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Additional Information

Level 1 Regulation
Securitisation Regulation (EU) 2017/2402

Topic
Securitisation Disclosure Templates

Subject Matter
Annex 10: Underlying Exposures - Non-Performing Exposures - Reporting of non-performing exposures securitisations – use of the EBA templates

Question
When do the EBA templates have to be used and when do the templates in ESMA’s securitisation disclosure technical standards have to be used?

ESMA Answer

19-11-2021

Original language

[ESMA 33-128-563 Securitisation Q&A, Q&A 5.12.1]

Where a securitisation meets the definition of a 'non-performing securitisation' set out in Article 1(5) of the (ESMA) RTS on Disclosure, then the templates set out in the ESMA's ITS on Disclosure should be used for reporting information on the non-performing underlying exposures contained in that securitisation. The EBA templates for Non-Performing Loans are not specifically concerned with securitisations. While, stakeholders are free to also complete the EBA templates if they wish to, the only regulatory requirement with respect to the Securitisation Regulation and disclosure of information for non-performing exposure securitisations is that the applicable templates in ESMA's securitisation disclosure technical standards be completed.

For more information about how to complete the NPE templates, reporting entities are invited to consult the resources available on the EBA dedicated webpage: NPLs | European Banking Authority (europa.eu).