

<b>Question ID</b>	2014_1057
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR) as amended
<b>Topic</b>	Supervisory reporting - FINREP (incl. FB&NPE)
<b>Article</b>	99
<b>Paragraph</b>	-
<b>Subparagraph</b>	-
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Draft ITS on Supervisory Reporting of Institutions
<b>Article/Paragraph</b>	Annex V Part 2 para 1 point 3, Annex V Part 2 para 41 point (a)
<b>Date of submission</b>	08/04/2014
<b>Published as Final Q&amp;A</b>	11/09/2020
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	Lombard Risk
<b>Country of incorporation / residence</b>	UK
<b>Type of submitter</b>	Consultancy firm
<b>Subject matter</b>	Confusion between instruction and validation for Other Demand Deposits Assets in F 01.01
<b>Question</b>	<p>Annex V Part 2 para 1 point 3 states that template F 01.01 (Assets), row 040 shall 'INCLUDE' other demand deposits at credit institutions.</p> <p>There is a validation between this cell and template F 05.01 – Breakdown of Loan and advances by product – row 010, column 030 which is 'On demand [call] and short notice [current account] EXCLUSIVELY at credit Institutions. If the validation is correct, that means row 040 in template F 01.01 must ONLY contain other demand deposits at credit Institutions. If that is the case, where should other demand deposits at counterparties other than credit institutions be shown?</p>
<b>Background on the</b>	Questions 2013_180 and 2013_235.

<b>question</b>	
<b>EBA answer</b>	<p>'Demand deposits at credit institutions' are loans and advances in accordance with the ECB BSI Regulation that shall be reported outside the accounting portfolios, into the row 040 of template F 01.01 (see also Q&amp;A 2013_180 and 2013_235 in this regard).</p> <p>On the other hand, demand deposits at counterparties other than central banks and credit institutions shall always be reported as loans and advances into the accounting portfolios.</p> <p>Therefore, validation rule v1251_m holds. The instructions in Annex V to the ITS on reporting (v3.00) have been amended to clarify this point.</p>
<b>Link</b>	<a href="https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1057">https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1057</a>

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