

Question ID	2013_180
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 III F1.1 c010, r040
Date of submission	23/08/2013
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	FINREP: F1.1. row 040 "other demand deposits"
Question	<p>On the basis of the validation rules of template F1.1, row 040 is part of the sum of row 010 'cash and cash balances at central banks'. So one can assume that row 040 'other demand deposits' are deposits with central banks. However, the guidance in annex V part 2.3 (1.1 assets - § 3) stipulates that 'other demand deposits' includes balances receivable on demand with credit institutions. This seems contradictory to us. Please can you confirm whether row 040 of template F1.1, comprises 'other demand deposits' with central banks or with credit institutions.</p>
Background on the question	FINREP - We need this information for Finrep mapping
EBA answer	<p>As explained in Annex V. Part 2, paragraph 3 of the Draft ITS on Supervisory reporting <i>Regulation (EU) No. 680/2014 (ITS on Supervisory Reporting)</i>, "Other demand deposits" includes balances receivable on demand with credit institutions. "Cash" comprises "Cash on hand" (i.e. bank notes and coins) and "Demand deposits" (see IAS 7.6); in turn, demand deposits could be held at central banks or at credit institutions. Demand deposits at central banks should be reported as "Cash balances at central banks". Thus, demand</p>

	deposits at credit institutions, as the remaining demand deposits after segregating the ones at central banks, should be reported as "Other demand deposits". <i>*As of 28/09/2016 this answer was corrected</i>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_180

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