

<b>Question ID</b>	2014_902
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - COREP (incl. IP Losses)
<b>Article</b>	N/A
<b>Paragraph</b>	-
<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	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)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>	ANNEX II REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS
<b>Date of submission</b>	05/03/2014
<b>Published as Final Q&amp;A</b>	05/09/2014
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	Parker James
<b>Country of incorporation / residence</b>	UK
<b>Type of submitter</b>	Individual
<b>Subject matter</b>	C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS) - FIELD 090
<b>Question</b>	Field 090 - % of Retention at Reporting Date. Do we report percentage retention at reporting date or at origination? Secondly, how are Investor positions to be reported given the information is not publicly available?
<b>Background on the question</b>	The field, stated as required to be reported for Investor and Originator positions, is entitled "... at Reporting Date" however the guidelines suggest that the percentage reported can be at origination i.e. not dynamic. Which is it? Secondly, percentage retention does not appear to be a requirement for disclosure in the prospectus. How do we therefore report this for Investor positions?
<b>Final answer</b>	According to Article 405(1) of the Regulation (EU) No. 575/2013 (CRR), the

	<p>net economic interest shall be measured at origination and maintained on an ongoing basis. Column 090 "% OF RETENTION AT REPORTING DATE" of C 14.00 Template (CR SEC Details) shall display either the percentage resulting from a dynamic readjustment if it has been re-measured or the percentage measured at origination.</p> <p>Under the due diligence requirements (Article 406(1)(a) of the CRR), investors are required to have the information disclosed under Article 405(1) of the CRR on the net economic interest that originators, sponsors and original lenders retain and maintain in a securitization. According to Article 409 of the CRR, this information shall be provided to investors by originators, sponsors and original lenders. These requirements are not applicable to securitisations issued before 1 January 2011 (Article 404 of the CRR).</p>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_902">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_902</a>

European Banking Authority, 08/06/2023  
[www.eba.europa.eu](http://www.eba.europa.eu)