



**Single
Rulebook
Q&A**

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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 XV
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Disclose name of institution / entity	No
Type of submitter	Credit institution
Subject matter	Validation rules v5267_m up to v5279_m
Question	<p>This question is for validation rules v_5267_m up till v_5279_m.</p> <p>Validation rule v_5267_m requires the following condition is fulfilled: $sum(\{F\ 18.00.a, c010, (r010, r181)\}) = sum(\{F\ 20.04, r080, c012, (sNNN)\})$. Is this validation rule correct?</p>
Background on the question	<p>Validation rule v_5267_m requires the following condition is fulfilled: $sum(\{F\ 18.00.a, c010, (r010, r181)\}) = sum(\{F\ 20.04, r080, c012,$</p>

	<p>(sNNN)}Column 012 in F20.04 refers to the gross carrying amount of which assets subject to impairment. We presume this should be column 010 (Gross carrying amount).For validation rules v_5268_m till v_5279_m the same issue applies.</p>
EBA answer	<p>The data point F 18.00.a, c010, (r010, r181) makes reference to debt securities at cost or at amortised cost and debt securities at fair value through other comprehensive income or through equity subject to impairment.</p> <p>The data point F 20.04, r080, (c012) makes reference to financial assets subject to impairment.</p> <p>Annex V (FINREP instructions), Part 2, paragraph 93 of the ITS on Supervisory Reporting, states that “under IFRS, financial assets subject to impairment shall include (i) financial assets at amortised cost, and (ii) financial assets at fair value through other comprehensive income. Under national GAAP based on BAD, financial assets subject to impairment shall include financial assets measured at a cost-based method, including under LOCOM. Depending on the specifications in each national GAAP, they may include (i) financial assets measured at fair value through equity, and (ii) financial assets under other measurement methods.</p> <p>Additionally, for debt instruments in F18.00 and F20.04, ‘gross carrying amount’ shall be reported as defined in paragraph 34 of Part 1 of Annex V of the ITS on Supervisory Reporting. Therefore, for IFRS-Reporters the data points F 18.00.a, c010, (r010, r181) and F 20.04, r080, (c012) make reference to debt securities at cost or at amortised cost and debt securities at fair value through other comprehensive income or through equity subject to impairment. In this sense, the validation rules are correct for IFRS-Reporters. For validation rules v_5268_m to v_5279_m the same answer applies.</p>
Link	<p>https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2018_3852</p>