

Question ID	2013_634
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Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (repealed)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 Part 2 para133
Date of submission	10/12/2013
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Table F 02.00 and Table F 43.00 - cross validation of Provisions charge
Question	FINREP Table F 02.00 subtotal row 430 (Provisions or Reversals of Provisions) is identified on the template as cross referencing to Table F 43.00 (Provisions). The cross validations do not however identify what data should agree. Please confirm which columns (and for which rows) on Table F 43.00 should agree back to Table F 02.00.
Background on the question	The cross validation called out in the template is not sufficiently detailed to enable definitive interpretation and the detail is not provided in the cross validation template. One concern is the use of the word "Other" in Table F 02.00 row 450 - it could be read strictly as Table F 43.00 column 060 ("Other Provisions") or it could mean All the other provisions except "commitments and guarantees given".
Final answer	F 02.00 relates to the profit or loss of the accounting period. Regarding the provisions, it describes the changes which have occurred during this reporting period. In contrast, F 43.00 identifies the amount (i.e. the stock) of provisions at the beginning and at the end of the reporting period, with a breakdown of the movements occurred during the period.

	<p>F 02.00 classifies provisions in two items: "Commitments and guarantees" and "Other provisions". The classification of provisions in F 43.00 is more detailed and replicates the one in F 01.02 (balance sheet 13 liabilities). In particular, the concept "Other provisions" in F 02.00 is not the same as that in "Other provisions" in both F 01.02 and F 43.00. Indeed, the former contains all the provisions which are not "commitments and guarantees".</p> <p>In consequence, the amount reported on the row 430 of template F 02.00 should be compared to the sum of rows 020 to 060 (column 070) of the template F 43.00. This comparison is also valid for the "Commitments and guaranties" given (row 440 in F 02.00 is the sum of rows 020 to 060 of column 050 in F43.00).</p> <p>Finally, it must be noted that in some particular cases movements in provisions are not only accounted for via the statement of profit or loss, what implies that there may be differences between the amounts reported in F 02.00 and the movements during the period (F 43.00).</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_634

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