

Single Rulebook Q&A

Question ID	2013_77
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - FINREP (incl. FB&NPE)
Article	ARticle 99
Paragraph	5
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)
Article/Paragraph	Annex III, F 07.00, c110
Date of submission	26/07/2013
Published as Final Q&A	14/02/2014
Disclose name of institution / entity	Yes
Name of institution / submitter	CREDIT AGRICOLE
Country of incorporation / residence	FRANCE
Type of submitter	Credit institution
Subject matter	FINREP - F7 Financial assets subject to impairment that are past due or impaired - Column 110 "Accumulated write-offs"
Question	Does this row include discounts on debts that have been restructured due to counterparty default ?
Background on the question	We need this information for FINREP mapping
Final answer	<p>The content of the "Accumulated write-offs" (column 110) is described in Annex V. Part 2, paragraphs 49 and 50 of the Regulation (EU) No 680/2014 13 ITS on supervisory reporting of institutionsDraft ITS on Supervisory reporting. Reporting should also comply with guidance of IAS 39 AG 84-92, IFRS 7.16, 37 (b) and B5 (d).</p> <p>Discounts on debt instruments that have been restructured due to</p>

	<p>counterparty default should be included in "Accumulated write-offs" provided that they lead to reductions of the carrying amount of the related debt instruments recognised directly in profit or loss. They should be reported until the total extinguishment of all the institution 19s rights or until recovery.</p> <p><i>*As of 1/8/2014 the content of this answer was modified to reflect the publication of the final ITS on supervisory reporting of institutions in the Official Journal of the European Union. As a result, the references to the ITS were updated and the disclaimer deleted. For reasons of transparency, revisions are highlighted in track changes.</i></p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_77

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