

Comunicazione del 12 dicembre 2023 - Proroga delle segnalazioni COVID-19 sulle garanzie pubbliche per le banche LSI.

Con la presente comunicazione, che abroga e sostituisce la precedente ⁽¹⁾, viene prorogata la rilevazione rivolta alle banche meno significative (*Less Significant Institutions*, LSI) sui finanziamenti assistiti da garanzia pubblica. Restano confermati gli schemi segnalatici già utilizzati ⁽²⁾ e le modalità di trasmissione dei dati mediante la piattaforma *Infostat*.

La rilevazione, che rimane a frequenza trimestrale e con termini di invio allineati a quelli delle segnalazioni armonizzate FINREP ⁽³⁾, resta in vigore fino alle segnalazioni riferite alla data del 31 dicembre 2025.

Eventuali richieste di chiarimento sul contenuto delle segnalazioni vanno indirizzate a: RAM.BIL@bancaditalia.it e BI_TF covid19@bancaditalia.it.

¹https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/circolari/c272/Com_7febbraio2023.pdf

² Cfr. EBA/GL/2020/07, Annex 1, *Templates* F 90.03 e F 91.05 aventi ad oggetto le garanzie pubbliche Covid-19, presenti nella *survey* COV.

³ Ad esempio per il 2024: data di riferimento 31 marzo 2024 – termine di invio 13 maggio 2024; data di riferimento 30 giugno 2024 – termine di invio 12 agosto 2024; data di riferimento 30 settembre 2024 – termine di invio 11 novembre 2024; data di riferimento 31 dicembre 2024 – termine di invio 11 febbraio 2025.

Schema segnaletico Finanziamenti assistiti da garanzia pubblica

F30.02 Overview of newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis

	Number of obligors	Of which: with called public guarantee	Gross carrying amount					Payment received from the public guarantor during the period.
			Of which: with called public guarantee	Of which: Residual maturity of public guarantee				
				<= 6 months	> 6 months <= 12 months	> 1 year <= 2 year	> 2 year <= 5 year	
0010	0020	0030	0040	0050	0060	0070	0080	0090
0010	Newly originated loans and advances subject to public guarantee schemes							
0020	of which: Households							
0030	of which: Non-financial corporations							

F31.05 Information on newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis

	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	follows linked to new lending		
	Performing			Non-performing				Performing			Non-performing							Public guarantee received in the context of the COVID-19 crisis	follows to non-performing exposures
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: unlikely to pay due or past-due (> 30 days)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: unlikely to pay due or past-due (> 30 days)									
											0010	0020	0030	0040					
0010	Newly originated loans and advances subject to public guarantee schemes																		
0020	of which: Households																		
0030	of which: Collateralised by residential immovable property																		
0040	of which: Non-financial corporations																		
0050	of which: Small and medium-sized enterprises																		
0060	of which: Collateralised by commercial immovable property																		