

Question ID

2025_7526

Legal act

Regulation (EU) No 575/2013 (CRR)

Topic

Supervisory reporting - FINREP (incl. FB&NPE)

Article

Annex V. Part 2.308

COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations

Regulation (EU) 2024/3117 - ITS on supervisory reporting of institutions

Article/Paragraph

11

Type of submitter

Competent authority

Subject matter

Definition of Net defined benefit assets [Carrying amount] in F44.01

Question

Please can we clarify what is required in row 0090 of FINREP template F44.01 in terms of the "Net defined benefit assets" ? i.e. should this row only include surplus amounts that shall be recognised in the balance sheet given that the previous sign validation rule v3985_s has now been deactivated?

Background on the question

After reading through Annex V on FINREP (specifically Part 2.308), the reporting template and the relevant accounting standards (IAS 19.63, IAS.19.64, IAS.19.65, IAS.19.140(a) and importantly also the definition of net defined benefit liability (asset) at the start of IAS 19, we reach the conclusion that, row 0090 should contain the sum of all schemes in surplus (the net position should be applied on a scheme-by-scheme basis). Whereas row 0100 should contain the sum of all schemes in deficit (also following from Annex V Part 2.9, which indicates that this item includes the amount of net defined benefit liabilities). Therefore, net defined benefit liabilities and assets should be reported separately, and the "net" should be applied on a scheme-by-scheme basis. It appears that some banks are populating this row differently across the SSM. It would be useful if the FINREP

instructions (and validation rules) could be updated to clarify what actual information is required in row 0090 of F44.01 for Net defined benefit assets [Carrying amount].

Submission date

17/07/2025

Final publishing date

10/10/2025

Final answer

In accordance with the instructions to template F 44.01 [IT solutions - Annex V Part 2.308 to Regulation (EU) 2024/3117], row 0090 'Net defined benefit assets' shall only include the sum of those schemes that have a net surplus and that shall be recognised in the balance sheet as they are not affected by the limits set up in IAS 19.63. Row 0100 shall only correspond to sum of those schemes with net defined benefit liabilities recognised in the balance sheet. Therefore, the difference between row 0090 and 0100 should equate to the net surplus/deficit across all schemes.

The validation rule v3985_s has been deactivated to allow positive or negative values in row 0060 'Other defined benefit assets' which can also include derivatives instruments.

Status

Final Q&A

Answer prepared by

Answer prepared by the EBA.
