



[CEO]  
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BY EMAIL

27 July 2021

## Publication of revised Standard Financial Statements

Dear CEO

The Central Bank of Ireland is today, 27 July 2021, publishing an Addendum to the Code of Conduct on Mortgage Arrears 2013 (CCMA) and an Addendum to the Consumer Protection Code 2012 (the Code). These Addendums replace Appendix 1 of the CCMA and Appendix E (in the context of debt management firms) of the Code. The implementation date of the revised SFS is 1 January 2022, from which date, regulated firms are required to comply.

Alongside the publication of both Addendum, the Central Bank is also publishing a Feedback Statement to Consultation Paper 139 (CP139) on the Review of the Standard Financial Statement (SFS). In addition to providing feedback on the submissions received to CP139, the Feedback Statement sets out good practices which contribute to assisting borrowers in completing the SFS. Regulated firms are requested to take note of these good practices and consider their implementation in their own context. The Central Bank proposes to issue these good practices as guidance in the coming months.

Yours sincerely,

**Gerry Cross**  
*Director of Financial Regulation*  
*Policy and Risk*

**Gráinne McEvoy**  
*Director of Consumer Protection*