

Question ID	2013_643
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	ITS 2.49
Date of submission	12/12/2013
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Definition of Accumulated Write-Offs to be reported in column 110 of Table 7
Question	<p>The ITS 2.49 defines accumulated write-offs as follows: The column “Accumulated write-offs” includes the cumulative amount of principal and past due interest of any debt instrument that the institution is no longer recognizing because they are considered uncollectible, independently of the portfolio in which they were included. These amounts shall be reported until the total extinguishment of all the institution’s rights (by expiry of the statute-of-limitations period, forgiveness or other causes) or until recovery. Does this amount refer to the write-offs from the initiation of the exposure, or only cumulatively, as it relates to the current reporting period (please specify if year or quarter)?</p>
Background on the question	<p>For example if a loan A in the amount of 100 to customer X has been extended in year 2006. The loan has been written off twice: once in 2011 (50%), and second time in 2012 (20%). The institution does not practice debt forgiveness, no does the exposure exceed the statute of limitations period. When reporting the accumulated write-offs in the year 2014, should the reporting institution: a) Report write-off for the loan A which took place in year 2014, and hence report 0 in column 110? b)Report cumulative write-off</p>

	for the loan A which took place since the initiation of the loan (i.e. all write-offs since 2006), and hence report 70 in column 110?
Final answer	This question is related to question 2013_123. As set out above, the amount to be reported in this example is 70 + any past due interest amounts the institution is no longer recognising.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_643

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