in the templates LE1, LE2 (and if applicable LE3) and the maturity buckets of the client 19 exposure amount have to be shown in the LE4 template (and if applicable LE5).</p>
Link	<p>https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_441</p>

European Banking Authority, 17/05/2022
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