

Question ID	2014_763
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - COREP (incl. IP Losses)
Article	500 and 501
Paragraph	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	Requirements for reporting rows 020 and 030 in CRSA
Date of submission	24/01/2014
Published as Final Q&A	05/09/2014
Disclose name of institution / entity	Yes
Name of institution / submitter	SAS R&D (India) PVT LTD
Country of incorporation / residence	USA/India
Type of submitter	Consultancy firm
Subject matter	Instructions - Annex II CRSA
Question	<p>We are not clear about how should we report exposures with following combination of exposure class on row 020 and 030 of Total Sheet. Should defaulted exposure to SME (subject to supporting factor) in Corporate / Retail/ Immovable property , be reported on Total Sheet on Row 020 and 030 ? Should exposure to Corporate SME (subject to supporting factor) which has been reassigned an exposure class "High Risk", be reported on Total Sheet on Row 020 and 030 as well as "Items associated with particular high risk " ?</p>
Background on the question	<p>We are not clear about how should we report exposures with following combination of exposure class on row 020 and 030 of Total Sheet. Should defaulted exposure to SME (subject to supporting factor) in Corporate / Retail/ Immovable property , be reported on Total Sheet on Row 020 and 030 ? Should exposure to Corporate SME (subject to supporting factor) which</p>

	has been reassigned an exposure class "High Risk", be reported on Total Sheet on Row 020 and 030 as well as "Items associated with particular high risk " ? We
Final answer	<p>Row 020 of C 07.00 Template (CR SA) has to be reported for all exposure classes where exposures to SMEs can be found. This includes "Exposures in default" and "Items associated with particular high risk". In the "total" template, row 20 adds up the amounts reported in this row for all exposure classes.</p> <p>The Instructions for row 020 of CR SA (Annex II of Regulation (EU) No 680/2014 13 ITS on Supervisory Reporting of institutions) will be amended accordingly.</p> <p>According to the instructions of row 030 of CR SA (Annex II), this row has to be reported for the "total" template and the 3 exposure classes retail, corporate and secured by mortgages on immovable property. In the "total" template, row 030 adds up the amounts reported in this row for the 3 exposure classes only, hence they do not include defaulted exposures to SME.</p> <p>According to Article 501(2)(a) of the Regulation (EU) No. 575/2013 (CRR), exposures subject to the SME supporting factor shall be included either in the retail or in the corporates or secured by mortgages on immovable property classes (i.e. not in the "high risk" exposure class) and shall exclude defaulted exposures.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_763