



Single Rulebook Q&A

Question ID	2020_5575
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	99
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	Annex V
Date of submission	21/10/2020
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	FINREP Template F 25.01
Question	Where should changes in a time bucket of already acquired repossessed assets be presented?
Background on the question	If a repossessed asset which should be presented in Template F 25.01 moves from the time bucket ≤ 2 year to the next time bucket (2-5 years) in the following period, how should this move be presented? Currently its only possible to show inflows and outflows but not changes between the time buckets. We can either present it in the following period as outflow from < 2

	years and inflow in 2-5 years , but there are in our opinion no suitable positions for that (as collateral obtained or change in FV is not applicable) or we can show it as part of the opening balance of the new time bucket, which would mean that opening and does not correspond to the closing balance.
EBA answer	<p>Paragraph 349 of Annex V to Regulation (EU) no. 680/2014 (ITS on Supervisory Reporting) states: “In the context of the presentation of collateral obtained by vintage, the ‘ageing’ of collateral on the balance sheet, i.e. the migration between the predefined vintage buckets, shall neither be reported as inflow nor as an outflow”.</p> <p>Hence, the carrying amount of the collateral obtained shall be reported directly in the opening balance of the new time bucket.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2020_5575

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