

<b>Question ID</b>	2013_331
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - FINREP (incl. FB&NPE)
<b>Article</b>	99
<b>Paragraph</b>	2
<b>Subparagraph</b>	-
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
<b>Article/Paragraph</b>	Annex III, F 22.01
<b>Date of submission</b>	04/10/2013
<b>Published as Final Q&amp;A</b>	07/03/2014
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	Swedish Bankers' Association
<b>Country of incorporation / residence</b>	Sweden
<b>Type of submitter</b>	Industry association
<b>Subject matter</b>	Where to report Retail card operations, card fees and acquiring fees
<b>Question</b>	In which row should Retail card operations, card fees and acquiring fees be reported in template F 22.01, Annex III (Fee and commission income and expenses by activity)?
<b>Background on the question</b>	In which row should Retail card operations, card fees and acquiring fees be reported in template F 22.01, Annex III (Fee and commission income and expenses by activity)?
<b>Final answer</b>	In F 22.01, fees generated by (charged to) the institution for its involvement in credit or debit card operations should be reported in the item 'Other' (r220 and r290) as there is not a specific item for these contracts. In any case, paragraphs 113(a) and 114 of Part 2 of Annex IV of the <a href="#">Regulation (EU) No 680/2014</a> <del>13 ITS on supervisory reporting of institutions</del> <del>Draft ITS on Supervisory reporting</del> explain that, in F 22.01, only those fees and

	<p>commissions that are not components of the rate used to accrue interest in financial instruments should be reported. Thus, fees received from customers or transaction costs incurred to acquire credit card debt included in the calculation of the interest accrued should not be reported again in F22.01.</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>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_331">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_331</a>

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