

Question ID	2013_504
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	FINREP 5. Breakdown of Loan and advances by product
Paragraph	090, 120
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 V Part 2.41(h) and (k)
Date of submission	05/11/2013
Published as Final Q&A	21/03/2014
Disclose name of institution / entity	No
Type of submitter	Consultancy firm
Subject matter	Description definitions
Question	Rows 090 and 120 are both subsets of Loans and Advances. Row 090 is "of which: mortgage loans [Loans collateralized by immovable property]" and row 120 is "of which: lending for house purchase". What is the difference between these two rows?
Background on the question	Attempting to define what data should be input to rows 0990 and 120.
Final answer	<p>Line {F05.00, r090} in template F 05.00 represents "loans formally secured by immovable property collateral", which may include commercial mortgage. This row classifies the loans and advances according to the collateral attached to them.</p> <p>On the contrary, cell {F05.00, r120, c060} represents only loans to households (with or without collateral mortgage) with a view to acquire real property - for housing or for renting out. In this case, the criterion for the classification of the loans and advances is by purpose. It may be the case that a loan for house purchase does not have any immovable property attached as collateral.</p>

	These are two different disclosures (by collateral, r090, and by purpose, r120), which are not exclusive. In other words, the same loan granted to a household may be reported in both.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_504

European Banking Authority, 19/05/2022
www.eba.europa.eu