

Question ID	2015_1891
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - Asset Encumbrance
Article	100
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	Template: AE-CB
Date of submission	12/03/2015
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Disclose name of institution / entity	Yes
Name of institution / submitter	BearingPoint Software Solutions GmbH
Country of incorporation / residence	Germany
Type of submitter	Competent authority
Subject matter	The maturity ladder on template AE-CB (F 35.00)
Question	Do institutions need to report the residual maturity of the cover pool assets or the residual maturity of the covered bonds the assets are backing in the maturity ladder of the Cover Pool Assets (C 150-C 200)?
Background on the question	There are only interpretations and not a clear specification of which residual maturity is required.
EBA answer	<p>In the Annex XVII to Regulation (EU) No 680/2014 (ITS on supervisory reporting), chapter 5.2.3, instructions for col. 150 state that the template include the amounts of assets in the cover pool.</p> <p>The instruction for col. 160 clarifies that the amounts shall be provided at the reporting date, assuming no change in the cover pool compared to the reporting date, except for amortization. The expected maturity should be used for amounts outstanding at future dates, that is to say the residual</p>

	maturity of the cover pool assets.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2015_1891

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