



Single Rulebook Q&A

Question ID	2014_1489
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - Liquidity (LCR, NSFR, AMM)
Article	415
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	Annexes XII and XIII, C 60.00, C 61.00
Date of submission	19/09/2014
Published as Final Q&A	05/03/2021
Disclose name of institution / entity	Yes
Name of institution / submitter	Volksbank
Country of incorporation / residence	Romania
Type of submitter	Credit institution
Subject matter	Non-Renewable loans and receivables
Question	NSFR: Should non-renewable loans and receivables be presented as gross (not affected by general and specific allowances) or as net (affected by general and specific allowances)?

Background on the question	Published documents are not sufficiently clear on this matter.
EBA answer	In line with the DPM for templates C 60.00 and C 61.00 of Annex XII to Regulation (EU) No 680/2014 (ITS on Supervisory Reporting), institutions shall report the carrying amount of assets. According to the definition of EBA Q&A 2017_3305 the carrying amount shall mean the amount to be reported in the balance sheet.
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1489

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