Irish Financial Services Appeals Tribunal Income and expenditure account for the period ended 31 December 2020

| Income | 2020 € | 2019 € |
|--|-------------------------|-------------------------|
| Funds provided by the Central Bank Appeal Fees | 140,000 250 | 140,000 |
| Expenditure | | |
| Costs of hearings | | |
| Panel Fees Stenographer Court Reporter | 5,043 785 | 4,702 359 |
| Administration costs | | |
| Rent, rates and service charges Insurance | 68,605 35,644 716 | 65,200 35,981 474 |
| Repairs and maintenance Accountancy | 548 3,948 | 474 464 3.967 |
| Stationery, printing & communications Travel, subsistence & canteen | 2,495 | 2,339 2,121 |
| Bank Charges Professional fees Publications | 120 | 131 3,875 |
| Audio Visual Equipment Other | 885 3,470 534 | - - 379 |
| Total expenditure | 122,791 | 119,992 |
| (Deficit)/Surplus of income over expenditure | 17,458 | 20,008 |
| | | |

The executive fees which include the Registrar's fees are calculated on the basis that the Chairperson makes himself available to the Appeals Tribunal for one day per month.

Helen-Claire O'Hanlon

Registrar

We hereby certify that books and records were created by the Registrar in accordance with our advice and maintained under our supervision. We certify that the above accounts are based on the said books and records and give a true account of the income and expenditure of the Irish Financial Services Appeals Tribunal for the period ending 31 December 2020 and the balance sheet at that date.

& Partners Vola

Chartered Accountants & Statutory Audit Firm

NOLAN & PARTNERS Chartered Accountants & Financial Advisors 301 Q House, Furze Road, Sandyford Business Park, Dublin 18 Tel 01 2176510

Irish Financial Services Appeals Tribunal Balance sheet as at 31 December 2020

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| | 2020 € | 2019 € |
|----------------------------------|-----------|-----------|
| Assets | | |
| Prepayments | 3,685 | 3,881 |
| Bank account | 89,865 | 74,367 |
| Creditors and Accruals | - | 2,155 |
| Net assets | 93,550 | 76,092 |
| | | |
| Capital Acount | | |
| Opening Surplus Retained | 76,092 | 56,084 |
| Surplus / (deficit) for the year | 17,458 | 20,008 |
| Closing Surplus Retained | 93,550 | 76,092 |