



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Related Party Lending Return

Notes on Compilation

June 2021

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Introduction

Section 7 (a) of the Code of Practice on Lending to Related Parties outlines that related party exposures shall now be reported to the Central Bank of Ireland (“CBI”) on a periodic basis and in a format specified from time to time by the Central Bank pursuant to Section 117(3)(a) of the Central Bank Act 1989. This is without prejudice to the rights and powers of the Central Bank to otherwise request specific information at any point in time or to conduct inspections of a credit institution’s compliance with the code.

The CBI has specified the reporting template and frequency. The purpose of these notes is to provide assistance to credit institutions when completing the reporting template for submission via the Online Reporting System in either web form or XBRL format.

General Requirements

- Reporting frequency: Quarterly.
- The online return should be completed in thousands of euro.
- The XBRL return should be completed in individual units.
- All percentage figures should be reported to two decimal places.
- A return is required within 20 business days of the end of each reporting period via the Online Reporting System.
- Sign-off at the director level is required.
- A return is required even if reporting a ‘Nil’ return. One row reporting ‘0’ amounts should be included in the return.
- Conditions imposed regarding public disclosure in annual financial statements for lending to directors & connected persons will continue regardless of the introduction of the Related Party Lending Code.
- Credit institutions should apply for any necessary codes required to complete these returns using the [RPL information Schedule](#), sending this to lex.return@centralbank.ie who will then issue the necessary codes. Individuals i.e. Directors, Senior Managers & Significant Shareholders with connected clients will require an entity “C” code which can be acquired using the same form and submitting it to lex.return@centralbank.ie.

Reporting Template

The template is constructed based on four blocks of information:

- A. Details of Related Party
- B. Details of Exposure
- C. Exposure Limits
- D. Performance Information

A. Details of Related Party

This block contains seven columns of information as illustrated below.

Details of Related Party						
Related Party Category		Related Party Code		Related Party Name		Nature of Connection
Principal	Connected	Principal	Connected	Principal	Connected	
RP 1.1	RP 1.2	RP 1.3	RP 1.4	RP 1.5	RP 1.6	RP 1.7

Column RP 1.1 – Related Party Category - Principal

This column includes a drop down menu with four classifications that describe the principal related party.

The principal related party refers to a director, senior manager, significant shareholder of the credit institution, or an entity in which the credit institution has a significant shareholding.

This column represents the total exposure of the principal related party including personal and connected party exposures.

Classification	Principal
1	Director
2	Senior Manager
3	Significant Shareholder
4	Entity

Column RP 1.2 – Related Party Category - Connected

This column includes a drop down menu with five sub-classifications four of which describe the connected related party.

The connected related party refers to a connected person to the principal related party. The field also includes a category for the exposure of the principal related party.

Sub Classification	Connected
A	Exposure of principal related party
B	Connected party of a Director
C	Connected party of a Senior Manager
D	Connected party of a Significant Shareholder
E	Connected party of an Entity

Column RP 1.3 – Related Party Code - Principal

Person/Entity code of the principal related party

Column RP 1.4 – Related Party Code - Connected

Person/Entity code of the connected related party

Column RP 1.5 – Related Party Name - Principal

Name of the principal related party

Column RP 1.6 – Related Party Name - Connected

Name of the connected related party

Column RP 1.7 – Nature of Connection

This column includes a drop down menu with five options representing a description of the relationship that exists which has created the connection.

Drop down menu descriptions	Description
Spouse	Spouse of a Principal Related Party
Domestic Partner	Domestic partner of a Principal Related Party
Child	Child (whether natural or adopted) of a Principal Related Party
Control	As defined in section 5 point (b) of Related Party Lending Code
Interconnectedness	As defined in section 5 point (c) of Related Party Lending Code

B. Details of Exposure

This block contains six columns of information as illustrated below.

Details of Exposure					
Exposure Approved	Exposure Drawn Down	Exposure Outstanding	6(i) III & IV Non-Credit Institution Exemption Amount	6(i) III, IV, V, VI Credit Institution Exclusion Amount	Net Exposure Outstanding
€'000 RP 1.8	€'000 RP 1.9	€'000 RP 1.10	€'000 RP 1.11	€'000 RP 1.12	€'000 RP 1.13

Column RP 1.8 – Exposure Approved

Gross amount of lending approved as at the reporting date (includes drawn and undrawn amounts). For inter-group credit lines, this field should be populated with an amount equivalent to the limit approved.

Column RP 1.9 – Exposure Drawn Down

Gross amount of lending approved drawn down or advanced as at the reporting date. For reporting credit lines, this field should be populated with an amount equivalent to the maximum exposure drawn down (at close of business day) during the quarter under review.

Column RP 1.10 – Exposure Outstanding

Carrying amount of on balance sheet commitments (balance outstanding on the drawn down amount less individual impairment provisions) **plus** the value of any off balance sheet commitments e.g. guarantees or committed facilities as at the reporting date. (For guarantees

or committed facilities, this field should be populated with an amount equivalent to the full exposure value) Note: Credit Risk Mitigation does not apply.

Column RP 1.11 – 6(i) III, IV, Non-Credit Institution Exemption Amount

This relates to exposures to a significant shareholder or businesses in which the significant shareholder has a significant shareholding. Where these parties are non-credit institutions, an exemption from the limits under 6(i) III and IV of the Code is potentially available. Where a Credit Institution has applied for, and been granted this exemption, this field should be populated with an amount equivalent to the exposure outstanding, thus bringing the net exposure outstanding to zero for that particular exposure.

Column RP 1.12 – 6(i) III, IV, V, VI Credit Institution Exclusion Amount

This relates to lending to:

- A significant shareholder or businesses in which the significant shareholder has a significant shareholding; or
- A client or group of connected clients in which the Credit Institution has a significant shareholding.

Where these parties are credit institutions the limits outlined in 6(i) III, IV, V, VI do not apply. This field, where such lending exists, should be equivalent to the exposure outstanding amount, thus bringing the net exposure outstanding to zero.

Column RP 1.13 – Net Exposure Outstanding

This is the sum of column 1.10 minus 1.11 minus 1.12.

C. Exposure Limits

This block contains two columns of information as illustrated below.

Exposure Limits	
Own Funds €'000 RP 1.14	Net Exposure outstanding as % of Own Funds RP 1.15

Column RP 1.14 – Own funds

This is the own funds of the credit institution. For use in calculating RP 1.15, RP 1.14 will represent own funds excluding tier 3 funds (i.e. COREP CA 1.3 LE).

Column RP 1.15 – Net exposure outstanding as % of own funds

This column includes the net exposure outstanding as a percentage of own funds. This figure should be within the limits set out in section 6 of the Related Party Lending Code. This percentage is calculated as Column RP 1.13 / Column RP 1.14.

D. Performance Information

This block contains four columns of information as illustrated below.

Performance Information			
Arrears Balance	No of Payments in Arrears	Individual Impairment Provision	Facility Restructured
€'000		€'000	
RP 1.16	RP 1.17	RP 1.18	RP 1.19

Column RP 1.16 – Arrears Balance

The value of scheduled payments not made that are now overdue.

Column RP 1.17 – No. of payments in arrears

The number of scheduled payments that the arrears balance represents.

Column RP 1.18 – Individual Impairment Provision

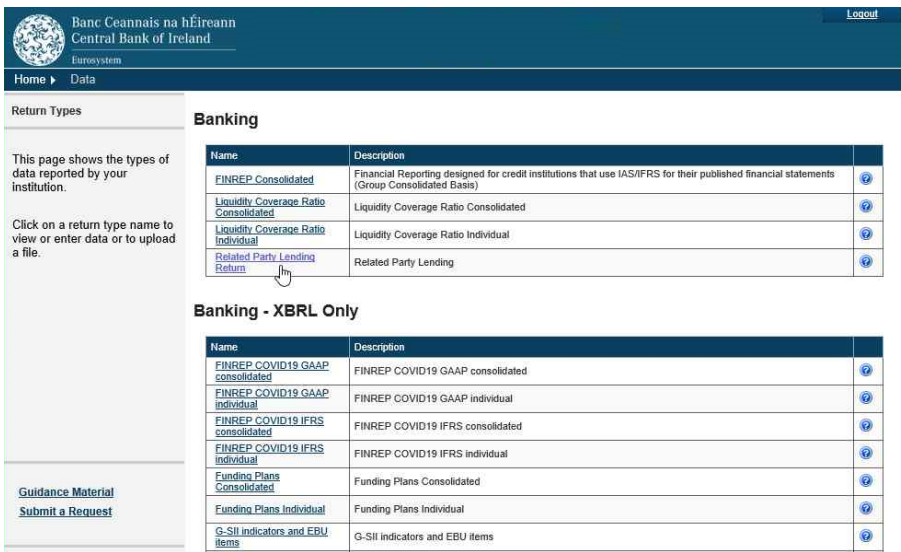
The value of any individual impairment provision relating to this exposure.

Column RP 1.19 – Facility Restructured

An indication of whether the facility has had the level of scheduled repayment reduced.

Accessing the Online Related Party Lending Return

The Related Party Lending return follows the standard four eyes principal process, requiring two users to complete the process, one to input/upload, and finalise a return, and a different user to sign-off. Please follow the below steps in order to complete and submit the return using the online form.



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Home ▸ Data Logout

Return Types

This page shows the types of data reported by your institution.

Click on a return type name to view or enter data or to upload a file.

Banking

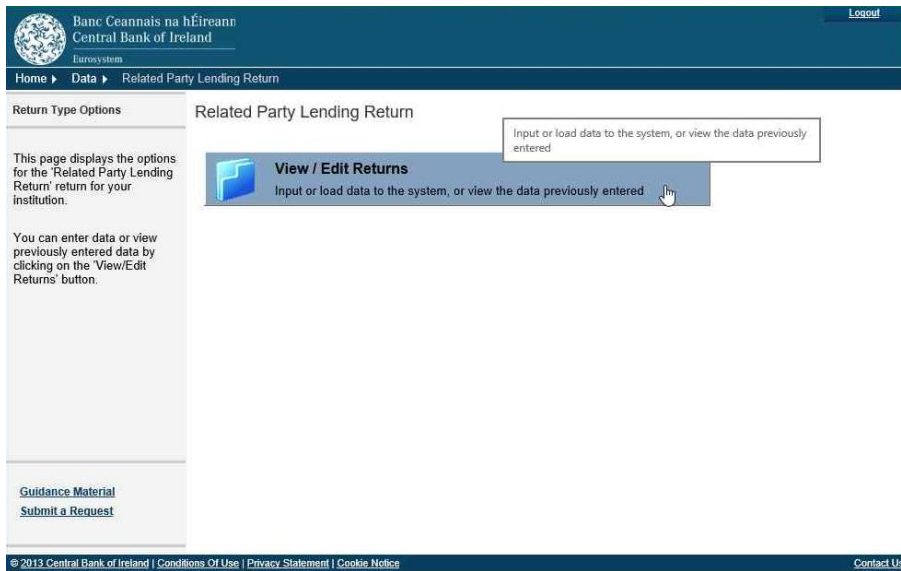
Name	Description	
FINREP Consolidated	Financial Reporting designed for credit institutions that use IAS/IFRS for their published financial statements (Group Consolidated Basis)	?
Liquidity Coverage Ratio Consolidated	Liquidity Coverage Ratio Consolidated	?
Liquidity Coverage Ratio Individual	Liquidity Coverage Ratio Individual	?
Related Party Lending Return	Related Party Lending	?

Banking - XBRL Only

Name	Description	
FINREP COVID19 GAAP consolidated	FINREP COVID19 GAAP consolidated	?
FINREP COVID19 GAAP individual	FINREP COVID19 GAAP individual	?
FINREP COVID19 IFRS consolidated	FINREP COVID19 IFRS consolidated	?
FINREP COVID19 IFRS individual	FINREP COVID19 IFRS individual	?
Funding Plans Consolidated	Funding Plans Consolidated	?
Funding Plans Individual	Funding Plans Individual	?
G-SII indicators and EBU items	G-SII indicators and EBU items	?

[Guidance Material](#)
[Submit a Request](#)

Step 1: The web form for the Related Party lending return is located under the Banking Return section of the Online Reporting System. Please contact your system administrator or the CBI to have this return added to your firms account if not already available.



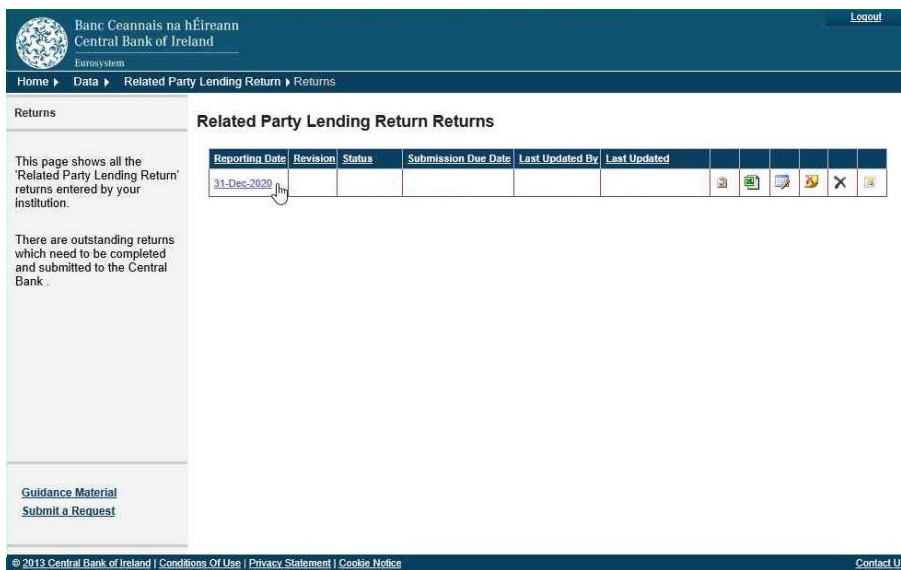
Related Party Lending Return

Input or load data to the system, or view the data previously entered

View / Edit Returns
Input or load data to the system, or view the data previously entered

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Step 2: Select “View/ Edit Returns”.



Related Party Lending Return Returns

Reporting Date	Revision	Status	Submission Due Date	Last Updated By	Last Updated
31-Dec-2020					

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Step 3: Select the relevant reporting date for which you wish to complete a return.

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Home ▶ Data ▶ Related Party Lending Return ▶ Returns ▶ 31-Dec-2020

Sections

The 'Related Party Lending Return' return is divided into sections.

Complete each section that applies to your institution and submit the return to the Central Bank.

[Guidance Material](#)
[Submit a Request](#)

Related Party Lending Return , 31-Dec-2020 - Sections

Section	Status	Required	Last Updated By	Last Updated				
Related Party Lending	Incomplete	Mandatory						

[Finalise](#)

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Step 4: Select “Related Party Lending” under the “Section” column.

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Home ▶ Data ▶ Related Party Lending Return ▶ Returns ▶ 31-Dec-2020 ▶ Related Party Lending ▶ Edit Data

Edit Form Data

Details of Related Party					
Related Party Category		Related Party Code		Related Party Name	
Principal	Connected	Principal	Connected	Principal	
RP 1.1	RP 1.2	RP 1.3	RP 1.4	RP 1.5	

[Add New Row](#)

[Save Form](#) [Cancel](#)

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Step 5: Start filling in the form based on the available dropdown columns adding new rows as necessary.

Completing the Related Party Lending Return

- The template should be completed in the following order of related parties; i.e. column RP 1.1.

1st	Director
2nd	Senior Manager
3rd	Significant Shareholder
4th	Entity

- The top level row for each principal related party under classifications 1, 2, 3 or 4 should represent the total exposures including the value for connected related parties.(Except where joint accounts are reported – see point below)
- Where an exposure is in joint names and both parties are related parties, a reporting line for each party reporting the full exposure value should be included. In the top level row for the principal related party the exposure value should only be included once when calculating the total exposure.
- For each new principal related party, the classification selected (RP 1.1) should be 1, 2, 3 or 4.
- Exposures for each principal related party should be reported as a separate row using sub classification A.
- For each new connected related party, the sub classification selected (RP 1.2) should be B, C, D or E.
- Analysis of the total exposure for each principal related party should be completed before moving to the next principal related party. The analysis should sum to the total exposure reported in the top level row.
- Appendix 1 sets out an example of a completed reporting template.

Step 6: Once the return is completed, please select save form at the bottom of the window.

Step 7: Once saved, the user will see an option to finalise the return.

Step 8: Once a return has been finalised another user will need to follow steps 1-4 and will see an option to sign-off the return. Once the return is signed off, it will be transmitted to the CBI.

Filing a XBRL Related Party Lending Return

The XBRL Related Party Lending Return is located under the Banking - XBRL Only section of the Online Reporting System. Please contact your system administrator or the CBI to have this return added to your firms account if not already available. This return follows the European Banking Authority XBRL [Filing Rules](#) as well as the same principles set out in compiling the online form set out above, with the notable difference that monetary amounts must be reported in individual units not thousands. An example XBRL file can be found [here](#).

The screenshot shows the Central Bank of Ireland Online Reporting System interface. The header includes the CBI logo and name in Irish and English, along with a 'Logout' link. The main navigation bar has 'Home' and 'Data' links. The left sidebar contains 'Return Types' and instructions: 'This page shows the types of data reported by your institution. Click on a return type name to view or enter data or to upload a file.' Below this are links for 'Guidance Material' and 'Submit a Request'.

The main content area is titled 'Banking' and contains two tables:

Name	Description
Liquidity Coverage Ratio Consolidated (Banking Entity)	Liquidity Coverage Ratio – Consolidated Return
Liquidity Coverage Ratio Individual (Banking Entity)	Liquidity Coverage Ratio – Solo (Individual) Return
Quarterly Financial Summary Return	Quarterly Financial Summary Return

Below the 'Banking' section is the 'Banking - XBRL Only' section, which contains the following table:

Name	Description
CBI Related Party Lending	CBI Related Party Lending
FINREP COVID19 GAAP consolidated	FINREP COVID19 GAAP consolidated
FINREP COVID19 GAAP individual	FINREP COVID19 GAAP individual
FINREP COVID19 IFRS consolidated	FINREP COVID19 IFRS consolidated
FINREP COVID19 IFRS individual	FINREP COVID19 IFRS individual
FINREP+ Annual Audited Accounts	FINREP+ Annual Audited Accounts
FINREP+ Annual Management Accounts	FINREP+ Annual Management Accounts
FINREP+ Consolidated	FINREP+ Consolidated Annual Audited Accounts

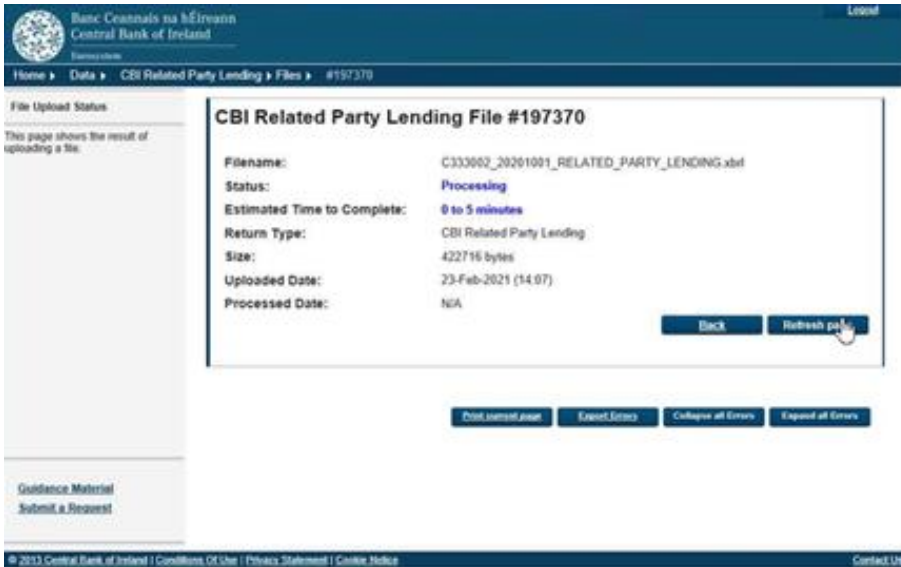
Step 1: Select the CBI Related Party Lending return in order to progress to the next window.

The screenshot shows the 'CBI Related Party Lending' interface. The 'Return Type Options' section is active, displaying three main options: 'View / Edit Returns', 'View Uploaded Files', and 'Load a File'. Each option has a brief description and a corresponding icon. The 'View / Edit Returns' option is highlighted with a mouse cursor. The interface also includes a sidebar with 'Guidance Material' and 'Submit a Request' links, and a footer with copyright information and a 'Contact Us' link.

Step 2: in this screen, you will be able to select "View/Edit returns", "View Uploaded Files", and you will have the option to "Load a File". Select "Load a File" to progress to the next window.

The screenshot shows the 'Load a CBI Related Party Lending File' dialog box. It contains a 'File Upload' section with a 'Browse' button. Below this, there is a text area explaining the file naming convention: 'The file name must take one of the following format(s): An XBRL document format (.xbrl) or ZIP file (.zip) document named CCCCCC_YYYYMMDD_RELATED_PARTY_LENDING where CCCCCC is your institution Code and YYYYMMDD is the reporting date'. A note states: 'Please note the following: 1) The file must be named according to the naming convention above before being uploaded.' At the bottom, there are 'Load File' and 'Cancel' buttons. The interface also includes a sidebar with 'Guidance Material' and 'Submit a Request' links, and a footer with copyright information and a 'Contact Us' link.

Step 3: in this window, you will have the option to browse your computer or network drive for the respective XBRL file you wish to upload. Please note the file naming convention given on this screen and ensure the file name matches accordingly. Once you have selected the file click the load button at the bottom to the window.

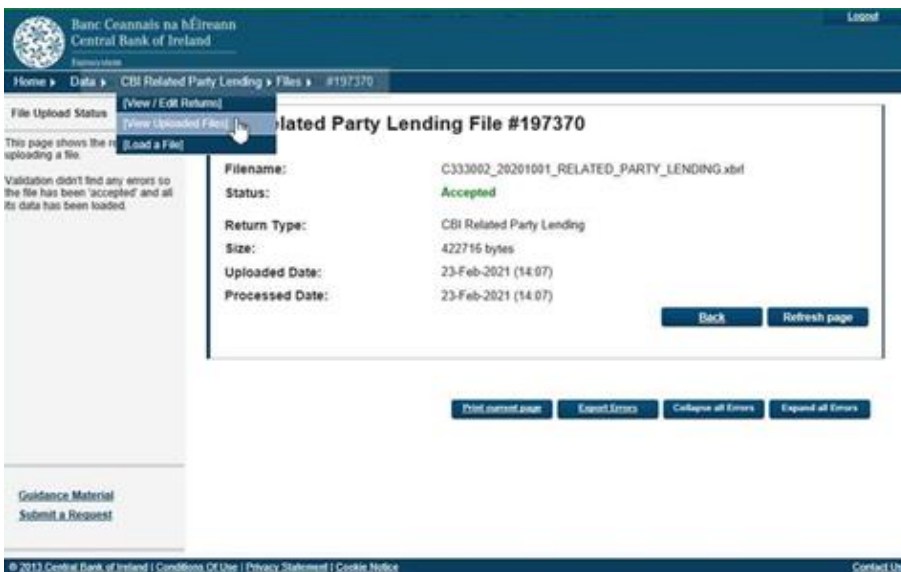


The screenshot shows the 'CBI Related Party Lending File #197370' upload status page. The status is 'Processing'. The page includes a sidebar with 'File Upload Status' and 'Guidance Material' links. The main content area displays the following information:

Filename:	C333002_20201001_RELATED_PARTY_LENDING.xbrl
Status:	Processing
Estimated Time to Complete:	0 to 5 minutes
Return Type:	CBI Related Party Lending
Size:	422716 bytes
Uploaded Date:	23-Feb-2021 (14:07)
Processed Date:	N/A

Buttons at the bottom include 'Back', 'Refresh page', 'Print current page', 'Expand Errors', 'Collapse all Errors', and 'Expand all Errors'.

Step 4: The file will be loaded to the server and begin processing; the screen will transition to the above window, which will show the status of the file.



The screenshot shows the 'CBI Related Party Lending File #197370' upload status page. The status is 'Accepted'. The page includes a sidebar with 'File Upload Status' and 'Guidance Material' links. The main content area displays the following information:

Filename:	C333002_20201001_RELATED_PARTY_LENDING.xbrl
Status:	Accepted
Return Type:	CBI Related Party Lending
Size:	422716 bytes
Uploaded Date:	23-Feb-2021 (14:07)
Processed Date:	23-Feb-2021 (14:07)

Buttons at the bottom include 'Back', 'Refresh page', 'Print current page', 'Expand Errors', 'Collapse all Errors', and 'Expand all Errors'.

Step 5: once the Status reads "Accepted", you can view the uploaded file by selecting the option from the dropdown menu in the top bar from the associated return.

CBI Related Party Lending Returns

Reporting Date	Revision	Status	Submission Due Date	Last Updated By	Last Updated
01-Oct-2020	4	Valid	16-Nov-2020	Amshul Arora	23-Feb-2021 (14:57)
31-Mar-2020	1	Valid	31-Dec-2020	Amshul Arora	04-Nov-2020 (01:22)

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Step 6: This window will show the status of the return, the submission due date, the user who uploaded the file, and the latest date the file was loaded. Selecting the reporting Date will allow the user to access a window where the file can be finalised.

CBI Related Party Lending, 31-Mar-2020 - Sections

Section	Status	Required	Last Updated By	Last Updated
CBI Related Party Lending	Valid	Mandatory	Amshul Arora	04-Nov-2020

Finalise the return.

Finalise

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Step 7: The next user will need to navigate to the same window in order to sign-off the return. Once the return is signed off, it will be transmitted to the CBI for review.

Appendix 1 - Sample Reporting

CODE OF PRACTICE ON LENDING TO RELATED PARTIES																		
Lending Institution		ABC Bank																
Reporting Date		31-Mar-10																
Details of Related Party							Details of Exposure						Exposure Limits		Performance Information			
Related Party Category		Related Party Code		Related Party Name		Nature of Connection	Exposure Approved	Exposure Drawn Down	Exposure Outstanding	6(i) III & IV Non-Credit Institution Exemption Amount	6(i) III, IV, V, VI Credit Institution Exclusion Amount	Net Exposure Outstanding	Own Funds	Net Exposure outstanding as % of Own Funds	Arrears Balance	No of Payments in Arrears	Individual Impairment Provision	Facility Restructured
Principal	Connected	Principal	Connected	Principal	Connected		€'000	€'000	€'000	€'000	€'000	€'000	€'000	Net Exposure outstanding as % of Own Funds	€'000	No of Payments in Arrears	€'000	
RP 1.1	RP 1.2	RP 1.3	RP 1.4	RP 1.5	RP 1.6	RP 1.7	RP 1.8	RP 1.9	RP 1.10	RP 1.11	RP 1.12	RP 1.13	RP 1.14	RP 1.15	RP 1.16	RP 1.17	RP 1.18	RP 1.19
1		C123		Mr A			100	100	90			90	200,000	0.05%				
1	A	C123	P123	Mr A			80	80	72			72	200,000	0.04%	0.0	0.0	0.0	No
1	B	C123	P124	Mr A	Ms B	Spouse	10	10	9			9	200,000	0.00%	0.0	0.0	0.0	No
1	B	C123	P125	Mr A	Mr C	Child	10	10	9			9	200,000	0.00%	0.0	0.0	0.0	No
1		C122		Mr D			90	90	80			80	200,000	0.04%				
1	A	C122	P122	Mr D			72	72	64			64	200,000	0.03%	0.0	0.0	0.0	No
1	B	C122	P117	Mr D	Mr E	Child	9	9	8			8	200,000	0.00%	0.5	2.0	0.0	No
1	B	C122	P116	Mr D	Ms F	Spouse	9	9	8			8	200,000	0.00%	0.0	0.0	0.0	No
2		C121		Mr G			80	80	70			70	200,000	0.04%				
2	A	C121	P121	Mr G			64	64	56			56	200,000	0.03%	0.0	0.0	0.0	Yes
2	C	C121	P115	Mr G	Mr H	Child	8	8	7			7	200,000	0.00%	0.0	0.0	0.0	Yes
2	C	C121	P114	Mr G	Ms I	Child	8	8	7			7	200,000	0.00%	0.0	0.0	0.0	No
3		C120		Mr J			70	70	60			60	200,000	0.03%				
3	A	C120	P120	Mr J			56	56	48			48	200,000	0.02%	0.0	0.0	0.0	No
3	D	C120	P113	Mr J	Ms K	Spouse	7	7	6			6	200,000	0.00%	0.0	0.0	0.0	No
3	D	C120	P112	Mr J	Ms L	Child	7	7	6			6	200,000	0.00%	0.0	0.0	0.0	No
4		C119		BCD Bank			13,000	13,000	12,000	900	11,100	-	200,000	0.00%				
4	A	C119	C119	BCD Bank			1,000	1,000	1,000		1,000	-	200,000	0.00%	0.0	0.0	0.0	No
4	E	C119	C120	BCD Bank	BCD Leasing	Control	1,000	1,000	900	900		-	200,000	0.00%	0.0	0.0	0.0	No
4	E	C119	C121	BCD Bank	EFG Bank	Interconnectiveness	11,000	11,000	10,100		10,100	-	200,000	0.00%	0.0	0.0	0.0	No

E: lex.return@centralbank.ie
www.centralbank.ie



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