Cantor Fitzgerald Ireland Limited (“CFIL”)

IFR Annual (‘Pillar 3’) Disclosure

31st December 2023

Contents

1. BACKGROUND

From 26 June 2021, a harmonised prudential framework (Investment Firms Regulation ("IFR")/Investment Firm Directive ("IFD")) was transposed into law for investment firms authorised in the EU. This framework imposed new requirements relating to Capital and Own Funds, Liquidity, Internal Governance, Remuneration, and Disclosure and Reporting on in-scope investment firms.

The implementation of the IFR/IFD required regulated firms to make significant changes to the way they calculate their capital requirements including the application of the existing concepts of minimum capital requirements ("Pillar 1") and the internal capital adequacy assessment process ("Pillar 2") in the determination of those requirements. This process is known as the Internal Capital Adequacy Assessment Process ("ICAAP") and provides a link between the risk profile of a firm and the capital it holds against these risks.

Pillar 3 disclosures complement the capital requirements described in Pillar 1 and Pillar 2 as it seeks to promote greater market discipline and transparency through the disclosure of key information about risk exposures and risk management processes.

2. EXECUTIVE SUMMARY

The purpose of Pillar 3 disclosures is to provide information on the risks, capital, and risk management arrangements of Cantor Fitzgerald Ireland Limited ("CFIL", the "Firm" or the "Company").

Key Capital Metrics:

- Total regulatory capital resources or Own Funds (€40.8m) exceeded the regulatory minimum capital requirement (€6.3m)
- Own Funds ratio (652%) sufficiently exceeded the own funds requirement (100%)

Our disclosure is prepared as at 31 December 2023, the Company's financial year end, and has been approved by the CFIL Board in April 2024.

Refer to Section 12 for more details.

3. BUSINESS STRUCTURE

The principal activities of the Company are the provision of:

- Wealth Management via a variety of wealth and pension solutions and offerings, such as discretionary portfolio management, advisory and execution only services for individuals, institutions, non-profit organisations, credit unions and pension trusts.

- Debt Capital Markets focused on transactions in investment grade debt securities, generally on a matched principal basis other than in regard of Irish Government Bonds where the Company makes prices in their role as a primary dealer and price maker in regard of Irish government securities.

The Company is part of the Cantor Fitzgerald LP group which is comprised of the ultimate parent entity Cantor Fitzgerald LP ("CFLP") and its subsidiaries (the "Cantor Group"). The immediate parent of the Company is Cantor Fitzgerald Ireland Holdings Limited ("CFIHL").

4. BUSINESS STRATEGY

The Company provides clients with access to its global distribution platform and a diverse array of financial products, including institutional bond and equity market services, asset management, corporate finance, private client stockbroking, wealth management, and pension services.

The Company focuses on two primary areas of business:

- Retail Wealth Management and Financial Services Retail and Professional clients:
    - Financial product execution and administration services
    - Advice and wealth management including pension advice
    - Asset management advice
    - Life policy execution/advice as an adjunct to pension advice

- Debt Capital Markets & Fixed Income for Institutional clients
    - market making and underwriting services
    - client facilitation on a matched principal/agency basis

Cantor Ireland as part of the Cantor worldwide Group, benefits from the global presence, resources and expertise from other Cantor entities where required and requested.

CFILs' business mission is to create a best-in-class Company for employees, our parent (as sole shareholder), and clients where customer protection risks are effectively managed.

5. REGULATORY AUTHORIZATIONS

The Company is authorised by the Central Bank of Ireland (Reg no. C741) as an Investment Firm under Regulation 8 (3) and deemed authorised under Regulation 5 (2) of the Statutory Instrument No. 375/2017 European Union (Markets in Financial Instruments) Regulation 2017.

The Company is registered as an insurance, reinsurance or ancillary insurance intermediary under the European Union (Insurance Distribution) Regulations, 2018. The Company is authorised as a money broker under Section 110 of the Central Bank Act, 1989 (as amended), and as a financial service provider which produces financial products and issues appointments to intermediaries or an intermediary which may issue appointments to other intermediaries.

The Company acts as a Qualifying Fund Manager (QFM) for Approved Retirement Funds (ARFs) and Approved Minimum Retirement Funds (AMRFs). CFIL pursuant to Section 92 of the Pensions Act, 1990, as amended, is approved by the Pensions Authority and Revenue Commissioners to produce, market, and sell Cantor Personal Retirement Savings Accounts (PRSA).

6. REGULATORY FRAMEWORK

Regulatory Classification

The Firm is regulated by the CBI and is subject to the Investment Firm Regulations (2019) and Investment Firm Directive (2019) (the IFD/IFR) which came into effect in Ireland in June 2021. Under the IFD/IFR the Firm has been classified as a Class 2 firm[1]. There are four classifications which determine the prudential regime to which an investment firm will be subject to, which is based on their size and complexity.

Reporting Requirements

The objectives of IFR/IFD frameworks are to ensure investment companies consider capital, liquidity and other prudential requirements related to their business model and risks.

[1] Class 2 firms are investment firms that whilst not systemically important, exceed certain size and risk thresholds and therefore are subject to full IFD/IFR requirements. In accordance with IFR/IFD rules, CFIL is a Class 2 Investment Firm as it has gross revenues greater than €30m on an annualised basis and has AUM in excess of €1.2bn. Refer to the rules as stated in Article 12 of the 2019/2033 IFR.

The framework consists of three pillars:

- **Pillar 1** sets out the minimum regulatory capital requirement ('normative perspective') that the Company is obliged to meet which is the higher of:
    - Permanent minimum capital requirement
    - Fixed Overhead Requirement
    - Its K-factor Requirement

- **Pillar 2** requires the Company to assess its internal capital adequacy assessment commensurate to the risk exposures faced by the Company ('economic Perspective'). The process by which this is achieved is the Internal Capital Adequacy Assessment Process ("ICAAP").

- **Pillar 3** (this document) requires the Company to disclose and publish certain details covering:
    1. Medium and timing of publication (Art 46)
    2. Risk profile and management objectives and policies (Art 47)
    3. Governance framework (Art 48)
    4. Own Funds and requirements (Art 49/50)
    5. Remuneration policy and practices (Art 51)

There are certain disclosures under the IFD/IFR from which the Firm is exempt as it does not meet the 'on and off-balance sheet assets >EUR 100m' threshold[2].

7. MEDIUM & TIMING OF PUBLICATION

The aim of this document is to publish a set of disclosures which allow market participants to assess key information on the capital condition, risk exposures and risk assessment process.

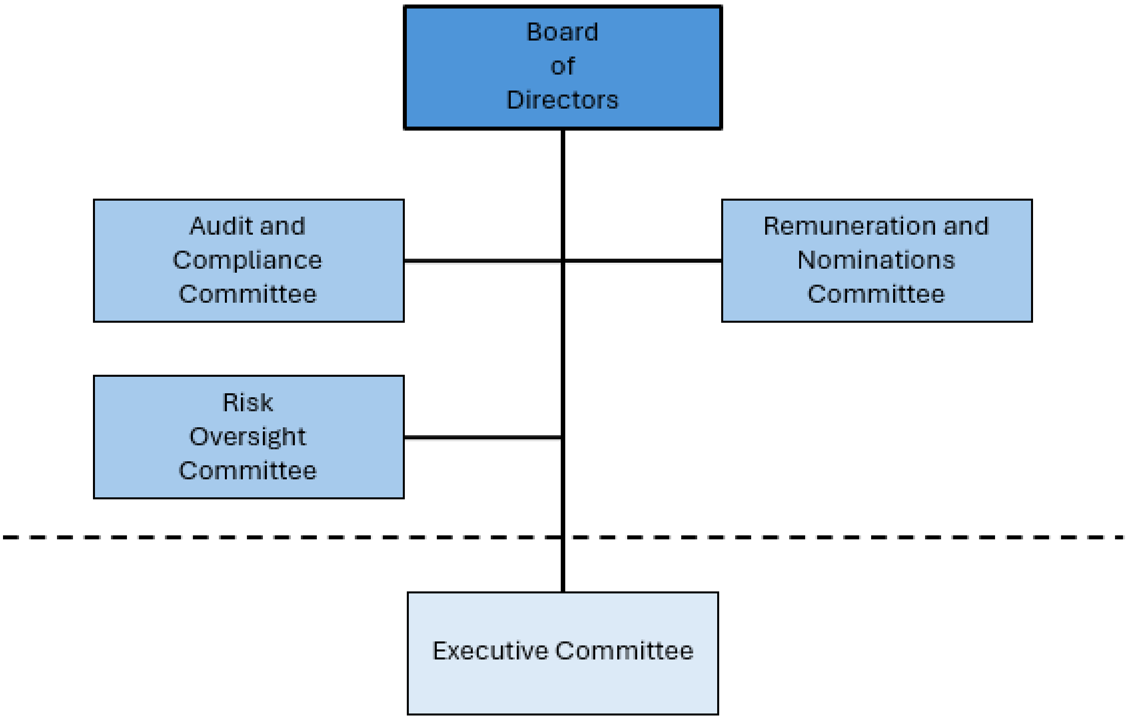
These disclosures have been reviewed and approved by the Firm's Audit & Compliance Committee ('ACC') and are published on the Firm's public website (https://cantorfitzgerald.ie).

The timing of the publication coincides as closely as possible with the filing of its annual audited financial statements with the Companies Registration Office (CRO). These disclosures have been compiled to satisfy those required under IFR disclosures and have not been audited.

The Firm publishes IFR disclosures on at least an annual basis. Given the scale and range of its operations and the lack of complexity, the Firm currently assesses that there is no need to publish some or all of its disclosures more frequently than annually.

[2] Two exemptions availed of being (i) disclosure exemptions relating to the reporting of Environmental Social & Governance risk (ii) variable remuneration requirements over composition and deferral periods pursuant to Directive (EU) 2019/2034 - Art 32(j) and 32(l). Both exemptions are availed of as the size of the CFIL's entity's on and off-balance sheet assets are less than the EUR >100m reporting threshold as set out in point (a) of Article 32 (4) of Directive (EU) 2019/2034. Details of the disclosure requirements for items 1-5 are set out in Part 6 – Articles 46 to 53 of Regulation (EU) 2019/2033.

8. GOVERNANCE FRAMEWORK



8.1. THREE LINES OF DEFENCE MODEL

CFIL operates with the standard three lines of defence model.

First Line – CFIL management are responsible for identification, assessment, mitigation, and reporting risks. First line own and are responsible for day-to-day risk management.

Second Line - refers to the Risk function and the Compliance function.

- Risk is responsible for ensuring the effective implementation of the Company's Risk Management Framework (RMF) and its processes. Providing oversight, guidance, review, and challenge of the First Line's management of risk. They are responsible for independent reporting and escalation to the Risk Oversight Committee and Board.
- Compliance is responsible for ensuring that the activities of the Firm follow prevailing financial services regulation, codes of conduct and best industry practice. Overseeing the Firms compliance via education, guidance, monitoring and testing.

Third Line - Internal audit function provides independent assurance to the Board that the respective First and Second Line of Defense have effectively discharged their risk management responsibilities.

Ongoing assessment of risk monitoring is undertaken by First Line Business Owners with Second Line review/challenge performed by the Chief Risk Officer (CRO) and Chief Compliance Officer (CCO), with outcomes reported to the Board on a quarterly basis (or more frequently on an 'as needs' basis).

8.2. BOARD

The Board of CFIL has primary responsibility for the overall effectiveness of risk management within the Company. This is conducted through an established and comprehensive Risk Management Framework for the identification, assessment, mitigation, monitoring and reporting of risk within the Company.

The Board has delegated these responsibilities to two sub-committees, namely:

- Risk Oversight Committee ('ROC')
- Audit & Compliance Committee ('ACC')

The Board of the Company is made up of six directors as at the financial year end 31st December 2023 of which two are Independent Non-Executive Directors, three are Group Non-Executive Directors and one Executive Director.

In total, the Board has 26 no of Directorships between them.

8.3 RISK OVERSIGHT COMMITTEE

The Board is assisted by the Risk Oversight Committee in the oversight in the oversight of the risk management arrangements including:

- Advising the Board on current risk exposures and future risk strategy, taking into account the Board's overall risk appetite, the current financial position of the Company, and the capacity to manage and control risks within the strategic plan; and
- Monitoring adherence to risk governance and ensuring risks are properly identified, assessed, managed and reported.

In addition, the Committee oversee the Risk Management function, which is managed on a day-to-day basis by the CRO.

This Committee compromises of the Company's Non-Executive Directors and met 4 times in the financial year.

8.4 AUDIT AND COMPLIANCE COMMITTEE

The Board is assisted by the Audit and Compliance Committee in the oversight and quality and integrity of the financial statements, and to review and monitor the effectiveness of the systems of internal control. In addition, the Committee oversees the Compliance and Internal Audit functions, which are managed on a day-to-day basis by the CCO, and the Head of Internal Audit respectively.

This Committee compromises of the Company's Non-Executive Directors and met 4 times in the financial year.

8.5 REMUNERATION AND NOMINATIONS COMMITTEE

The Board is assisted by the Renumerations and Nominations Committee in discharging its responsibilities in the development and oversight of:

- the implementation of the Remuneration Policy as well as to support and advise the Board; and
- the composition of the Board and leading the process for nominations to the Board and Board Committee as appropriate, and making recommendation in this regard to the Board

The Committee was stood up in 2024 and compromises of the Company's Non-Executive Directors.

All Board committees are Chaired by independent Non-Executive Directors.

8.6 EXECUTIVE COMMITTEE

The purpose of the Executive Committee is to manage and oversee the day-to-day activities of the business within the bounds of delegated authority from the Board to the CEO and Executive Committee.

The Executive Committee is supported by a number of management sub-committees.

9. RISK PROFILE

In view of the business model of the Company, a summary of the key material risks faced by the firm as identified by its risk management framework is set out below:

- Credit & Counterparty risk
- Market Risk
- Liquidity Risk
- Operational Risk
  - Conduct & Culture Risk
  - Operational Risk
  - Regulatory & Compliance Risk
  - Sustainability/ Environmental/ ESG Risk
  - Governance Risk
- Strategic Risk
- Reputational & Brand Risk

The Company's Risk Appetite Statement sets out both the qualitative and quantitative risk appetite for all the above risks.

10. RISK APPETITE

The Firm's RMF and Risk Appetite Statement ('RAS') setting process is methodically structured to ensure robust risk governance and risk oversight across all levels of the Firm. The ICAAP process is embedded and is part of this wider framework and the purpose and objectives are set out in the next section.

With respect to the relationship between the RMF, and in particular the risk appetite setting process and the ICAAP, both processes are interconnected with each other - both look to the material risks, which arise as a result of the business model that has been implemented to execute the Board's business strategy, to derive their respective limits.

The fundamental difference between the RAS and ICAAP can, at a high level, be articulated by describing the ICAAP as a planning and forecasting tool, while RAS when implemented, is predominantly a monitoring tool (acknowledging that both involve elements of forecasting and monitoring). More specifically:

- The ICAAP aims to determine the projected regulatory and economic capital required to mitigate material risks based on the likelihood of them materialising in a variety of BAU and stressed scenarios;

- RAS aims to set the quantum of each material risk that the firm would like to assume based on the business strategy and available financial resources, and also provides a robust monitoring framework for use by Management.

Both processes can and do 2-way inform each other during the setting and monitoring processes (e.g. stress testing conducted can inform how risk tolerance levels and limits are set).

The Board is responsible for reviewing and approving the overarching RMF, Policies, and the RAS on an annual basis.

The CFIL Board signed off all three documents during H1' 2024.

11. CAPITAL & LIQUIDITY ADEQUACY

At a high-level, the ICAAP involves the identification, assessment, and management of risks with respect to the capital & liquidity needs of the firm. The ICAAP describes the systems, controls & procedures that the Firm deploys, to ensure compliance with its overall internal capital adequacy assessment. It is a vital aspect of the firm's risk management framework and are required under IFR regulations.

Firms are expected to implement a proportionate ICAAP that is prudent and conservative that integrates two complementary perspectives (i.e. the normative and the economic perspectives) to contribute to a comprehensive understanding and management of internal capital adequacy within the firm.

The normative perspective focuses on adherence to regulatory requirements ('Pillar 1'), while the economic perspective ('Pillar 2') relates to a firm's internal assessment of its capital requirements (e.g. there may be certain risks inherent in the business for which there are no regulatory capital requirements).

CFIL, when determining the Total Capital Requirements (TCR) and Total Liquid Asset Requirements (TLAR), considers three perspectives, namely:

(i) Perspective A - Normative Assessment ('Pillar 1' Assessment),
(ii) Perspective B - Economic Assessment *('Pillar 2' Assessment)*
(iii) Perspective C - Orderly Wind-down Assessment

The Firm then compares the outcome across the three perspectives and uses the one that generates the highest capital and liquidity requirements to determine its TCR and TLAR. Stress testing exercises are incorporated as part of that determination.

The Board was satisfied that the Firm has sufficient Capital and Liquid Assets to ensure that the Firm is able to remain financially viable throughout the economic cycle, with the ability to address any material potential harm that may result from its ongoing activities; and the Firm's business can be wound down in an orderly manner, minimising harm to consumers or to other market participants.

In coming to this conclusion, the Board also considered the identification and assessment of Material Harms relevant to the Firm's business and activities compared to the Firm's Risk Appetite and was satisfied with the outputs of the ICAAP Process.

The CFIL Board considered the ICAAP process, governance and output to be fit for purpose and endorsed ROC's recommendation for the formal approval of the 2023 ICAAP document in April 2024.

12. REGULATORY CAPITAL REQUIREMENTS

As at 31st December 2023 and at all times throughout the period, the Company complied with the regulatory capital requirements of the CBI.

The Firm's regulatory capital base comprised of Tier 1 Capital totalling €40.76m. All Tier 2 capital was repaid during 2023.

The table below details the composition of the regulatory capital resources available to meet these requirements. The Own Funds ratio (652%) sufficiently exceeded the own funds requirement (100%).

Capital Resources (Own Funds)	**as at 31st December 2023**
Called up share capital	3,000
Retained Earnings	39,768
Less: Reserves	(624)
Total Shareholders' Funds	42,144
Less: Deductions from Capital Resources	(1,381)
Total: Tier 1 Capital	40,763
Add: Tier 2 Capital	-
Total Own Funds as at 31st December 2023 (per Audited Financials)	40,763
Own fund requirement	6,253 or 652%

Composition of Regulatory Own Funds: Refer to **Appendix 1.1** which sets out a more detailed composition of regulatory own funds.

Own Funds Reconciliation: Refer to **Appendix 1.2** for the reconciliation of Own Funds, Restrictions, and deductions to the audited financial statement balance sheet of the Company. The main features of Own Funds are in **Appendix 1.3.**

Fixed Overhead Requirement: Refer to **Appendix 2.** The fixed overhead requirement determined in accordance with Article 13 of this Regulation is €6.25m.

K-Factor Requirement: Refer to **Appendix 2** for the K-factor details which are calculated, in accordance with Article 15 of the Regulations, in aggregate form for Risk to Market, Risk to Firm and Risk to Client, based on the sum of the applicable K-factors.

13. REMUNERATION

13.1. Regulatory Requirements

As a MIFID Class 2 firm, CFIL must comply with the remuneration related principles set down in the IFD/IFR and establish remuneration policies in accordance with these regulations that are proportionate to the size, internal organisation, and the nature, as well as to the scope and complexity of the investment firm.

Specifically, the Company is required to comply with the following Regulations:

- European Banking Authority's Guidelines on Sound Remuneration Policies (EBA/GL/2015/22)
- Remuneration disclosures under Article 32(1) of the IFD, and Article 51 of the IFR
- Central Bank Guidelines on Variable Remuneration Arrangements for Sales Staff (CBI Guidelines) for other categories of staff, primarily those in client facing roles.

The Remuneration Policy accords with all aspects of these regulations, pertaining to both Identified Persons and Sales Staff. It was last approved by the Board in April 2024.

13.2. Remuneration Policy

The Firm adopts Group remuneration policies, procedures, and overall remuneration plans "programmes", customising as required, to align with Irish legislative and regulatory requirements.

The Firm operates a total compensation philosophy and therefore the aggregate of fixed and variable compensation is how overall compensation is measured.

Remuneration consists broadly of Fixed Remuneration (inclusive of benefits and allowances) and Variable Remuneration in the form of either or both of i) a discretionary cash award, a portion of which may be deferred over a fixed time period and/or ii) an equity or CLP partnership unit award with contingent and deferred vesting and payment over a prolonged period. The use of deferred payments is a positive feature to align Variable Remuneration to the long-term interests of the Firm and of clients.

This policy applies to all relevant persons with an impact on the investment services and corporate behaviour of the Firm, which, for avoidance of doubt, is the staff of CFIL and any person acting on its behalf (if and to the extent relevant).

The Board recognises the importance and consequences of these programmes, to support positive client outcomes, encourage good staff conduct, positive staff engagement, to management and various stakeholders.

The main objectives of the Firm's Remuneration programmes are to:

- Attract, retain and reward qualified and experienced employees who will contribute to the success of the Firm.
- Ensure all employees are remunerated equally for equal work or work of equal value and that fixed pay increases and career progression are gender, race and ethnicity neutral.
- Ensure that the remuneration practices encourage responsible business conduct, fair treatment of clients as well as addressing any conflict of interest in the relationships with clients.
- Ensure all remuneration practices are consistent with the Firm's other policies and procedures and in compliance with the Relevant Obligations of the Firm as defined in the Compliance Framework and HR policies.
- Motivate employees to meet annual Cantor Group, Firm and/or individual performance goals.
- Ensure that remuneration practices for all employees are tied to longer term employee incentivisation and to enhance longer-term shareholder value.
- Ensure that remuneration practices for employees not engaged in control functions is tied to the performance of the business unit and the Firm.
- Ensure that all employees engaged in control functions are remunerated independently from the businesses they oversee.
- Create an alignment with the objectives of the Firm's business and risk strategy, including environmental, social and governance (ESG) risk-related objectives, corporate culture and values, risk culture, long-term interests of the Firm, and the measures used to avoid conflicts of interest, encourage prudent risk taking and responsible business conduct.
- The business objectives and business cycle which are reviewed and maintained annually in the Firm's 5-year Strategic business plan which outlines the business goals, strategy and risks over a multi-year period. The remuneration programme is aligned to this business plan.

13.3. Ratio between fixed and variable remuneration

CFIL has set the appropriate upper boundary ratios between the fixed and the variable component of the total remuneration of Identified Staff at 1:2 in line with section 79 of EBA/GL/2015/22 and at 1:1 for Sales Staff in line with Central Bank Guidelines on Variable Remuneration Arrangements for Sales Staff.

13.4. Quantitative Disclosures

The following disclosures detail the aggregated quantitative information on remuneration, broken down by senior management and members of staff whose actions have a **material impact on the risk profile** of the investment firm i.e. **Material Risk Takers** ("MRTs").

The CFIL Board approved 19 MRTs in total of which 6 persons were members of Senior Management and 13 were classified as Other Material Risk Takers.

1. The amounts of remuneration awarded in the current financial year, split into fixed remuneration, including a description of the fixed components, and variable remuneration, and the number of beneficiaries;

Senior Management	Value €	No. of recipients
Fixed remuneration	1,415,498	6
Variable remuneration	985,389	5

Other Material Risk Takers	Value €	No. of recipients
Fixed remuneration	2,163,128	13
Variable remuneration	1,315,256	12

Fixed remuneration represents base salary, BIK and employer pension contributions. Variable remuneration comprises of cash and partnership units.

2. The amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and for the deferred part;

Senior Management	Value €
Variable remuneration in cash	851,058
Variable remuneration in partnership units	134,331
The amounts of variable remuneration awarded in the financial year	**985,389**

Other Material Risk Takers	Value €
Variable remuneration in cash	1,315,256
Variable remuneration in partnership units	-
The amounts of variable remuneration awarded in the financial year	**1,315,256**

3. The amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;

Senior Management	Vested in 2023 €	Due to vest in future years €
Deferred remuneration awarded in previous years	80,000	60,000
Deferred remuneration in partnership units	-	-

Other Material Risk Takers	Vested in 2023 €	Due to vest in future years €
Deferred remuneration awarded in previous years	-	-
Deferred remuneration in partnership units	-	-

4. The amount of deferred remuneration due to vest in the current financial year that is paid out during the financial year, and that is reduced through performance adjustments;

Senior Management	Value €
Deferred remuneration reduced through performance adjustments	-

Other Material Risk Takers	Value €
Deferred remuneration reduced through performance adjustments	-

5. The guaranteed variable remuneration awards during the current financial year and the number of beneficiaries of those awards;

Senior Management	Value €	No. of recipients
Guaranteed variable remuneration	25,000	1

Other Material Risk Takers	Value €	No. of recipients
Guaranteed variable remuneration	-	-

6. The severance payments awarded in previous periods, that have been paid out during the financial year;

Senior Management	Value €	No. of recipients
Severance payments awarded in previous periods	-	-

Other Material Risk Takers	Value €	No. of recipients
Severance payments awarded in previous periods	-	-

7. The amounts of severance payments awarded during the current financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and the highest payment that has been awarded to a single person;

Senior Management	Value €	No. of recipients
Severance payments awarded during the period	-	-

Other Material Risk Takers	Value €	No. of recipients
Severance payments awarded during the period	49,816	1

All	Value €	No. of recipients
Highest severance payment awarded to a single person	49,816	1

14. DIVERSITY & INCLUSION

The Company recognises the value of diversity among its staff and clients, and where all staff feel included and valued irrespective of their differences. As a Firm we strive to ensure that this commitment to D&I is reflected in what the Company does and in how it does it. The Firm recognise that a diverse workforce, supported by an inclusive culture, can support better problem solving, decision-making, a strong risk management framework, governance, talent attraction, employee engagement and positive conduct and consumer centric ethos.

Cantor Fitzgerald Ireland recognises that its clients and staff come from diverse backgrounds, with varying experiences and needs. The Firm is committed to ensuring gender equality, diversity and inclusion are embedded into our day-to-day working practices. Cantor Fitzgerald Ireland actively promotes and celebrates Fairness, Respect, Equality, Diversity, Inclusion and Engagement (acronym for FREDIE) and is committed to continuous improvement.

Through our policies and in our day-to-day work and fulfilment of our legal responsibilities, the Firm is committed to promoting equality and fairness and combating discrimination. This applies to everyone, regardless of their gender, civil status, family status, sexual orientation, religion, age, disability or race (includes race, colour, nationality or ethnic or national origins).

The D&I Policy was approved by the CFIL Board in April 2024.

Appendix 1 Disclosure on own funds template

INVESTMENT FIRMS DISCLOSURE			
Template number	Template code	Name	Legislative reference
		OWN FUNDS	
1	IF CC1	COMPOSITION OF REGULATORY OWN FUNDS	Art 49(1)(c)
2	IF CC2	OWN FUNDS RECONCILIATION WITH AUDITED FINANCIAL STATEMENTS	Art 49(1)(a)
3	IF CCA	OWN FUNDS MAIN FEATURES	Art 49(1)(b)

Appendix 1.1 Template EU IF CC1.01 - Composition of regulatory own funds (Investment firms other than small and non-interconnected)

		(a)	(b)
		Amounts	**Source based on reference numbers/letters of the balance sheet in the audited financial statements**
Common Equity Tier 1 (CET1) capital: instruments and reserves			
		€'000's	
1	**OWN FUNDS**	40,763	Sum formula
2	**TIER 1 CAPITAL**	40,763	Sum formula
3	**COMMON EQUITY TIER 1 CAPITAL**	40,763	Sum formula
4	Fully paid up capital instruments	3,000	Template EU IF CC2 Equity Row 1 Column a
5	Retained earnings	39,768	Template EU IF CC2 Equity Row 3 Column a
6	Other funds	(624)	Template EU IF CC2 Equity Row 2 Column a
7	(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1	(1,381)	Sum formula
8	(-) Goodwill	(1,373)	Template EU IF CC2 Assets Row 4 Column a
9	(-) Other intangible assets	(8)	Template EU IF CC2 Assets Row 5 Column a
10	**TIER 2 CAPITAL**	-	Sum formula
11	Fully paid up, directly issued capital instruments	-	

Appendix 1.2 Template EU IFCC2: Own funds: reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	b	c
		Balance sheet as in published/audited financial statements	**Under regulatory scope of consolidation**	**Cross reference to EU IF CC1**
		As at period end	**As at period end**	
Assets - *Breakdown by asset classes according to the balance sheet in the published/audited financial statements*				
		€'000's		
1	Cash, cash balances at central banks and other demand deposits	28,671	No difference in accounting and regulatory treatment	
2	Investments in subsidiaries, joint ventures and associates	8,390	as above	
3	Property, plant and equipment	950	as above	
4	Goodwill	1,373	as above	Template EU IF CC1 Row 18 Column a
5	Intangible assets	8	as above	Template EU IF CC1 Row 19 Column a
6	Current tax	-	as above	
7	Trade and other receivables	11,512	as above	
8	Amounts from Connected Companies	4,704	as above	
31/12/2021	**Total Assets**	**55,608**		
Liabilities - *Breakdown by liability classes according to the balance sheet in the published/audited financial statements*				
1	Financial liabilities measured at amortised cost	-	as above	
2	Provisions	1,410	as above	
3	Other liabilities	7,843	as above	
4	Tax liabilities	4,212	as above	
31/12/2021	**Total Liabilities**	**13,464**		
Shareholders' Equity				
1	Called up share capital	3,000	as above	Template EU IF CC1 Row 4 Column a
2	Other reserves	(624)	as above	Template EU IF CC1 Row 11 Column a
3	Retained Earnings	39,768	as above	Template EU IF CC1 Row 6 Column a
31/12/2021	**Total Shareholders' equity**	42,144		

Appendix 1.3 Template EU IF CCA: Own funds: main features of own instruments issued by the firm

		a
		Free text
1	Issuer	Cantor Fitzgerald Ireland Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Public or private placement	Private
4	Governing law(s) of the instrument	Ireland
5	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
6	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	3,000
7	Nominal amount of instrument	3,000
8	Issue price	€1.2697381 per share
9	Redemption price	
10	Accounting classification	

Appendix 2 K factor requirement calculations

All Figures €000s	31-Dec-2023
Permanent minimum capital requirement	750,000
Fixed overhead requirement	6,253,312
Total K-Factor Requirement	817,770
Own fund requirement	6,253,312
K-Factor	
Risk to Client	461,500
Risk to Market	262,310
Risk to Firm	93,960
Total K-Factor Requirement	817,770