



Single Rulebook Q&A

Question ID	2013_30
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Own funds
Article	486
Paragraph	5
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Not applicable
Article/Paragraph	N/A
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Grandfathering limit
Question	Once applicable percentages in the range are specified by the local regulator, would it be applied: (1) at the beginning of the period; (2) at the end of the period or (3) on a straight-line basis throughout the 12 months period?
Background on the question	Impact on capital planning for issuers
EBA answer	Competent authorities may choose to apply the applicable percentages they have chosen stepwise from the beginning of the period (the percentage

	chosen would be applicable during 12 months) or on a straight line basis throughout the 12 month period.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_30

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