

Question ID	2022_6445
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	430
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) 2021/451 - ITS on supervisory reporting of institutions
Article/Paragraph	FINREP Annex V. Part 1. Table 1
Date of submission	10/05/2022
Published as Final Q&A	31/03/2023
Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Taxonomy 3.0 Validation Rule v3900_s
Question	Our query refers to the EBA v3900_s validation rule of template F 02.00, which despite being non-blocking, we have to justify the module as there are negative amounts. We understand that there may be situations in which the reversal of expenses or income for interests or commissions of the current exercise exceed the expenses or income of the same period. In this situation a negative quantity should be allowed to be reported.
Background on the question	We understand that both interest income on liabilities (row 0085) and interest expense on assets (row 0145) following the indications of the annex V, part 1, table 1 to Regulation (EU) 2021/451: Debit and credit agreement and on the sign in positive and negative amounts could have a negative amount reported to the include reversals. This situation may happen in the first months of the year in which the accumulated balance of the year in the income statement does not have enough balance to offset the reversals.
Final answer	There indeed can be cases where some amounts in F 02.00 can be negative, for instance when the reversal of expenses or income for interests or commissions of the current exercise exceed the expenses or income of the same period. However, these cases are acceptable as the status of the

	validation rule v3900_s is 'Warning'. Negative amounts would be simply accepted when an appropriate justification is provided by the submitter.
Link	https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2022_6445

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