

An aerial photograph showing a city skyline in the background, partially obscured by a hazy atmosphere. In the foreground, there are large, flat agricultural fields with a central canal or road cutting through them. The overall scene is a mix of urban and rural landscapes.

CRD-IV info session

27 October 2015

DeNederlandscheBank

EUROSYSTEEM

CRD-IV reporting in XBRL

Why and how

Agenda

- Introduction
- Which reports?
- Processing of reports
- Changes compared to current process

Introduction

CRD-IV reporting as defined by EBA is XBRL based. Using XBRL contributes to the realization of a standardized way of reporting across Europe.

DNB is in the process of updating its processes and systems to receive XBRL reports. Solvency II reports (insurance companies) will be the first to move to XBRL, followed by CRD-IV reports.

Benefits:

- Quicker feedback to banks
- XBRL used exactly matches reporting by DNB to ECB and EBA
- Processing will more closely resemble processing in other countries
- No national add-ons
- Simplification of the infrastructure

Which Reports

Only CRD-IV:

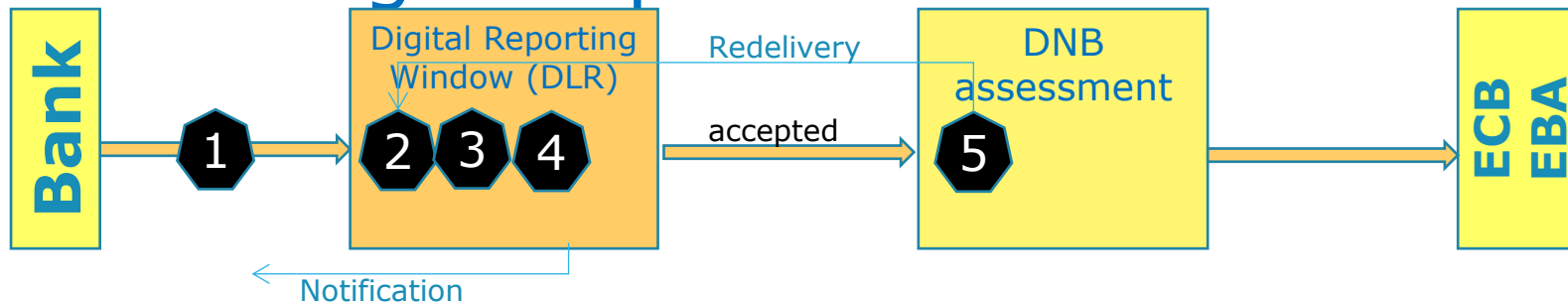
- Corep
- Large Exposures
- Leverage ratio
- LCR
- Stable funding (NSFR)
- Finrep GAAP
- Finrep IFRS
- Asset Encumbrance
- Funding plans
- Benchmarking

In future the range of CRD-IV reports may be extended (as defined in DPM).

Other reports will remain unchanged for the near future; reporting will be via e-Line

- National supervision reports
- BIS reports
- SE reports
- Balance of payments reports

Processing of reports



1. Bank logs in on Digital Reporting Window (DLR) using “e-Herkenning id” (digital-id)
2. Bank selects the reporting obligation(e.g. COREP)
3. Bank uploads XBRL file
4. DNB validates XBRL en puts result in DLR (visible for reporting Bank)
 - a. Accepted -> further assessment by DNB (reporting obligation met)
 - b. Not-accepted -> bank uploads new (corrected) file
5. DNB assesses data for consistency and plausibility
 - a. Request for new submission -> will be shown in reporting obligations in DLR
6. Data sent to ECB

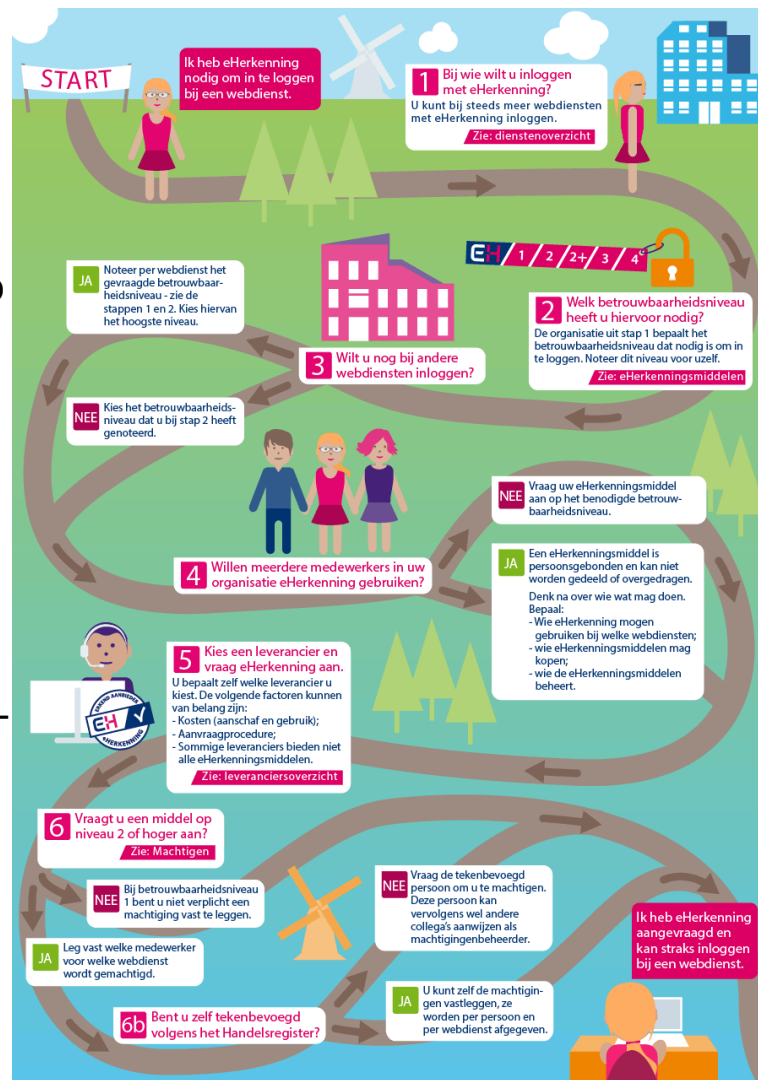
E-Herkenning for DLR

Person accessing DLR has to be authorized to represent the reporting institution.

DNB requires eHerkenning level 3


Info:

- <https://www.eherkenning.nl/erecognition/>
<https://www.eherkenning.nl/nl/aansluiten-op-eherkenning/communicatie/handboeken/>



DLR1: Start screen – overview of reporting obligations

DeNederlandscheBank
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Ingelogd als **Jeroen Test** rapportierend voor **Testbank N.V.**
Notificaties Mijn gegevens Uitloggen  English

Digitaal Loket Rapportages [Hulp nodig?](#)

Rapportageverplichting


Rapportageverplichtingen

Zoeken

Rapportage ↕	Frequentie ↕	Periode ↕	Nr. ↕	Status ↕	Datum verwacht ↓	
FINREP	Per kwartaal	30-09-2015	1	Open Concept	16-10-2015	Selecteer
COREP	Per kwartaal	30-09-2015	1	Open Concept	16-10-2015	Selecteer

DLR2: Obligation details

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Ingelogd als **Jeroen Test** rapportierend voor **Testbank N.V.**
Notificaties Mijn gegevens Uitloggen  English

Digitaal Loket Rapportages [Hulp nodig?](#)

Rapportageverplichting

Rapportageverplichtingen [Selecteer](#)


FINREP (31-12-2014)

STATUS	DATUM VERWACHT	NR.	PERIODE	FREQUENTIE
Open	25-02-2015	1	31-12-2014	Per jaar

[Aanmaken conceptaanlevering](#)

DLR3: Preparation of submission

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Ingelogd als **Jeroen Test** rapportierend voor **Testbank N.V.**
Notificaties Mijn gegevens Uitloggen  English

Digitaal Loket Rapportages Hulp nodig?

Rapportageverplichting

Rapportageverplichtingen Selecteer

FINREP (31-12-2014)

STATUS	DATUM VERWACHT	NR.	PERIODE	FREQUENTIE
Open	25-02-2015	1	31-12-2014	Per jaar

✓ Aanleveren


Aanlevering

Concept

Bestand	Naam
XBRL	Kies een bestand... Selecteer bestand

DLR4: Upload file

DeNederlandscheBank
EUROSYSTEEM

Ingelogd als **Jeroen Test** rapportierend voor **Testbank N.V.**
Notificaties Mijn gegevens Uitloggen  English

Digitaal Loket Rapportages

Rapportageverplichting [Hulp nodig?](#)

Rapportageverplichtingen [Selecteer](#)

FINREP (31-12-2014)

STATUS	DATUM VERWACHT	NR.	PERIODE	FREQUENTIE
Open	25-02-2015	1	31-12-2014	Per jaar

[✓ Aanleveren](#)

Aanlevering

[Concept](#)

Bestand	Naam	
XBRL	test_instance.xbri (2.68 KB)	✕ Annuleren

Upload bezig 0%

DLR5: Submission

Contactgegevens voor deze levering

Uw gegevens

Naam	Jeroen Test
E-mail	jtest@testbank.nl
Telefoon	020-1234567

+ Tweede contactpersoon toevoegen

Uw aanlevering is ontvangen op 06-10-2015 om 11:59:06

De aanlevering wordt nu gecontroleerd. U ontvangt een notificatie over het resultaat van de controle.

DLR6: Notifications

DeNederlandscheBank
EUROSYSTEEM

Ingelogd als **Jeroen** rapportierend voor **ING Bank N.V.**
Notificaties **1** Mijn gegevens Uitloggen English

Digitaal Loket Rapportages [Hulp nodig?](#)
Rapportageverplichting

U heeft nog 1 ongelezen notificatie.

Notificaties

Status Zoek in inhoud

Status	Datum	Onderwerp
Ongelezen	06-10-2015	Herrapportage voor OFLCJRTL (30-09-2015)

1 tot 1 van 1 resultaten

Herrapportage voor OFLCJRTL (30-09-2015)

DATUM: 06-10-2015 STATUS: Ongelezen

U heeft een herrapportageverplichting gekregen voor de rapportage OFLCJRTL over de periode die eindigt op 30-09-2015. De rapportage moet uiterlijk op 26-10-2015 door DNB zijn ontvangen.

[Sluiten](#)

XBRL validation results: Excel for reporter

First tab:
TOC; table of content

1	Default Aspect		
2	category	value	
3	Period Start	2014-12-31	
4	Period End	2014-12-31	
5	Identifier	724500A1FNICHSDF211	
6	Scheme	urn:lei:identifier	VALIDATION RESULTS
7			
8	Table of Contents		
9	No.	table	description
10	1	A_00_01	A 00.01 Nature of Report (AE)
11	2	F_32.01 (AE-ASS)	F 32.01 (AE-ASS) Asset encumbrance: Encumbrance overview - Assets
12	3	F_32.02.a (AE-CO)	F 32.02.a (AE-COL) Asset encumbrance: Encumbrance overview - Collateral (a)
13	4	F_32.02.b (AE-CO)	F 32.02.b (AE-COL) Asset encumbrance: Encumbrance overview - Collateral (b)
14	5	F_32.03.a (AE-NP)	F 32.03.a (AE-NPL) Asset encumbrance: Not pledged. Own covered bonds and ABS issu
15	6	F_32.03.b (AE-NP)	F 32.03.b (AE-NPL) Asset encumbrance: Not pledged. Own covered bonds and ABS issu
16	7	F_32.04.a (AE-SO)	F 32.04.a (AE-SOU) Asset encumbrance: Sources of encumbrance (a)
17	8	F_32.04.b (AE-SO)	F 32.04.b (AE-SOU) Asset encumbrance: Sources of encumbrance (b)
18	9	F_33.00.a (AE-MA)	F 33.00.a (AE-MAT) Asset encumbrance: Maturity data (a)
19	10	F_33.00.b (AE-MA)	F 33.00.b (AE-MAT) Asset encumbrance: Maturity data (b)
20	11	F_34.00.a (AE-CO)	F 34.00.a (AE-CONT) Asset encumbrance: Contingent encumbrance (a)
21	12	F_34.00.b (AE-CO)	F 34.00.b (AE-CONT) Asset encumbrance: Contingent encumbrance (b)
22	13	F_34.00.c (AE-CO)	F 34.00.c (AE-CONT) Asset encumbrance: Contingent encumbrance (c)
23	14	F_35.00.a (AE-CB)	F 35.00.a (AE-CB1) Asset encumbrance: Covered bonds issuance (a)
24	15	F_35.00.b (AE-CB)	F 35.00.b (AE-CB1) Asset encumbrance: Covered bonds issuance (b)
25	16	F_35.00.c (AE-CB)	F 35.00.c (AE-CB1) Asset encumbrance: Covered bonds issuance (c)
26	17	F_35.00.d (AE-CB)	F 35.00.d (AE-CB1) Asset encumbrance: Covered bonds issuance (d)
27	18	F_36.01.a (AE-AD)	F 36.01.a (AE-ADV1) Asset encumbrance: Advance template for assets of the reporting it
28	19	F_36.01.b (AE-AD)	F 36.01.b (AE-ADV1) Asset encumbrance: Advance template for assets of the reporting it
29	20	F_36.01.c (AE-AD)	F 36.01.c (AE-ADV1) Asset encumbrance: Advance template for assets of the reporting it
30	21	F_36.02.a (AE-AD)	F 36.02.a (AE-ADV2) Asset encumbrance: Advance template for collateral and own debt
31	22	F_36.02.b (AE-AD)	F 36.02.b (AE-ADV2) Asset encumbrance: Advance template for collateral and own debt
32	23	F_36.02.c (AE-AD)	F 36.02.c (AE-ADV2) Asset encumbrance: Advance template for collateral and own debt

XBRL validation results : Excel for reporter(2)

F 32.01 (AE-ASS) Asset encumbrance: Encumbrance overview - Assets

		Carrying amount of encumbered assets			Fair
		010	of which: issued by other entities of the group	of which: central bank's eligible	
			020	030	
Assets of the reporting institution	010	16473980000		1140578000	
Loans on demand	020				
Equity instruments	030				
Debt securities	040	1140578000		1140578000	1140578000
of which: covered bonds	050	23979000		23979000	23979000
of which: asset-backed securities	060	141655000		141655000	141655000
of which: issued by general governments	070	899502000		899502000	899502000
of which: issued by financial corporations	080	215295000		215295000	215295000
of which: issued by non-financial corporations	090	25780000		25780000	25780000
Loans and advances other than loans on demand	100	15333402000			
of which: mortgage loans	110	14064178000			
Other assets	120				

Individual table (per tab):

Two cells are red, caused by errors

XBRL validation results: Excel for reporter(3)

Last tab (validation): all errors

Formula identifier + result

Formula in text

Formula in XBRL

Variables; their value and aspects¹

A	B
TOC	
VALIDATION RESULTS	
1. Value Assertion failed. (Manual) (id='eba_v2835_m')	
SCOPE	T[F 32.01, F 32.02.a, F 32.02.b], [c010;c030]
ERROR Message	{F 32.02.b, r250} = {F 32.01, r010} + {F 32.02.a, r130} + {F 32.02.a, r240}
EXPRESSION	iaf.numeric-equal(\$a, iaf.sum((\$b, \$c, \$d)))
	---> a[1]eba_mi290 = 16490358000 (eba_dim:BAS=eba_BA:x17 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x459)
	---> b[1]eba_mi53 = 1140578000 (eba_dim:LQA=eba_LQ:x49 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x25 eba_dim:BAS=eba_BA:x6)
	---> c[1]eba_mi129 = 16378000 (eba_dim:MCG=eba_MC:x25 eba_dim:BAS=eba_BA:x17 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x409)
	---> d[1] = 0 [FALLBACK VALUE]
2. Value Assertion failed. (Manual) (id='eba_v2835_m')	
SCOPE	T[F 32.01, F 32.02.a, F 32.02.b], [c010;c030]
ERROR Message	{F 32.02.b, r250} = {F 32.01, r010} + {F 32.02.a, r130} + {F 32.02.a, r240}
EXPRESSION	iaf.numeric-equal(\$a, iaf.sum((\$b, \$c, \$d)))
	---> a[1]eba_mi290 = 16490358000 (eba_dim:BAS=eba_BA:x17 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x459)
	---> b[1]eba_mi53 = 1140578000 (eba_dim:LQA=eba_LQ:x49 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x25 eba_dim:BAS=eba_BA:x6)
	---> c[1]eba_mi129 = 16378000 (eba_dim:LQC=eba_LQ:x49 eba_dim:MCG=eba_MC:x25 eba_dim:BAS=eba_BA:x17 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x409)
	---> d[1] = 0 [FALLBACK VALUE]
3. Value Assertion failed. (Manual) (id='eba_v2835_m')	
SCOPE	T[F 32.01, F 32.02.a, F 32.02.b], [c010;c030]
ERROR Message	{F 32.02.b, r250} = {F 32.01, r010} + {F 32.02.a, r130} + {F 32.02.a, r240}
EXPRESSION	iaf.numeric-equal(\$a, iaf.sum((\$b, \$c, \$d)))
	---> a[1]eba_mi290 = 1156956000 (eba_dim:LQC=eba_LQ:x49 eba_dim:BAS=eba_BA:x17 eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x459)
	---> b[1]eba_mi53 = 16473980000 (eba_dim:ENC=eba_CG:x8 eba_dim:MCY=eba_MC:x25 eba_dim:BAS=eba_BA:x6)

¹ aspects are metric and all Valid dimensions / members

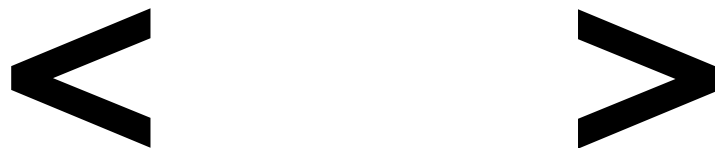
What changes compared to the current process?

- Digital Reporting Window (DLR) will be used instead of e-Line
- Use of XBRL format
- No data entry facility
- eHerkenning required
- Reporter will be notified via email that validation result is available in DLR
- Reporting obligation will be met once the submitted files has successfully passed the taxonomy validation checks.

XML to XBRL

What you need to know to handle XBRL

XML is ...



Or is there more to it?

XML terminology

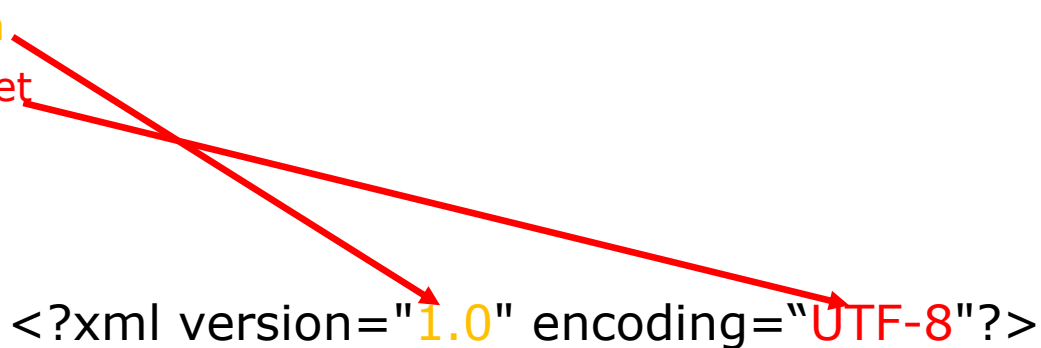
- XML declaration
- Root node(s)
- XML namespace declarations and -prefixes
- URI, URL, URN
- Nodes: elements & attributes (& more)
- SimpleType & ComplexType elements
- Data types & facets
- ID & IDREF
- XML Schema validation
- XPath (2.0)

XML Declaration

First line in the file: identifies the file being XML

XML version

Character set



```
<?xml version="1.0" encoding="UTF-8"?>
```

EBA: XML version MUST be 1.0

EBA: character set MUST be UTF-8

XML: Encoding of characters MUST REALLY be UTF-8, no 漢字


Root node(s)

XML Schema defines the root node(s)

Elements that have been defined on root level in a schema

No repetition of root nodes

Root node contains namespace declarations



```
<xbrli:xbrl xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xbrli="http://www.xbrl.org/2003/instance"
xmlns:link="http://www.xbrl.org/2003/linkbase"
xmlns:xlink="http://www.w3.org/1999/xlink" ... >
```

XBRL: only one root node allowed for instances: xbrli:xbrl

EBA: no repetitions of root node in instance

Namespaces

Elements defined in schema MUST be in a (target)namespace

Namespace is a string in the form of an URI

Namespaces (in EBA) always have a qualifier: the namespace prefix

`<xbrli:xbrl xmlns:xbrli="http://www.xbrl.org/2003/instance">`



XBRL: instances MUST have namespace declarations to be valid

EBA: namespace declaration MUST be unique

EBA: namespace prefix SHOULD follow the original prefix assignment

URI, URL, URN

Identifying strings

URI: Uniform Resource Identifier

URL: Uniform Resource Locator

URN: Uniform Resource Name

<http://www.xbrl.org/2003/linkbase>

<http://www.xbrl.org/2003/linkbase.xsd>

<urn:xbrl:org:2003:linkbase>

A

XBRL: uses only URI and URL

XBRL instance: entrypoint is an URL with an actual location on EBA server(s)

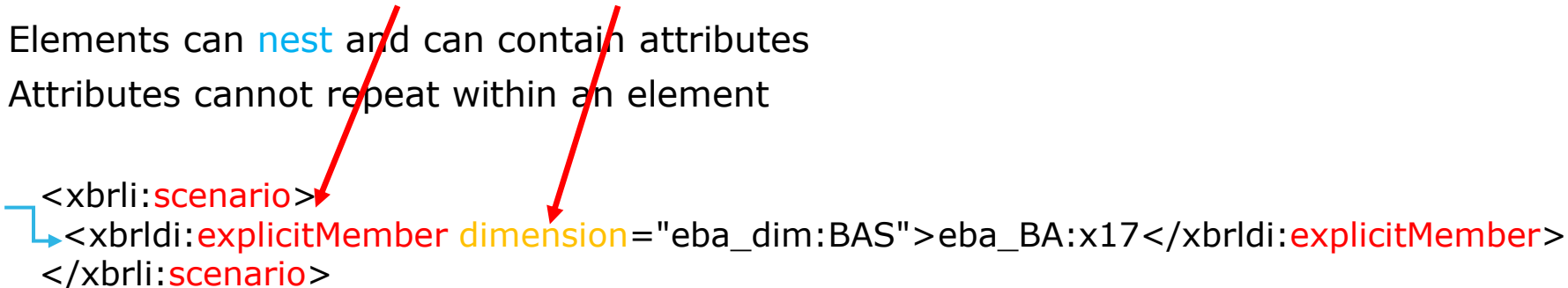
Nodes: elements & attributes

Everything defined in XML document is a node

Main nodes are **elements** and **attributes**

Elements can **nest** and can contain attributes

Attributes cannot repeat within an element



`<xbri:scenario>`
`<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x17</xbrldi:explicitMember>`
`</xbri:scenario>`

The diagram shows two red arrows pointing from the text above to the XML code. One arrow points from the word 'elements' to the opening tag `<xbri:scenario>`. The other arrow points from the word 'attributes' to the attribute `dimension="eba_dim:BAS"`. A blue L-shaped arrow points from the left margin to the opening tag `<xbrldi:explicitMember`.

SimpleType & ComplexType

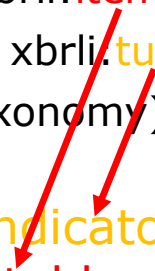
SimpleType elements: only attributes and values allowed

ComplexType elements: nested elements also allowed

XBRL: SimpleType = xbrli:item

XBRL: ComplexType = xbrli:tuple

Defined in schema (taxonomy), consequences for instances



```
<find:fIndicators>  
  <find:table contextRef="c">S.01.01.01</find:table>  
</find:fIndicators>
```

EBA: no tuples in tables

XBRL: abstract items as values in instance

Data types & facets

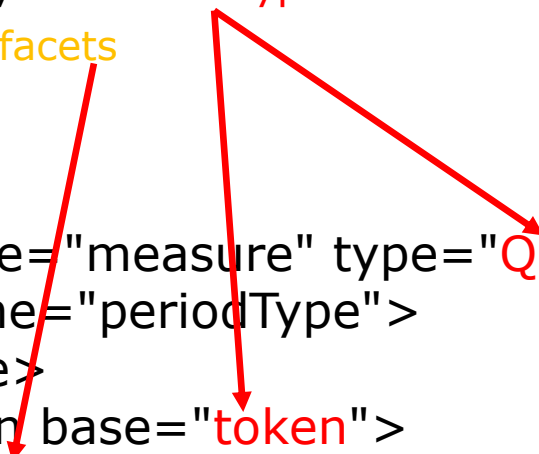
Values reported are restricted by their **data types**

Data types can be restricted by **facets**

Single value validations

Schema (taxonomy) defined

```
<element name="measure" type="QName" />  
<attribute name="periodType">  
  <simpleType>  
    <restriction base="token">  
      <enumeration value="instant" />  
      <enumeration value="duration" />  
    </restriction>  
  </simpleType>  
</attribute>
```



....

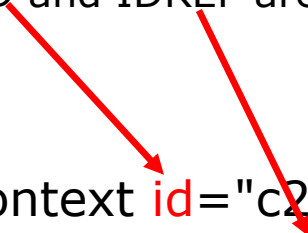
ID & IDREF

XML approach to create references between elements

Names can differentiate, ID and IDREF are data types

MUST start with a-zA-Z

Reporter defined



```
<xbrli:context id="c2"/>  
<eba_met:si288 contextRef="c2"/>
```

XBRL instances uses two `refs`: contextRef and unitRef

EBA: Unused context (id's) NOT allowed

EBA: Unused unit (id's) NOT allowed

EBA: Fact with an id NOT allowed

XML Schema validation

XBRL uses XML schema validation

- Well formed (start and end tags on nodes)

- Data types (reported value fits the datatype and its facets)

- Nesting/ordering of nodes

DNB: Error in passing this validation = immediate refusal of the instance

XBRL Validation extra:

- Dimension/member combinations MUST be allowed on reported element

- Multiple checks on instances (on entrypoint, duplications etc.)

DNB: Error in passing this validation = immediate refusal of the instance

XPath

XBRL 'engine' on assertions, business rule validations

XPath 1.0 = only 'treewalking'

XPath 2.0 = addition of functions

iaf:numeric-equal(\$a, fn:sum((\$b, \$c)))

A red arrow points from the text 'addition of functions' to the 'iaf:numeric-equal' function in the XPath expression. Another red arrow points from the 'Functions' item in the 'XBRL additions:' list to the same function in the expression.

XBRL additions:

Filters

Functions

EBA-CRD-4: approx 3100 formulae or business rules

How to create an instance

Structured approach

XBRL instance content

- (1) XML declaration
- (1) Root node = XML element
- (N) Namespace declarations = URI without location hints
- (1) Entrypoint = URL
- (1) Filing indicator = XBRL tuple, with (N) Filing indicators = XBRL item
- (1-2) Units = XML element (complex)
- (N) Contexts with (0-N) dimensions each with (1) member each
- (N) Metrics with (1) context ref, (0-1) unit ref, (0-1) accuracy and (1) fact value

Instance (1)

XML declaration: XML version + charsetset

XML comment: instance creator

XML namespace:
declarations

XBRL entypoint: URL

XBRL unit: measure

```
<?xml version="1.0" encoding="utf-8"?>  
<!--(C) DNB -->  
<xbrli:xbrl xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  
           xmlns:xbrli="http://www.xbrl.org/2003/instance" >  
  <link:schemaRef xlink:type="simple"  
                  xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2014-04/2015-02-16/mod/fp.xsd" />  
  <xbrli:unit id="uEUR">  
    <xbrli:measure>iso4217:EUR</xbrli:measure>  
  </xbrli:unit>
```

Instance (2)

XBRL context:

EBA: source of the filer code

EBA: reporter code (LEI)

```
<xbrli:context id="c2">  
  <xbrli:entity>  
    <xbrli:identifier scheme="http://standards.iso.org/iso/17442">213800HIEOF954KNG142</xbrli:identifier>  
  </xbrli:entity>  
  <xbrli:period>  
    <xbrli:instant>2015-07-31</xbrli:instant>  
  </xbrli:period>  
  <xbrli:scenario>  
    <xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x17</xbrldi:explicitMember>  
  </xbrli:scenario>  
</xbrli:context>
```

EBA: reporting period (end date)

XBRL scenario: container for dimension/member combinations

EBA: (Explicit) dimension
EBA: member

34

Instance (3)

```
<xbrli:scenario>  
  <xbrldi:explicitMember dimension="eba_dim:SCO">eba_SC:x8</xbrldi:explicitMember>  
  <xbrldi:typedMember dimension="eba_dim:LEC">  
    <eba_typ:LE>33</eba_typ:LE>  
  </xbrldi:typedMember>  
</xbrli:scenario>
```

EBA: typed (open) dimension
Reporter: member known only to the reporter

```
<eba_met:si288 contextRef="c7051">0</eba_met:si288>
```

Reporter: fact, string with zero??

```
<eba_met:mi53 unitRef="uEUR" decimals="-3" contextRef="c7050">1234560</eba_met:mi53>
```

Unit reference

Accuracy

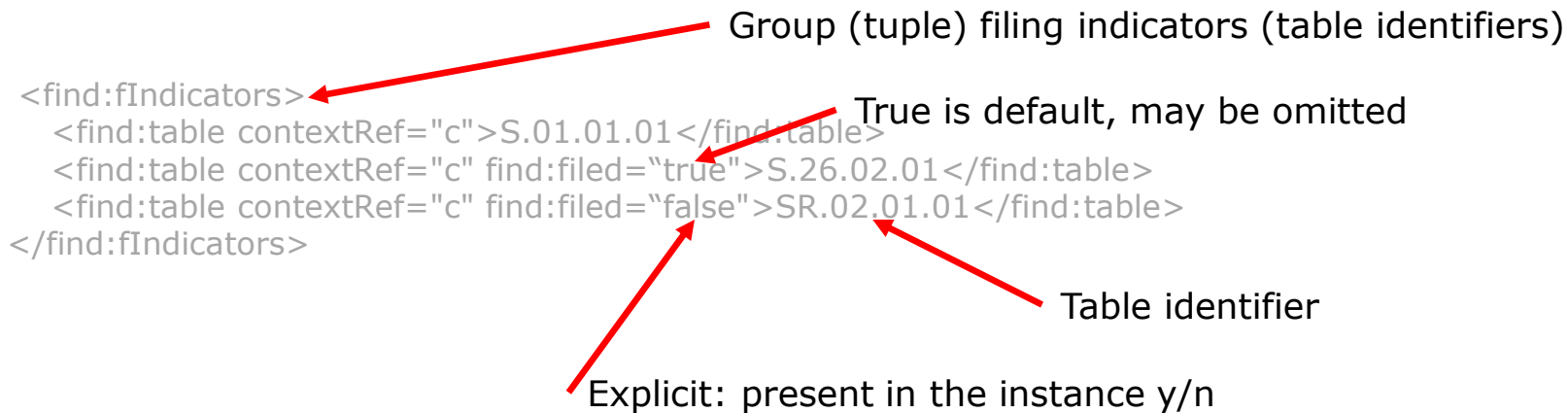
Context reference

Fact: amount in EUR

```
<eba_met:pi332 unitRef="uPURE" decimals="4" contextRef="c5">0.031</eba_met:pi332>
```

Fact: percentage or ratio

Instance (4)



Proces

- Create a helper table to map fact values to datapoints
- Transform datapoints to metrics with context reference
 - For numerics: also include the unit reference and accuracy
- Transform dimensional aspects to contexts
- Remove all dimension/member combinations containing member 'x0'
- Deduplicate metric/dimension/member combinations (mind the value!)
- Deduplicate contexts (replace reference id with deduplicated metric)
- Add fixed values
 - Units, Entrypoint, Root node, XML declaration, Reporter, Reporting period
- Include reported table (filing indicators)
- Select distinct namespace prefixes

Don'ts

- No empty facts in the instance (this includes irrelevant zeros)
- No non-referenced units, contexts, namespaces in the instance
- No duplicate contexts
- No duplicate units
- No duplicate facts
- XBRL: no default member (name = x0) allowed
- 1 instance = complete report, no division of tables across instances
- String values: language=NL
- Monetair: no thousands, millions etc. Only single EUR units
- No business relevant (XML) comments/annotations in the instance
- XBRL: no extensions allowed

Mapping eLine R/C – XBRL nodes

```
<rapportage nihil="false" periode="2015-12-31" formulierid="CB1500V15R1" versie="1"
frequentie="H">
```

```
<variant type="EBA_GA6" value="EBA_GA_ES" />
```

```
<post value="306" cube="c01" rij="r_010" kolom="c_010" />
```

```
<post value="307" cube="c01" rij="r_010" kolom="c_020" />
```

...

```
<xbrli:context id="C48">
```

```
<xbrli:entity>
```

```
<xbrli:identifier
```

```
scheme="http://standards.iso.org/iso/17442">HIER_MOET_EEN_LEICODE</xbrli:identifier>
```

```
</xbrli:entity>
```

```
<xbrli:period>
```

```
<xbrli:instant>2015-12-31</xbrli:instant>
```

```
</xbrli:period>
```

```
<xbrli:scenario>
```

```
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x9</xbrldi:explicitMember>
```

```
<xbrldi:explicitMember dimension="eba_dim:CEG">eba_GA:ES</xbrldi:explicitMember>
```

```
<xbrldi:explicitMember dimension="eba_dim:LTV">eba_PC:x54</xbrldi:explicitMember>
```

```
<xbrldi:explicitMember dimension="eba_dim:MCG">eba_MC:x294</xbrldi:explicitMember>
```

```
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x193</xbrldi:explicitMember>
```

```
<xbrldi:explicitMember dimension="eba_dim:PRP">eba_PL:x11</xbrldi:explicitMember>
```

```
<xbrldi:explicitMember dimension="eba_dim:TRI">eba_TR:x5</xbrldi:explicitMember>
```

```
</xbrli:scenario>
```

```
</xbrli:context>
```

```
<eba_met:mi161 unitRef="uEUR" decimals="-3" contextRef="C48">306000</eba_met:mi161>
```

```
<eba_met:mi162 unitRef="uEUR" decimals="-3" contextRef="C48">307000</eba_met:mi162>
```

To filing indicator

Conclusion:

c01, r_010, c_010 =

eba_dim:BAS + eba_BA:x9

eba_dim:LTV + eba_PC:x54

eba_dim:MCG + eba_MC:x294

eba_dim:MCY + eba_MC:x193

eba_dim:PRP + eba_PL:x11

eba_dim:TRI + eba_TR:x5

eba_met:mi161

DeNederlandscheBank

EUROSISTEEM

Mapping helper tables

- eLine report -> XBRL entrypoint (mind the versions)
- DNB reporter code -> LEI code
- Fixed: unit "iso4217:EUR", unit "xbrli:Pure", LEI schema "http://standards.iso.org..."
- eLine form Id -> filing indicator
- eLine cube/row/column/variant -> datapoint -> XBRL metric/dim(s)/mem

- WARNING: eLine R/C values **MAY be <>** EBA R/C values

Resources (1)

- EBA DPM 2.4.0 [link](#)
- DPM Access database
 - Table 'Module' contains 'XbrlSchemRef' = the entrypoint
 - Table 'TableVersion' contains 'XbrlFilingIndicatorCode' = the filing indicator
 - Table 'ContextOfDatapoints' contains 'XbrlContextKey' = the context dim/mem's
 - Table 'Member' contains 'MemberXbrlCode' = the metric (filter: domainID=100)
 - Table 'AxisOrdinate' contains 'OrdinateCode' = the (EBA) row/column number
- Relationships between tables: work to be done

■ We are aware of presentation labels <> definition labels in some cases

27-10-2015

Resources (2)

- Documentation:
 - EBA DPM Database X.X.X.X.zip
 - EBA XBRL Taxonomy in the correct version (zip)
 - EBA XBRL Filing Rules vX.X.pdf
 - EBA Roadmap_{date}.xlsx
 - EBA Validation Rules – {date}.xlsx
 - DNB document how to upload reports in the new portal (N.A. at this time)
- Tools:
 - MUST Transformer. Source: proprietary development
 - MUST XBRL validator (standard+formulae). Source: standard software
 - MUST Filing rules validator. Source: proprietary development
 - MAY XBRL presenter (standard+table linkbase). Source: standard software

Planning and information

Planning

- All CRD-IV reports have to be submitted in XBRL format from 1 October 2016 onwards
- Exact date will be set based on reporting schedule
- Minimize dependency on introduction of new DPM version
- 4 month testing period
- Minimize dependency on Solvency-II
- Testing period are still tentative; final planning in December 2015

Testen and Planning - principles

- **Testing is mandatory for all banks**
 - Bank has to successfully execute several test scenario's
- **Long testing period**
 - Sufficient time to prepare for switch to XBRL
- **Testing complexity increases over time**
 - Functionality will be made available step by step
 - Digital Reporting Window and e-Herkenning
 - Validation of reports
 - "Production like"

Testen

June 2016

Connectivity test

- Login Digital Reporting Window (DLR)
- Upload file

July-Aug 2016

Validation test

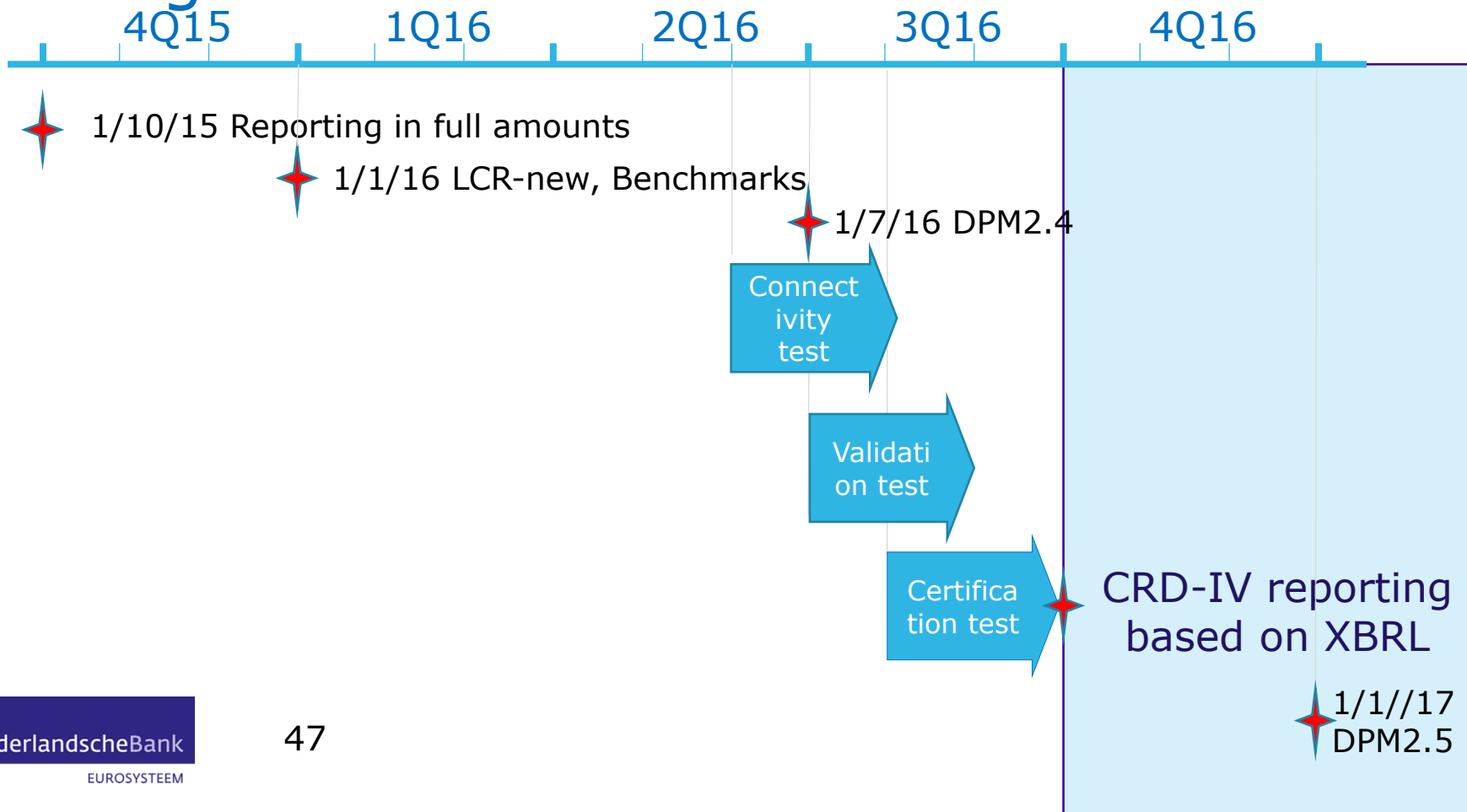
- Validation of all reports (relevant for tester)
- Feedback (positive and negative)

Aug-Sept 2016

Certification test

- Successful delivery of XBRL file by reporting bank (no errors); data based on previous reporting period

Planning



Redelivery after switch to XBRL

- **Reports that originally have been submitted via e-Line**
 - via e-Line during limited period after switch to XBRL
 - via XBRL
 - the new XBRL has to adhere to the DPM version applicable for the original report
- **Rapports submitted via XBRL**
 - Redelivery only possible in XBRL

Certification

- **Certification will be available in Digital Reporting Window per 1/1/17**
 - Between switch to XBRL and 1/1/17 no certification possible
 - All banks certify december reports => no problem

Information

- CRD-IV alert - XBRL special
- E-line website
 - Presentations infosessie 27 October
 - Example files XML-> XBRL conversie
 - Mapping tabel
 - Email address for questions: xbml@dnb.nl
- Software providers:
<https://www.xbml.org/the-consortium/resources/tools-and-services/>

Questions

