

Single Rulebook Q&A

Question ID	2014_864
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	99
Paragraph	5
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	Template 20.4 (r210,r230)
Date of submission	20/02/2014
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Disclose name of institution / entity	Yes
Name of institution / submitter	PwC
Country of incorporation / residence	Germany
Type of submitter	Consultancy firm
Subject matter	FINREP Template F20.4 (r210,r230)
Question	In template 20.4 row 210 loans to non-financial corporations shall be broken down to "of which: Commercial immovable properties". In row 230 loans to household shall be broken down to "of which: loans collateralized by residential". Are gross carrying amounts of loans formally collateralised by residential or commercial immovable property respectively required in rows 210 and 230? Or shall row 210 include gross carrying amounts of loans that are used to finance commercial immovable properties?
Background on the question	It is not clear whether both rows require information on loans formally collateralised by residential or commercial immovable property.
Final answer	Row 230 of template F 20.04 requires a breakdown by country of the counterpart of those loans and advances granted to households which are collateralized by residential immovable property.

	Similarly, information, broken down by country of the counterpart, on loans and advances granted to non-financial corporations which are collateralized by commercial immovable property shall be reported in row 210 of the same template. In this case, the title of that line has been amended to better reflect what is expected to report and now says "Of which: Loans collateralized by commercial immovable property".
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_864

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