

CMA's XBRL Based Electronic Filing Platform

IFSAH

Instruction Manual for

iFile Tool

Financial Statements and Capital Adequacy Ratio

Version 1.0

Contents

1.	Introduction	4
2.	Accessing the IFSAH Portal	4
3.	System Requirements	4
4.	Downloading iFile Tool from the IFSAH Portal	4
5.	Installing iFile Tool	7
6.	Excel Prerequisites	9
7.	Opening the iFile tool	12
8.	Introduction Page	12
9.	Generating Financial Statement (FS) Templates	13
10.	The Home Button	18
11.	Relevant Concepts link	18
12.	The Toolbox Buttons	19
1.	Change Filing Information	20
2.	Clear Sheet / Apply Filter	20
3.	Note-text block	21
4.	Footnotes	22
5.	Change Language	23
6.	Freeze Pane	23
7.	AutoSave:	24
8.	Add/Delete Rows:	25
9.	Import Prior Year:	26
10.	Save Log Details	26
13.	Help documentation	27
14.	Generating FS XBRL document	28
15.	Capital Adequacy Ratio	31
16.	Create CAR Filing	32

17.	Get Values for Operational Risk	32
18.	Toolbox: Calculate CAR Values.....	33
19.	Generating CAR XBRL document	35
20.	Uninstalling the tool	35

1. Introduction

The iFile tool is an Excel-based application designed to assist users in preparing and validating financial reports in compliance with regulatory requirements. Available for download from the IFSAH portal, this tool simplifies the reporting process by incorporating built-in business rules that ensure data accuracy and adherence to standards.

With the iFile tool, users can efficiently input, verify, and validate financial data, generating an XBRL file for seamless submission to the IFSAH portal. This manual provides a comprehensive guide to using the iFile tool, covering everything from initial setup to the final submission of your financial reports. By following the instructions in this manual, you will be equipped to accurately complete your financial filings with confidence and ease.

2. Accessing the IFSAH Portal

The Company Super Users (CSUs) and Company Users (CUs) can access the IFSAH portal through any browser, as long as they are connected to the internet. CSUs can then login into the IFSAH portal through the following link <https://ifsah.cma.gov.kw>.

3. System Requirements

1. System Requirements:

- i. Processor: Intel i3 or i5
- ii. Microsoft Excel: Version 2010 or higher
- iii. RAM: At least 8GB
- iv. Free space on C drive: Minimum 4GB

2. VSTO (Visual Studio 2010 Tools for Office Runtime) Runtime: Download and install VSTO runtime from the <https://www.microsoft.com/en-us/download/details.aspx?id=105522>

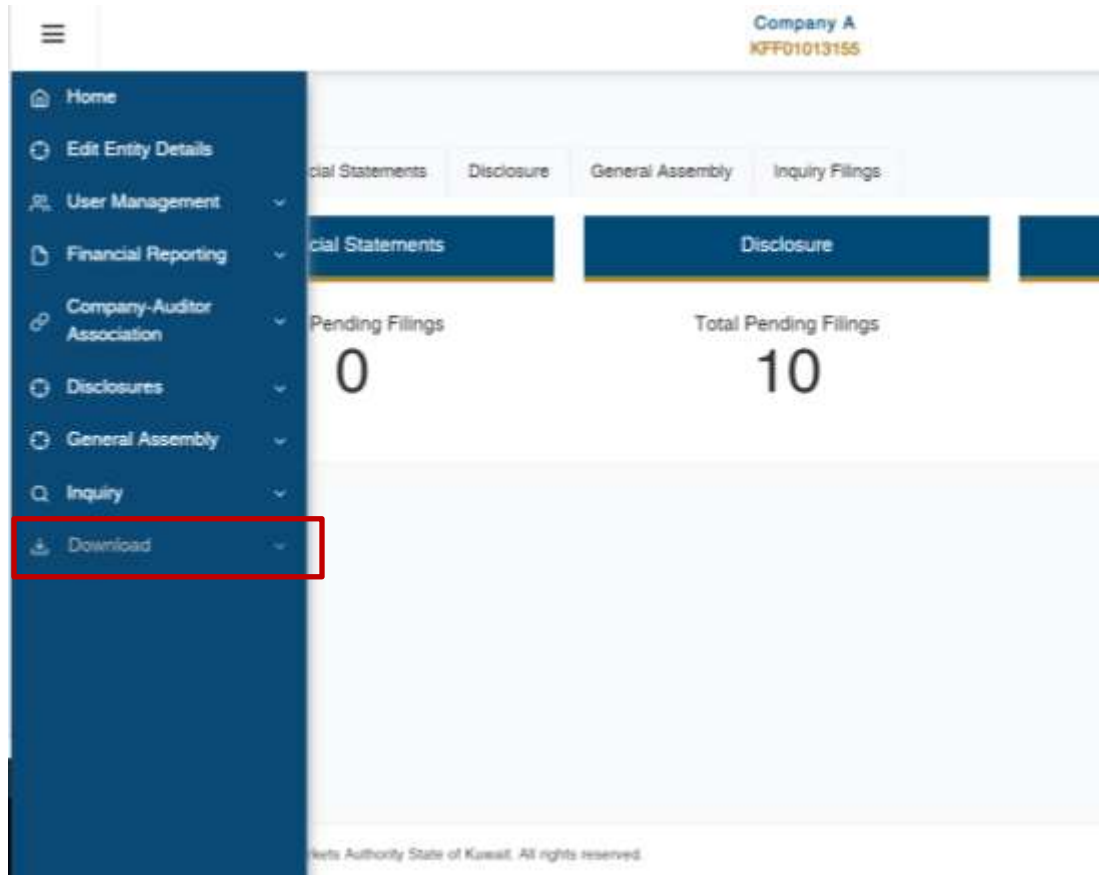
3. For installing the installer tool internet connection is required to check if latest version installed. Also for installation assistance and permissions from IT support within the entity may be required.

4. The installer/iFile tool can be installed on any system regardless of the user role i.e. CSU/CU

4. Downloading iFile Tool from the IFSAH Portal

Once the CSUs and CUs are logged into the IFSAH portal with valid credentials, they can download the iFile tool installer.

The CSU and CU can download the latest version of the iFile installer by clicking on the ‘Download – Download Installer’ menu option.



Here, the CSU will have to input the relevant sector by selecting from the drop-down field. The installer can be downloaded in for 32 and 64 bit depending on filer’s system.

IFile Prerequisites:

Minimum Hardware requirements

- Disk Space 2GB free space on C Drive
- 8GB RAM (minimum)
- Intel i3 Processor or other equivalent or higher processor

Windows Operating System requirements

- Supported Operating Systems
- Windows 8, Windows 8.1, Windows 10, Windows 11

Microsoft Office Excel Requirement

- MS Office 2010 / MS Office 2013 / MS Office 2016 / MS Office 2019 / MS Office 2021
- Supported Office versions:
 - Office 2010 – Home and Business, Standard, Professional, Professional Plus
 - Office 2013 – Home and Business, Standard, Professional, Professional Plus
 - Office 2016 – Home and Business, Standard, Professional, Professional Plus
 - Office 2019 - Home and Business, Standard, Professional, Professional Plus
 - Office 2021 - Home and Business, Standard, Professional,
 - Office 365 – Personal, Home, Business, Business Premium
- Unsupported Office versions:
 - Office 2007 – Standard, Small Business, Professional, Professional Plus, Enterprise, Ultimate
 - Office 2003 – All versions
 - Office 2007 – Basic, Home and Student
 - Office 2010 – Starter, Office Online, Home and Student, Personal
 - Office 2013 – Starter, Home and Student
 - Office 2016 – Home & Student
 - Office 2019 – Home & Student
 - Office 2021 - Home & Student
 - Office 365 – Business Essentials, Office 365 Online

NET Framework and other Software requirements

DOT NET Framework 4.8

<https://dotnet.microsoft.com/en-us/download/dotnet-framework/thank-you/net48-web-installer>

Microsoft® Visual Studio® Tools For Office® Runtime (VSTOR): This can be downloaded from <https://www.microsoft.com/en-us/download/details.aspx?id=105522>

Please use Windows Update to check for any critical updates to the .NET Framework and Microsoft office

Please repair office Application once before installation.

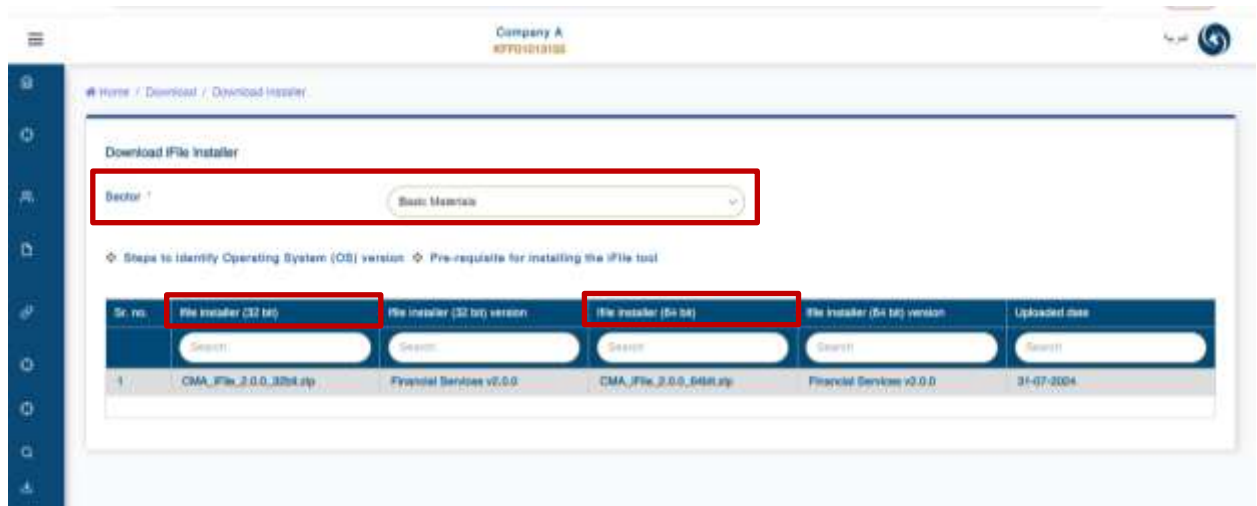
Full Administrator rights for the machine during Installation of iFile Client Tool

Identifying OS version:

- Windows 11 or 10 or Windows Server 2016 - Go to Start, enter About your PC, and then select About your PC. Look under PC for Edition to find out your version and edition of Windows.

- Windows 8.1 or Windows Server 2012 R2 - Swipe in from the right edge of the screen, tap Settings, and then tap Change PC settings. (If you're using a mouse, point to the lower-right corner of the screen, move the mouse pointer up, click Settings, and then click Change PC settings.). Next, Tap or click PC and devices, and then tap or click PC info. Look under Windows for the version and edition.
- Windows 8 or Windows Server 2012 - On the Start screen, type Computer, press and hold or right-click Computer, and then tap or click Properties. Then look under Windows edition for the version.
- Windows 7 and Windows Server 2008 R2 - Click Start or the Windows logo right click Computer then click Properties. Look in System.
- Windows Vista and Windows Server 2008 - Click Start or the Windows logo depending on what you have then click Control Panel->System and Maintenance->System.

You could also try Clicking Start or the Windows logo then if you have a 'Start Search' field type winver then Double-click winver.exe from the results. If you had a run box instead of search just click Run type winver click OK.



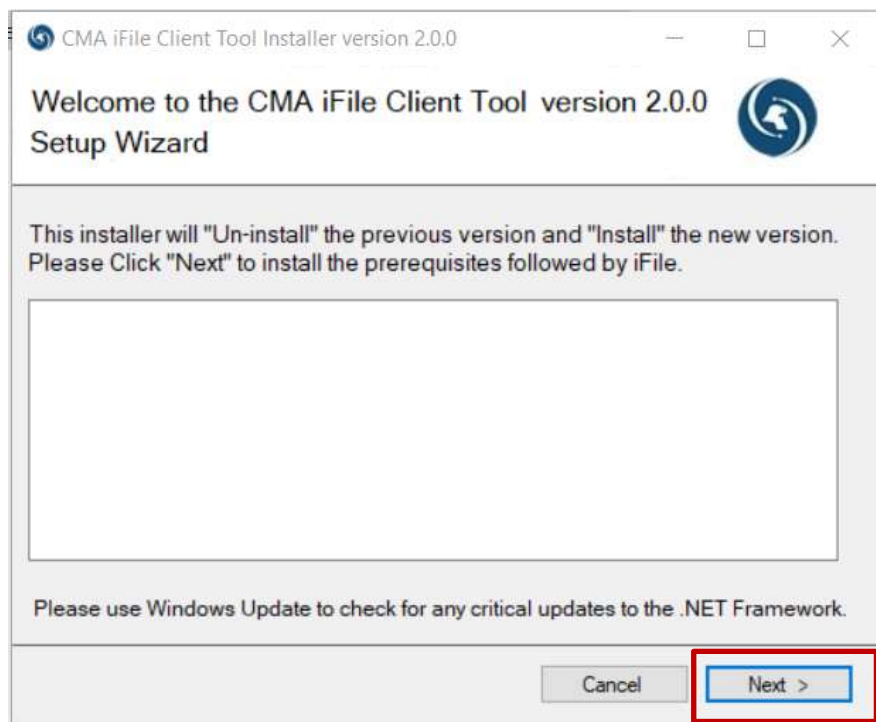
5. Installing iFile Tool

Once the user downloads the installer from the IFSAH portal, they will need to unzip the zip folder and then follow below steps:

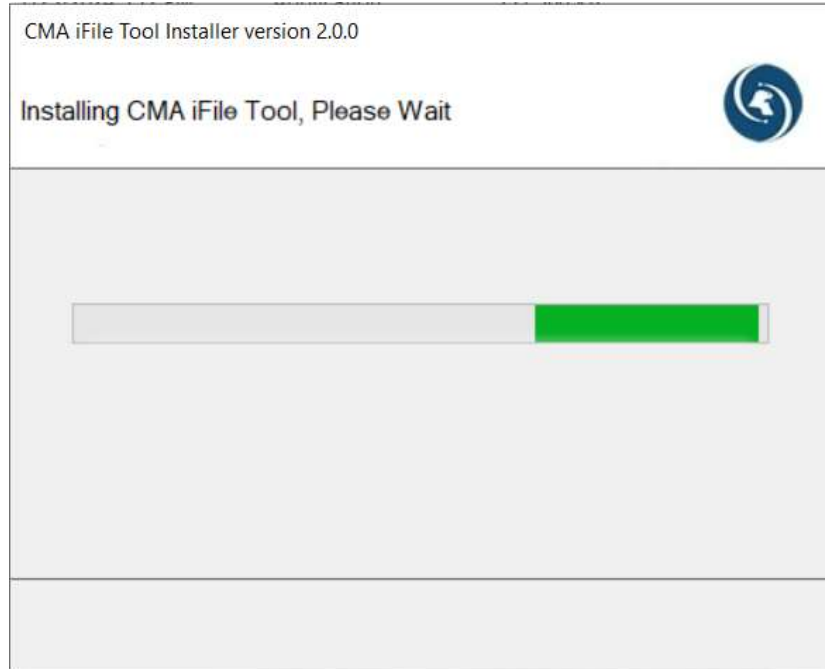
- Open the extracted folder and double click on the application file available.



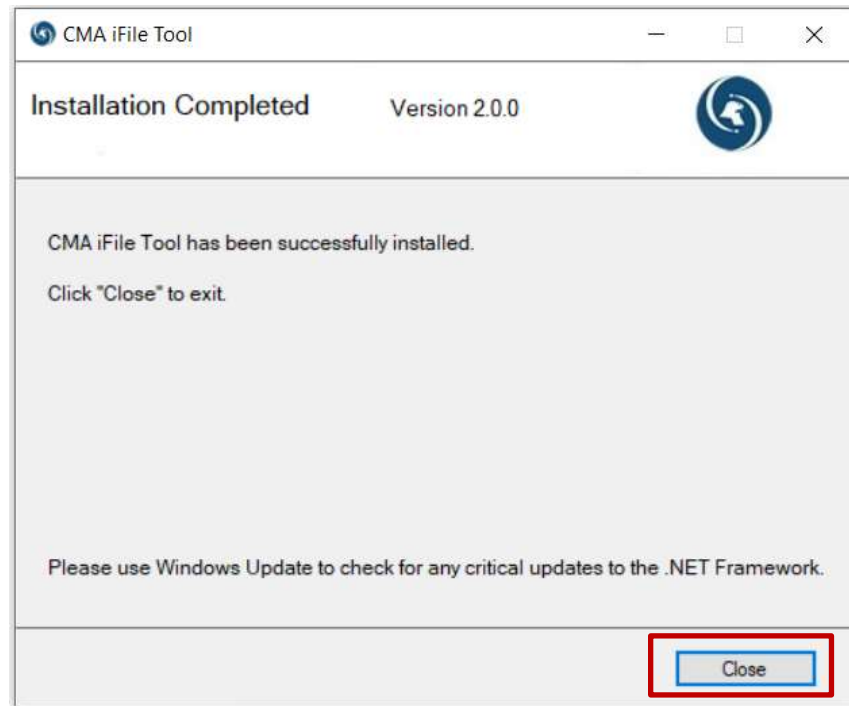
- ii. On double clicking on the application file, the Welcome Screen will pop up. Click on the 'Next' button available on the Welcome screen.



- iii. On clicking 'Next', the installation of the iFile tool will be initiated, coupled with the display of the tool installation.



- iv. Click on 'Close' button once the installation is completed.

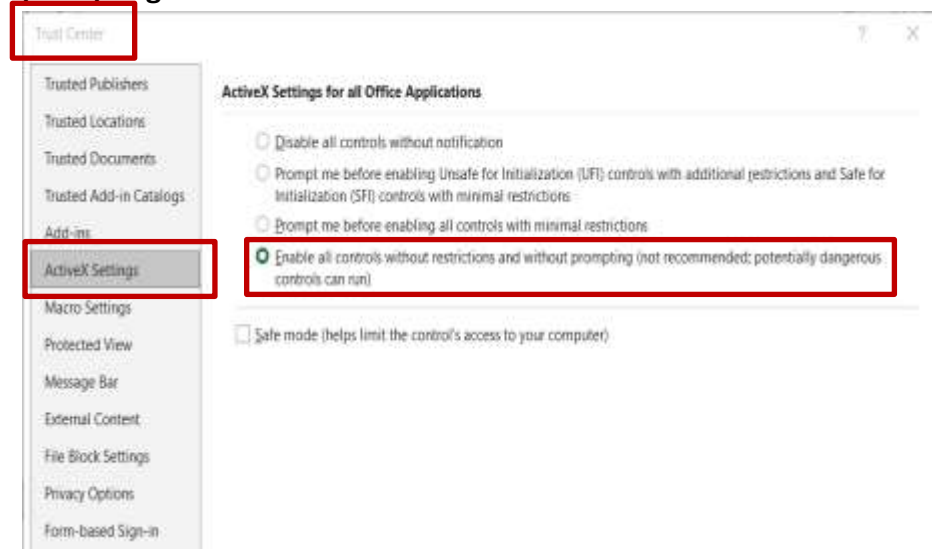


6. Excel Prerequisites

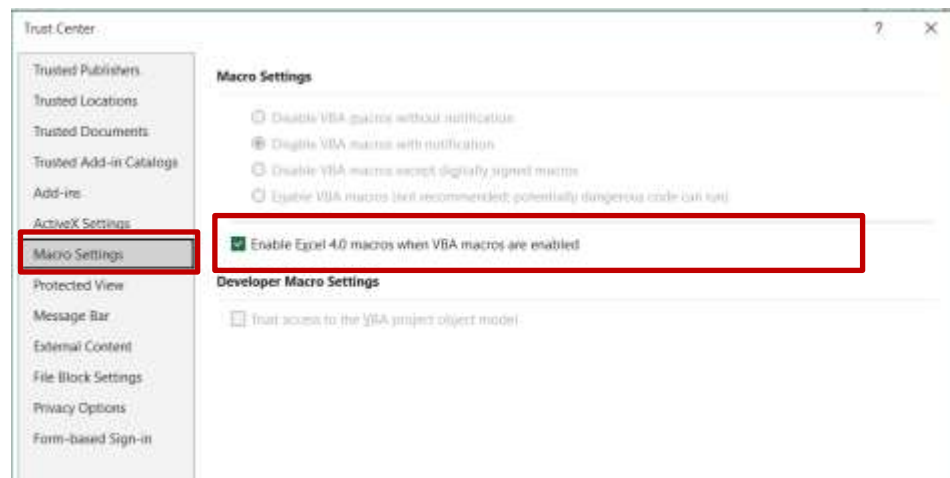
User should insure that iFile tool is granted all permissions to fully and efficiently operate by following the below steps

1. Excel Settings

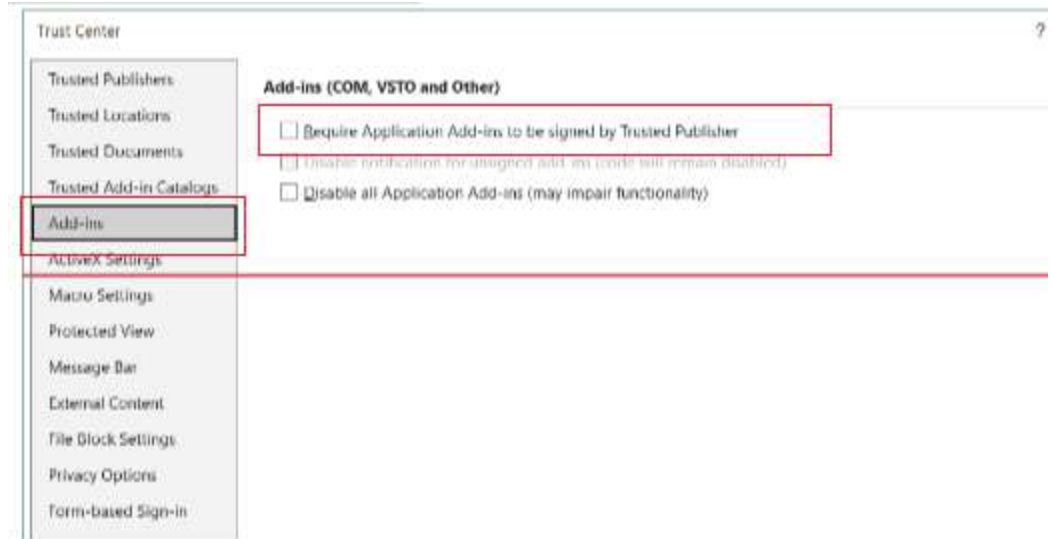
- i. Go to Trust Center >> **Trust Center Settings** >> and click on **ActiveX Settings** and Check if **All controls without restriction and without prompting is enabled**.



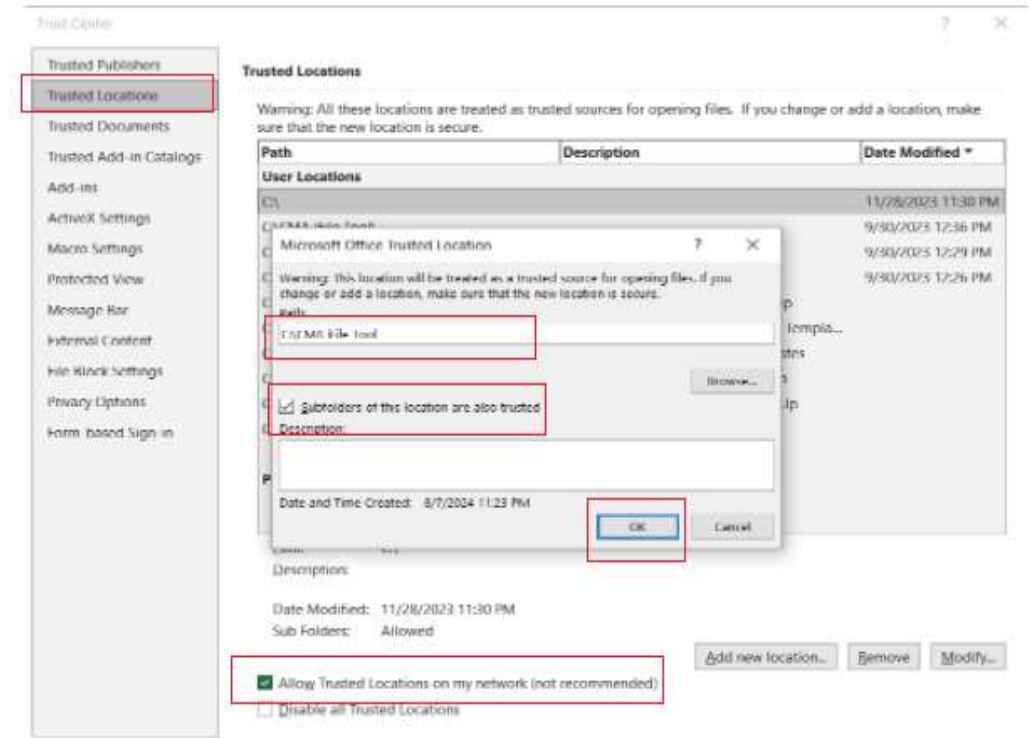
- ii. Go to Trust Center >> Trust Center Settings >> and click on **Macros Settings Tab** and Check if **all macros are Enabled** with full access



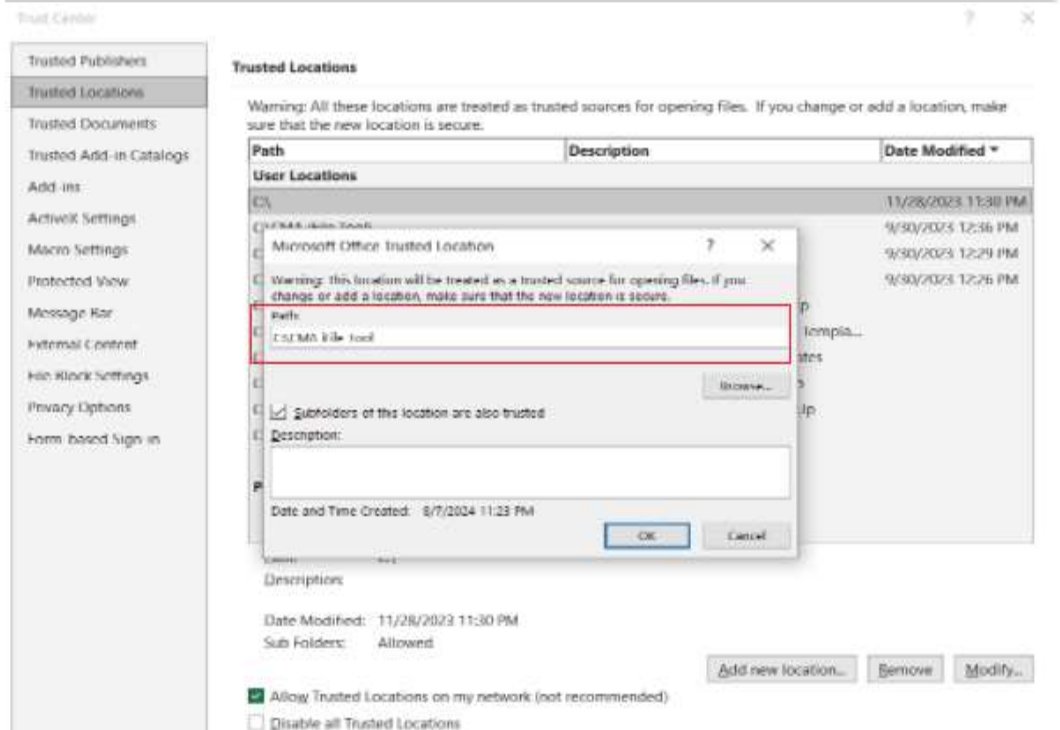
- iii. Click on "Addins" tab and **uncheck** "Require Addins to be signed by Trusted Publisher"



- iv. Go to **"Trusted Locations"** and click on **"Add new location"**. Click on browse and select folder **"C:\CMA iFile Tool "**. Check on **"Subfolders are also trusted"** and click on Ok Also check on **"Allow trusted locations on my network"**



- v. Make sure to save the generated iFile instance and save it on local drive (not on cloud) in the trusted location Specified



7. Opening the iFile tool

Once the tool is successfully installed, CMA iFile Tool short-cut icon will be displayed on the desktop. To access the iFile tool, the user can double click on the icon displayed below.



8. Introduction Page

Once the user double clicks on the short-cut icon, the 'Introduction' page will be displayed with a list of instructions to be followed, to generate an XBRL instance document. The user can access the tool in both English and Arabic.



9. Generating Financial Statement (FS) Templates

To generate templates, the user can click on the 'Click Here to Create Filing' button to fill in the filing information required.

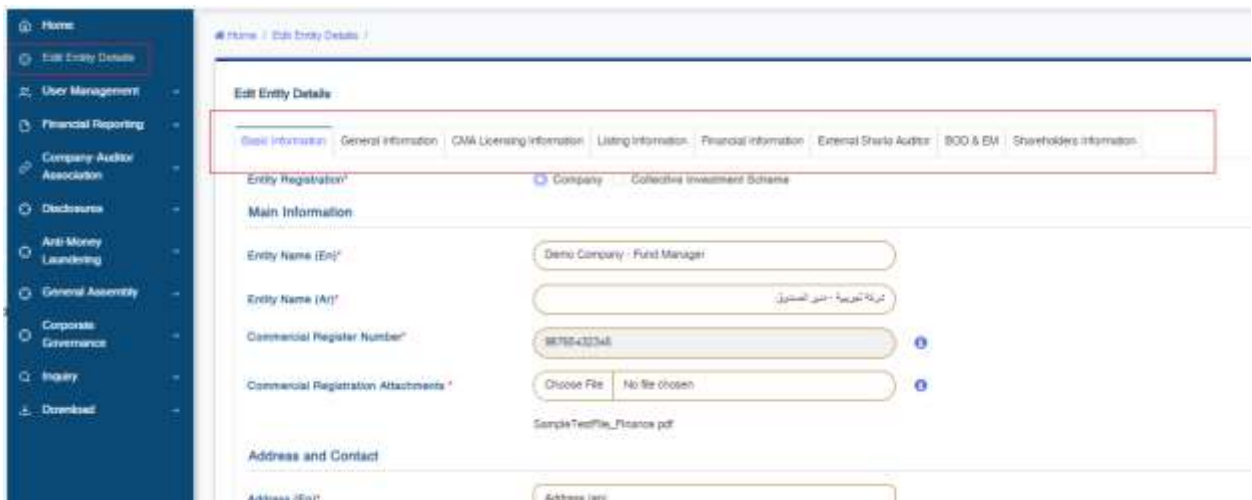


On clicking on the 'Click Here to Create Filing' button, a pop-up entity profile page will appear, where in the user will have to input information about the company on behalf of which user is performing the filing.

IFSAH Account Number	
Name of reporting entity	
Licensing Status	
Listing status	
Sector of Reporting Entity	
Licensing Activity	
Type of firm	
Fund Investment Type	
Fund Classification	
Form of Fund	
Name of Liquidator	
End Date of Liquidation Term	
Status of reporting entity	
Frequency of reporting	
Whether entity is preparing financial statements for first time since establishment	
Reporting period start date	
Reporting period end date	
Description of nature of financial statements	
Tabulatory version	
Description of presentation currency	
Conversion Rate	
Level of rounding used for monetary values	
Preparation basis	
Whether company is Local or Foreign	
Whether comparative period values are restated	
Method of presentation of Statement of Financial Position	
Method of presentation of Statement of Profit or Loss	
Instance created by	Financial Services v2 DII

[Submit](#)

Following is a brief description of the inputs required by the user on this page. The Entity Profile details are also present on the portal once the user logs into the portal the details are displayed in “Edit Entity Details” menu



The screenshot shows the 'Edit Entity Details' page. The 'Basic Information' tab is selected, and the following fields are visible:

- Entity Registration:** Company (selected), Collective Investment Scheme
- Main Information:**
 - Entity Name (En):** Demo Company - Fund Manager
 - Entity Name (Ar):** شركة التوزيع - اسس الاستثمار
 - Commercial Register Number:** 9876543210
 - Commercial Registration Attachments:** Choose File, No file chosen
- Address and Contact:** Address (En):

- IFSAH Account Number:** It's a registration number provided when any company has been registered at CMA. The value provided in this field should have a length of 11 characters, with a format of the first three characters as alphabets, followed by eight characters of digits (e.g. KFL00010101)
- Name of reporting entity:** Name of the company as submitted in portal

- **Licensing Status:** Based on whether company is licensed by CMA or not, the user can select the appropriate option such as
 - **Licensed:** For Companies and collective investment schemes that holds License from CMA Kuwait
 - **Unlicensed:** For Companies that does not hold any license issued from CMA Kuwait
 - **Under Liquidation:** For collective investment schemes that are under Liquidation

- **Listing Status:** Based on listing status of the company, the user can select the appropriate option, such as “Listed” or “Unlisted”.

- **Sector of Reporting Entity:** Based on company’s sector, the user can select the appropriate option from the drop-down list. **If entity submitting is an active Collective investment scheme, then “Financial Sector” should be selected**

- **Licensing Activity:** This field will be activated in case user has selected licensed in the licensing status. Based on licenses held by the entity, the user can select appropriate options and should make sure that all licenses are matching the entity profile on the IFSAH portal. **If entity is a Collective Investment Scheme, then use should select “Collective Investment Scheme”.**

- **Type of Firm:** Based on user’s previous selection, type of firm will be auto selected.

- **Fund Investment Type:** This field is enabled only for Collective Investment Schemes (CIS) i.e. that has selected Licensing Status as Licensed, Sector of Reporting Entity as Financial Sector and licensing activity as Collective investment Scheme. Based on fund investment type of the CIS, the user can select the appropriate option for type of funds approved by the Authority.

- **Fund Classification:** This field is enabled only for Collective Investment Schemes (CIS). The user can select the appropriate option, such as “Public Offer” or “Private Placement”

- **Form of fund:** This field is enabled only for Collective Investment Schemes (CIS). The user can select the appropriate option, such as “Open-End Fund” or “Closed-End Fund”.

- **Name of Liquidator:** This field is enabled only for Under Liquidation CIS. Filer will provide the name of the liquidator.
- **End Date of Liquidation term:** This field is enabled only for Under Liquidation CIS. Filer will provide the end date of liquidation
- **Nature of Reporting Entity:** The user will have to select whether company conforms with Islamic sharia standards or Conventional in nature.
- **Frequency of reporting:** The user can select for which frequency he/she is creating the XBRL instance document, such as 'Annual', 'Monthly', 'Quarter 1', 'Quarter 2', 'Quarter 3'. For Under Liquidation CIS, an extra option will show "Ad-Hoc (Assets Count)" for ad-hoc submission.
- **Whether company is preparing financial statements for first time since establishment:** The user will have to select option as 'Yes' if they are filing to CMA for the first time since their company's establishment, else the user is to select the option 'No'. However, "No" will be automatically selected for listed Companies.
- **Reporting period start date:** This is a read-only field with value populated based on Reporting period end date entered by the user.
- **Reporting period end date:** The user must enter the end of the period for which they are filing to CMA. The date should be end of the month.

Users are requested to kindly note the following while inputting the period end date. For illustrative purposes, let us say that the company's financial reporting period is from 1st January to 31st December:

- **Annual filing:** User is to input the last date of the end of the company's financial report period, i.e. 31st January
- **Monthly filing:** User is to input the last date of the end of the month for which user is submitting a filing. If the filer is submitting the report for the month of January, the user will input it on 31st January.
- **Quarter 1 filing:** User is to input the last day, of the third month of the company's financial reporting period, i.e. 31st March.
- **Quarter 2 filing:** User is to input the last day, of the sixth month of the company's financial reporting period, i.e. 30th June
- **Quarter 3 filing:** User is to input the last day, of the ninth month of the company's financial reporting period, i.e. 30th September

- **Description of nature of financial statements:** This is a read-only field with value populated based on frequency of reporting entered by the user. However, user will be able to selection between “Reviewed” and “Audited” for Ad-Hoc submissions.
- **Taxonomy Version:** This is a read-only field with value populated based on the prevision.
- **Description of presentation currency:** The user must specify whether the values reported in this filing are in Kuwaiti Dinar (KWD) or another currency, which they can select from the available options.
- **Conversion Rate:** This field is enabled only when currency selected is not KWD. User can add the conversion rate from selected currency to KWD for this filing.
- **Level of rounding used for monetary values:** This is a read-only field. All filers will report in "Actuals," while banks will report in "thousands."
- **Preparation basis:** The user must select whether the filing is ‘Standalone’ or ‘Consolidated’
- **Whether company is Local or Foreign:** The user must select whether the company is “Local” or “Foreign”
- **Whether comparative period values are restated:** User must select whether the comparative period values are restated or not.
- **Method of presentation of Statement of Financial Position:** The user must select the option of ‘Current/Non-current’ or ‘Order of liquidity’. For Licensed Investment firms, this is a read-only field, as the default will be ‘Order of liquidity’
- **Method of presentation of Statement of Profit or Loss:** This is a read-only field with the default value displayed as ‘Nature of expense’
- **Instance created by:** This is a read-only field

The user can submit the filing information details by clicking on the ‘Submit’ button. Based on the details filled in by the user, relevant templates would be generated for the user to fill in their company’s data.

ESMA Account Number	AAA1036279
Name of reporting entity	Wafat
Licensing Status	Licensed
Linking status	Linked
Sector of Reporting Entity	Financial Sector
Licensing Activity	Collective Investment Scheme
Type of firm	Collective Investment Scheme
Fund Investment Type	Real Estate Income-Generating Fund (Traded)
Fund Classification	Public Offer
Form of Fund	Closed-End Fund
Name of Legitimate	
End Date of Legitimate Term	
Nature of reporting entity	Conventional
Frequency of reporting	Annual
Whether entity is preparing financial statements for first time since establishment	No
Reporting period start date	31-09-2020
Reporting period end date	31-09-2024
Description of nature of financial statements	Wafat
Taxonomy sector	Collective Investment Scheme v2.1
Description of presentation currency	Kuwait Dinar
Conversion Rate	
Level of rounding used for monetary values	Actuals
Preparation basis	Consolidated
Whether company is Local or Foreign	Local
Whether comparative period values are included	No
Method of presentation of Statement of Financial Position	Current, non-current
Method of presentation of Statement of Profit or Loss	Nature of expense
Insurance created by	Financial Services v2.0.0

Submit

10.The Home Button

Once the templates are generated, the user will view the following opening tab. On the top of the Excel Tab, the user will have access to three key buttons, the first of which is the 'Home' button. By clicking on this button, on any other tab, the user will be redirected to this opening tab, and can view the different tabs that are expected to be filled, as well as view the legend of the color-coding scheme of the input cells.

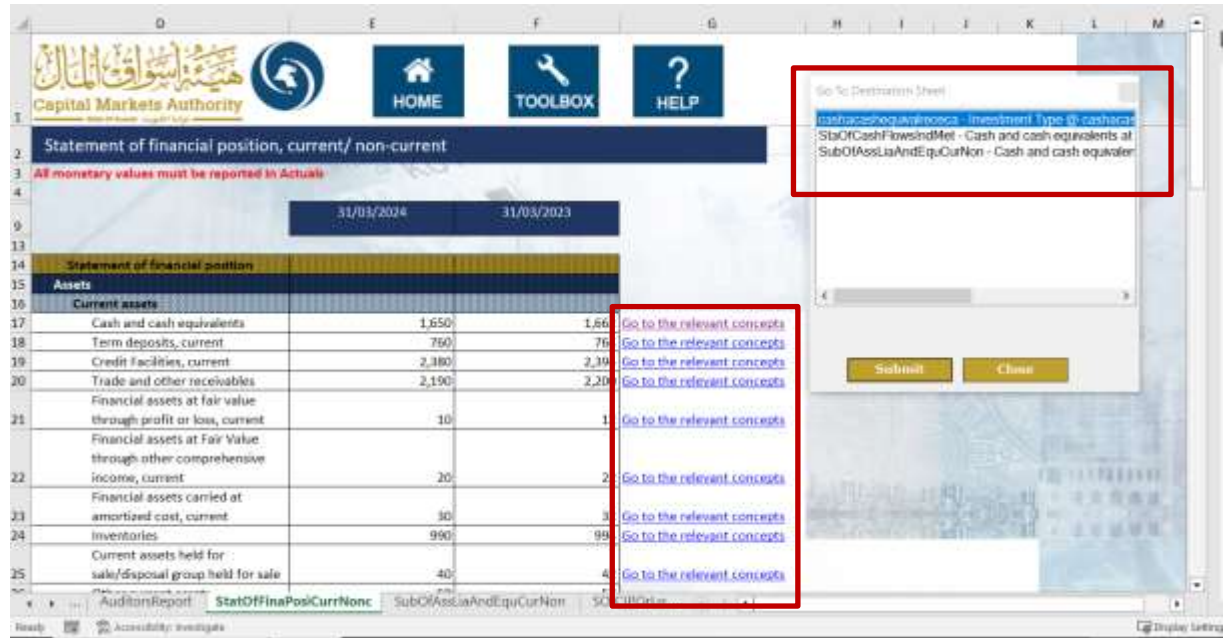
The screenshot shows the Excel application interface. At the top, there is a menu bar with three buttons: 'HOME' (highlighted with a red box), 'TOOLBOX', and 'HELP'. Below the menu bar, the 'Content Page' is visible, containing a list of financial statements such as 'Statement of Financial Position', 'Statement of Profit or Loss', and 'Statement of Changes in Equity'. To the right of the list is a 'LEGEND' table with columns for 'Color' and 'Description'. The legend table is as follows:

Color	Description
Blue	Monetary Data
Yellow	Text/Blank Data
Green	Text/Date
Orange	Empty/Empty Data
Red	Blank Data
Grey	Abstract
Light Blue	Reporting Date
Light Green	Total
Light Yellow	Serial Number

On the right side of the interface, there is a 'Document Actions' panel with various options like 'Change Policy Information', 'Clear Blank/Empty Data', 'Hide/Show Data', 'Refresh', 'Change Language', 'Change Filter', 'Autobooks', 'Insert/Update Form', 'Insert/Update View', 'Clear Log/History', and 'Refresh/Alerts for Fault Templates'. At the bottom right, there are 'Tool Box' and 'Refresh Data' buttons.

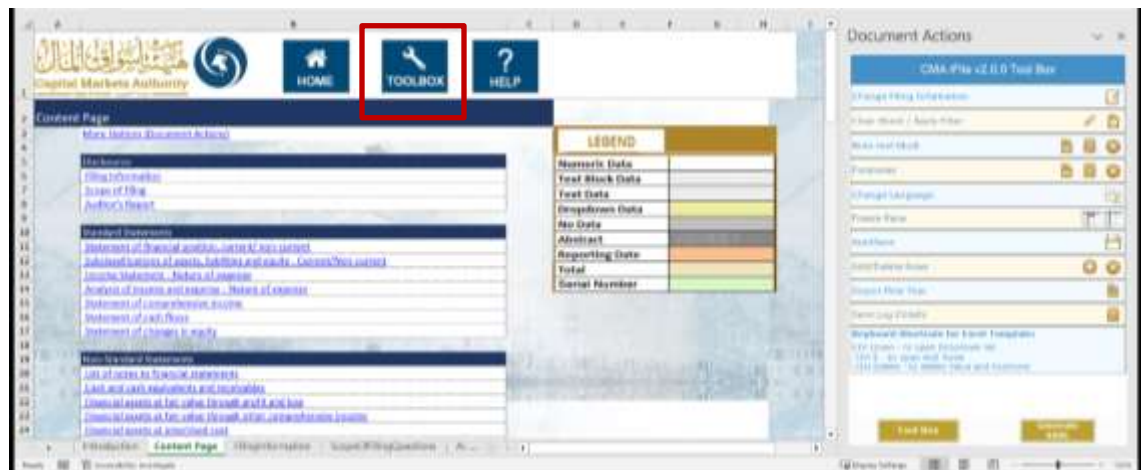
11.Relevant Concepts link

The filer can easily access all related accounts that are interconnected within the taxonomy by clicking on the “Go to the relevant concepts” option. XBRL links these related accounts in the taxonomy, ensuring that they are properly consolidated and consistent across the financial statements. This feature streamlines the process of navigating through the accounts, helping filers verify and manage the relationships between various financial concepts more efficiently.



12. The Toolbox Buttons

The second button on the top of the Excel tab that the user can click on is the ‘Toolbox’. Another means of accessing the toolbox is by clicking on the bottom left corner on the ‘Document Actions’ pane.



Within the toolbox, the user will have access to different options, which are listed below:

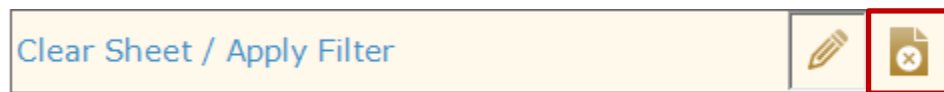


1. Change Filing Information

The user can use the circled button in the 'Document Actions' pane to edit the filing information details submitted.

2. Clear Sheet / Apply Filter

- i. **Clear Sheet:** This feature allows the user to quickly erase all entered data in the sheet, enabling a swift reset of the inputted information.

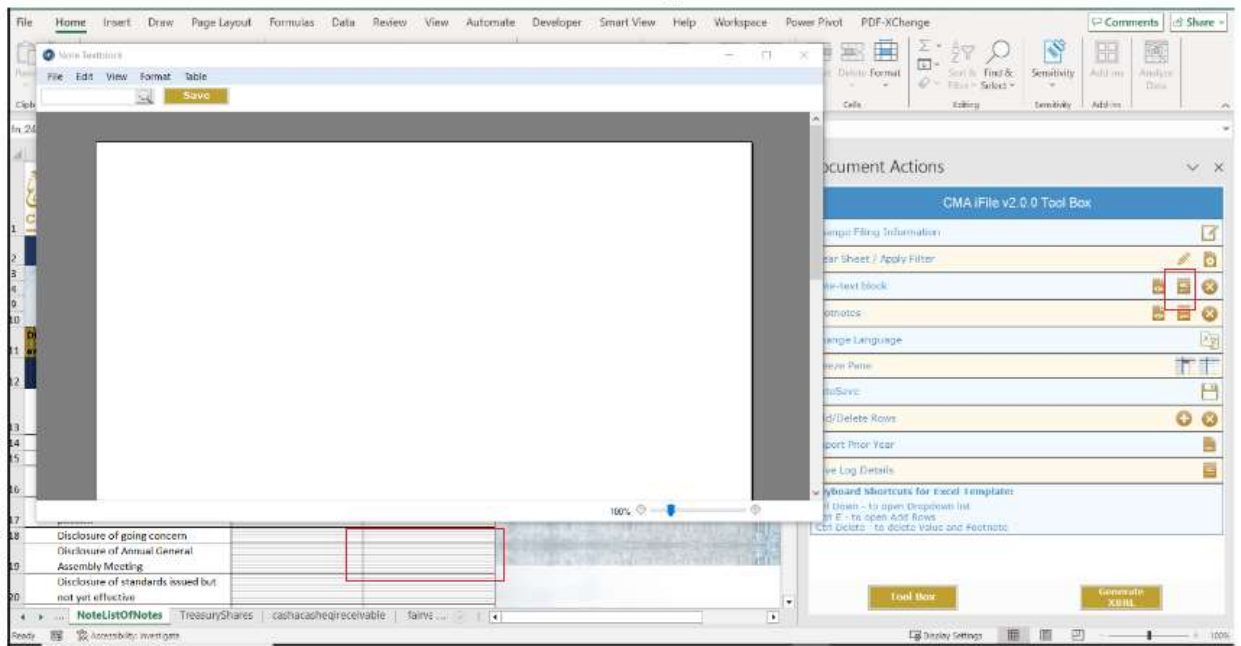


- ii. **Apply Filter:** This feature enables the user to apply filters to the table, simplifying the process of narrowing down and viewing specific input data.

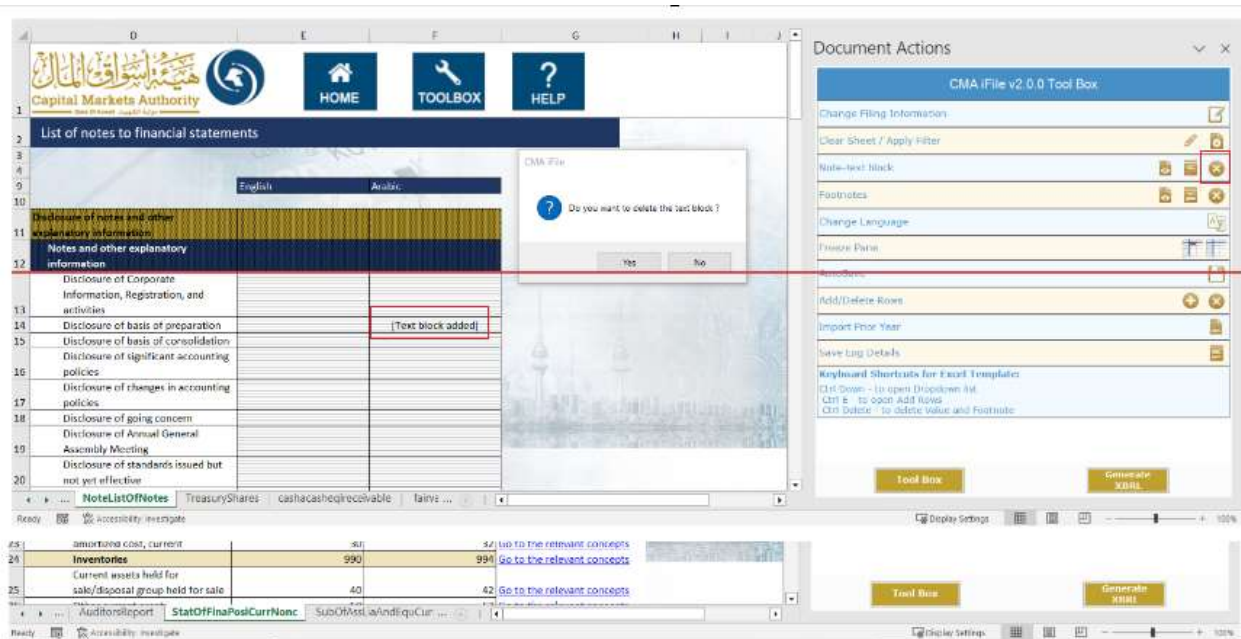


3. Note-text block

- i. **Add/View/Edit Notes:** For some items, the user will be required to add a note as part of the submission. For this, the user can add/edit/view text block data by either double clicking on the cell or selecting the option under 'Note-text block' from the 'Document Actions' pane.

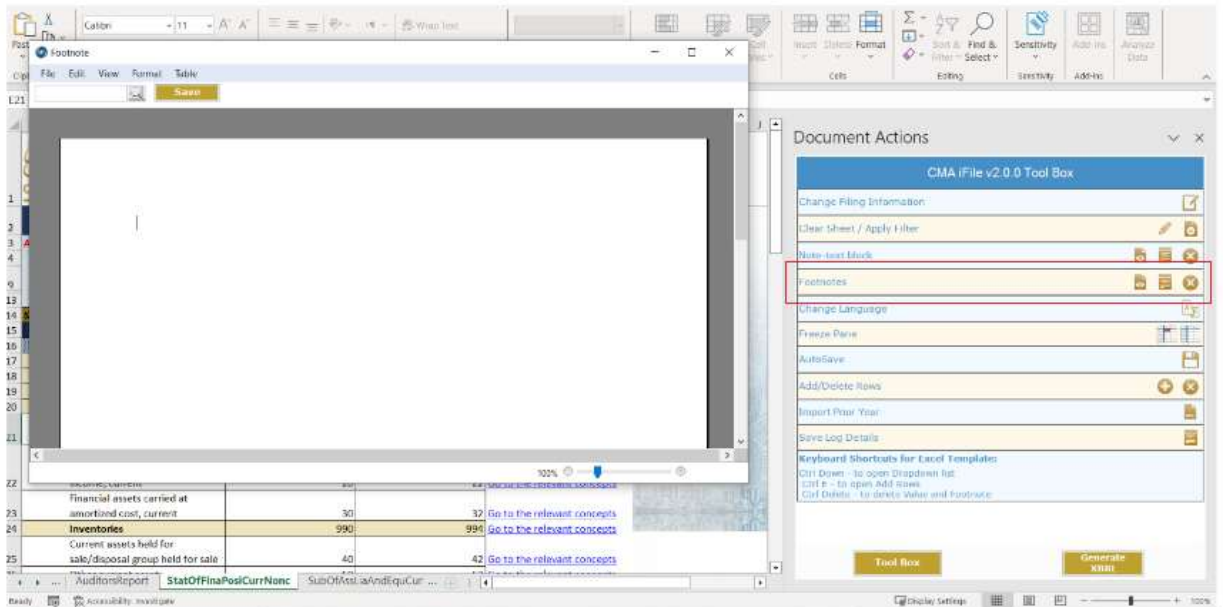


- ii. **Delete Notes:** The user can also select a text block data field and delete the existing text block data added for that field.

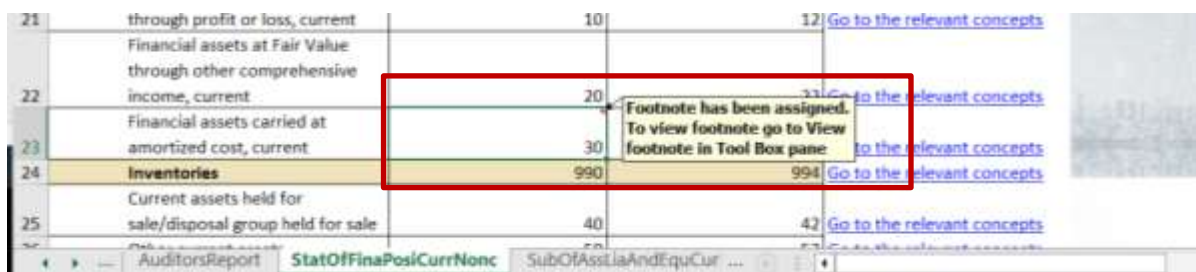


4. Footnotes

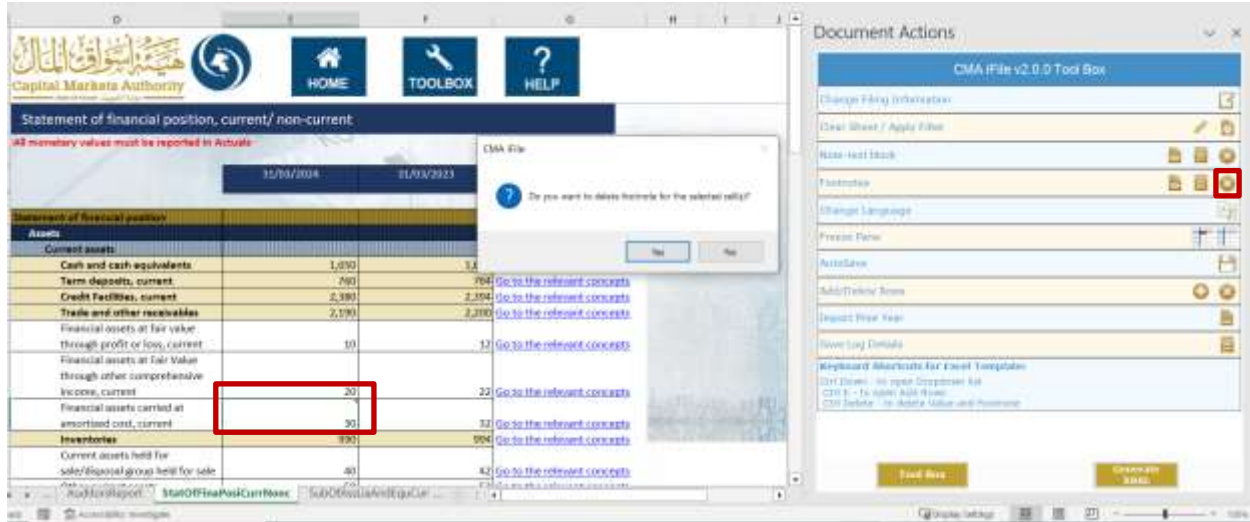
- i. **Add/View/Edit Footnotes:** The user can add/edit/view comments added to any input field by clicking on the circled button in the ‘Document Actions’ pane. However, the user cannot add comments for the fields that are empty.



The user can also view the footnotes added by hovering over the cell for which there is a footnote.

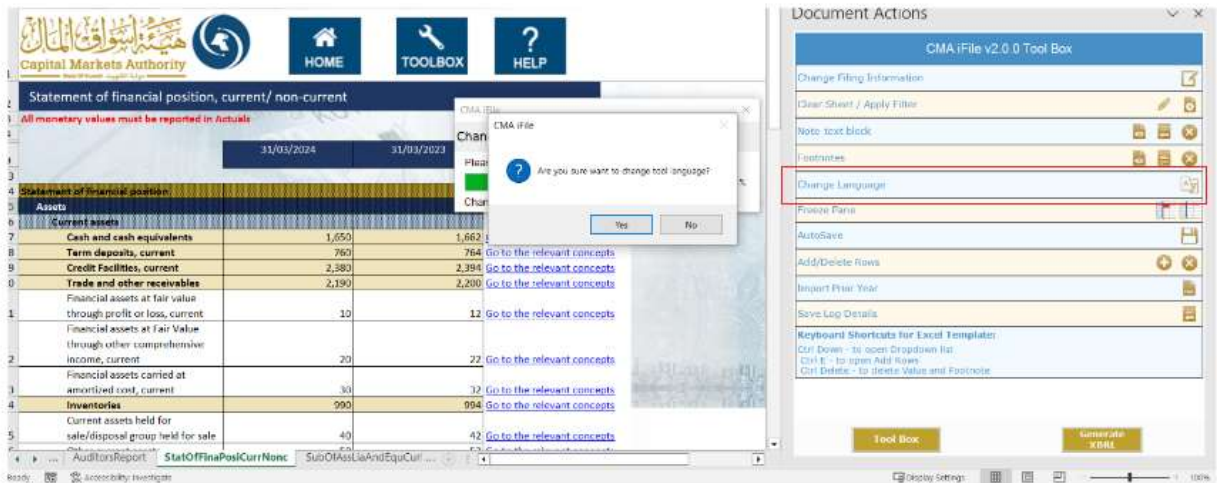


- ii. **Delete Selected Notes:** The user can delete the footnote already added by selecting that field and then clicking on the circled button in the ‘Document Actions’ pane.



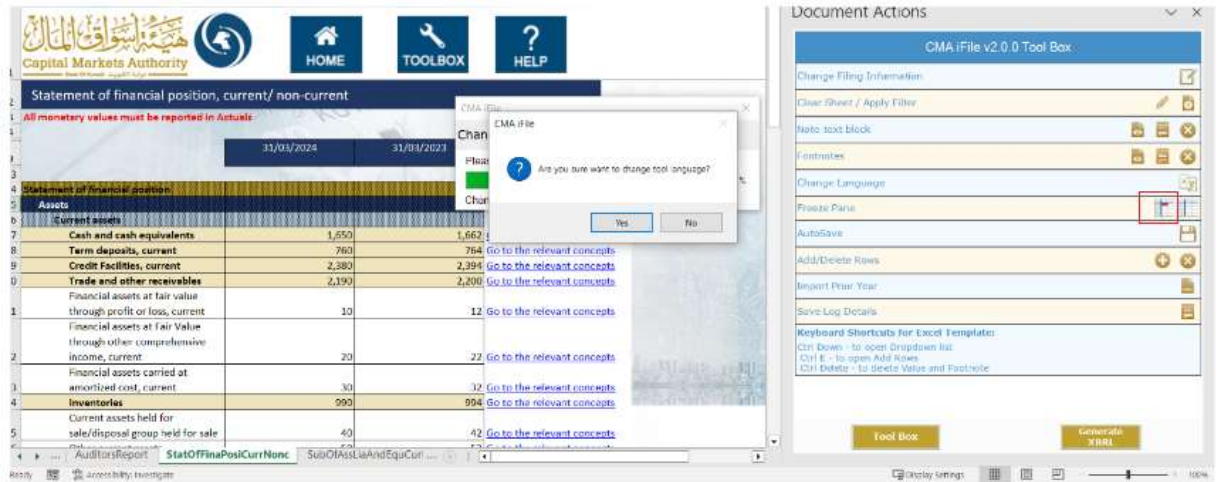
5. Change Language

The user can change the language from English to Arabic or vice-versa by clicking on the circled button in the 'Document Actions' pane.



6. Freeze Pane

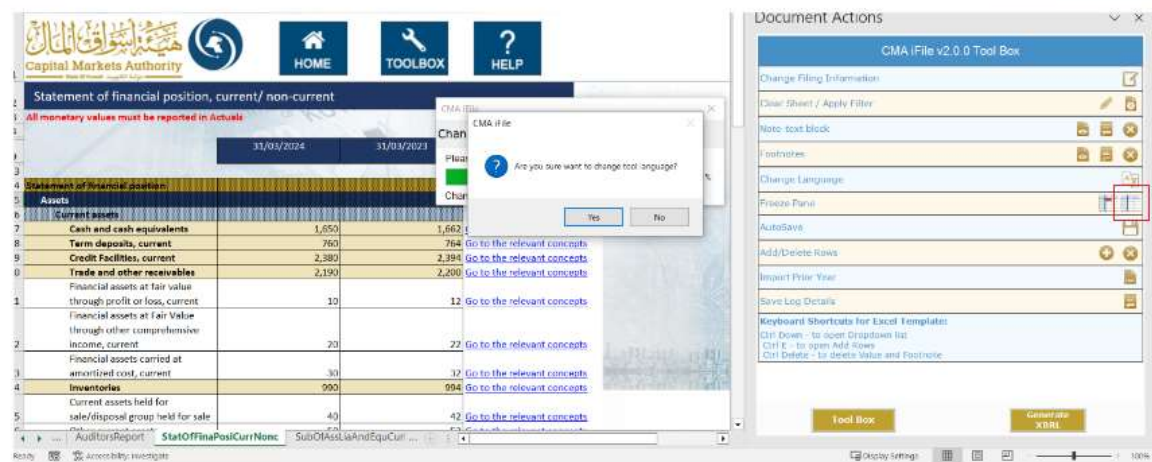
- i. **Freeze Pane:** The user can freeze pane using the circled button in the 'Document Actions' pane.



The screenshot shows the 'Document Actions' pane on the right side of the interface. The 'Unfreeze Pane' button is circled in red. The main window displays a financial statement for the period 31/03/2024 to 31/03/2023. A dialog box is open in the center asking 'Are you sure you want to change tool language?' with 'Yes' and 'No' buttons.

Assets	31/03/2024	31/03/2023
Current assets		
Cash and cash equivalents	1,650	1,662
Term deposits, current	760	764
Credit Facilities, current	2,380	2,394
Trade and other receivables	2,190	2,200
Financial assets at fair value through profit or loss, current	10	12
Financial assets at Fair Value through other comprehensive income, current	20	22
Financial assets carried at amortized cost, current	30	32
Inventories	990	994
Current assets held for sale/disposal group held for sale	40	42

- ii. **Unfreeze Pane:** The user can unfreeze the freeze pane using the circled button in the 'Document Actions' pane.

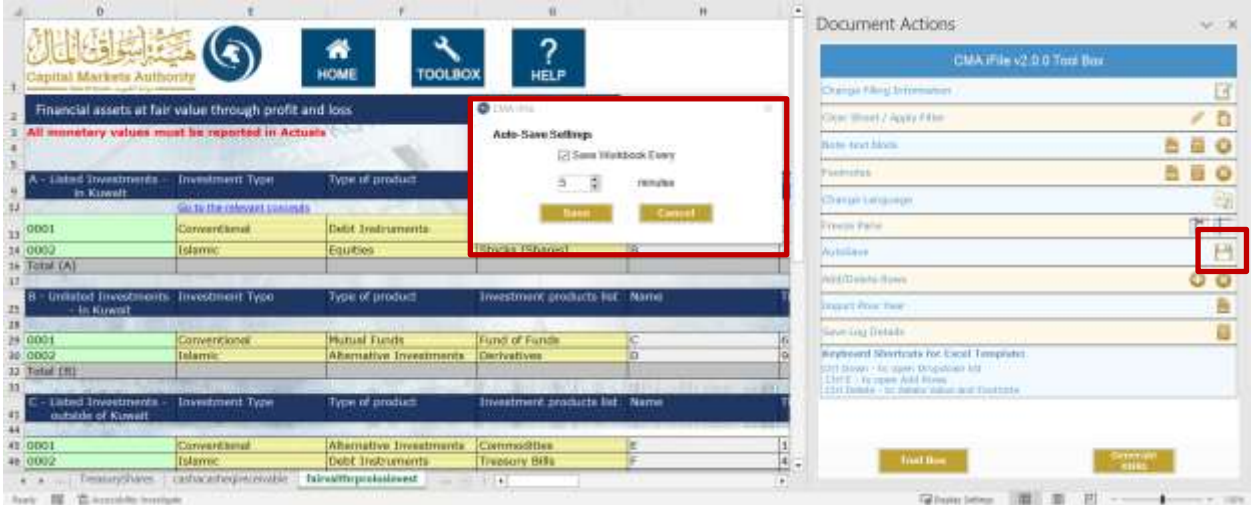


The screenshot shows the 'Document Actions' pane on the right side of the interface. The 'AutoSave' button is circled in red. The main window displays the same financial statement as in the previous screenshot. A dialog box is open in the center asking 'Are you sure you want to change tool language?' with 'Yes' and 'No' buttons.

Assets	31/03/2024	31/03/2023
Current assets		
Cash and cash equivalents	1,650	1,662
Term deposits, current	760	764
Credit Facilities, current	2,380	2,394
Trade and other receivables	2,190	2,200
Financial assets at fair value through profit or loss, current	10	12
Financial assets at Fair Value through other comprehensive income, current	20	22
Financial assets carried at amortized cost, current	30	32
Inventories	990	994
Current assets held for sale/disposal group held for sale	40	42

7. AutoSave:

The user can configure the time interval for auto-saving the template by clicking on the circled button in the 'Document Actions' pane.



Document Actions: CMA File v2.0.0 Test Box

Change Filing Information


Clear Sheet / Apply Filter

Auto test Mode

Printouts

Change Language

Printout Panel

Autosave 

Add/Delete Rows

Support Your Firm

Save Log Details

Keyboard Shortcuts for Excel Templates:
 Ctrl + S - to save spreadsheet file
 Ctrl + A - to open Add Rows
 Ctrl + Delete - to delete value and formula

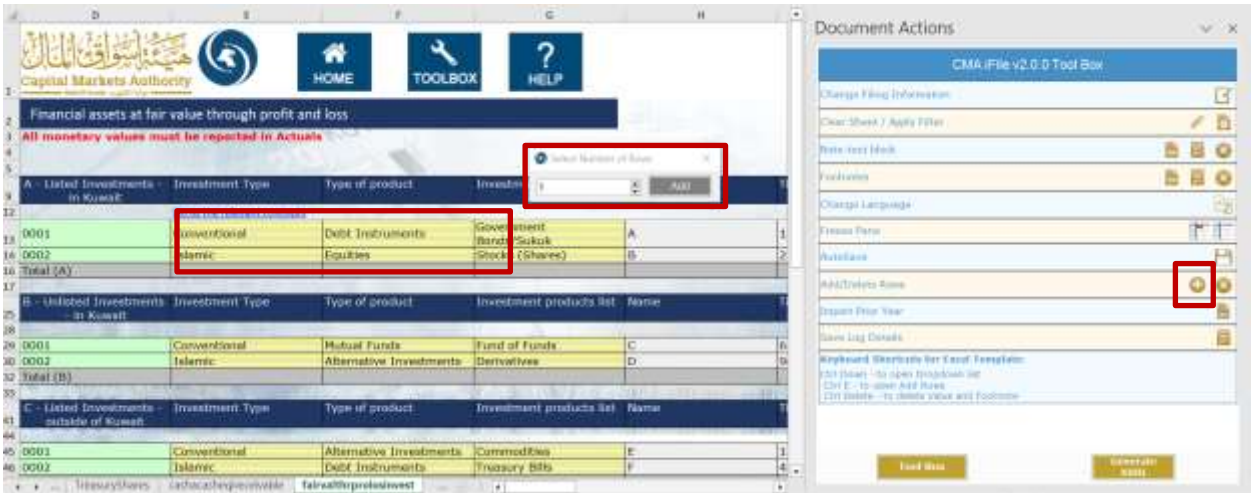
Save Log

Test Box Save

A - Listed Investments - in Kuwait	Investment Type	Type of product	Investment products list	Name
0001	Conventional	Debt Instruments	Government Bonds	A
0002	Islamic	Equities	Stocks (Shares)	B
Total (A)				

8. Add/Delete Rows:

- i. **Add:** The user can add rows within the tables and specify the number of rows they wish to add.



Document Actions: CMA File v2.0.0 Test Box

Change Filing Information


Clear Sheet / Apply Filter

Auto test Mode

Printouts

Change Language

Printout Panel

Autosave 

Add/Delete Rows

Support Your Firm

Save Log Details

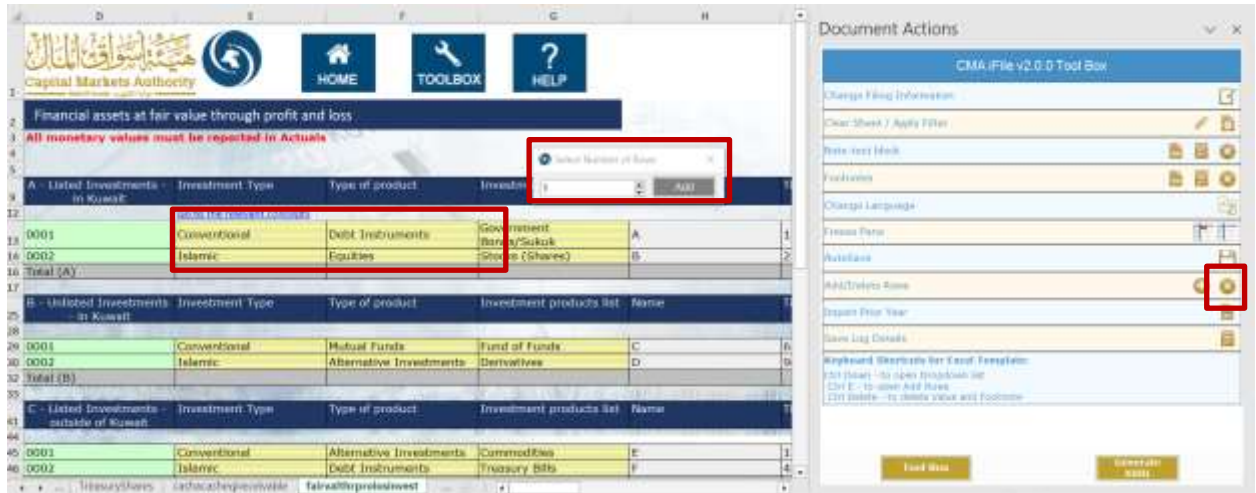
Keyboard Shortcuts for Excel Templates:
 Ctrl + S - to save spreadsheet file
 Ctrl + A - to open Add Rows
 Ctrl + Delete - to delete value and formula

Save Log

Test Box Save

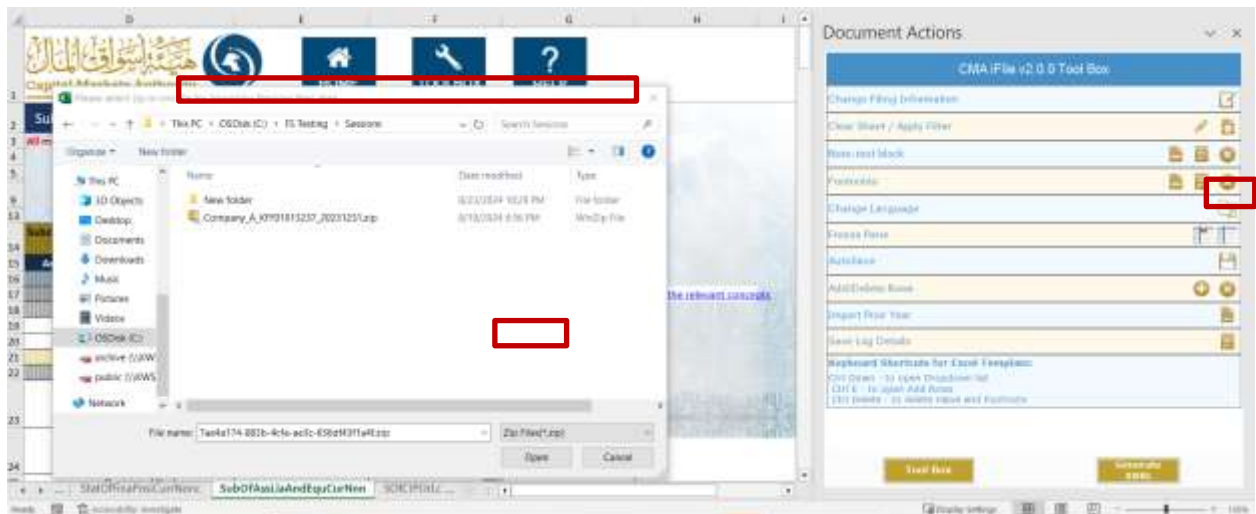
A - Listed Investments - in Kuwait	Investment Type	Type of product	Investment products list	Name
0001	Conventional	Debt Instruments	Government Bonds	A
0002	Islamic	Equities	Stocks (Shares)	B
Total (A)				

- ii. **Delete:** The user can delete rows within the tables and specify the number of rows they wish to delete.



9. Import Prior Year:

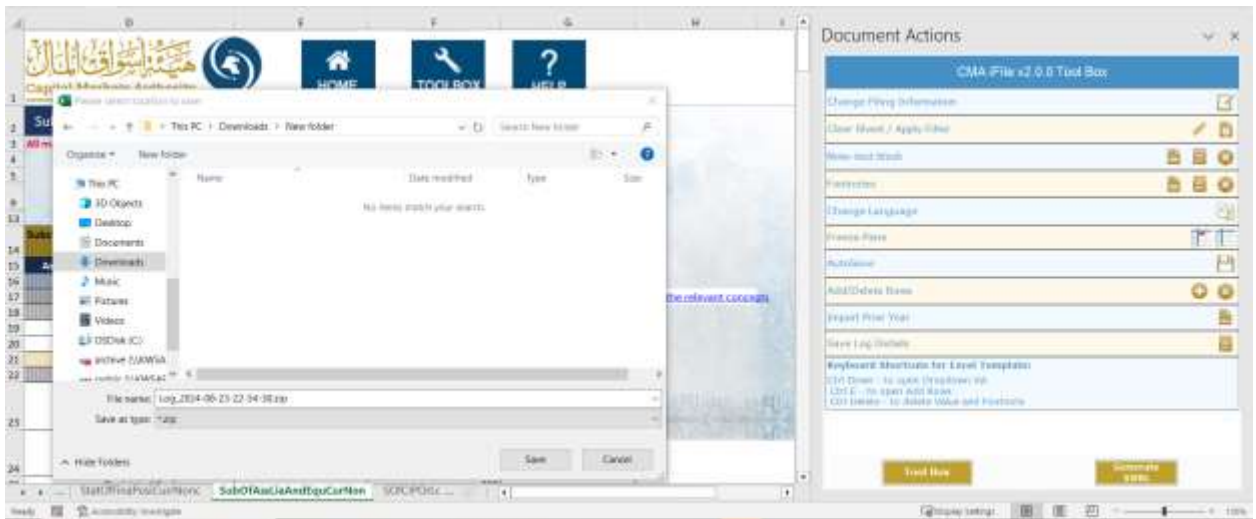
To facilitate current reporting period's accounts filling, the filer can import financial statements from a previous period using an existing XBRL file. This simplifies the process by automatically populating previous period standard account and non-standard statements with prior data, which the filer can then update to match the new reporting period.



10. Save Log Details

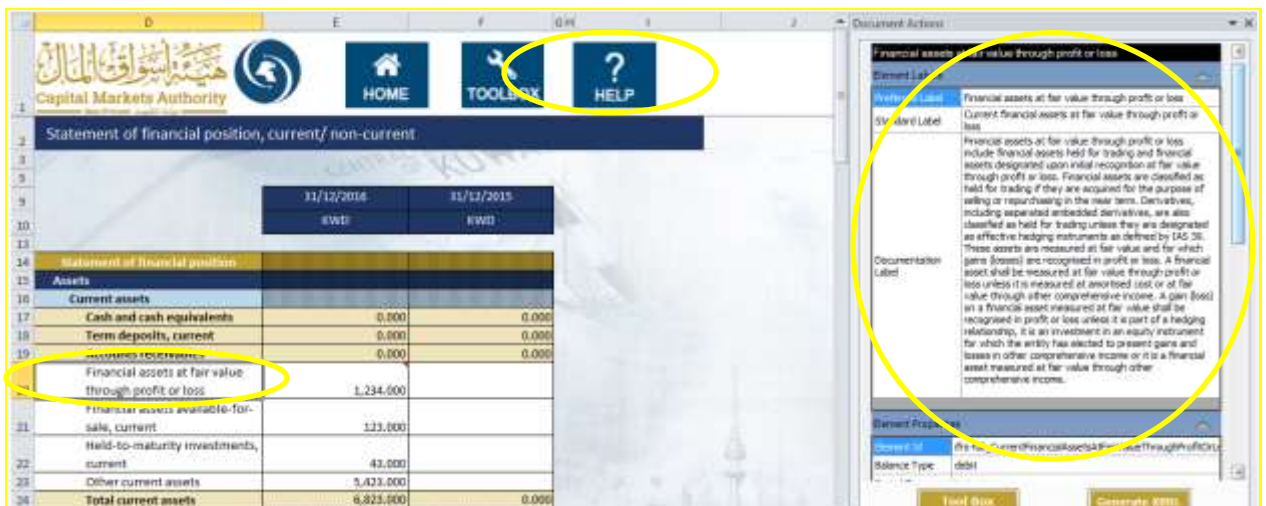
This functionality assists in addressing reporting issues related to iFile or XBRL generation. The filer can generate logs, which can be shared with CMA support to investigate and

resolve the issue. The logs will be saved as a .zip file.



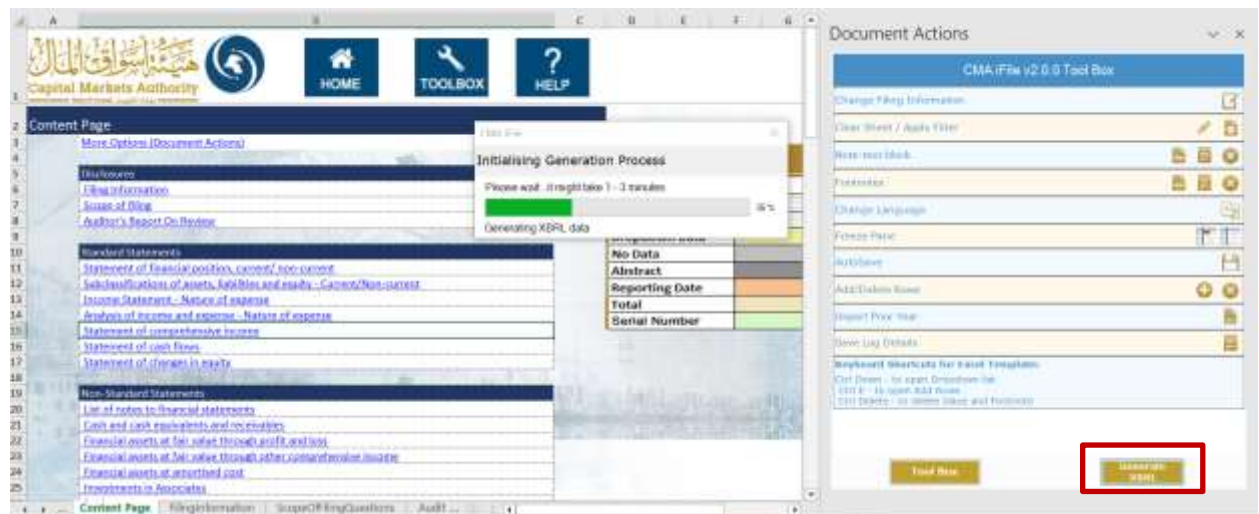
13.Help documentation

The user can view detailed information for any specific element in the template by double clicking on that element name or by clicking on the 'Help' option after selecting specific element. A window will be displayed in the right side (Document Action pane) with detailed information about the selected element.



14. Generating FS XBRL document

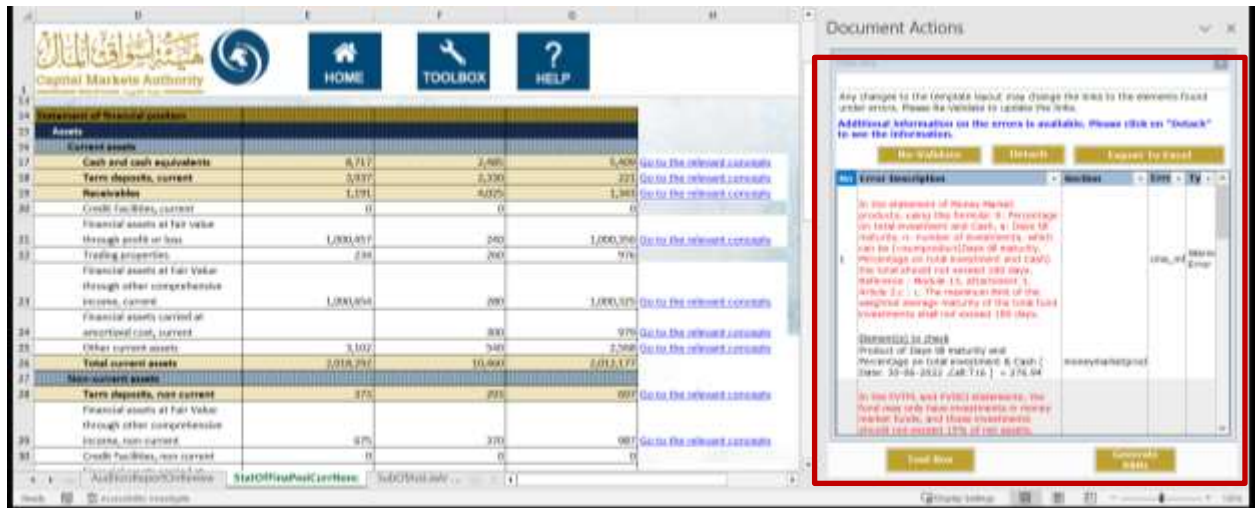
Once the user has filled in all the required data in the templates, filer can generate the XBRL document for submitting it as a part of filing on the IFSAH portal. The user must click on the 'Generate XBRL' button, after which all the data entered by the user will be validated against the business rules defined by CMA. On clicking on the button, a pop-up box highlighting the time required will appear as shown below.



1. Validation Errors:

If the data entered by user fails the validation run, an error window will be displayed with the details of the errors identified. The user can go through the errors displayed in the validation window and rectify the same.

- i. **Mandatory Errors:** Mandatory errors are **critical discrepancies** within the financial data that directly affect the integrity and accuracy of financial statements. These errors represent fundamental financial **inaccuracies that cannot be ignored or bypassed**.
- ii. **Warning Errors:** Warning errors are significant, yet **less critical issues** that indicate potential non-compliance with financial standards or bylaws requirements. These errors **highlight discrepancies between financial statements and non-financial data** or indicate **possible violations of regulations**. The filer can still proceed generating the XBRL file with those errors if he does not find a need to fix them.

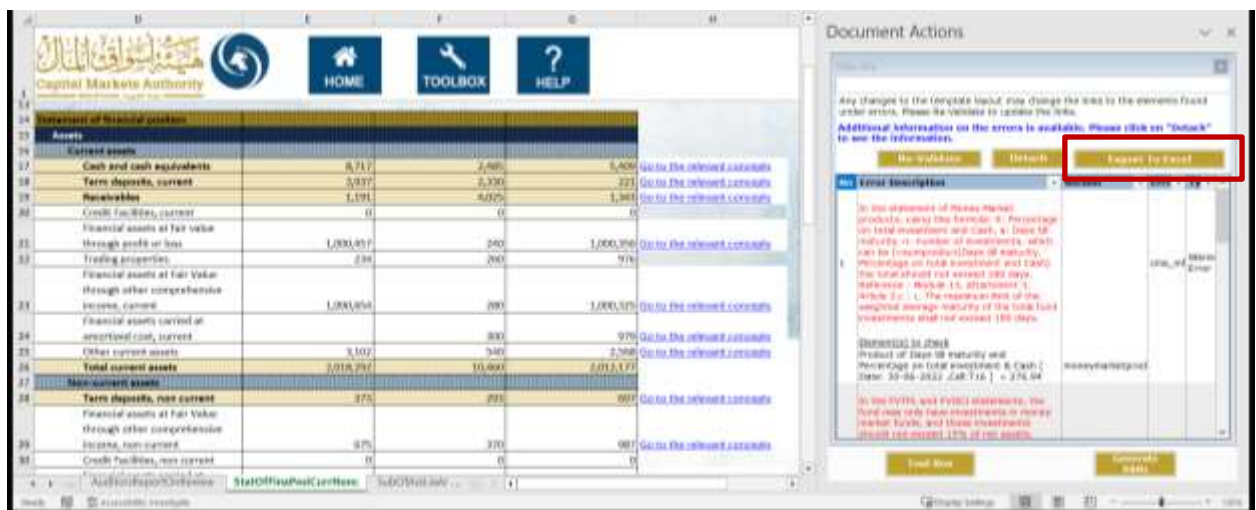


The screenshot displays the 'Statement of Financial position' for 'Assets'. The table includes the following data:

Assets			
Current assets			
Cash and cash equivalents	8,717	2,465	5,429
Term deposits, current	3,937	2,330	277
Receivables	1,191	4,025	1,369
Credit facilities, current	0	0	0
Financial assets at fair value			
Through profit or loss	1,000,457	242	1,000,396
Trading properties	234	260	974
Financial assets at fair Value through other comprehensive income, current	1,000,464	289	1,000,375
Financial assets carried at amortized cost, current		300	976
Other current assets	3,102	349	2,798
Total current assets	2,018,297	10,660	2,013,177
Non-current assets			
Term deposits, non-current	375	235	667
Financial assets at fair Value through other comprehensive income, non-current	875	270	667
Credit facilities, non-current	0	0	0

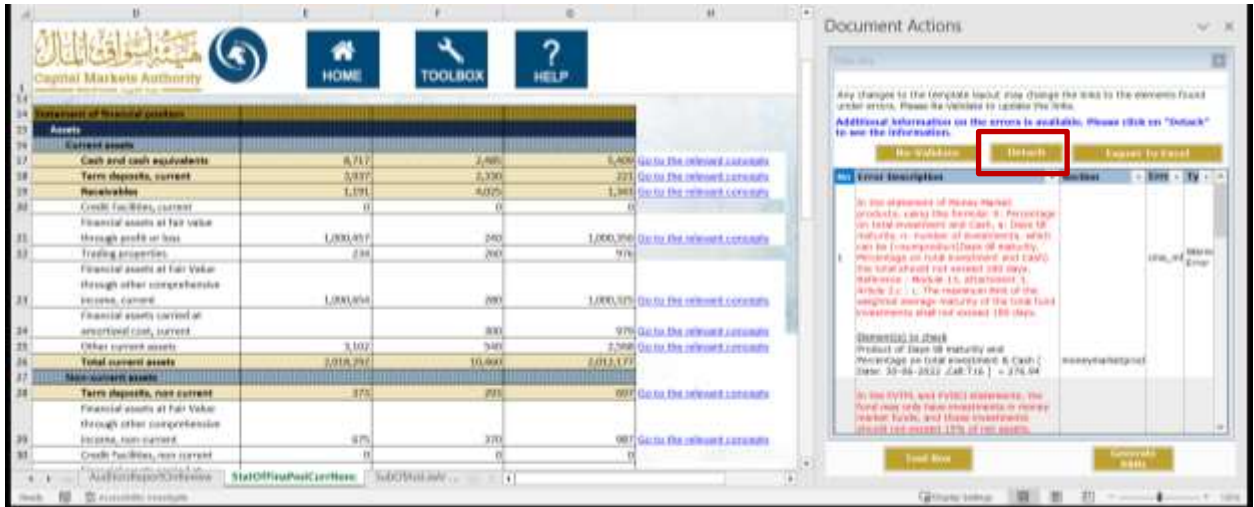
The 'Document Actions' window on the right shows a validation error for 'Cash and cash equivalents'. The error description states: 'In the statement of Money Market products, using the formula: % Percentage on total investment and Cash, a limit of maturity, is number of investments, which can be (maturity)/Date of maturity, Percentage on total investment and Cash, the total should not exceed 100 days maturity. (Article 15, attachment 1, Article 2, 1). The maximum limit of the weighted average maturity of the total fund investments shall not exceed 180 days.' The window includes buttons for 'Go to the relevant category', 'Detach', and 'Export to Excel'.

- Export to Excel:** The user can export the validation errors in an excel format using 'Export to excel' button on the validation window.



This screenshot is similar to the previous one, but the 'Export to Excel' button in the 'Document Actions' window is highlighted with a red box. The error description and other details in the window are the same as in the previous screenshot.

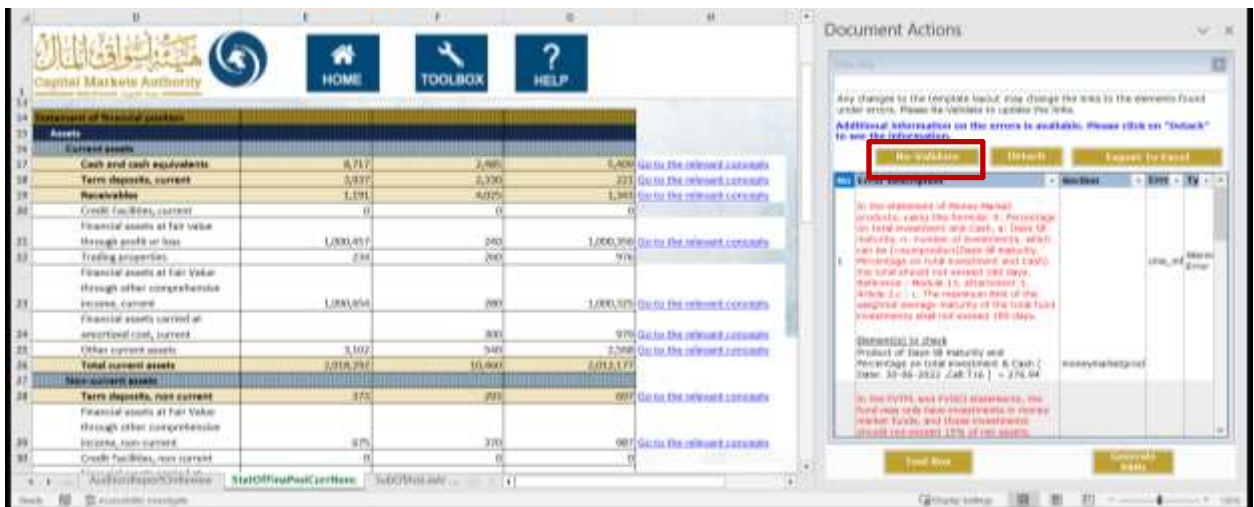
- Detach:** The user can also detach the validation errors as a pop-up using the 'Detach' button on the validation window.



The screenshot displays the 'Statement of Financial position' table with columns for 'Assets', 'Liabilities', and 'Equity'. The 'Assets' section includes 'Current assets' and 'Non-current assets'. The 'Error Description' window on the right shows a red error message regarding the 'Percentage on total investment and Cash' and a 'Re-validate' button highlighted with a red box.

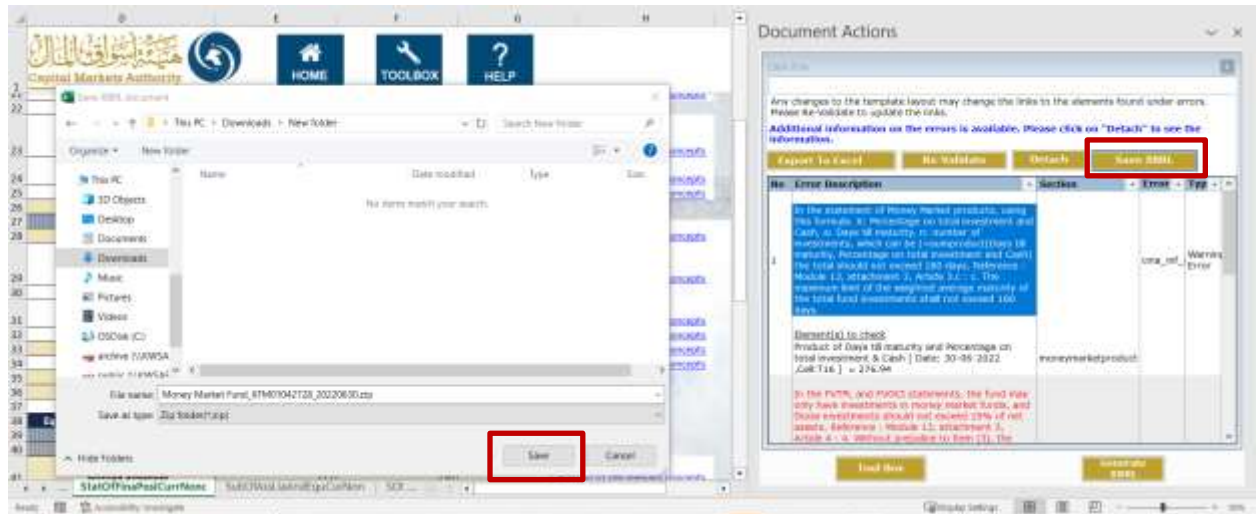
Assets	Liabilities	Equity
Current assets		
Cash and cash equivalents	8,717	2,465
Term deposits, current	3,837	2,330
Receivables	1,191	4,025
Credit facilities, current	0	0
Financial assets at fair value through profit or loss	1,000,457	240
Trading properties	234	260
Financial assets at fair value through other comprehensive income, current	1,000,454	260
Financial assets carried at amortized cost, current		300
Other current assets	3,102	340
Total current assets	2,018,297	10,660
Non-current assets		
Term deposits, non-current	375	275
Financial assets at fair value through other comprehensive income, non-current	875	370
Credit facilities, non-current	0	0

4. **Re-validate:** The user can re-validate the modified data after rectification using 'Re-Validate' button available in the Error window or using 'Generate XBRL' option.



This screenshot is identical to the previous one, showing the same balance sheet table and error window. The 'Re-validate' button in the error window is highlighted with a red box, indicating the user's next step after rectification.

5. **Saving XBRL instance document:** If there are no mandatory errors in the data, the user will view a pop-up window to save the generated XBRL instance document at their desired location.



15. Capital Adequacy Ratio

The iFile tool provides comprehensive functionality to calculate sheets related to the Capital Adequacy Ratio (CAR) for licensed entities, along with additional columns in non-standard sheets to ensure that CAR calculations are accurately performed. It is crucial for filers to ensure that their financial statements (FS) are complete and thorough, as the FS standard statements will become uneditable to maintain consistency between the financial data and CAR calculations.

The iFile tool is designed to calculate all risks and reporting sheets required by the Capital Markets Authority (CMA). These sheets include:

- Capital Adequacy Ratio
- Regulatory Capital
- Market Risk
- Market Risk Specific Interest
- Market Risk General Interest
- Market Risk Equities
- Foreign Exchange Risk
- Investment Risk
- Credit Risk
- Counterparty Credit Risk
- Assets Under Management
- Other Exposure
- FMI (Financial Market Infrastructure)

By using the iFile tool, filers can ensure that all necessary risk assessments and financial reporting are accurately captured and compliant with CMA requirements.

16. Create CAR Filing

To generate templates, the user can click on the ‘Click Here to Create CAR Filing’ button to fill in the filing information required.

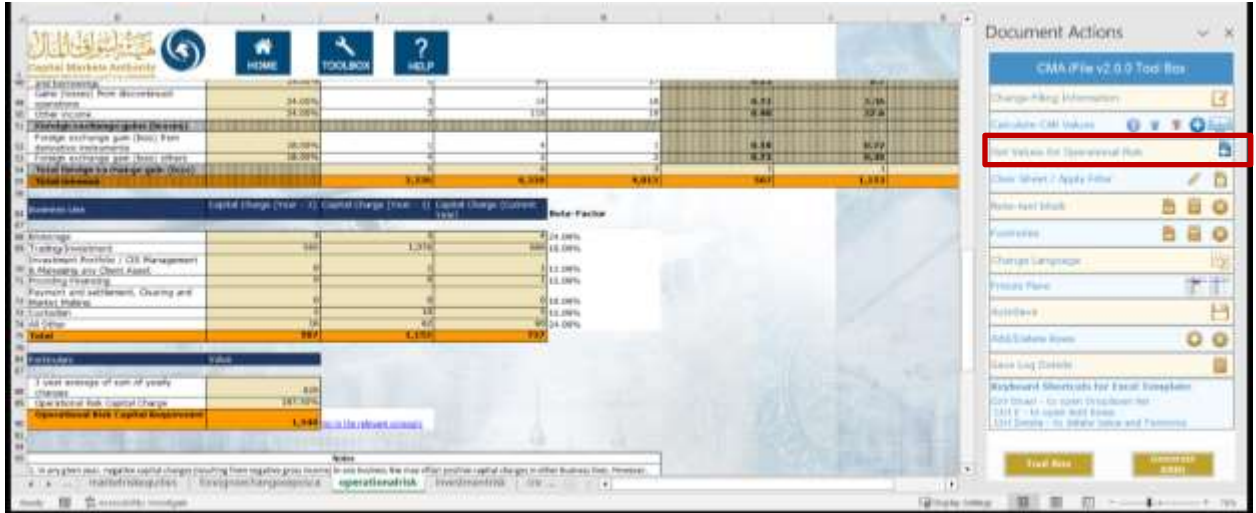
The user must have the FS XBRL file before generating the CAR template.



17. Get Values for Operational Risk

The toolbox includes functionality that allows users to import account values and automatically classify them into the appropriate business lines, assigning betas accordingly. However, the filer retains the flexibility to edit these auto-populated values to ensure they accurately reflect the true business line and the nature of the licensed entity. This customization ensures that the data aligns with the specific characteristics of the entity.

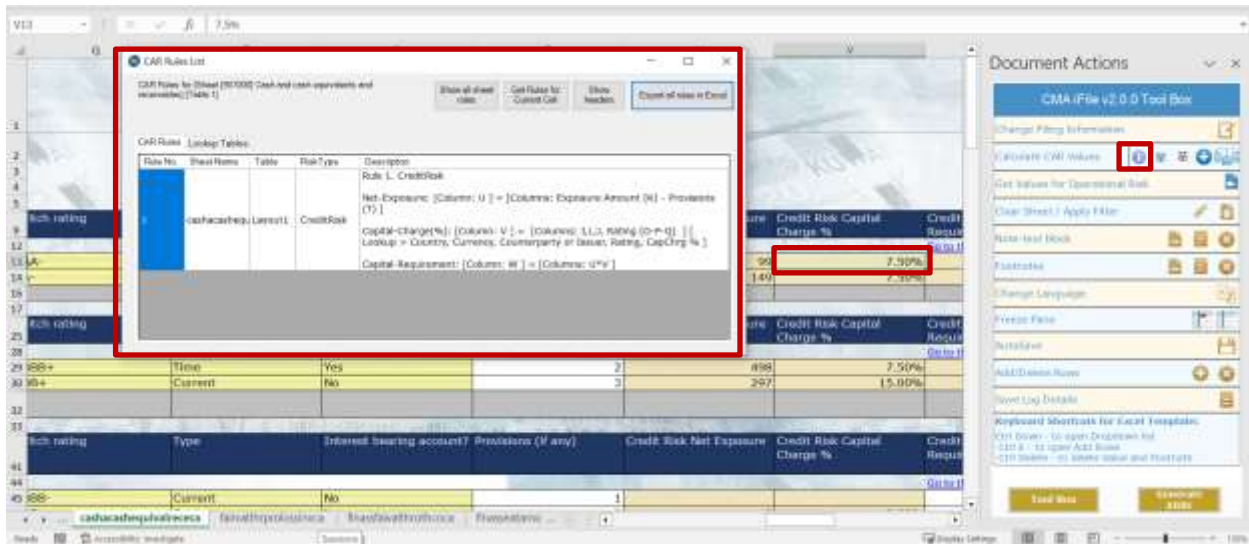
The tool will then compile the reported numbers to calculate the operational risk capital requirement, providing a comprehensive and accurate assessment for regulatory reporting.



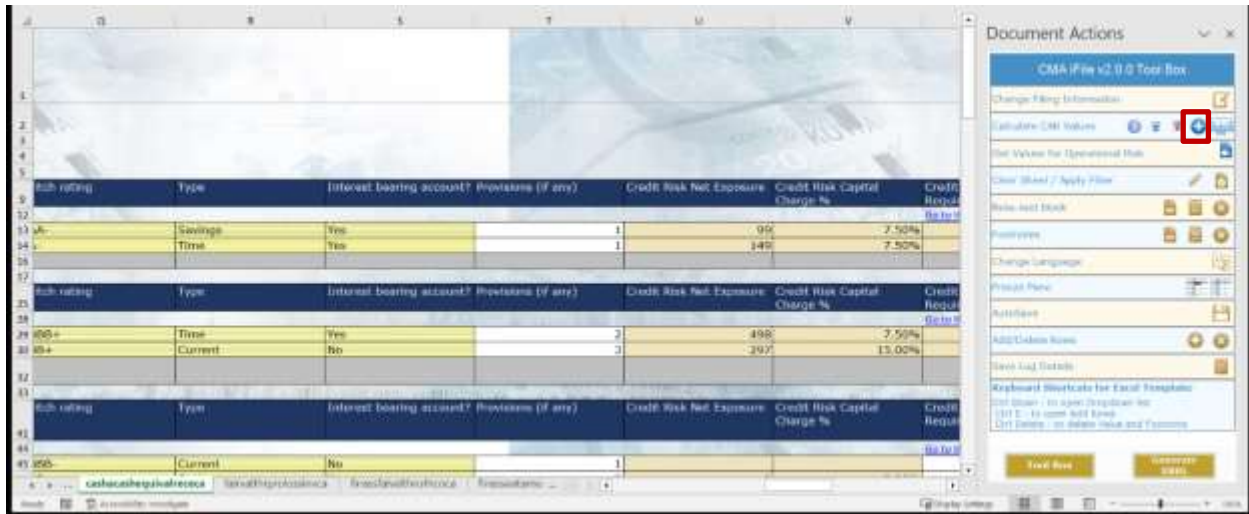
18. Toolbox: Calculate CAR Values

1. CAR Rules

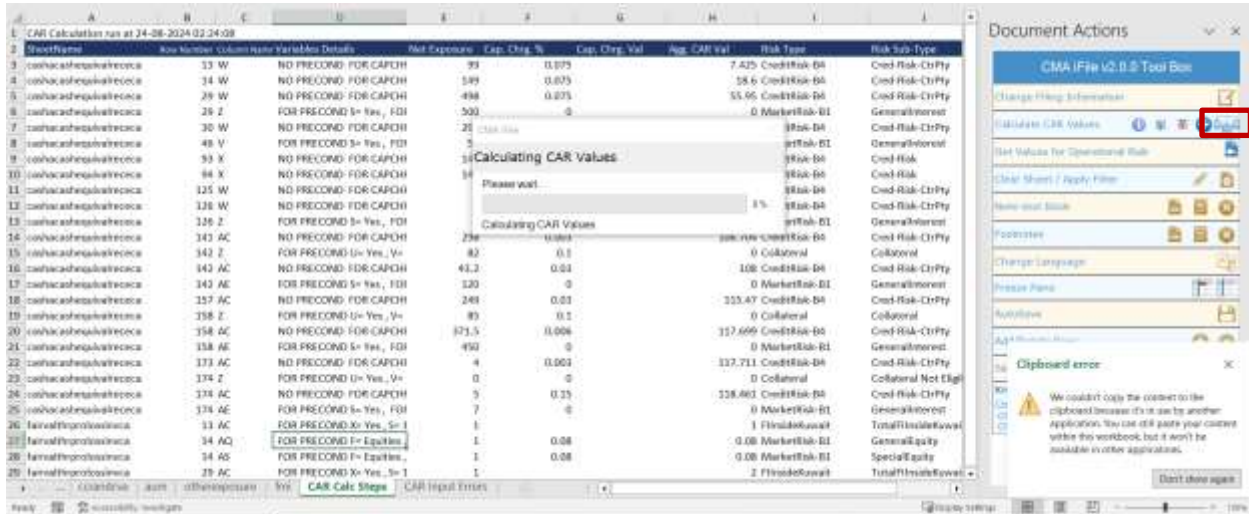
The toolbox provides CAR calculation rules for various risks as the filer enters information. By clicking on the relevant cell associated with a risk and selecting the "i" button in the "Calculate CAR Values" section, the filer can access detailed guidance. This feature helps the filer understand the dependencies, calculations, and required inputs necessary to accurately assess the risk associated with the reported item.



2. **Calculate sheet:** By clicking on the "+" sign, the tool will automatically calculate the risk associated items in the sheet. This feature allows for quick and accurate calculations directly within the sheet, ensuring that all relevant risks are correctly evaluated and reported.



3. **Calculate Car Values** for all sheets: When this function is used, the tool will perform CAR calculations for all items and automatically generate two additional sheets: "CAR Calculation Steps" and "CAR Input Error."

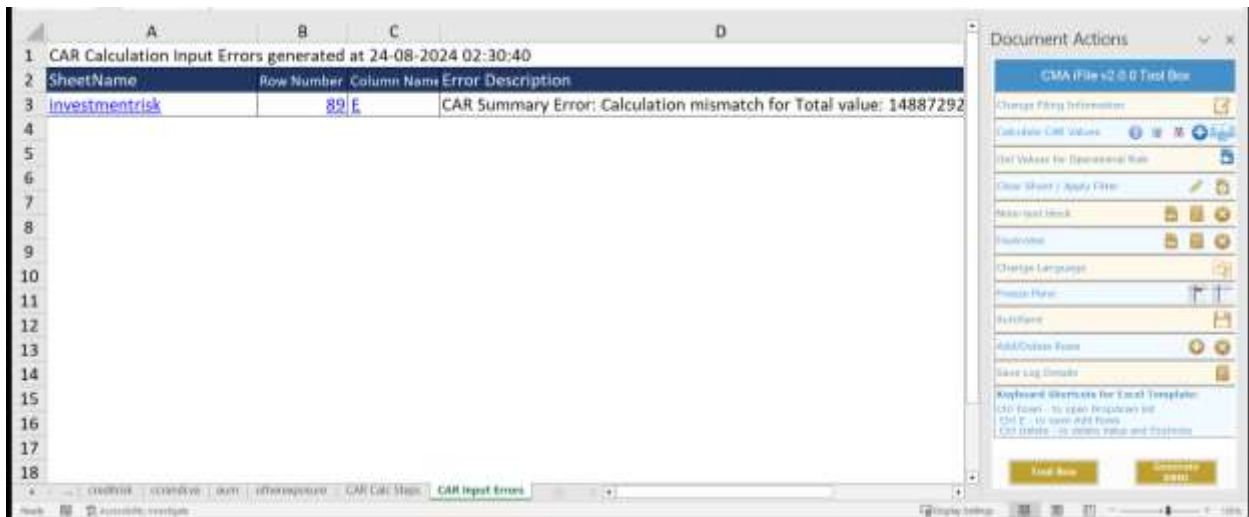


4. **Car Calculation Steps**: This sheet provides a detailed breakdown of the steps involved in calculating CAR, ensuring transparency and traceability of the calculations.



SheetName	Row Number	Column Name	Error Description	Net Exposure	Cap. Orig. Val.	Cap. Orig. Val.	App. CWI Val.	Risk Type	Risk Sub-Type
investmentrisk	11	W	NO PRECOND FOR CAPCH	500	15.00%		75	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	18	W	NO PRECOND FOR CAPCH	1992	3.00%		31.89	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	24	W	NO PRECOND FOR CAPCH	11119	3.00%		336.57	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	26	Z	FOR PRECOND S= Yes, FDI	10319	0.00%		0	MarketRisk-B1	GeneralInterest
investmentrisk	30	W	NO PRECOND FOR CAPCH	8992	3.00%		30.97	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	30	Z	FOR PRECOND S= Yes, FDI	8992	0.00%		0	MarketRisk-B1	GeneralInterest
investmentrisk	32	W	NO PRECOND FOR CAPCH	1007	3.00%		3	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	32	W	NO PRECOND FOR CAPCH	52210	3.00%		1566.48	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	33	W	NO PRECOND FOR CAPCH	8833	3.00%		115.59	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	38	W	NO PRECOND FOR CAPCH	202	3.00%		6.96	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	38	W	NO PRECOND FOR CAPCH	442	3.00%		13.28	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	38	W	NO PRECOND FOR CAPCH	1508	3.00%		47.84	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	38	W	NO PRECOND FOR CAPCH	166	3.00%		4.98	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	38	W	NO PRECOND FOR CAPCH	420	3.00%		13.4	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	38	W	NO PRECOND FOR CAPCH	1476	3.00%		44.28	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	40	W	NO PRECOND FOR CAPCH	33556	3.00%		1086.77	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	41	W	NO PRECOND FOR CAPCH	48756	3.00%		1921.88	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	42	W	NO PRECOND FOR CAPCH	32380	3.00%		971.4	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	42	Z	FOR PRECOND S= Yes, FDI	32380	0.00%		0	MarketRisk-B1	GeneralInterest
investmentrisk	43	W	NO PRECOND FOR CAPCH	4211	3.00%		127.53	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	43	W	NO PRECOND FOR CAPCH	2636	3.00%		79.02	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	43	W	NO PRECOND FOR CAPCH	5102	3.00%		152.05	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	48	W	NO PRECOND FOR CAPCH	148	3.00%		4.44	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	47	W	NO PRECOND FOR CAPCH	145	3.00%		4.35	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	48	W	NO PRECOND FOR CAPCH	1725	3.00%		412.05	CreditRisk-B4	Cred-Risk-CrPty
investmentrisk	48	Z	FOR PRECOND S= Yes, FDI	1725	0.00%		0	MarketRisk-B1	GeneralInterest
investmentrisk	81	Z	FOR PRECOND S= Yes, FDI	83380	0.00%		0	MarketRisk-B1	GeneralInterest

5. **Car input Error:** Sheet identifies any missing values necessary for accurate CAR calculations. This allows the filer to quickly locate and input the required data. **All missing values must be addressed and completed to ensure that the CAR calculations are correct and compliant with regulatory requirements.**



SheetName	Row Number	Column Name	Error Description
investmentrisk	89	E	CAR Summary Error: Calculation mismatch for Total value: 14887292

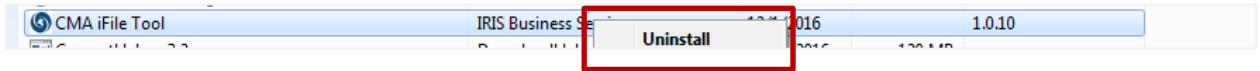
19. Generating CAR XBRL document

After resolving all errors in the "CAR Input Error" sheet, the filer can generate the CAR XBRL file. The file should then be saved as a .zip format, which can be uploaded to the IFSAH portal.

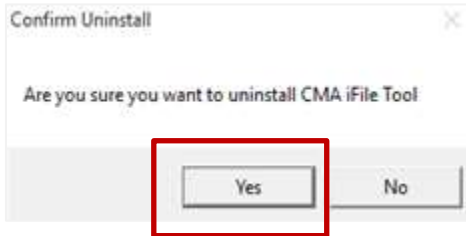
20. Uninstalling the tool

The user can uninstall the iFile tool from control panel by following the below steps:

- a. Right click on 'CMA iFile Tool' application in control panel.



- b. Click on 'Yes' option in the 'Confirm Uninstall' pop up window displayed



- c. Click on 'OK' option in the uninstallation successful pop-up window.

