

<b>Question ID</b>	2013_585
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - Large Exposures
<b>Article</b>	99
<b>Paragraph</b>	1
<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	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)
<b>Article/Paragraph</b>	Article 5, paragraph 12
<b>Date of submission</b>	29/11/2013
<b>Published as Final Q&amp;A</b>	11/04/2014
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	Swedish Bankers' Association
<b>Country of incorporation / residence</b>	Sweden
<b>Type of submitter</b>	Industry association
<b>Subject matter</b>	Reporting of exposures lower than 300 million EUR
<b>Question</b>	<p>In the final draft ITS on reporting, chapter 3 articles 9.2 (g) and 11.2(g), it says that institutions shall submit the information as specified in Annex VIII according to the instructions in Annex IX related to exposures not considered large exposures in accordance with Article 392 of the CRR, which have an exposure value larger than 300 million EUR. We interpret this as (smaller) institutions shall report large exposures (10%), but not the 20 largest exposures and other exposures, if they do not exceed the exposure value of 300 million EUR. Have we interpreted the reporting rules for smaller institutions correct?</p>
<b>Background on the question</b>	<p>According to the Final draft ITS on reporting, chapter 5 article 13, institutions shall report large exposures to clients or groups of connected clients. In chapter 3, articles 9.2 (g) and 11.2(g), it says that institutions shall submit the information as specified in Annex VIII according to the</p>

	instructions in Annex IX related to exposures not considered large exposures in accordance with Article 392 of the CRR, which have an exposure value larger than 300 million EUR.
<b>Final answer</b>	<p>The institutions shall report those exposures larger than or equal to the 300 million EUR on the consolidated basis as specified in Annex VIII according to the instructions in Annex IX. The legal basis of this reporting requirement is the same as FINREP, as laid down in chapter 3 articles 9.2 (g) and 11.2 (g) of the <u>Regulation (EU) No 680/2014</u> <del>13 ITS on supervisory reporting of institutions</del><u>Draft ITS on Supervisory reporting</u>.</p> <p>This reporting request is not applicable if the institution does not have any large exposure above 300 million EUR, on the consolidated basis. That means, the smaller institutions which only have exposures lower than 300 million EUR, do not fulfil this reporting requirement. Nonetheless, if smaller institutions have exposures which would qualify as "large exposures" according to the provisions in Regulation (EU) No 575/2013, they shall submit the reporting templates in Annex VIII of the ITS.</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_585">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_585</a>

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