



Banc Ceannais na hÉireann  
Central Bank of Ireland

Eurosystem

# Guidance Note for Payment Institution Accounts Return XBRL (FINREP)

November 2023



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# Introduction

This guidance note is relevant for all Payment Institutions (“PIs” or “Firms”) authorised pursuant to the European Union (Payment Services) Regulations, 2018. The purpose of this note is to assist firms in completing the Payment Institution Accounts Return XBRL (“FINREP” or “PIA XBRL Return”), which replaces and updates the Payment Institution Accounts return (“Previous FINREP”).

## FINREP Requirements

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

PIA 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 PIs 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 PIs (i.e. including modifications made by the Central Bank) and as they are presented on the [XBRL Central Bank of Ireland 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 PIs 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 the 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 PIA 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 PIA XBRL Return contains five core tables –

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

PIA\_01.01 Assets, PIA\_01.02 Liabilities and PIA\_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 PIA XBRL returns.

All financial data should be entered in the PIA 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 PIA 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 on templates PIA\_01.01, PIA\_01.02 and PIA\_01.03. 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 PIA XBRL return for two consecutive reporting periods and the return for previous period has been fully signed off on 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 PIA 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).

**PIA\_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.

**PIA\_01.01, PIA\_01.02, and PIA\_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.

**PIA\_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 PIA\_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 PIA/ FINREP template | Differences  |
|------------------------------|----------------------------------|--|--|
| Balance sheet - Assets       | 1.1 / F 01.01                    | PIA_01.01                              | None   |
| Balance sheet - Liabilities  | 1.2 / F 01.02                    | PIA_01.02                              | None   |
| Balance sheet - equity       | 1.3 / F 01.03                    | PIA_01.03                              | None   |
| Statement of profit and loss | 2.0 / F 02.00                    | PIA_02.00                              | Rows 385 and 435 are not currently applicable to PIs 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<br>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.

| PIA_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  |  |
|   |                                | 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          |
|   |                                | 250 | Accounting Directive art 8(5), (6); IAS 39.89A (a)                                       | IAS 39.89A(a); IFRS 9.6.5.8              |
|   |                                | 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) |
|   |                                | 360 | Annex V.Part 2.5, 6  | Annex V.Part 2.5                         |
|   |                                | 370 |  | IAS 1.54(j); IFRS 5.38, Annex V.Part 2.7 |
|   |                                | 375 | Annex V Part 1.29  |  |

| PIA_01.02 - Liabilities  |   |                      | References National GAAP based on BAD  | References National GAAP compatible IFRS                              |
|--|---|----------------------|--|---|
|  |   | 300                  |  | IAS 1.9(b); IAS 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  |
| Trading financial liabilities  |   | 061                  | Accounting Directive art 8(1)(a),(3),(6)   |   |
|  | 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 |  |   |
| Financial liabilities designated at fair value through profit or loss            |   | 070                  | Accounting Directive art 8(1)(a), (6); IAS 39.9  | IFRS 7.8 (e)(i); IFRS 9.4.2.2   |
|  | 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  |
| Financial liabilities measured at amortised cost                                 |   | 110                  |  | IFRS 7.8(g); IFRS 9.4.2.1   |
|  | 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  |
| Non-trading non-derivative financial liabilities measured at a cost-based method |   | 141                  | Accounting Directive art 8(3)  |   |
|  | 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   |   |
| Derivatives - Hedge accounting   |   | 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                                       |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk  |   | 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(l)  |
| Provisions   | Funds for general banking risks [if presented within liabilities] | 175                  | BAD art 38.1; CRR art 4(112); Annex V.Part 2.15  |   |
|  | Pension and other post employment defined benefit obligations     | 180                  | Annex V.Part 2.9   | IAS 19.63; IAS 1.78(d); Annex V.Part 2.9                              |
|  | Other long term employee benefits                                 | 190                  | Annex V.Part 2.10  | IAS 19.153; 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   |
| Tax liabilities  |   | 240                  |  | IAS 1.54(n-o)   |
|  | 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  |   |

| PIA_01.03 - Equity                                  |  |     | References National GAAP based on BAD            | References National GAAP compatible IFRS  |
|---|--|-----|--|---|
| Total equity and total liabilities                  |  |     | 310  | BAD art 4.Liabilities   |
|   |  |     | 300  | IAS 1.IG6   |
|   |  |     | 010  | IAS 1.9(c), IG 6  |
| Capital   | Capital. Paid up                                   | 020 | BAD art 4.Liabilities(9), BAD art 22             | IAS 1.54(r), BAD art 22   |
|   | Unpaid capital which has been called up            | 030 | BAD art 4.Liabilities(9); Annex V.Part 2.17      | IAS 1.78(e)   |
| Share premium                                       |  |     | 040  | BAD art 4.Liabilities(10); CRR art 4(1)(124)  |
| Equity instruments issued other than capital        |  |     | 050  | IAS 1.78(e); CRR art 4(1)(124)  |
| Equity instruments issued other than capital        | Equity component of compound financial instruments | 060 | Annex V.Part 2.18-19                             | Annex V.Part 2.18-19  |
|   | Other equity instruments issued                    | 070 | Accounting Directive art 8(6); Annex V.Part 2.18 | IAS 32.28-29; Annex V.Part 2.18   |
| Other equity  |  |     | 080  | Annex V.Part 2.19   |
|   |  |     | 090  | Annex V.Part 2.20   |
|   |  |     | 095  | IFRS 2.10; Annex V.Part 2.20  |
|   |  |     | 100  | CRR art 4(1)(100)   |
|   |  |     | 110  | IAS 1.82A(a)  |
|   |  |     | 120  | IAS 16.39-41  |
|   |  |     | 122  | IAS 38.85-87  |
|   |  |     | 124  | IAS 1.7, IG6; IAS 19.120(c)   |
|   |  |     | 124  | IFRS 5.38, IG Example 12  |
|   |  |     | 320  | IAS 1.IG6; IAS 28.10  |
|   |  |     | 330  | IAS 1.7(d); IFRS 9 5.7.5, B5.7.1; Annex V.Part 2.21   |
|   |  |     | 340  | IAS 1.7(e); IFRS 9.5.7.5; 6.5.3; IFRS 7.24C; Annex V.Part 2.22                                      |
|   |  |     | 350  | IFRS 9.5.7.5; 6.5.8(b); Annex V.Part 2.22   |
|   |  |     | 360  | IAS 1.7(f); IFRS 9 5.7.7; Annex V.Part 2.23   |
|   |  |     | 128  | IAS 1.82A(a) (ii)   |
|   |  |     | 130  | IAS 1.82A(a) (iii)  |
|   |  |     | 140  | IFRS 9.6.5.13(a); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv), 24E(a); Annex V.Part 2.24           |
|   |  |     | 150  | IAS 21.52(b); IAS 21.32, 38-49  |
|   |  |     | 155  | IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii); IFRS 7.24C(b)(i); 24E; IFRS 9.6.5.11(b); Annex V.Part 2.25     |
|   |  |     | 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  |
|   |  |     | 180  | IAS 1.IG6; IAS 28.10  |
| Retained earnings                                   |  |     | 190  | BAD art 4.Liabilities(13); CRR art 4(1)(123)  |
|   |  |     | 200  | CRR art 4(1)(123)   |
| Revaluation reserves                                |  |     | 201  | BAD art 4.Liabilities(12)   |
|   |  |     | 202  | IFRS 1.30, D5-D8; Annex V.Part 2.28   |
|   |  |     | 203  | Accounting Directive art 7(1)   |
|   |  |     | 204  | Accounting Directive art 7(1)   |
|   |  |     | 205  | Accounting Directive art 8(1)(a)  |
|   |  |     | 206  | Accounting Directive art 8(1)(a), (8)(b)  |
|   |  |     | 207  | Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)   |
|   |  |     | 208  | Accounting Directive art 8(1)(a), (8)(a)  |
|   |  |     | 209  | Accounting Directive art 8(1)(a), 8(2)  |
|   |  |     | 210  | Accounting Directive art 8(1)(a), 8(2)  |
|   |  |     | 215  | BAD art 4.Liabilities(11)-(13); BAD art 38.1; CRR art 4(1)(12); Annex V.Part 2.15                   |
|   |  |     | 220  | IAS 1.54; IAS 1.78(e)   |
|   |  |     | 230  | Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29   |
|   |  |     | 235  | IAS 28.11; Annex V.Part 2.29  |
|   |  |     | 240  | Annex V.Part 2.29   |
| First consolidation differences                     |  |     | 250  | Accounting Directive art 24(3)(c)   |
| (-) Treasury shares                                 |  |     | 260  | Accounting Directive Annex III Annex III Assets D(III)(2); BAD art 4 Assets (12); Annex V.Part 2.30 |
|   |  |     | 270  | 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 |  |     | 280  | BAD art 4.Liabilities(14)   |
| (-) Interim dividends                               |  |     | 290  | CRR Article 26(2b)  |
| Minority interests                                  |  |     | 270  | IAS 32.35   |
| [Non-controlling interests]                         |  |     | 280  | Accounting Directive art 24(4)  |
|   |  |     | 290  | IAS 1.54(a)   |
|   |  |     | 290  | CRR art 4(1)(100)   |

PIA\_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 1.10.6  |
|  |   | 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  | Annex V, Part 2.314-316   |
|  | (Depreciation)  | 400  | Annex V, Part 2.314-316   |
|  | (Property, Plant and Equipment)   | 410  | Annex V, Part 2.314-316   |
|  | (Investment Properties)   | 410  | Annex V, Part 2.314-316   |
|  | (Goodwill)  | 415  | Annex V, Part 2.314-316   |
|  | (Other intangible assets)   | 420  | Annex V, Part 2.314-316   |
|  | Modification gains or (-) losses, net   | 425  | Annex V, Part 2.314-316   |
|  | Financial assets at fair value through other comprehensive income   | 426  | Annex V, Part 2.314-316   |
|  | Financial assets at amortised cost  | 427  | Annex V, Part 2.314-316   |
|  | (Provisions or (-) reversal of provisions)  | 430  | Annex V, Part 2.314-316   |
|  | (Commitments and guarantees given)  | 440  | Annex V, Part 2.314-316   |
|  | (Other provisions)  | 450  | Annex V, Part 2.314-316   |
|  | (Increases or (-) decreases of the fund for general banking risks, net)   | 455  | Annex V, Part 2.314-316   |
|  | (Impairment or (-) reversal of impairment on financial assets not measured at fair value)   | 460  | Annex V, Part 2.314-316   |
|  | (Financial assets at fair value through other comprehensive income)   | 481  | Annex V, Part 2.314-316   |
|  | (Financial assets at amortised cost)  | 491  | Annex V, Part 2.314-316   |
|  | (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)                            | 510  | Annex V, Part 2.314-316   |
|  | (Property, plant and equipment)   | 520  | Annex V, Part 2.314-316   |
|  | (Investment properties)   | 530  | Annex V, Part 2.314-316   |
|  | (Goodwill)  | 540  | Annex V, Part 2.314-316   |
|  | (Other intangible assets)   | 550  | Annex V, Part 2.314-316   |
|  | (Other)   | 560  | Annex V, Part 2.314-316   |
|  | Negative goodwill recognised in profit or loss  | 570  | Annex V, Part 2.314-316   |
|  | Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method | 580  | Annex V, Part 2.314-316   |
|  | Profit or (-) loss from non-current assets and disposal groups classified as held for sale not                                      | 590  | Annex V, Part 2.314-316   |
|  | (Tax Expenses or (-) Income related to profit or loss from continuing operations)   | 600  | Annex V, Part 2.314-316   |
|  | Extraordin  | 620  | Annex V, Part 2.314-316   |
|  | ary profit  | 632  | Annex V, Part 2.314-316   |
|  | or (-) loss   | 633  | Annex V, Part 2.314-316   |
|  | (Tax Expenses or (-) Income related to extraordinary profit or loss)  | 634  | Annex V, Part 2.314-316   |
|  | Profit or (-) loss after tax from continuing operations   | 640  | Annex V, Part 2.314-316   |
|  | Profit or (-) loss before tax from continuing operations  | 650  | Annex V, Part 2.314-316   |
|  | (Tax Expenses or (-) Income related to discontinued operations)   | 660  | Annex V, Part 2.314-316   |
|  | Profit or (-) loss before tax from discontinued operations  | 660  | Annex V, Part 2.314-316   |
|  | Attributable to minority interest [non-controlling interests]   | 680  | Annex V, Part 2.314-316   |
|  | Attributable to owners of the parent  | 690  | Annex V, Part 2.314-316   |

### Appendix 3: Income variance calculation applicable to PIA\_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"<br>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"<br>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"<br>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.



T: +353 (0)1 224 5800  
E: [publications@centralbank.ie](mailto:publications@centralbank.ie)  
[www.centralbank.ie](http://www.centralbank.ie)



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