France · Sep 2027

ACPR submissions: FINREP under IFRS 18

FINREP templates adapted to IFRS 18 apply from the end-September 2027 reference date. Between January and September 2027, institutions may report under either IAS 1 or IFRS 18. In France, the taxonomies are released on the Banque de France portal.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
Sep 2027	EBA; ACPR and Banque de France implementation calendar	ACPR, through the Banque de France portal	Prudential supervision

INSTITUTIONS CONCERNED

- **Large banking group** (concerned)
- Mid-sized bank (depending on status or activity)
- Private bank (depending on status or activity)
- Specialised finance (depending on status or activity)
- Public financial institution (depending on status or activity)

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

- **8 Jul 2026** — EBA opinion
- **15 Oct 2026** — ECB press release
- **1 Jan 2027** — IFRS 18 in the accounts
- **Sep 2027** — FINREP adapted to IFRS 18

IN DETAIL

What is changing.

Three stages for financial reporting

UNTIL THE END OF 2026
IAS 1
The accounts and FINREP follow the current presentation.

JAN TO SEP 2027
Transition
Accounts under IFRS 18. FINREP under IAS 1 or IFRS 18, as chosen.

SEP 2027
Adapted FINREP
The amended templates apply from the end-September reference date.

IFRS 18 applies to reporting periods beginning on or after 1 January 2027. Supervisory financial reporting does not switch on the same day: according to the EBA opinion of 8 July 2026 and the ECB press release of 15 October 2026, the amended FINREP templates apply from the end-September 2027 reference date.

In the meantime, institutions may submit FINREP under either IAS 1 or IFRS 18; for less significant institutions, this choice requires the agreement of the national authority. The ACPR presented the implementation calendar in April 2026 and the Banque de France publishes the taxonomies on its portal.

OUR VIEW

For nine months, the same profit or loss may be presented in two ways, in the accounts and in FINREP. Choosing IAS 1 for FINREP means maintaining the old presentation; choosing IFRS 18 means being ready earlier. In both cases, a documented reconciliation between the two presentations is needed.

THE IFRS 18 BRIEFING→

WHAT WE DO

Choice of the transition scenario, adaptation of FINREP templates, reconciliation between the presentation of the accounts and that of reporting.

FINREP | IFRS 18 | ACPR

ACCOUNTING INTERPRETATION→

FURTHER READING

Official sources.

EBA, opinion on IFRS 18	https://eba.europa.eu/publications-and-media/press-releases/eba-issues-opinion-implementation-ifrs-18-supervisory-financial-reporting-support-consistency-ifrs
ECB Banking Supervision, press release of 15 October 2026	https://www.bankingsupervision.europa.eu/press/pr/date/2026/html/ssm.pr261015~9c7bd1ee8e.en.html
ACPR, industry briefing of 8 April 2026	https://esurfi.banque-france.fr/system/files/2026-04/2026_04_08_Information_de_Place_Banque_CR%20-%20Support%20avec%20QR_0.pdf

Links checked on 23 November 2026.