

Banc Ceannais na hÉireann Central Bank of Ireland

Eurosystem

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

November 2023

## Contents

Introduction	4
FINREP Requirements	4
Important Notes	5
General Notes	6
Appendix 1: Table 1 & 2   Relevant Sections of EBA Annexes and 5	
Appendix 2: FINREP mapping to relevant accounting standar	
Appendix 3: Income variance calculation applicable to PIA_02.00	14

### 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 yearend, 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 <u>XBRL Central Bank</u> <u>of Ireland Taxonomy 2.2.2</u>. 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 upto-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

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

<sup>&</sup>lt;sup>2</sup> <u>https://www.eba.europa.eu/single-rule-book-qa/search</u> - 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 <u>XBRL File Upload Guidance</u> 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 <u>paymentservicessupervision@centralbank.ie</u>. Any queries in relation to the functionality of the Portal can be submitted to <u>onlinereturns@centralbank.ie</u>.

#### 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/F01.01	PIA_01.01	None
Balance sheet – Liabilities	1.2/F01.02	PIA_01.02	None
Balance sheet - equity	1.3/F01.03	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 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.

4_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 (i)
	Cash, cash balances at		020	Annex V.Part 2.1	Annex V.Part 2.1
	central banks and other demand deposits	Cash balances at central	030	BAD art 13(2); Annex V.Part 2.2	Annex V.Part 2.2
	other demand deposits	banks Other demand deposits	040	Annex V.Part 2.3	Annex V.Part 2.3
		Other demand deposits		Annex VII UT 2.5	
			050		IFRS 9.Appendix A
	Financial assets held	Derivatives	060		IFRS 9.Appendix A
	for trading	Equity instruments	070		IAS 32.11
		Debt securities	080		Annex V.Part 1.31
		Loans and advances	090 091	BAD Article 32-33; Annex V.Part 1.17	Annex V.Part 1.32
		Derivatives	092	CRR Annex II: Annex V.Part 1.17, 27	
	Trading financial	Equity instruments	093	ECB/2013/33 Annex 2.Part 2.4-5	
	assets	Debt securities	094	Annex V.Part 1.31	
		Loans and advances	095	Annex V.Part 1.32	
	Non-trading financial		096		IFRS 7.8(a)(ii); IFRS 9.4.1.4
	assets mandatorily at	Equity instruments	097		IAS 32.11
	fair value through profit or loss	Debt securities	098		Annex V.Part 1.31
	profile of loss	Loans and advances	099		Annex V.Part 1.32
	Financial assets		100	Accounting Directive art 8(1)(a), (6)	IFRS 7.8(a)(i); IFRS 9.4.1.5
	designated at fair	Equity instruments	110		
	value through profit or loss	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
	Financial assets at fair		141		IFRS 7.8(h); IFRS 9.4.1.2A
	value through other	Equity instruments	142		IAS 32.11
	comprehensive income	Debt securities	143		Annex V.Part 1.31
		Loans and advances	144 171	BAD art 36(2)	Annex V.Part 1.32
	Non-trading non- derivative financial	Equity instruments	171	ECB/2013/33 Annex 2.Part 2.4-5	
	assets measured at fair value through	Debt securities	173	Annex V.Part 1.31	
		Loans and advances	174	Accounting Directive art 8(1)(a), (4)(b);	
	profit or loss	Loans and advances		Annex V.Part 1.32	
	Non-trading non-	E - the factor of a	175 176	Accounting Directive art 8(1)(a), (8) ECB/2013/33 Annex 2.Part 2.4-5	
al ets	derivative financial	Equity instruments Debt securities	176	Annex V.Part 1.31	
ets	assets measured at fair value to equity			Admex V.Furt 1.51 Accounting Directive art 8(1)(a), (4)(b);	
	Tail value to equity	Loans and advances	178	Annex V.Part 1.32	
	Financial assets at		181		IFRS 7.8(f); IFRS 9.4.1.2
	amortised cost	Debt securities	182 183		Annex V.Part 1.31 Annex V.Part 1.32
	Non-trading non-			BAD art 35;Accounting Directive Article 6(1)(i) and Article 8(2); Annex V.Part1.18, 19	Amer vi ur 1.02
	derivative financial assets measured at a	Equity instruments	390	ECB/2013/33 Annex 2.Part 2.4-5	
	cost-based method	Debt securities	232	Annex V.Part 1.31	
		Loans and advances	233	Annex V.Part 1.32	
			234	BAD art 37; Accounting Directive Article	
	Other non-trading non- derivative financial	Equity instruments	235	12(7); Annex V.Part 1.20 ECB/2013/33 Annex 2.Part 2.4-5	
	assets	Debt securities	235	Annex V.Part 1.31	
		Loans and advances	237	Annex V.Part 1.32	
	Derivatives - Hedge ad	counting	240	Accounting Directive art 8(1)(a), (6), (8);	IFRS 9.6.2.1; Annex V.Part 1.2:
	_	e hedged items in portfolio	250	IAS 39.9; Annex V.Part 1.22 Accounting Directive art 8(5), (6); IAS 39.89A (a)	IAS 39.89A(a); IFRS 9.6.5.8
	Investments in subsidia associates	Investments in subsidiaries, joint ventures and		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, P 2.4
			270	BAD art 4.Assets(10)	
	Tangible assets	Property, plant and equipment Investment property	280 290		IAS 16.6; IAS 1.54(a); IFRS 16.47 IAS 40.5; IAS 1.54(b); IFRS 16.4
		in connent property	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)(11)
		Other intangible assets	320	BAD art 4.Assets(9)	IAS 38.8,118; IFRS 16.47 (a)
			330		IAS 1.54(n-o)
	Tax assets	Current tax assets	340		IAS 1.54(n); IAS 12.5
	Other assets	Deferred tax assets	350 360	Accounting Directive art 17(1)(f); CRR art 4(1)(106) Annex V.Part 2.5, 6	IAS 1.54(o); IAS 12.5; CRR art 4(1)(106) Annex V.Part 2.5
		disposal groups classified as		7000x 41 01(2,5, 0	IAS 1.54(j); IFRS 5.38, Annex V.P
	held for sale		370		2.7
	(-) Haircuts for trading a	assets at fair value	375	Annex V Part 1.29	

_	2 - Liabilities			References National GAAP based on	References National GAAP compatible
				BAD	IFRS
			300		IAS 1.9(b);IG 6
			010		IFRS 7.8 (e) (ii); IFRS 9.BA.6
		Derivatives	020		IFRS 9.Appendix A; IFRS 9.4.2.1(a);
					IFRS 9.BA.7(a)
	Financial liabilities	Short positions	030		IFRS 9.BA7(b)
	held for trading	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	060		Annex V.Part 1.38-41
		liabilities			
			061	Accounting Directive art	
				8(1)(a),(3),(6)	
		Derivatives	062	CRR Annex II; Annex V.Part 1.25	
	Trading financial	Short positions	063	505/0040/004	
	liabilities	Deposits	064	ECB/2013/33 Annex 2.Part 2.9;	
			0.15	Annex V.Part 1.36	
		Debt securities issued	065	Annex V.Part 1.37	
		Other financial	066	Annex V.Part 1.38-41	
		liabilities			
			070	Accounting Directive art 8(1)(a), (6);	IFRS 7.8 (e)(i); IFRS 9.4.2.2
	Financial liabilities			IAS 39.9	
	designated at fair		080	ECB/2013/33 Annex 2.Part 2.9;	ECB/2013/33 Annex 2.Part 2.9;
	value through			Annex V.Part 1.36	Annex V.Part 1.36
	profit or loss	Debt securities issued	090	Annex V.Part 1.37	Annex V.Part 1.37
		Other financial	100	Annex V.Part 1.38-41	Annex V.Part 1.38-41
		liabilities			
			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	140		Annex V.Part 1.38-41
		liabilities	140		Annex V.Futt 1.50 41
	Non-trading non-		141	Accounting Directive art 8(3)	-
	derivative	Deposits	142	ECB/2013/33 Annex 2.Part 2.9;	
otal	financial liabilities measured at a	Deposits	142	Annex V.Part 1.36	
abilities		Debt securities issued	143	Annex V.Part 1.37	
	cost-based	Other financial	144	Annex V.Part 1.38-41	
	method	liabilities	144	Annex V.Fart 1.30-41	
	Derivatives - Hedge accounting		150	Accounting Directive art 8(1)(a), (6),	IFRS 9.6.2.1; Annex V.Part 1.26
	Derivatives - Heu	se accounting	150	(8)(a); Annex V.Part 1.26	IFR3 7.0.2.1, Annex V.Fult 1.20
	Fair value changes	of the hedged items in	160	Accounting Directive art 8(5), (6);	IAS 39.89A(b), IFRS 9.6.5.8
	portfolio hedge of i	nterest rate risk		Annex V.Part 2.8; IAS 39.89A(b)	IA3 37.07A(D), IFK3 7.0.3.0
			170	BAD art 4.Liabilities(6)	IAS 37.10; IAS 1.54(I)
		Funds for general			
		banking risks [if	175	BAD art 38.1; CRR art 4(112); Annex	
		presented within	1/5	V.Part 2.15	
		liabilities]			
		Ponsion and other rest			
		Pension and other post		Annex V.Part 2.9	IAS 19.63; IAS 1.78(d); Annex V.Par
		employment defined	180	Annex v.Part 2.9	2.9
		benefit obligations			
	Provisions	Other long term	100	A	IAS 19.153; IAS 1.78(d); Annex V.Pa
		employee benefits	190	Annex V.Part 2.10	2.10
		Restructuring	200		IAS 37.71, 84(a)
		Pending legal issues	240	l	IAS 37.Appendix C. Examples 6 and
		and tax litigation	210		10
				BAD Article 4 Liabilities (6)(c ), Off	
		Commitments and	220	balance sheet items, Article 27(11),	IFRS 9.4.2.1(c),(d), 9.5.5, 9.B2.5; IA
		guarantees given		Article 28(8), Article 33	37, IFRS 4, Annex V.Part 2.11
				BAD Article 4 Liabilities (6)(c), Off	110.07.1.1
		Other provisions	230	balance sheet items	IAS 37.14
			240		IAS 1.54(n-o)
	-	Current tax liabilities	250		IAS 1.54(n); IAS 12.5
	Tax liabilities			Accounting Directive art 17(1)(f); CRR	IAS 1.54(0); IAS 12.5; CRR art
		Deferred tax liabilities	260	art 4(1)(108)	4(1)(108)
				are ((1)(100)	IAS 32 IE 33; IFRIC 2; Annex V.Part
	Share capital repay	able on demand	270		2.12
			280	Annex V.Part 2.13	2.12 Annex V.Part 2.13
	Other liabilities				
		in disposal groups	200		
	Other liabilities Liabilities included classified as held fo		290		IAS 1.54 (p); IFRS 5.38, Annex V.Par 2.14

	)3 - Equity					References National GAAP based on BAD	References National GAAP compatible IFRS
otal equ	uity and total liabiliti	es			310 300	BAD art 4.Liabilities	IAS 1.IG6
					010	BAD art 4.Liabilities(9), BAD art	IAS 1.9(c), IG 6
		Contract In the second				22	IAS 1.54(r), BAD art 22
	Capital	Capital. Paid up			020	BAD art 4.Liabilities(9) BAD art 4.Liabilities(9); Annex	IAS 1.78(e)
		Unpaid capital whi	ch has been called u	up	030	V.Part 2.17	
	Share premium				040	BAD art 4.Liabilities(10); CRR art	IAS 1.78(e); CRR art 4(1)(124
					050	4(1)(124)	Annex V.Part 2.18-19
	Equity instruments	-				Annex V.Part 2.18-19 Accounting Directive art 8(6);	
	issued other than	Equity component	of compound finan	cial instruments	060	Annex V.Part 2.18	IAS 32.28-29; Annex V.Part 2.1
	capital	Other equity instru	uments issued		070	Annex V.Part 2.19	Annex V.Part 2.19
	Other equity				080	Annex V.Part 2.20 CRR art 4(1)(100)	IFRS 2.10; Annex V.Part 2.20 CRR art 4(1)(100)
					095	Cinture ((1)(100)	IAS 1.82A(a)
			Tangible assets		100		IAS 16.39-41
			Intangible assets Actuarial gains or	loss on defined	110 120		IAS 38.85-87 IAS 1.7, IG6; IAS 19.120(c)
			Non-current asset		122		IFRS 5.38, IG Example 12
				ognised income and	124		IAS 1.IG6; IAS 28.10
			Changes in fair va instruments meas		320		IAS 1.7(d); IFRS 9 5.7.5, B5.7. Annex V.Part 2.21
			instruments meas		330		IAS 1.7(e);IFRS 9.5.7.5;.6.5.3
					330		IFRS 7.24C; Annex V.Part 2.22
		Items that will not be reclassified to	Hedge ineffectiveness of fair value hedges	Fair value changes of equity instruments measured at fair value through other	340		IFRS 9.5.7.5;.6.5.8(b); Annex V.Part 2.22
		profit and loss	for equity instruments measured at fair value through	comprehensive income [hedged item] Fair value			
	Accumulated other comprehensive income		other comprehensive income	changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	350		IAS 1.7(e);IFRS 9.5.7.5;.6.5.8(a);Annex V.Par 2.57
			Change in fair valu	e of a financial	360		IAS 1.7(f); IFRS 9 5.7.7;Annex
			liability at fair valu	liability at fair value through profit or			V.Part 2.23
otal Juity		Items that may be reclassified to profit and loss	Hedges of net investments in foreign operations [effective portion]		128 130	Accounting Directive art 8(1)(a), (6)(8)	IAS 1.82A(a) (ii) IFRS9.6.5.13(a); IFRS7.24B(b)(ii)(iii); IFRS 7.24C(b)(i)(iv),.24E(a); Annex
			Foreign currency translation		140	BAD art 39(6)	V.Part 2.24 IAS 21.52(b); IAS 21.32, 38-4
					140		IAS 1.7 (e); IFRS 7.24B(b)(ii)(iii
			Hedging derivatives. Cash flow hedges reserve (effective portion)		150	Accounting Directive art 8(1)(a), (6)(8)	IFRS 7.24C(b)(i);.24E; IFRS 9.6.5.11(b); Annex V.Part 2.2
			Fair value changes of debt instruments measured at fair value Hedging instruments [not designated elements] Non-current assets and disposal		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
				ognised 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.Pc
	Revaluation	Tangible assets			201	Accounting Directive art 7(1)	2.28
	reserves	Equity instruments	s			Accounting Directive art 7(1)	
		Debt securities	Debt securities			Accounting Directive art 7(1)	
		Other	ther			Accounting Directive art 7(1) Accounting Directive art 8(1)(a)	
		Hedges of set in	estments in foreign	operations	205 206	Accounting Directive art 8(1)(a),	
		neuges or net inve	schents in foreign	operations	200	(8)(b)	
	Fair value	Hedging derivative	es. Cash flow hedge	25	207	Accounting Directive art 8(1)(a), (8)(a); CRR article 30(a)	
	reserves	Hedging derivative	or Other hedges		208	Accounting Directive art 8(1)(a),	
					200	(8)(a)	
		Non-trading non-d fair value to equity		assets measured at	209	Accounting Directive art 8(1)(a), 8(2)	
					210	BAD art 4 Liabilities(11)-(13)	IAS 1.54; IAS 1.78(e)
			banking risks [if pre	sented within	215	BAD art 38.1; CRR art 4(112);	
	Other reserves	equity]			220	Annex V.Part 2.15 Accounting Directive art 9(7)(a); art 27; Annex V.Part 2.29	IAS 28.11; Annex V.Part 2.2
		Other	encores and associ	aces accounted for	230	Annex V.Part 2.29	Annex V.Part 2.29
	First consolidation	•			235	Accounting Directive art 24(3)(c)	
	(-) Treasury share				240	Accounting Directive and 2 (0)(0) 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, 14, AG 36; Annex V.Part 2.3
	Profit or loss attri	butable to Owners o	of the parent		250	2.30 BAD art 4.Liabilities(14)	IAS 1.81B (b)(ii)
	(-) Interim dividen	ds			260	CRR Article 26(2b)	IAS 32.35
					270	Accounting Directive art 24(4)	IAS 1.54(q)
	Minority interests		Non-controlling Accumulated Other Comprehensive Income				CRR art 4(1)(100)

PIA_02.0	00 - Statemer	nt of profit o	loss				References National GAAP based on BAD	References National GAAP compatible IFRS			
						670 630	BAD art 27.Vertical layout(23) BAD art 27.Vertical layout(16)	IAS 1.81A(a) IAS 1, IG 6			
			[			610 355		IAS 1.102, IG 6; IFRS 5.33 A			
						010	BAD art 27.Vertical layout(1);	IAS 1.97; Annex V.Part 2.31			
					Financial accests hold for the diag	020	Annex V.Part 2.31	IFRS 7.20(a)(i), B5(e); Annex			
					Financial assets held for trading Non-trading financial assets mandatorily at fair			V.Part 2.33, 34 IFRS 7.20(a)(i), B5(e), IFRS			
					value through profit or loss	025		9.5.7.1			
					Financial assets designated at fair value through profit or loss	030		IFRS 7.20(a)(i), B5(e)			
				Interest income	Financial assets at fair value through other	041		IFRS 7.20(b); IFRS 9.5.7.10-			
					comprehensive income			11; IFRS 9.4.1.2A IFRS 7.20(b);IFRS 9.4.1.2; IFR			
					Financial assets at amortised cost	051		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	Annex V.Part 2.37	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); Annes			
					(Financial liabilities designated at fair value			V.Part 2.33, 34			
				(Interest expense)	through profit or loss) (Financial liabilities measured at amortised cost)	110 120		IFRS 7.20(a)(i), B5(e) IFRS 7.20(b); IFRS 9.5.7.2			
					(Financial liabilities measured at amortised cost) (Derivatives - Hedge accounting, interest rate	120		IAS 39.9: Annex V.Part 2.35			
					risk) (Other liabilities)	140		Annex V.Part 2.38			
					(Interest expense on assets)	145	Annex V.Part 2.39	IFRS 9.5.7.1, Annex V.Part			
				(Expenses on share capita		150	741102 13 01 ( 2.07	2.39 IFRIC 2.11			
				(coperate of and copies		160	BAD art 27.Vertical layout(3);	Annex V.Part 2.40			
					Circuit and hald factor the		Annex V.Part 2.40	IFRS 7.20(a)(i), B5(e); Annex			
			TOTAL OPERATING		Financial assets held for trading	170		V.Part 2.40			
			INCOME, NET	Dividend income	Non-trading financial assets mandatorily at fair value through profit or loss	175		IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1A; Annex V.Part 2.40			
				- Anderia Income	Financial asssets at fair value through other	191		IFRS 7.20(a)(ii); IFRS 9.4.1.2/ IFRS 9.5.7.1A; Annex V.Part			
					comprehensive income			2.41			
					Investments in subsidiaries, joint ventures and associates other than accounted for using the	192	Annex V Part 2 .42	Annex V Part 2 .42			
					equity method			15007.00(.)			
				Fee and commission incom (Fee and commission Expe		200 210	BAD art 27.Vertical layout(4) BAD art 27.Vertical layout(5)	IFRS 7.20(c) IFRS 7.20(c)			
				Gains or (-) losses on	Einandial access at fair value through other	220	BAD art 27.Vertical layout(6)	Annex V.Part 2.45 IFRS 9.4.12A; IFRS 9.5.7.10			
				financial assets &	Financial assets at fair value through other comprehensive income	231		11			
				liabilities not measured at fair value through profit	Financial assets at amortised cost	241		IFRS 7.20(a)(v);IFRS 9.4.1.2 IFRS 9.5.7.2			
			before irom				or loss, net	Financial liabilities measured at amortised cost	260		IFRS 7.20(a)(v); IFRS 9.5.7.2
	0 0 0							Other	270		IFRS 7.20(a)(i); IFRS 9.5.7.1
	Profit or (-) loss after	ofit or (-) Profit or (-) s after loss before			cial assets and liabilities held for trading, net	280	242 4224 4 4	Annex V.Part 2.43, 46			
	tax from continuing	tax from continuing			ng financial assets and liabilities, net trading financial assets mandatorily at fair value	285 287	BAD art 27.Vertical layout(6)	IFRS 7.20(a)(i); IFRS 9.5.7.1			
ofit or	operations			through profit or loss, net	cial assets and liabilities designated at fair value			Annex V.Part 2.46 IFRS 7.20(a)(I); IFRS 9.5.7.1			
r the				through profit or loss, net		290		Annex V.Part 2.44			
ar						rading financial assets and liabilities, net	295	BAD art 27.Vertical layout(6) Accounting Directive art			
				Gains or (-) losses from he		300	8(1)(a), (6), (8)	Annex V.Part 2.47			
				Exchange differences [gain Gains or (-) losses on dere	cognition of investments in subsidiaries, joint	310 320	BAD art 39 BAD art 27.Vertical layout(13)-	IAS 21.28, 52 (a)			
				ventures and associates, r	et	320	(14); Annex V Part 2.56 Annex V. Part 2.48	IAS 1 24: Annax V. Part 2 49			
				Other operating income	cognition of non financial assets other than held for	340	BAD art 27.Vertical layout(7);	IAS 1.34; Annex V. Part 2.48 Annex V.Part 2.314-316			
							Annex V.Part 2.314-316 BAD art 27.Vertical layout(10);				
				(Other operating Expense	5)	350	Annex V.Part 2.314-316	Annex V.Part 2.314-316			
			(Administrative	(Staff Expenses)		360 370	BAD art 27.Vertical layout(8) BAD art 27.Vertical	IAS 19.7; IAS 1.102, IG 6			
			Expenses)				layout(8)(a) BAD art 27.Vertical	NO 17.7, NO 1.102, 10 0			
				(Other administrative Exp	enses)	380	layout(8)(b);				
				(Property, Plant and Equip	ment)	390 400	BAD art 27.Vertical layout(9)	IAS 1.102, 104 IAS 1.104; IAS 16.73(e)(vii)			
			(Depreciation)	(Investment Properties)	mency	410	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 40.79(d)(iv)			
				(Goodwill) (Other intangible assets)		415 420	BAD art 27.Vertical layout(9) BAD art 27.Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi			
			Modification	0.010 0002(0)		425		IFRS 9.5.4.3, IFRS 9 Appendi			
			gains or (-) losses, net	Financial assets at fair val	ue through other comprehensive income	426		A; Annex V Part 2.49 IFRS 7.35J			
			iosses, net	Financial assets at amortis		427		IFRS 7.35J			
			(Provisions or (-)			430		IAS 37.59, 84; IAS 1.98(b)(f)			
			reversal of	(Commitments and guarar	itees given)	440	BAD art 27.Vertical layout(11)- (12)	IFRS 9.4.2.1(c),(d),9.B2.5; IA 37, IFRS 4, Annex V.Part 2.5			
			provisions)					,			
			provisions)	(Other provisions)	and harding sides (1)	450					
			provisions)	decreases of the fund for ge	neral banking risks, net)	450 455	BAD art 38.2	IERC 7 20(a)(a)) IERC C C 4			
			(Increases or (-) (Impairment or ( ) reversal of	decreases of the fund for ge	neral banking risks, net)		BAD art 38.2 BAD art 35-37, Annex V.Part 2.52, 53	IFRS 7.20(a)(viii); IFRS 9.5.4. Annex V Part 2.51, 53			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment on financial assets	decreases of the fund for ge		455 460	BAD art 35-37, Annex V.Part	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.1			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment on financial assets not measured at	decreases of the fund for ge - (Financial assets at fair va	ue through other comprehensive income)	455	BAD art 35-37, Annex V.Part	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2 9.5.5.8			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment on financial assets not measured at fair value (Impairment or (	decreases of the fund for ge - (Financial assets at fair va (Financial assets at amorti	ue through other comprehensive income)	455 460 481	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27.Vertical layout(13)-	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2 9.5.5.8			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment on financial assets not measured at fair value (Impairment or ( associates)	decreases of the fund for ge - (Financial assets at fair va (Financial assets at amorti -) reversal of impairment of	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and	455 460 481 491 510 520	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27.Vertical layout(13)- (14)	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5. 9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5. IAS 28.40-43 IAS 36.126(a)(b)			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment on financial assets not measured at fair value (Impairment or ( associates) (Impairment or (	decreases of the fund for ge (Financial assets at fair va (Financial assets at amorti -) reversal of impairment of -(Property, plant and equip	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and	455 460 481 491 510 520 530	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27.Vertical layout(13)- (14) BAD art 27.Vertical layout(9)	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2 9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.1 IAS 28.40-43 IAS 36.125(a)(b) IAS 36.125(a)(b)			
			provisions) (Increases or (-) (Impairment or () ) reversal of impairment on financial assets not measured at fair value (Impairment or ( associates) ) reversal of impairment or (	decreases of the fund for ge (Financial assets at fair va (Financial assets at amorti -) reversal of impairment of (Property, plant and equip (Investment properties)	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and	455 460 481 491 510 520 530 540	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27.Vertical layout(13)- (14) BAD art 27.Vertical layout(9) BAD art 27.Vertical layout(9)	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.3 9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.3 IAS 28.40-43 IAS 28.40-43 IAS 36.126(a)(b) IAS 16.73(e)(v-v) IAS 40.79(a)(v) IFRS 3.Appendix B67(d)(v); I/			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment on financial assets not measured at fair value (Impairment or ( associates) (Impairment or ( ) reversal of	decreases of the fund for ge (Financial assets at fair va (Financial assets at amorti -) reversal of impairment of (Property, plant and equip (Goodwill)	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and	455 460 481 491 510 520 530	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27.Vertical layout(13)- (14) BAD art 27.Vertical layout(9)	Annex V Part 2.51, 53 IFRS 9.5.4, 9.5.5.1, 9.5.5. 9.5.5, 8 IFRS 9.5.4, 9.5.5.1, 9.5.5. IAS 28.40-43 IAS 36.126(a)(b) IAS 36.726(a)(v-v) IAS 40.79(d)(v)			
			provisions) (Increases or (-) (Impairment or ( Impairment on financial assets ot measured at fair value (Impairment or ( associates) (Impairment or ( ) reversal of Impairment on on-financial	decreases of the fund for ge (Financial assets at fair va (Financial assets at amorti -) reversal of impairment of (Property, plant and equip (Investment properties)	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and	455 460 481 491 510 520 530 540 550 550 560 570	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27, Vertical layout(13)- (14) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(9)	Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5. 9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5. IAS 28.40-43 IAS 36.126(a)(b) IAS 16.726(a)(v) IAS 40.79(d)(v) IRS 3.Appendix B67(d)(v); U 36.124			
			provisions) (Increases or (-) (Impairment or ( impairment on financial assets not measured at fair value (Impairment or ( associates) (Impairment or non-financial assets)	decreases of the fund for ge - (Financial assets at fair va (Financial assets at amorti ) reversal of impairment of (Property, plant and equip (Investment properties) (Goodwill) (Cother intangible assets)	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment)	455 460 481 491 510 520 530 540 550 560	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27.Vertical layout(13)- (14) BAD art 27.Vertical layout(9) BAD art 27.Vertical layout(9) BAD art 27.Vertical layout(9) BAD art 27.Vertical layout(9)	Annex V Part 2.51, 53 IFRS 9.5.4, 9.5.51, 9.5.51, 9.5.5.8 IFRS 9.5.4, 9.5.51, 9.5.52, IAS 28.40-43 IAS 36, 126(a)(b) IAS 15, 73(e)(v-v) IAS 16, 73(e)(v-v) IAS 3.Appendix B67(d)(v); U 36, 124 IAS 38, 118 (e)(h)(v)			
			provisions) (Increases or (-) (Impairment or () Impairment on Impairment on Impairment or () (Impairment or () Impairment or () Im	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) ) reversal of impairment of (Property, plant and equip (Investment properties) (Goodwill) (Other intangible assets) (Other) II recognised in profit or loss if or () loss of investments	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment)	455 460 481 491 510 520 530 540 550 550 560 570	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27. Vertical layout(13)- (14) BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9) Accounting Directive art 24(3)(f) BAD art 27. Vertical layout(13)-	Annex V Part 2.51, 23 IFRS 9.5.4, 9.5.5, 9.5.5, 9.5.5.8 IFRS 9.5.4, 9.5.5, 9.5.5, IAS 28.40-43 IAS 26.40-43 IAS 26.126(0)(b) IAS 40.79(d)(V) IAS 40.79(d)(V) IFRS 3.Appendix B67(d)(r), I IAS 36.126 IAS 36.126 (a)(b) IAS 36.126 (a)(b)			
			provisions) (Increases or (-) (Impairment or ( ) reversal of impairment or financial assets not measured at fair value (Impairment or non-financial measured or impairment or non-financial assets) Negative goodw Share of the prod accounted for us Profito c' (-) loss i	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) ) reversal of impairment of (Property, plant and equip (Investment properties) (Goodwill) (Other intangible assets) (Other] III recognised in profit or loss ing the equity method from non-current assets an	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment) s insubsidaries, joint ventures and associates if disposal groups classified as held for sale not	455 460 481 491 510 520 530 540 550 560 570 580 590 600	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27. Vertical layout(13)- (14) BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(9) Accounting Directive art 24(3)(f) BAD art 27. Vertical layout(13)- (14)	Annex V Part 2.51, 53 IFRS 9.5.44, 9.5.51, 9.5.5 9.5.5.8 IFRS 9.5.44, 9.5.51, 9.5.5 IAS 28.40-43 IAS 26.126(i)(b) IAS 16.726(i)(c) IAS 16.726(i)(c) IFRS 3.Appendix B67(0)(c); IJ IAS 36.118 (e)(h)(c) IFRS 3.Appendix B67(0)(c); IJ IFRS 3.Appendix B67(0)(c); IJ IFRS 3.Appendix B67(0)(c); IJ Annex V.Part 2.54 IFRS 5.37, Annex V.Part 2.54			
	Eypranodia	(Tax Expen	provisions) (Increases or (-) (Impairment or ( ) reversal of impairment or financial assets not measured at fair value (Impairment or non-financial measured or impairment or non-financial assets) Negative goodw Share of the prod accounted for us Profito c' (-) loss i	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) versal of impairment of (Property, plant anolequip (Investment properties) (Goodwill) (Other) ill recognised in profit or loss fit or (-) loss of investments	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment) s insubsidaries, joint ventures and associates if disposal groups classified as held for sale not	455 460 481 510 520 530 540 550 550 560 570 580 590 600 620	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27, Vertical layout(3)- (14) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(13)- (14) BAD art 27, Vertical layout(13)-	Annex V Part 2.51, 53 IFRS 9.5.4, 9.5.51, 9.5.5, 9.5.8 IFRS 9.4, 4, 9.5.51, 9.5.5, IAS 28, 40-43 IAS 36, 126(a)(b) IAS 40-79(a)(b), IAS 40-79(a)(b), 15, 40, 79(a)(b), IAS 30, 118 (e)(b)(b)(b), IAS 30, 126 (a)(b) IFRS 3.Appendix B64(a)(l) Annex V.Part 2.5.4			
	Extraordin	Extraordina	provisions) (Increases or [-] (Impairment or - ) reversal of impairment on comment of the pro- associates) (Impairment or preversal of impairment on non-financial assets) Negative goodw. Share of the pro- accounted for us Profit or (-) loss is es or (-) loss is es or (-) loss is	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) reversal of impairment of (Property, plant anogequip (Investment properties) (Goodwill) (Cother) II recognised in profit or loss fit or (-) loss of investments rest assets an ealered to profit or loss from earlier tax	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment) s insubsidaries, joint ventures and associates disposal groups classified as held for sale not continuing operations)	455 460 481 510 520 530 540 550 560 570 580 590 600 620 633	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27, Vertical layout(3)- (14) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(13) EAD art 27, Vertical layout(13) BAD art 27, Vertical layout(13) BAD art 27, Vertical layout(13) BAD art 27, Vertical layout(14) BAD art 27, Vertical layout(15) BAD art 27, Vertical layout(15)	Annex V Part 2.51, 53 IFRS 9.5.44, 9.5.51, 9.5.5 9.5.5.8 IFRS 9.5.44, 9.5.51, 9.5.5 IAS 28.40-43 IAS 26.126(i)(b) IAS 16.726(i)(c) IAS 16.726(i)(c) IFRS 3.Appendix B67(0)(c); IJ IAS 36.118 (e)(h)(c) IFRS 3.Appendix B67(0)(c); IJ IFRS 3.Appendix B67(0)(c); IJ IFRS 3.Appendix B67(0)(c); IJ Annex V.Part 2.54 IFRS 5.37, Annex V.Part 2.54			
	ary profit or (-) loss	Extraordina	provisions) (Increases or [-] (Impairment or - ) reversal of impairment on comment of the pro- associates) (Impairment or preversal of impairment on non-financial assets) Negative goodw. Share of the pro- accounted for us Profit or (-) loss is es or (-) loss is es or (-) loss is	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) (Foregrety, plant and equip (Investment properties) (Goodwill) (Other intangible assets) (Other) (Interget of investments ing the equity method for non-current assets an elated to profit or loss from	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment) s insubsidaries, joint ventures and associates disposal groups classified as held for sale not continuing operations)	455 460 481 491 510 520 530 540 550 560 570 580 590 600 620 633 633 634	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27. Vertical layout(13)- (14) BAD art 27. Vertical layout(9) BAD art 27. Vertical layout(13)- (14) BAD art 27. Vertical layout(15) BAD art 27. Vertical layout(15) BAD art 27. Vertical layout(15)	Annex V Part 2.51, 53 IFRS 9.5.4, 9.5.5, 9.5.2, 9.5.5, 9.5.2, IFRS 9.5.4, 9.5.5, 9.5.5, IAS 28.40-43 IAS 36.126(a)(b) IAS 36.126(a)(b) IFRS 3.Appendix B67(a)(c), 10 IFRS 3.Appendix B67(a)(c), 10 IFRS 3.611B (c)(b)(b) IFRS 3.611B (c)(b)(b) IFRS 3.612F (c)(b) Annex V.Part 2.54 IFRS 3.37; Annex V.Part 2.55 IAS 1.82(d); IAS 12.77			
	ary profit or (-) loss Profit or (-) loss after	Extraordina (Tax Expen	provisions) (Increases or [.] (Increases or [.] (Impairment or ) reversal of Impairment or or sasodates) (Impairment or ( assodates) (Impairment or ( assodates) (Impairme	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) (Finercial assets at amort) (Property, plant and equip (Investment properties) (Goodwill) (Other intangible assets) (Other/ (Investment properties) (Gother/ (Investment properties) (Gother/ (Invest	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment) s insubsidaries, joint ventures and associates disposal groups classified as held for sale not continuing operations)	455 460 481 491 510 530 530 540 550 550 550 550 570 570 580 590 600 620 632 633 634 640	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27, Vertical layout(3)- (14) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(13) EAD art 27, Vertical layout(13) BAD art 27, Vertical layout(13) BAD art 27, Vertical layout(13) BAD art 27, Vertical layout(14) BAD art 27, Vertical layout(15) BAD art 27, Vertical layout(15) BAD art 27, Vertical layout(15)	Annex V Part 2.51, 53 IFRS 9.5.4, 9.5.5, 9.5.2, 9.5.5, 9.5.2, 9.5.5, IFRS 9.5.4, 9.5.5, 9.5.5, IAS 28.40-43 IAS 36.126(a)(b) IAS 36.126(a)(b) IFRS 3.Appendix B67(a)(c), 10 IFRS 3.Appendix B67(a)(c), 10 IFRS 3.4ppendix B67(a)(c), 10 IFRS 3.4ppendix B64(a)(1) Annex V.Part 2.54 IFRS 5.37; Annex V.Part 2.55 IAS 1.82(a); IFRS 5.33(a), IAS 1.82(a); IFRS 5.33(a), IAS 1.82(a); IFRS 5.33(a), IFRS 5.33(a), Annex V.Part 2.56 IFRS 5.37(a), Annex V.Part			
	ary profit or (-) loss Profit or (-) loss after tax from	Extraordina (Tax Expen	provisions) (Increases or [-] (Impairment or - ) reversal of impairment on timpairment on on-financial assets (Impairment or non-financial assets) Negative goodw. Share of the prof accounted for us Profit or (-) loss ses or (-) Income r ry profit or loss beso or (-) income r	decreases of the fund for ge (Financial assets at fair va (Financial assets at amort) reversal of impairment of (Property, plant anogequip (Investment properties) (Goodwill) (Cother) II recognised in profit or loss fit or (-) loss of investments rest assets an ealered to profit or loss from earlier tax	ue through other comprehensive income) sed cost) investments in subsidiaries, joint ventures and ment) s investments of the set of t	455 460 481 491 510 520 530 540 550 560 570 580 590 600 620 633 633 634	BAD art 35-37, Annex V.Part 2.52, 53 BAD art 27, Vertical layout(3)- (14) BAD art 27, Vertical layout(9) BAD art 27, Vertical layout(13) EAD art 27, Vertical layout(13) BAD art 27, Vertical layout(13) BAD art 27, Vertical layout(13) BAD art 27, Vertical layout(14) BAD art 27, Vertical layout(15) BAD art 27, Vertical layout(15) BAD art 27, Vertical layout(15)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.4 IAS 28.40-43 IAS 26.126(a)(b) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.6.126(a)(c) IFRS 3.7, Annex V.Part 2.55 IAS 1.8.2(c)(c) IFRS 5.3.3(a), IFRS 5.3.7, Annex V.Part 2.55 IAS 1.8.2(c)(c) IFRS 5.3.3(a),			

### 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" 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.



T: +353 (0)1 224 5800 E: publications@centralbank.ie www.centralbank.ie



Banc Ceannais na hÉireann Central Bank of Ireland

Eurosystem