

Question ID	2018_4015
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR) as amended
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 V Part 2 Paragraph 47-50
Date of submission	25/06/2018
Published as Final Q&A	19/06/2020
Disclose name of institution / entity	Yes
Name of institution / submitter	Bank of Valletta Plc
Country of incorporation / residence	MALTA
Type of submitter	Credit institution
Subject matter	Pre IFRS 9 Finrep - Template F07.00 reporting values as net or gross
Question	Should the values reported in (pre IFRS9) Finrep template F07.00 columns 010-070, be on a gross or on a net basis?
Background on the question	With reference to Annex V instructions Part 2 Paragraph 48, there is no specific indication on whether we should report on a gross or net basis.
EBA answer	Paragraph 48 of Part 2 of Annex V to Regulation (EU) No 680/2014 (ITS on Supervisory Reporting) in the version applicable until 31 December 2017 (based on IAS 39, reporting frameworks until and including version 2.6) explicitly requires the reporting of the carrying amount in column 070 of template F 07.00. But paragraph 48 does not specify which metric should be used for reporting the breakdown of financial assets that are past due but not impaired by the number of days past due in columns 010 - 060. However, the Data Point Model for template F 07.00 describes the values to be reported in columns 010 to 060 as carrying amounts (and not as

	gross carrying amounts). Thus, the amounts to be reported should be carrying amounts. Reporting carrying amounts also results a consistent approach for the presentation of the impaired assets in column 070 and the financial assets that are past due but not impaired in columns 010 to 060.
Link	https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2018_4015

European Banking Authority, 11/08/2020
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