

<b>Question ID</b>	2021_6026
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - Liquidity (LCR, NSFR, AMM)
<b>Article</b>	430
<b>Paragraph</b>	-
<b>Subparagraph</b>	-
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Regulation (EU) 2021/451 - ITS on supervisory reporting of institutions
<b>Article/Paragraph</b>	Annex XIII
<b>Date of submission</b>	02/06/2021
<b>Published as Final Q&amp;A</b>	17/02/2023
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	Idea Bank
<b>Country of incorporation / residence</b>	Romania
<b>Type of submitter</b>	Credit institution
<b>Subject matter</b>	Definition of "accounting value" for the purpose of template C 80.00
<b>Question</b>	Should the assets, except for the derivatives contracts, be presented in template C 80 from Regulation (EU) 451/2021 as gross accounting value (not affected by general and specific allowances) or as net (affected by general and specific allowances)?
<b>Background on the question</b>	In the guidance annexes for NSFR C80 template (Annex XIII) from Regulation (EU) 451/2021, it is specified that for reporting purposes, in the columns referred to as "Amount", the accounting value should be reported, except in the case of derivative contracts. Article 428 c of Regulation (EU) no 876/2019 provides that institutions shall take into account assets, liabilities and off-balance sheet items on a gross basis. It is unclear whether gross basis refers to the accounting value.
<b>Final answer</b>	In accordance with Article 428c(2) of Regulation (EU) No 575/2013 as

	<p>amended by Regulation (EU) No 2019/876 (hereinafter the 'CRR'), for the purpose of calculating their net stable funding ratio (NSFR), institutions shall apply the appropriate stable funding factors set out in Chapters 3 and 4 to the accounting value of their assets, liabilities and off-balance-sheet items, unless otherwise specified in this Title.</p> <p>The specification under Article 428c(1) CRR, according to which, unless otherwise specified, institutions shall take into account assets, liabilities and off-balance-sheet items on a gross basis, shall solely be understood as limiting the possibility of netting beyond what is already permissible under the relevant accounting rules.</p> <p>As such, for the purpose of the NSFR (and reporting in accordance with Annex XIII to Regulation (EU) 2021/451), and unless otherwise stated in Part Six, Title IV, CRR, an asset should be recorded by its <i>net accounting value</i>, i.e., the amount reported in the balance sheet.</p>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2021_6026">https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2021_6026</a>

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