



**Single
Rulebook
Q&A**

Question ID	2021_5705
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. Part 2.31
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	FINREP V6301_m: for the rows (010;090;670) the {c010} != empty
Question	How should small institutions, without financial cost, fill in rows 10, 90 and 670 of FI_2 to comply with validation rule v6301?
Background on the question	Validation rule v6301 appears as breached when the cells for financial cost has a value of zero. However, this situation, verified by the supervisor, takes places in a small institution with little and simple activity and whose only funds are deposits with no financial cost.
EBA answer	

	<p>The case of an institution having no financial cost can possibly exist at the early stages of development, hence, the possibility of having a value of zero is allowed in the validation rule.</p> <p>The validation rule prevents reporting an empty value but does not prevent reporting a zero. An institution with no financial costs can comply with the validation simply by reporting an explicit zero. This corresponds to the requirement to send an “interesting zero” as described in the EBA XBRL filing rules.</p> <p>Therefore, the validation rule will be kept unchanged.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2021_5705

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