

Coraz bliżej zmian w sprawozdawczości nadzorczej oraz w zakresie Filara III

Kontakt



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Komisja Europejska przyjęła akt wykonawczy zmieniający Rozporządzenie 680/2014 w sprawie sprawozdawczości nadzorczej FINREP

14 lutego 2020 Komisja Europejska przyjęła zmiany do sprawozdawczości nadzorczej - COMMISSION IMPLEMENTING REGULATION (EU) amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

PLANOWANE ZMIANY W SPRAWOZDAWCZOŚCI FINREP DOTYCZĄ:

1 OBSZAR
NPE & FBE

Sprawozdawczość w zakresie ekspozycji kredytowych nieobsługiwanych (ang. non-performing exposures), („NPE”) i ekspozycji kredytowych restrukturyzowanych (ang. forborne exposures) oraz w zakresie zabezpieczeń

2 OBSZAR P&L

Uszczegółowienie sprawozdawczości w zakresie kosztów administracyjnych i operacyjnych

3 OBSZAR
MSSF 16

Zmiany wynikające z wdrożenia Międzynarodowego Standardu Sprawozdawczości Finansowej 16: Leasing („MSSF 16”)

DATA
OBOWIĄZYWANIA

Pierwszą datą sprawozdawczą w zakresie zmian FINREP będzie 30 czerwca 2020 roku

COMMISSION IMPLEMENTING REGULATION (EU) No .../...

of XXX

amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012¹, and in particular Article 99(5) thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) No 680/2014² lays down uniform requirements for institutions in relation to supervisory reporting to competent authorities for the purposes of Articles 99 and 100, Article 101(4)(a), Article 394(1), and Articles 415 and 430 of Regulation (EU) No 575/2013.
- (2) Regulation (EU) 2017/2402 of the European Parliament and of the Council³ set up a new framework for securitisation, including a specific framework for simple, transparent and standardised (STS) securitisations. It established preferential treatment for STS securitisations and certain SME synthetic securitisations and set out a framework for a more risk-sensitive regulatory treatment of exposures to securitisations. Implementing Regulation (EU) No 680/2014 needs to be amended to accommodate the reporting on securitisation positions to this new securitisation framework.
- (3) Commission Regulation (EC) No 1126/2008⁴ was amended by Commission Regulation (EU) 2017/1986⁵ to bring that Regulation in line with the International

¹ OJ L 176, 27.6.2013, p. 1.

² Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 (OJ L 191, 28.6.2014, p. 1).

³ Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (OJ L 347, 28.12.2017, p. 35).

⁴ Commission Regulation (EC) No 1126/2008 of 3 November 2008 adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council (OJ L 320, 29.11.2008, p. 1).

EN

1

EN

Zakres zmian w FINREP - Sprawozdawczość w zakresie NPE, FBE oraz zabezpieczeń

1

MODUŁ

Zakres formularzy, które uległy modyfikacji / rozszerzeniu poprzez dodanie nowych podziałów ekspozycji nieobsługiwanych, restrukturyzowanych oraz zabezpieczeń:

- ▶ **Formularz 13**
Collateral and guarantees received
- ▶ **Formularz 18; 18.1; 18.2**
Information on performing and non-performing exposures
- ▶ **Formularz 19**
Information forborne exposures

Collateral and guarantees received	
Gross carrying amount	
Non-performing exposures: loans and advances	
of which: households	
of which: loans consolidated by residential mortgage portfolio	
of which: SMEs	
of which: counterparties	
13	Opening balance
14	Loans
15	of which: due to reclassification from performing to non-performing
16	of which: due to reclassification from performing to non-performing
17	of which: reclassified from performing to non-performing exposures under probation provisions
18	of which: reclassified from non-performing to performing
19	of which: due to purchase of exposures
20	of which: due to disposal of exposures
21	of which: due to other transfers
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MODUŁ

Nowe formularze - nowe wymogi sprawozdawcze, aby zapewnić głębszy wgląd w portfele NPE instytucji oraz strategie zarządzania NPE:

- ▶ **Formularz 23**
Loans and advances: additional information
- ▶ **Formularz 24**
Loans and advances: Flows of non-performing exposures, impairment & write offs since the end of the last financial year
- ▶ **Formularz 25**
Collateral obtained by taking possession and execution processes
- ▶ **Formularz 26**
Forbearance management and quality of forbearance
- ▶ **Formularz 47**
Loans and advances: Average duration and recovery periods

Filar III - Rozporządzenie CRR2 wprowadza szereg zmian w obszarze ujawnień adekwatności kapitałowej

GŁÓWNE ZMIANY W WYMOGACH DOTYCZĄCYCH UJAWNIANIA INFORMACJI WYNIKAJĄCE Z CRR 2 DOTYCZĄ NASTĘPUJĄCYCH OBSZARÓW

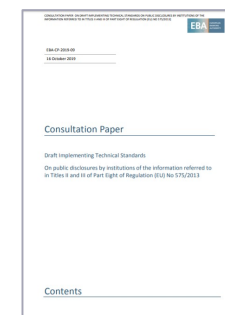
CRR 2

Kategoryzacja instytucji w celu rozróżnienia zakresu wymogów dotyczących ujawnianych informacji	433a - 433c
Uprawnienie dla EBA do opracowania jednolitych formatów ujawniania informacji	434a
Ujawnianie informacji na temat najważniejszych wskaźników	447
Ujawnianie informacji na temat ryzyk ESG	449a
Ujawnianie informacji na temat funduszy własnych i zobowiązań kwalifikowalnych (TLAC)	437a
Ujawnianie informacji na temat ekspozycji na ryzyko kredytowe kontrahenta (SA-CCR)	439
Ujawnienia informacji na temat ekspozycji na ryzyko rynkowe (FRTB)	445
Ujawnienia informacji na temat wymogów dotyczących płynności	451a

Rozporządzenie 2019/876 z dnia 20 maja 2019 r. zmieniające rozporządzenie (UE) nr 575/2013 w odniesieniu do (...) wymogów dotyczących sprawozdawczości i ujawniania informacji, a także rozporządzenie (UE) nr 648/2012



EBA/CP/2019/09
Draft ITS
On public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013



Filar III - Nowa zasada proporcjonalności - te same wymogi, różny zakres ujawnień

W celu zapewnienia bardziej proporcjonalnego podejścia do ujawniania informacji, które uwzględnia wielkość i złożoność instytucji, instytucje podzielono na **trzy kategorie**, z dalszym rozróżnieniem na **instytucje notowane** i **instytucje nienotowane**:

01.

DUŻE INSTYTUCJE (ART. 433A CRR2)

- ▶ G-SII lub O-SII, lub
- ▶ Jedna z trzech największych instytucji w swoim państwie członkowskim, lub
- ▶ Całkowita wartość aktywów >30 mld EUR

02.

INSTYTUCJE MAŁE I NIEZŁOŻONE (ART. 433B CRR2)

- to m.in. Instytucje, gdzie:
- ▶ Całkowita wartość aktywów ≤ 5mln EUR, oraz
 - ▶ Działalność handlowa prowadzona jest na małą skalę,

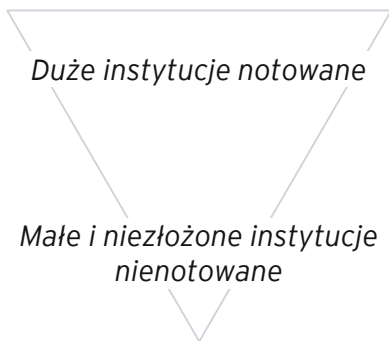
03.

INNE INSTYTUCJE (ART. 433C CRR2)

- ▶ Inne instytucje notowane i nienotowane

Wymogi dotyczące ujawniania informacji będą miały zastosowanie do każdej kategorii instytucji z rozróżnieniem na treść i częstotliwość ujawnień. Najszerszym zakresem będą objęte duże instytucje z notowanymi papierami wartościowymi a najwęższym - małe instytucje nienotowane na giełdzie

ZAKRES UJAWNIANYCH INFORMACJI

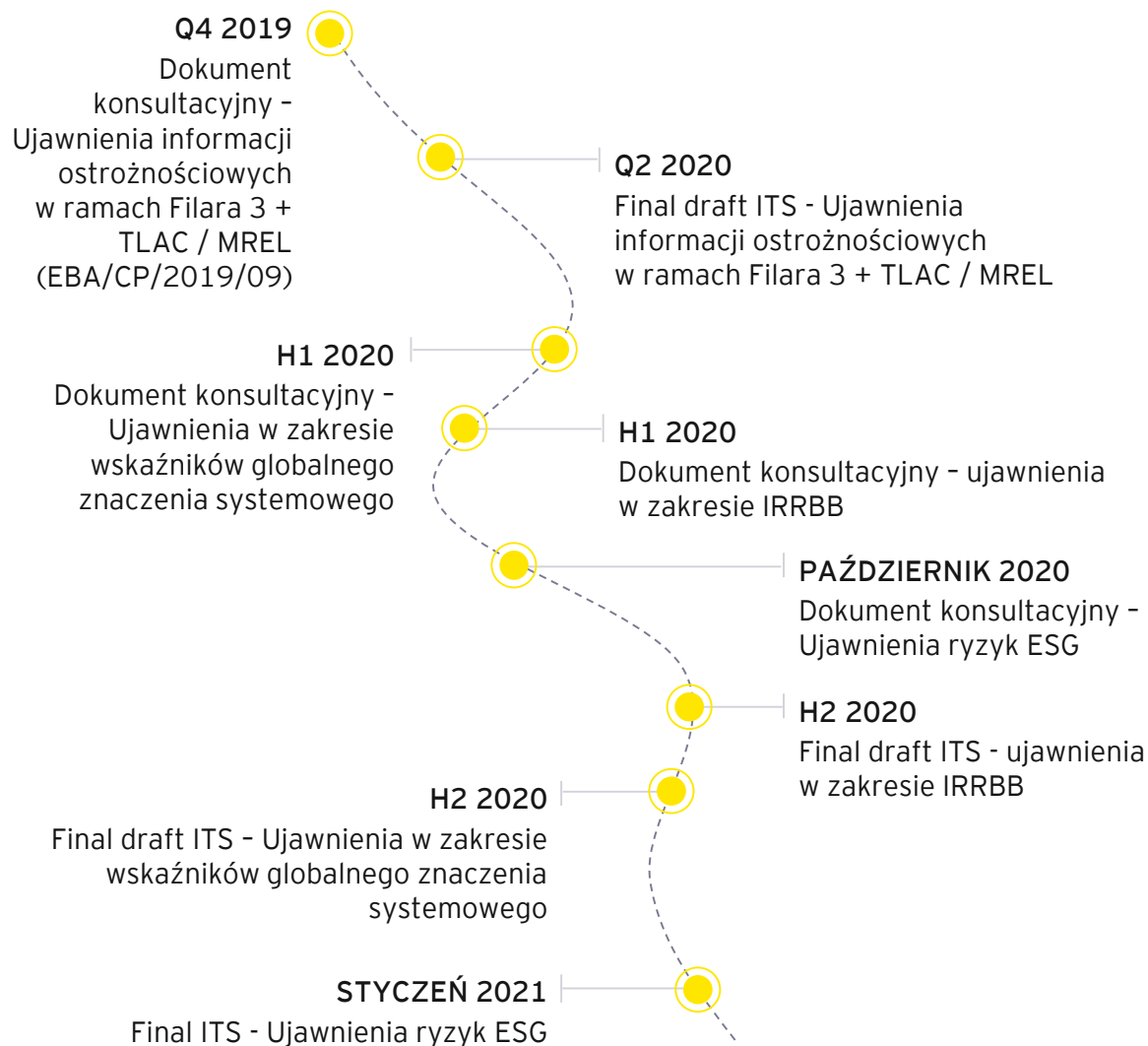


- ▶ **Raz w roku** - wszystkie informacje, których ujawnienie jest wymagane zgodnie z Częścią Ósmą CRR2
- ▶ **Półrocznie i kwartalnie** - wybrane informacje



- ▶ **Raz w roku** - najważniejsze wskaźniki zgodnie z art. 447 CRR2

Obszar ujawnień jest przedmiotem szerszej strategii EBA, której realizacja została zaplanowana w czasie



KLUCZOWE CELE EBA W OBSZARZE FILARA III

- ▶ Standard techniczny obejmujący kompleksowo wszystkie obszary wymogów podlegających ujawnieniu w ramach Filara III
- ▶ Promowanie dyscypliny rynkowej poprzez wdrożenie zmian wprowadzanych przez CRR2 oraz dostosowanie do standardów międzynarodowych
- ▶ Ujednolicenie formatów sprawozdawczych w zakresie ujawniania informacji

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