



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

# Guidance Note for E-Money Institution Accounts Return XBRL (FINREP)

November 2023

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# Introduction

This guidance note is relevant for all electronic money institutions (“EMIs” or “Firms”) authorised under S.I. no. 183 of 2011 - European Communities (Electronic Money) Regulations, 2011. The purpose of this note is to assist firms in completing the E-Money Institution Accounts Return XBRL (“FINREP” or “EIA XBRL Return”), which replaces and updates the E-Money Institution Accounts return (“Previous FINREP”).

## FINREP Requirements

All EMIs are required to submit their quarterly period end financial statements to the Central Bank of Ireland (“Central Bank”) by upload of a valid EIA XBRL Return file via the Central Bank Porta (“Portal”).

The templates used for these submissions are aligned to the European Banking Authority (“EBA”) FINREP taxonomy 2.9 templates with some modifications.

Where institutions are permitted by national laws to report their financial information based on their accounting year-end which deviates from the calendar year, reporting reference dates may be adjusted accordingly, so that reporting of financial information is done every three, six or twelve months from their accounting year-end, respectively.

EIA XBRL returns are expected by the submission due date as scheduled by the Central Bank on the Portal (normally 1 month after the reporting date).

The EBA FINREP taxonomy 2.9 framework came into effect for credit institutions from June 2020. The Implementing Technical Standard (“ITS”) on supervisory reporting for taxonomy 2.9 is

published on the EBA website<sup>1</sup>. Information on the framework of relevance to FINREP reporting for EMIs within the ITS include elements of Annex 4 and the associated guidance document, Annex 5. More detail on the applicable portions of both annexes are provided in appendix 1. In addition, the EBA Q&A on FINREP<sup>2</sup> is relevant as additional guidance. Firms should review the guidelines on the EBA website in conjunction with the EBA Q&A and this guidance note.

FINREP regulatory returns should be completed in line with the relevant accounting standards adopted by the firm, as set out in annex 4 of the EBA ITS and as adapted in Appendix 1 of this document.

Appendix 2 sets out the EBA FINREP taxonomy 2.9 templates as implemented for Irish EMIs (i.e. including modifications made by the Central Bank) and as they are presented on the [XBRL Central Bank Taxonomy 2.2.2](#). Hereafter these templates as set out in Appendix 2 – and as distinct from the EBA FINREP taxonomy 2.9 templates – are referred to as the “FINREP templates” or “FINREP”.

This guidance note provides information for Irish EMIs on how to complete the FINREP templates where different from guidance provided by the EBA. It may be updated periodically and the most up-to-date version will be available on the Central Bank website.

### Important Notes

The EBA FINREP taxonomy 2.9 framework is based on International Financial Reporting Standards (IFRS), National Generally Accepted Account Principals (GAAP) and National GAAP compatible IFRS and contains references to each, as outlined in Appendix 2. Where relevant, these will be updated to reflect any changes to relevant accounting standards following revision by the EBA.

Firms are required to review their FINREP reporting within each template in line with the relevant accounting standards (see

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<sup>1</sup> <https://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks/reporting-framework-2.9>

<sup>2</sup> <https://www.eba.europa.eu/single-rule-book-qa/search> - select ‘ - supervisory reporting – FINREP (incl. FB&NPE)’ under topic and the relevant EBA Taxonomy 2.9 template name in the keywords field along with other relevant information.

Appendix 2) and EBA guidance in the ITS annex 5 and Q&As on the EBA website.

Firms should engage with their audit firm in relation to any issues and, in the event of conflict between the mapping provided and the audit firm's guidance, the latter applies and the conflict should be communicated promptly to the relevant supervisor.

The Central Bank would also like to emphasise the following two points:

- No interpretation of accounting standards should come from the standardisation of the information included in FINREP or from the direction provided in this guidance note.
- Firms should continue to prepare their year-end financial statements under the accounting standards appropriate for / applicable to their firm. FINREP is a means of collecting financial information for supervisory purposes in a harmonised format, across firms, in accordance with the relevant accounting standards.

Firms should take care to ensure that the data provided in EIA XBRL returns is accurate and complete. Firms will be required to resubmit incorrect returns. Where a firm identifies a significant change in its financial information for any quarter, including as a result of a subsequent audit of its financial statements, we expect that relevant regulatory returns, are resubmitted by the firm, including any changes that impact other prudential or statistical returns. Firms submitting incorrect returns may be subject to sanction.

## General Notes

The EIA XBRL Return contains five core tables –

- i. EIA\_00.01 – Table A Questionnaire;
- ii. EIA\_01.01 – Balance sheet -Assets;
- iii. EIA\_01.02 – Balance sheet - Liabilities;
- iv. EIA\_01.03 – Balance sheet - Equity;
- v. EIA\_02.00 – Statement of profit or loss

EIA\_01.01 Assets, EIA\_01.02 Liabilities and EIA\_01.03 Equity together make up the full Balance Sheet Statement or Statement of Financial Position.

These five core tables are mandatory for all submissions of EIA XBRL returns.

All financial data should be entered in the EIA XBRL templates in euro units. Firms with a functional currency other than euro should translate their accounts to euro in accordance with the direction provided in the accounting standards under which the firm reports. Please **do not round** any figures to thousands.

The EIA XBRL templates contain certain rules and validations. The detail of these will be published in the [Central Bank of Ireland Taxonomy 2.2.2 Business Rules](#) and firms should review this document to reduce the risk of validation errors preventing the submission of completed XBRL files. In addition, simple variance analysis of 20% has been applied to most line items. Uploading of the completed file and submission of the return will require explanations to be entered to explain the root cause of changes of 20% or above, since the last reporting period. This variance analysis will not commence until the firm has submitted the EIA XBRL return for two consecutive reporting periods and the return for the previous period has been fully signed off on the Portal. As template 02.00 contains data that is cumulative, year to date, the variance analysis calculation differs in order to isolate the change for each individual quarter. This calculation has consideration of the individual year end of the firm. The detail of this calculation is available at Appendix 3 below.

Firms should review the [XBRL File Upload Guidance](#) which provides detailed instructions on how to make XBRL FINREP return submissions via the Portal.

If firms have any queries in relation to the EIA XBRL Return or the content of this guidance note, they should contact [paymentservicesupervision@centralbank.ie](mailto:paymentservicesupervision@centralbank.ie). Any queries in relation to the functionality of the Portal can be submitted to [onlinereturns@centralbank.ie](mailto:onlinereturns@centralbank.ie).

**EIA\_00.01 - Table A Questionnaire**

Table A “Questionnaire” contains seven questions (row references 010 to 070). Firms should answer all questions for each submission of the FINREP templates.

The Central Bank would like to emphasise that firms should continue to separately communicate any change in their financial year-end to their supervisor.

**EIA\_01.01, EIA\_01.02, and EIA\_01.03 – Balance sheet**

These templates are to be prepared in line with the EBA guidance, noting the references to relevant accounting standards as outlined by the EBA and in Appendix 2 of this document.

**EIA\_02.00 - Income Statement or statement of profit and loss**

This template is to be prepared in line with the EBA guidance, noting the references to relevant accounting standards as outlined by the EBA and in Appendix 2 of this document. Firms should record their financial performance for the reporting period in EIA\_02.00. Firms should report year to date performance in each quarter. For instance, a firm with an end December fiscal year end would report its income statement from January to March in Q1, January to June in Q2 with financial results for the full year reported in the Q4 FINREP.

## Appendix 1: Table 1 & 2 | Relevant Sections of EBA Annexes 4 and 5

**Table 1: EBA Annex 4**

Template Content	EBA FINREP taxonomy 2.9 template	Central Bank XBRL EIA/ FINREP template	Differences
Balance sheet - Assets	1.1 / F 01.01	EIA_01.01	None
Balance sheet - Liabilities	1.2 / F 01.02	EIA_01.02	None
Balance sheet - equity	1.3 / F 01.03	EIA_01.03	None
Statement of profit and loss	2.0 / F 02.00	EIA_02.00	Rows 385 and 435 are not currently applicable to e-money firms and are excluded from the Central Bank template

**Table 2: EBA Annex 5**

Section	Relevant sections
PART 1 - General Instructions	All
PART 2 - Template related instructions	Section 1 - Balance sheet and Section 2 - Statement of profit and loss



## Appendix 2: FINREP mapping to relevant accounting standards

Balance sheet carrying values are reported in line with annex 5, part 1 paragraphs 27 and 28.

EIA_01.01 - Assets		References National GAAP based on BAD	References National GAAP compatible IFRS	
		380	BAD art 4 Assets	IAS 1.9(a), IG 6
		010	BAD art 4.Assets(1)	IAS 1.54 (j)
Cash, cash balances at central banks and other demand deposits	Cash on hand	020	Annex V.Part 2.1	Annex V.Part 2.1
	Cash balances at central banks	030	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2
	Other demand deposits	040	Annex V.Part 2.3	Annex V.Part 2.3
		050		IFRS 9.Appendix A
Financial assets held for trading	Derivatives	060		IFRS 9.Appendix A
	Equity instruments	070		IAS 32.11
	Debt securities	080		Annex V.Part 1.31
	Loans and advances	090		Annex V.Part 1.32
		091	BAD Article 32-33; Annex V.Part 1.17	
Trading financial assets	Derivatives	092	CRR Annex II; Annex V.Part 1.17, 27	
	Equity instruments	093	ECB/2013/33 Annex 2.Part 2.4-5	
	Debt securities	094	Annex V.Part 1.31	
	Loans and advances	095	Annex V.Part 1.32	
		096		IFRS 7.8(a)(iii); IFRS 9.4.1.4
Non-trading financial assets mandatorily at fair value through profit or loss	Equity instruments	097		IAS 32.11
	Debt securities	098		Annex V.Part 1.31
	Loans and advances	099		Annex V.Part 1.32
		100	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets designated at fair value through profit or loss	Equity instruments	110		
	Debt securities	120	Annex V.Part 1.31	Annex V.Part 1.31
	Loans and advances	130	Annex V.Part 1.32	Annex V.Part 1.32
		141		IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at fair value through other comprehensive income	Equity instruments	142		IAS 32.11
	Debt securities	143		Annex V.Part 1.31
	Loans and advances	144		Annex V.Part 1.32
		171	BAD art 36(2)	
Non-trading non-derivative financial assets measured at fair value through profit or loss	Equity instruments	172	ECB/2013/33 Annex 2.Part 2.4-5	
	Debt securities	173	Annex V.Part 1.31	
	Loans and advances	174	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32	
		175	Accounting Directive art 8(1)(a), (8)	
Non-trading non-derivative financial assets measured at fair value to equity	Equity instruments	176	ECB/2013/33 Annex 2.Part 2.4-5	
	Debt securities	177	Annex V.Part 1.31	
	Loans and advances	178	Accounting Directive art 8(1)(a), (4)(b); Annex V.Part 1.32	
		181		IFRS 7.8(f); IFRS 9.4.1.2
Financial assets at amortised cost	Debt securities	182		Annex V.Part 1.31
	Loans and advances	183		Annex V.Part 1.32
			231	BAD art 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part 1.18, 19
Non-trading non-derivative financial assets measured at a cost-based method	Equity instruments	390	ECB/2013/33 Annex 2.Part 2.4-5	
	Debt securities	232	Annex V.Part 1.31	
	Loans and advances	233	Annex V.Part 1.32	
		234	BAD art 37; Accounting Directive Article 12(7); Annex V.Part 1.20	
Other non-trading non-derivative financial assets	Equity instruments	235	ECB/2013/33 Annex 2.Part 2.4-5	
	Debt securities	236	Annex V.Part 1.31	
	Loans and advances	237	Annex V.Part 1.32	
Derivatives - Hedge accounting		240	Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V.Part 1.22	IFRS 9.6.2.1; Annex V.Part 1.22
Fair value changes of the hedged items in portfolio hedge of interest rate risk		250	Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8
Investments in subsidiaries, joint ventures and associates		260	BAD art 4.Assets(7)-(8); Accounting Directive art 2(2); Annex V.Part 1.21, Part 2.4	IAS 1.54(e); Annex V.Part 1.21, Part 2.4
		270	BAD art 4.Assets(10)	
Tangible assets	Property, plant and equipment	280		IAS 16.6; IAS 1.54(a); IFRS 16.47(a)
	Investment property	290		IAS 40.5; IAS 1.54(b); IFRS 16.48
		300	BAD art 4.Assets(9); CRR art 4(1)(115)	IAS 1.54(c); CRR art 4(1)(115)
Intangible assets	Goodwill	310	BAD art 4.Assets(9); CRR art 4(1)(113)	IFRS 3.B67(d); CRR art 4(1)(113)
	Other intangible assets	320	BAD art 4.Assets(9)	IAS 38.8, 118; IFRS 16.47 (a)
		330		IAS 1.54(m-o)
Tax assets	Current tax assets	340		IAS 1.54(n); IAS 12.5
	Deferred tax assets	350	Accounting Directive art 17(1)(f); CRR art 4(1)(106)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106)
Other assets		360	Annex V.Part 2.5, 6	Annex V.Part 2.5
Non-current assets and disposal groups classified as held for sale		370		IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7
(-) Haircuts for trading assets at fair value		375	Annex V Part 1.29	

EIA_01.02 - Liabilities			References National GAAP based on BAD	References National GAAP compatible IFRS
		300		IAS 1.9(b);IG 6
		010		IFRS 7.8 (e) (ii); IFRS 9.BA.6
Financial liabilities held for trading	Derivatives	020		IFRS 9.Appendix A; IFRS 9.4.2.1(a); IFRS 9.BA.7(a)
	Short positions	030		IFRS 9.BA.7(b)
	Deposits	040		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36
	Debt securities issued	050		Annex V.Part 1.37
	Other financial liabilities	060		Annex V.Part 1.38-41
		061	Accounting Directive art 8(1)(a),(3),(6)	
Trading financial liabilities	Derivatives	062	CRR Annex II; Annex V.Part 1.25	
	Short positions	063		
	Deposits	064	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
	Debt securities issued	065	Annex V.Part 1.37	
	Other financial liabilities	066	Annex V.Part 1.38-41	
		070	Accounting Directive art 8(1)(a), (6); IAS 39.9	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities designated at fair value through profit or loss	Deposits	080	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36
	Debt securities issued	090	Annex V.Part 1.37	Annex V.Part 1.37
	Other financial liabilities	100	Annex V.Part 1.38-41	Annex V.Part 1.38-41
		110		IFRS 7.8(g); IFRS 9.4.2.1
Financial liabilities measured at amortised cost	Deposits	120		ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36
	Debt securities issued	130		Annex V.Part 1.37
	Other financial liabilities	140		Annex V.Part 1.38-41
		141	Accounting Directive art 8(3)	
Non-trading non-derivative financial liabilities measured at a cost-based method	Deposits	142	ECB/2013/33 Annex 2.Part 2.9; Annex V.Part 1.36	
	Debt securities issued	143	Annex V.Part 1.37	
	Other financial liabilities	144	Annex V.Part 1.38-41	
		150	Accounting Directive art 8(1)(a), (6), (8)(a); Annex V.Part 1.26	IFRS 9.6.2.1; Annex V.Part 1.26
		160	Accounting Directive art 8(5), (6); Annex V.Part 2.8; IAS 39.89A(b)	IAS 39.89A(b), IFRS 9.6.5.8
		170	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(i)
	Funds for general banking risks [if presented within liabilities]	175	BAD art 38.1; CRR art 4(112); Annex V.Part 2.15	
Provisions	Pension and other post employment defined benefit obligations	180	Annex V.Part 2.9	IAS 19.6.3; IAS 1.78(d); Annex V.Part 2.9
	Other long term employee benefits	190	Annex V.Part 2.10	IAS 19.15.3; IAS 1.78(d); Annex V.Part 2.10
	Restructuring	200		IAS 37.71, 84(a)
	Pending legal issues and tax litigation	210		IAS 37.Appendix C, Examples 6 and 10
	Commitments and guarantees given	220	BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.11
	Other provisions	230	BAD Article 4 Liabilities (6)(c), Off balance sheet items	IAS 37.14
		240		IAS 1.54(n-o)
Tax liabilities	Current tax liabilities	250		IAS 1.54(n); IAS 12.5
	Deferred tax liabilities	260	Accounting Directive art 17(1)(f); CRR art 4(1)(108)	IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)
	Share capital repayable on demand	270		IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
	Other liabilities	280	Annex V.Part 2.13	Annex V.Part 2.13
	Liabilities included in disposal groups classified as held for sale	290		IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
	Haircuts for trading liabilities at fair value	295	Annex V Part 1.29	

Total liabilities

EIA_01.03 - Equity				References National GAAP based on BAD	References National GAAP compatible IFRS	
Total equity and total liabilities				310	BAD art 4.Liabilities	IAS 1.IG6
				300		IAS 1.9(c), IG 6
Capital	Capital. Paid up			010	BAD art 4.Liabilities(9), BAD art 22	IAS 1.54(r), BAD art 22
	Unpaid capital which has been called up			020	BAD art 4.Liabilities(9)	IAS 1.78(e)
				030	BAD art 4.Liabilities(9); Annex V.Part 2.17	
Share premium				040	BAD art 4.Liabilities(10); CRR art 4(1)(124)	IAS 1.78(e); CRR art 4(1)(124)
Equity instruments issued other than capital				050	Annex V.Part 2.18-19	Annex V.Part 2.18-19
	Equity component of compound financial instruments			060	Accounting Directive art 8(6); Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.18
	Other equity instruments issued			070	Annex V.Part 2.19	Annex V.Part 2.19
Other equity				080	Annex V.Part 2.20	IFRS 2.10; Annex V.Part 2.20
				090	CRR art 4(1)(100)	CRR art 4(1)(100)
				095		IAS 1.82A(a)
	Tangible assets			100		IAS 16.39-41
	Intangible assets			110		IAS 38.85-87
	Actuarial gains or loss on defined			120		IAS 1.7, IG6; IAS 19.120(c)
	Non-current assets and disposal			122		IFRS 5.38, IG Example 12
	Share of other recognised income and			124		IAS 1.IG6; IAS 28.10
	Changes in fair value of equity instruments measured at fair value			320		IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21
				330		IAS 1.7(e); IFRS 9 5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.22
Accumulated other comprehensive income	Items that will not be reclassified to profit and loss	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	340		IFRS 9.5.7.5; 6.5.8(b); Annex V.Part 2.22
				350		IAS 1.7(e); IFRS 9.5.7.5; 6.5.8(a); Annex V.Part 2.57
		Change in fair value of a financial liability at fair value through profit or	360		IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23	
			128		IAS 1.82A(a) (iii)	
Total equity	Items that may be reclassified to profit and loss	Hedges of net investments in foreign operations [effective portion]	Foreign currency translation	130	Accounting Directive art 8(1)(a), (6)(8)	IFRS 7.24B(b)(iii); IFRS 7.24C(b)(i)(iv); 24E(a); Annex V.Part 2.24
				140	BAD art 39(6)	IAS 21.52(b); IAS 21.32, 38-49
				150	Accounting Directive art 8(1)(a), (6)(8)	IAS 1.7 (e); IFRS 7.24B(b)(iii); IFRS 7.24C(b)(i); 24E; IFRS 9.6.5.11(b); Annex V.Part 2.25
				155		IAS 1.7(da); IFRS 9.4.1.2A; 5.7.10; Annex V.Part 2.26
				165		IAS 1.7(g)(h); IFRS 9.6.5.15; 6.5.16; IFRS 7.24E (b)(c); Annex V.Part 2.60
				170		IFRS 5.38, IG Example 12
		Share of other recognised income and	180		IAS 1.IG6; IAS 28.10	
Retained earnings				190	BAD art 4.Liabilities(13); CRR art 4(1)(123)	CRR art 4(1)(123)
				200	BAD art 4.Liabilities(12)	IFRS 1.30, D5-D8; Annex V.Part 2.28
Revaluation reserves	Tangible assets			201	Accounting Directive art 7(1)	
	Equity instruments			202	Accounting Directive art 7(1)	
	Debt securities			203	Accounting Directive art 7(1)	
	Other			204	Accounting Directive art 7(1)	
				205	Accounting Directive art 8(1)(a)	
Fair value reserves	Hedges of net investments in foreign operations			206	Accounting Directive art 8(1)(a), (8)(b)	
	Hedging derivatives. Cash flow hedges			207	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)	
	Hedging derivatives. Other hedges			208	Accounting Directive art 8(1)(a), (8)(a)	
	Non-trading non-derivative financial assets measured at fair value to equity			209	Accounting Directive art 8(1)(a), 8(2)	
				210	BAD art 4.Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)
Other reserves	Funds for general banking risks [if presented within equity]			215	BAD art 38.1; CRR art 4(1)(12); Annex V.Part 2.15	
	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for			220	Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.29
	Other			230	Annex V.Part 2.29	Annex V.Part 2.29
First consolidation differences				235	Accounting Directive art 24(3)(c)	
(-) Treasury shares				240	Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30	IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; Annex V.Part 2.30
Profit or loss attributable to Owners of the parent				250	BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)
(-) Interim dividends				260	CRR Article 26(2b)	IAS 32.35
Minority interests				270	Accounting Directive art 24(4)	IAS 1.54(a)
[Non-controlling interests]	Accumulated Other Comprehensive Income			280	CRR art 4(1)(100)	CRR art 4(1)(100)
	Other items			290		

EIA_02.00 - Statement of profit or loss		References National GAAP based on BAD	References National GAAP compatible IFRS
		670 BAD art 27, Vertical layout(23)	IAS 1.81A(a)
		630 BAD art 27, Vertical layout(16)	IAS 1.102, IG 6
		610	IAS 1.102, IG 6; IFRS 5.33 A
		355	
		010 BAD art 27, Vertical layout(1); Annex V, Part 2.31	IAS 1.97; Annex V, Part 2.31
	Financial assets held for trading	020	IFRS 7.20(a)(i), B5(e); Annex V, Part 2.33, 34
	Non-trading financial assets mandatorily at fair value through profit or loss	025	IFRS 7.20(a)(ii), B5(e), IFRS 9.5.7.1
	Financial assets designated at fair value through profit or loss	030	IFRS 7.20(a)(i), B5(e)
	Financial assets at fair value through other comprehensive income	041	IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A
	Financial assets at amortised cost	051	IFRS 7.20(b); IFRS 9.4.1.2; IFRS 9.5.7.2
	Derivatives - Hedge accounting, interest rate risk	070	IFRS 9, Appendix A; B6.6.16; Annex V, Part 2.35
	Other assets	080	Annex V, Part 2.36
	Interest Income on liabilities	085	IFRS 9.5.7.1, Annex V, Part 2.37
		090 BAD art 27, Vertical layout(2); Annex V, Part 2.31	IAS 1.97; Annex V, Part 2.31
	(Financial liabilities held for trading)	100	IFRS 7.20(a)(i), B5(e); Annex V, Part 2.33, 34
	(Financial liabilities designated at fair value through profit or loss)	110	IFRS 7.20(a)(i), B5(e)
	(Financial liabilities measured at amortised cost)	120	IFRS 7.20(b); IFRS 9.5.7.2
	(Derivatives - Hedge accounting, interest rate risk)	130	IAS 39.9; Annex V, Part 2.35
	(Other liabilities)	140	Annex V, Part 2.38
	(Interest expense on assets)	145	IFRS 9.5.7.1, Annex V, Part 2.39
	(Expenses on share capital repayable on demand)	150	IFRIC 2.11
		160 BAD art 27, Vertical layout(3); Annex V, Part 2.40	Annex V, Part 2.40
	Dividend income	170	IFRS 7.20(a)(i), B5(e); Annex V, Part 2.40
	Financial assets held for trading	170	IFRS 7.20(a)(i), B5(e); Annex V, Part 2.40
	Non-trading financial assets mandatorily at fair value through profit or loss	175	IFRS 7.20(a)(ii), B5(e); IFRS 9.5.7.1A; Annex V, Part 2.40
	Financial assets at fair value through other comprehensive income	191	IFRS 7.20(a)(i); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V, Part 2.41
	Investments in subsidiaries, joint ventures and associates other than accounted for using the equity method	192	Annex V, Part 2.42
	Fee and commission income	200	IFRS 7.20(c)
	(Fee and commission Expenses)	210	IFRS 7.20(c)
		220 BAD art 27, Vertical layout(6)	Annex V, Part 2.45
	Gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	231	IFRS 9.4.1.2A; IFRS 9.5.7.10-11
	Financial assets at fair value through other comprehensive income	241	IFRS 7.20(a)(i); IFRS 9.4.1.2; IFRS 9.5.7.2
	Financial assets at amortised cost	241	IFRS 7.20(a)(i); IFRS 9.5.7.2
	Financial liabilities measured at amortised cost	260	IFRS 7.20(a)(i); IFRS 9.5.7.2
	Other	270	
	Gains or (-) losses on financial assets and liabilities held for trading, net	280	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V, Part 2.43, 46
	Gains or (-) losses on trading financial assets and liabilities, net	285	BAD art 27, Vertical layout(6)
	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	287	IFRS 7.20(a)(ii); IFRS 9.5.7.1; Annex V, Part 2.46
	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	290	IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V, Part 2.44
	Gains or (-) losses on non trading financial assets and liabilities, net	295	BAD art 27, Vertical layout(6)
	Gains or (-) losses from hedge accounting, net	300	Annex V, Part 2.47
	Exchange differences [gain or (-) loss], net	310	IAS 21.28, 52 (a)
	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	320	BAD art 39
	Gains or (-) losses on derecognition of non financial assets other than held for	330	IAS 1.34; Annex V, Part 2.48
	Other operating income	340	Annex V, Part 2.314-316
	(Other operating Expenses)	350	Annex V, Part 2.314-316
	(Administrative Expenses)	360	Annex V, Part 2.314-316
	(Staff Expenses)	370	Annex V, Part 2.314-316
	(Other administrative Expenses)	380	Annex V, Part 2.314-316
		390	IAS 1.102, 104
	(Depreciation)	400	IAS 1.104; IAS 16.73(e)(vii)
	(Property, Plant and Equipment)	410	IAS 1.104; IAS 40.79(a)(iv)
	(Investment Properties)	415	BAD art 27, Vertical layout(9)
	(Goodwill)	420	IAS 1.104; IAS 38.118(e)(v)
	(Other intangible assets)	420	IAS 1.104; IAS 38.118(e)(v)
	Modification gains or (-) losses, net	425	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V, Part 2.49
	Financial assets at fair value through other comprehensive income	426	IFRS 7.35j
	Financial assets at amortised cost	427	IFRS 7.35j
	(Provisions or (-) reversal of provisions)	430	IAS 37.59, 84; IAS 1.98(b)(f)(g)
	(Commitments and guarantees given)	440	IFRS 9.4.2.1(c), (d), 9.8.2.5; IAS 37, IFRS 4, Annex V, Part 2.50
	(Other provisions)	450	
	(Increases or (-) decreases of the fund for general banking risks, net)	455	BAD art 38.2
	(Impairment or (-) reversal of impairment on financial assets not measured at fair value)	460	IFRS 7.20(a)(viii); IFRS 9.5.4.4; Annex V, Part 2.51, 53
	(Financial assets at fair value through other comprehensive income)	481	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8
	(Financial assets at amortised cost)	491	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8
	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	510	IAS 28.40-43
	(Property, plant and equipment)	520	IAS 36.126(a)(b)
	(Investment properties)	530	IAS 16.73(e)(v)(v)
	(Goodwill)	540	IAS 40.79(d)(iv)
	(Other intangible assets)	550	IFRS 3, Appendix B67(d)(vi); IAS 36.124
	(Other)	560	IAS 38.118 (e)(iv)(v)
	Negative goodwill recognised in profit or loss	570	IAS 36.126 (a)(b)
	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	580	Accounting Directive art 24(3)(f)
	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	590	Annex V, Part 2.54
	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not	600	IFRS 5.37; Annex V, Part 2.55
	(Tax Expenses or (-) Income related to profit or loss from continuing operations)	620	IAS 1.82(d); IAS 12.77
	Extraordinary profit or loss before tax	632	BAD art 27, Vertical layout(21)
	(Tax Expenses or (-) Income related to extraordinary profit or loss)	633	BAD art 27, Vertical layout(19)
	Profit or (-) loss after tax from continuing operations	634	BAD art 27, Vertical layout(20)
	Profit or (-) loss before tax from discontinued operations	640	IAS 1.82(ea); IFRS 5.33(a), 5.33 A; Annex V, Part 2.56
	(Tax Expenses or (-) Income related to discontinued operations)	650	IFRS 5.33(b)(i)
	Attributable to minority interest [non-controlling interests]	660	IFRS 5.33 (b)(ii), (iv)
	Attributable to owners of the parent	680	IAS 1.81B (b)(i)
		690	IAS 1.81B (b)(ii)

### Appendix 3: Income variance calculation applicable to EIA\_02.00

Quarter	Reporting Date (PI/EMI with January Y/E)	Reporting Date (PI/EMI with Feb Y/E)	Reporting Date (PI/EMI with March Y/E)	Reporting Date (PI/EMI with April Y/E)	Reporting Date (PI/EMI with May Y/E)	Reporting Date (PI/EMI with June Y/E)	Income item per quarter calc.	Variance Formula
Q1	April 30th	May 31st	June 30th	July 31st	August 31st	September 30th	Q1	IF ABS(((CYQ1 - (LYQ4-LYQ3))/(LYQ4-LYQ3)) * 100) < 20% then "True" Else "False"

Q2	July 31st	August 31st	September 30th	October 31st	November 30th	December 31st	Q1-Q2	IF ABS (((CYQ2-CYQ1) - CYQ1) / CYQ1) * 100) < 20% then "True" Else "False"
Q3	October 31st	November 30th	December 31st	January 31st	February 28/29th	March 31st	Q3-Q2	IF ABS (((CYQ3-CYQ2)-(CYQ2-CYQ1))/(CYQ2-CYQ1)) * 100) < 20% then "True" Else "False"
Q4	January 31st	February 28/29th	March 31st	April 30th	May 31st	June 30th	Q4-Q3	IF ABS (((CYQ4-CYQ3)-(CYQ3-CYQ2))/(CYQ3-CYQ2)) * 100) < 20% then "True" Else "False"

Where:

CY = Current Year i.e. CYQ1 = Current Year Quarter 1

LY=Last Year i.e. LYQ4= Last Year Quarter 4

In the cases where:

- (a) The value of a data point changes from being a positive value in a previous period to a negative value in the current period or
- (b) Where the value of a data point changes from being a negative value in a previous period to a positive value in the current period

The variance formulae as outlined above must still be used and the answer expressed in absolute percentage terms.

Variances trigger where “false” is the outcome.





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