

Single Rulebook Q&A

Question ID	2013_682
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - Asset Encumbrance
Article	Asset Encumbrance - Part E: Advanced data
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 XVI, F 36
Date of submission	19/12/2013
Published as Final Q&A	04/06/2021
Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	F 36 - Reporting of rows "Matching liabilities".
Question	In the tables F 36 of Asset Encumbrance - Advance data, it must be reported the cross between asset type and source of encumbrance type. For each crossing it must be reported the "encumbered assets" and the "matching liabilities". How must the amount of "matching liabilities" be shared out between the asset types (columns) if it has been collateralized by different type of assets?
Background on the question	Example: Source of encumbrance="Over-the-counter derivative"; Matching liability=100um. Collaterals' value 110um: 1- Collateral type="Equity instrument"; Encumbered asset=60um. 2- Collateral type="Other assets"; Encumbered asset=50um. The overcollateralization is equal to 10um. The reported encumbrance assets will be 60um for Equity instruments (r050, c020) and 50um for other assets (r050, c170). The question is: How must the matching liability amount (100um) be divided between the Equity instruments (r050, c020) and other assets (r050, c170)?
EBA answer	The criteria followed in FINREP to allocate different categories of collateral received to loans (see Paragraph 174 of Part 2 of Annex V) shall be applied.

Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_682
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European Banking Authority, 29/01/2022

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