

Question ID	2013_341
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Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)
Article/Paragraph	Annex V
Date of submission	04/10/2013
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	FinRep table 5 row 010 column 030 - On demand [call] and short notice [current account]
Question	<p>Annex V indicates that balances receivable on demand classified as "cash and cash balances at central banks" shall also be reported in this template. This statement is supported by the validation rules stating that {F 01.01, r040, c010} = {F 5.00, r010, c030} (though only relating to other demand deposits). However, amounts in table 5 should be equal to tables 4.1 through 4.4 regarding loans and advances. This reasoning is indirectly supported by the following logical reasoning: If {F 01.01, r040, c010} = {F 5.00, r010, c030} AND if {F 01.01, r040, c010} has a detailed breakdown in table 4 as stated in Annex III, then there should be a link between table 4 and { F 5.00, r010, c030}. In which table (4.1, 4.2, 4.3, 4.4) should cash and cash balances be included? Validation rules regarding these templates don't seem to include cash and cash balances at central banks.</p>
Background on the question	Information required for mapping of FinRep accounts.
Final answer	Annex V, Part 1.12 states that "accounting portfolios " do not include "cash and cash balances at central bank ".

	<p>This means that the tables from 4.1. to 4.4. relating to the breakdown of financial assets by instrument and by counterparty sector shall not include "cash and cash balances at central bank ".</p> <p>In contrast, for table 5 relating to the breakdown of loans and advances by product, Annex V, Part 2.41 states that: "balances receivable on demand classified as "Cash and cash balances at central banks " shall also be reported in this template ".</p> <p>Therefore table 5 shall include "Cash and cash balances at central banks ".</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_341

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