

# Solutions for Technical Challenge

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Fujitsu Limited

# World faces crisis..

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- De Larosière's Report mentions:
  - The European Union is suffering.
  - An economic recession
  - Higher unemployment
  - Huge government spending to stabilize the banking system
    - debts that future generations will have to pay back.
  - Financial regulation and supervision have been too weak or have provided the wrong incentives. Global markets have fanned the contagion. Opacity, complexity have made things much worse.

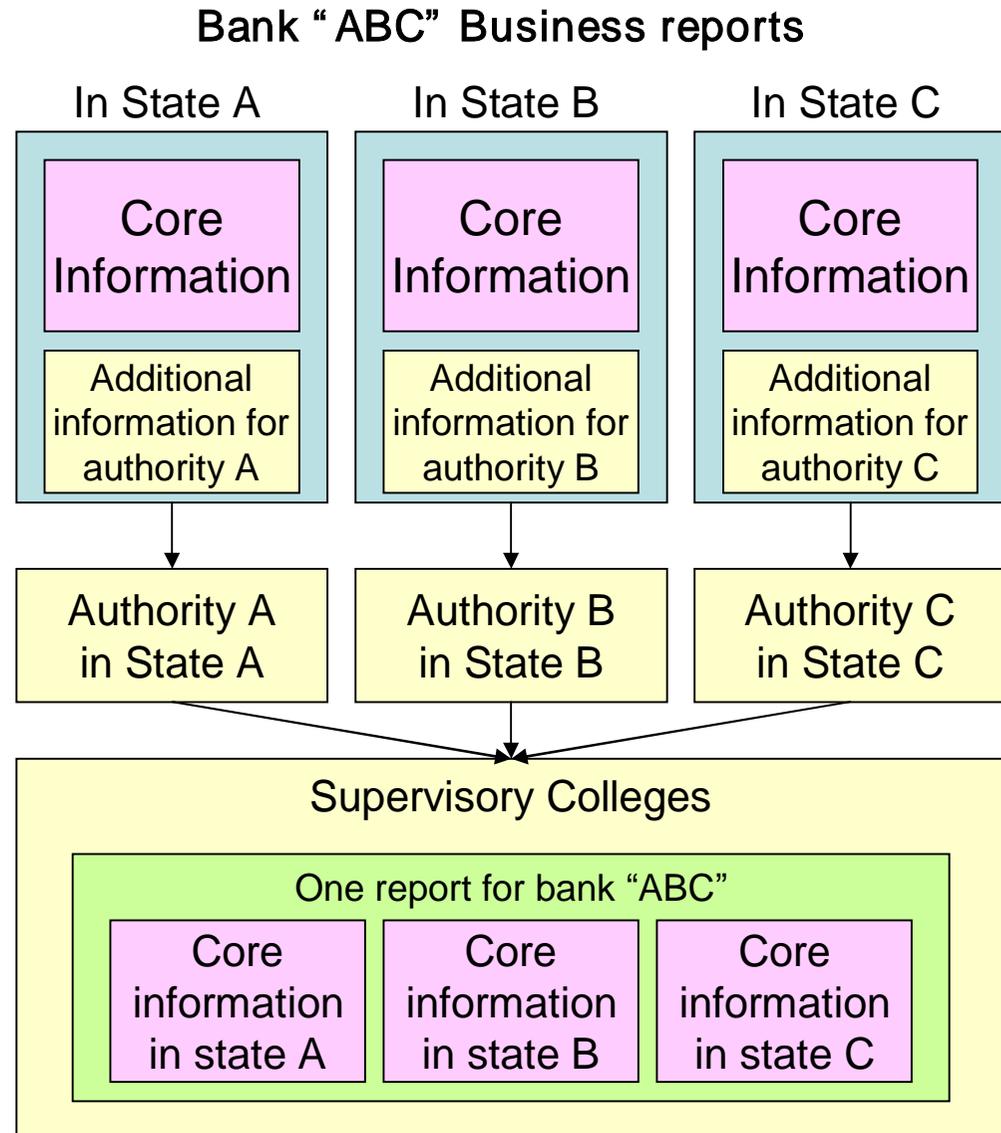
# De Larosière's Report recommends..

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- Recommendation 18
  - A European System of Financial Supervisors (ESFS) should be setup.....
  - It should rely on a **common set of core harmonised rules** and have access to high-quality information.
- Recommendation 21
  - The group recommends an immediate step-change in the working of the level 3 committees which can be dealt with at once.....
  - Prepare the ground, including through the adoption of adequate supervisory norms, for the **setting-up of supervisory colleges for all major cross-border financial firms in the EU** by the end of 2009.

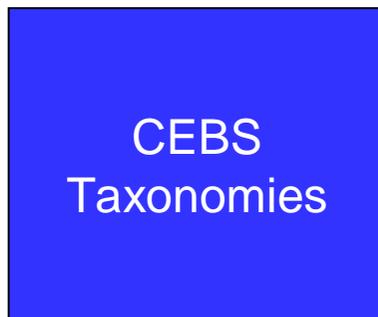
# Technical Challenges

- Core information of independent business report for one authority must be referred by the other authorities in the EU when Bank “ABC” operates in multiple states in the EU.
- Each core information must be transformed into the EU standard format for further processing.



# COREP Taxonomies (file names)

July 1, 2006	May 22, 2008	June 30, 2007
CEBS	Banco de España	Banque de France
p-od	p-od (*)	p-od
		P-od-fr (*)
	p-ev	
		p-cd (-fr)
p-md		p-md



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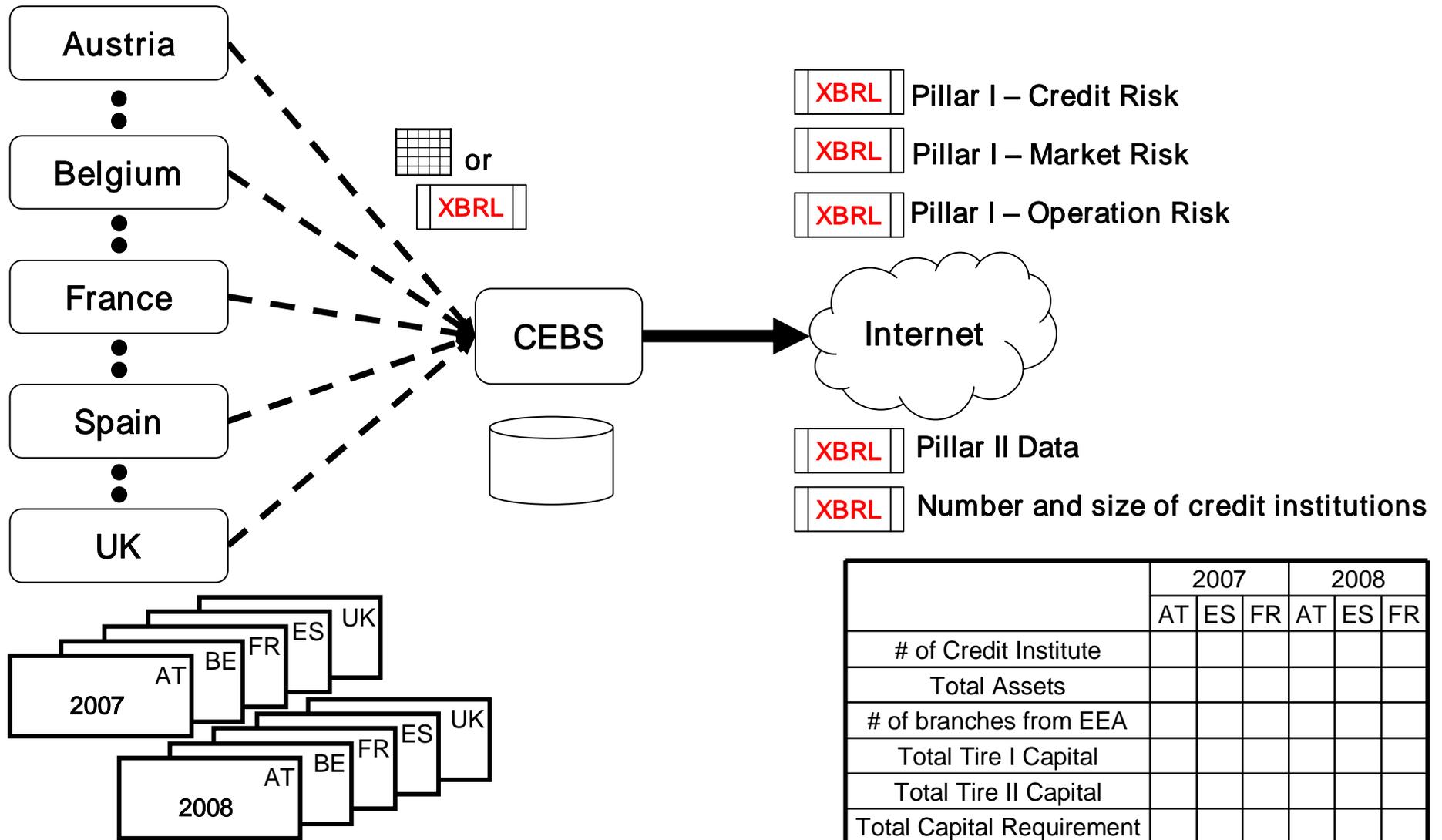


(\*) Spanish or French Label



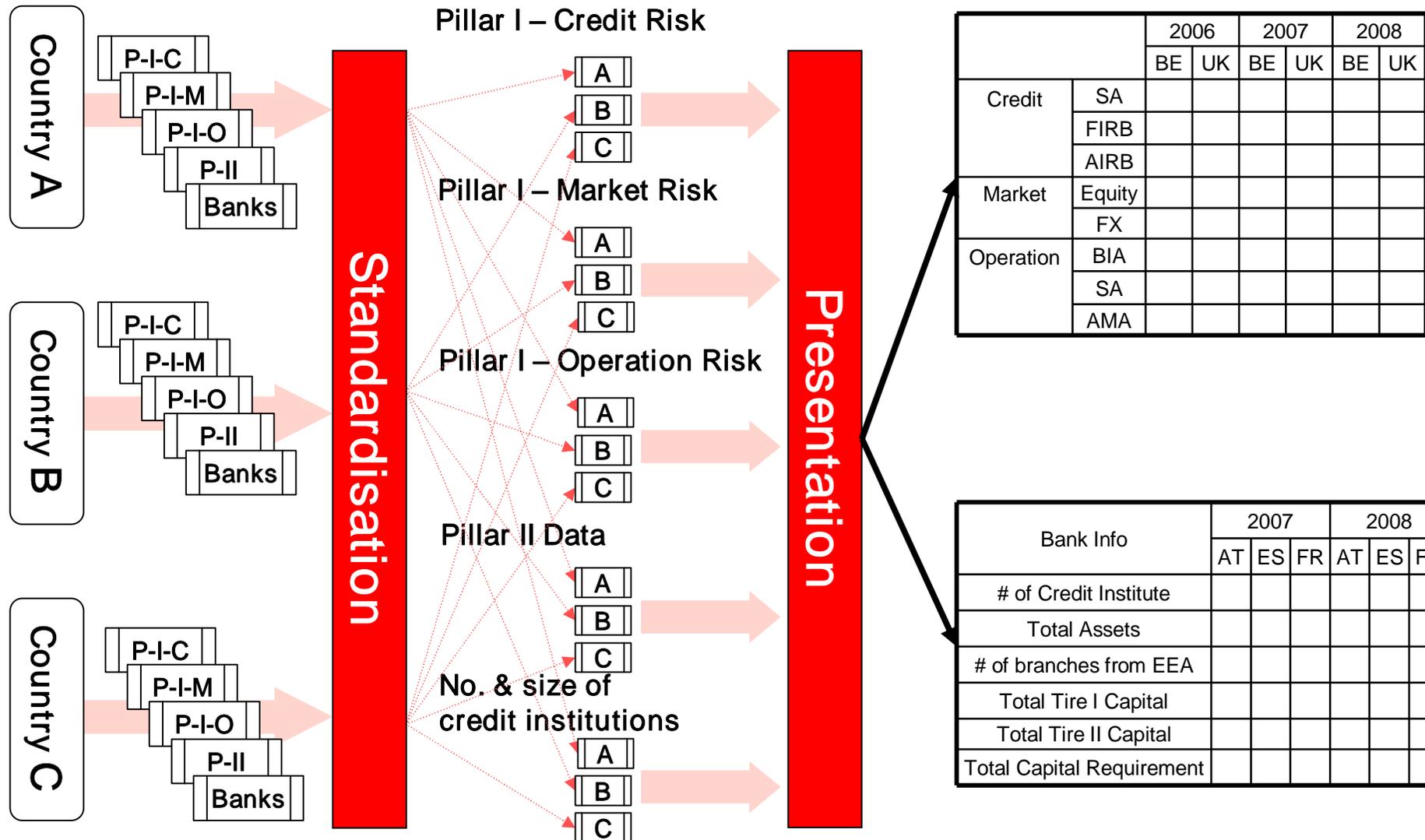
# Why not with XBRL format by CEBS? **FUJITSU**

Draft Idea from Fujitsu

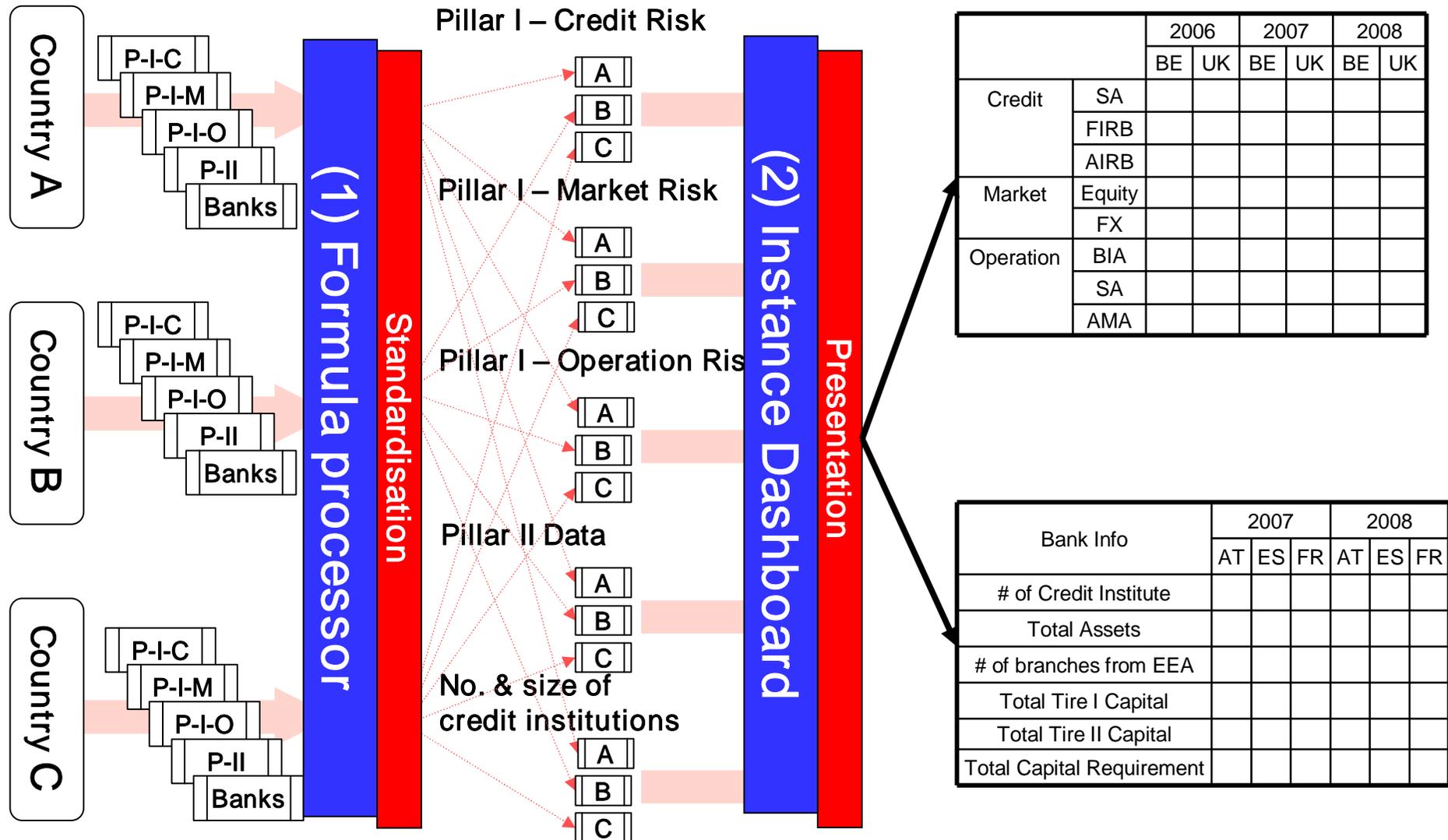


- More accurate data because of Formula LB
- More transparent (little intervention)
- Not manual intensive at CEBS
- Reduction of administrative burden
- Only necessary information to each end user

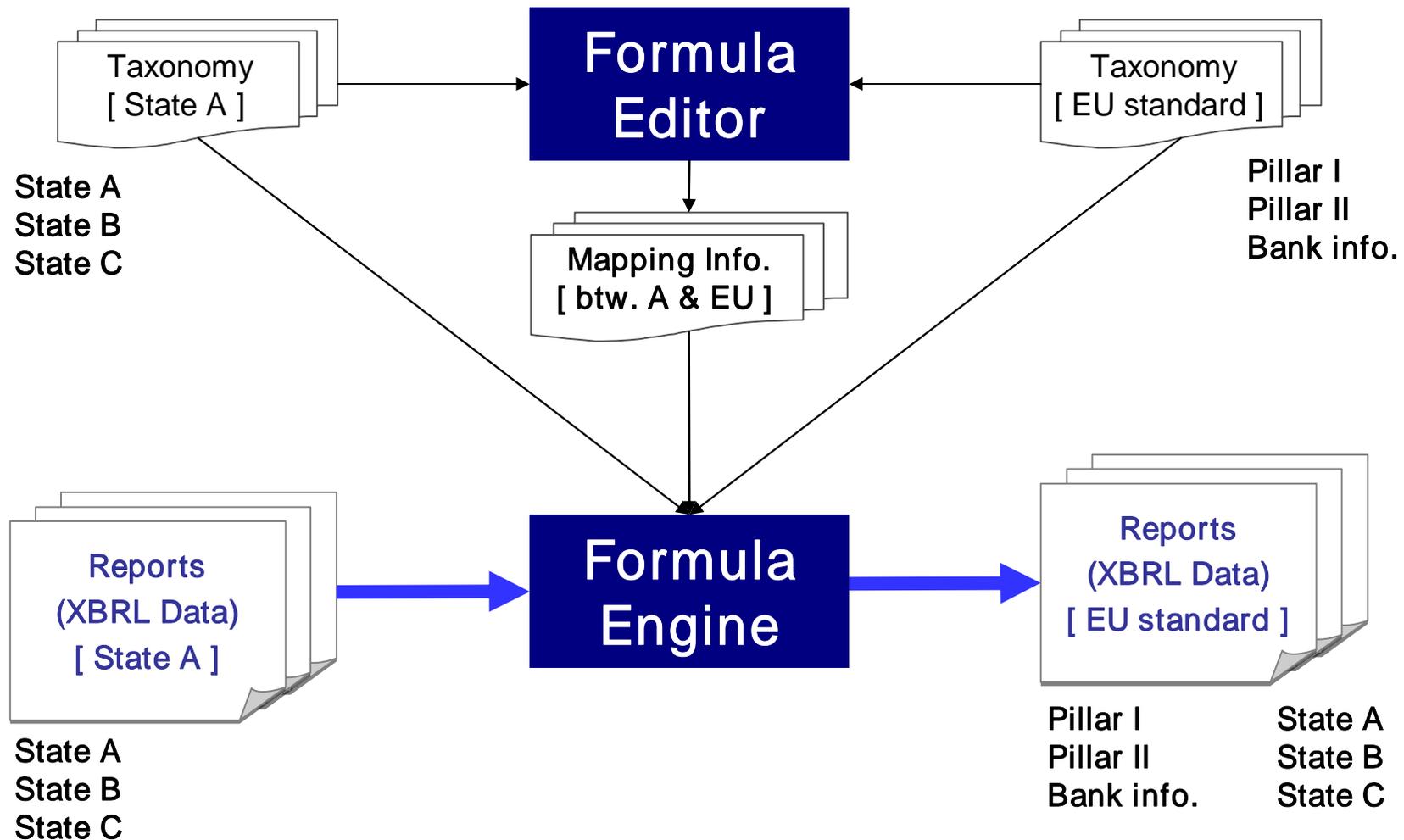
# XBRL Solution



# Fujitsu Solution



# (1) “Formula” for Standardisation

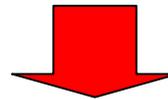


# Similar Idea from Bank of Japan

## 9. How to re-use existing XBRL instance efficiently(1)

### Current situation in Japan

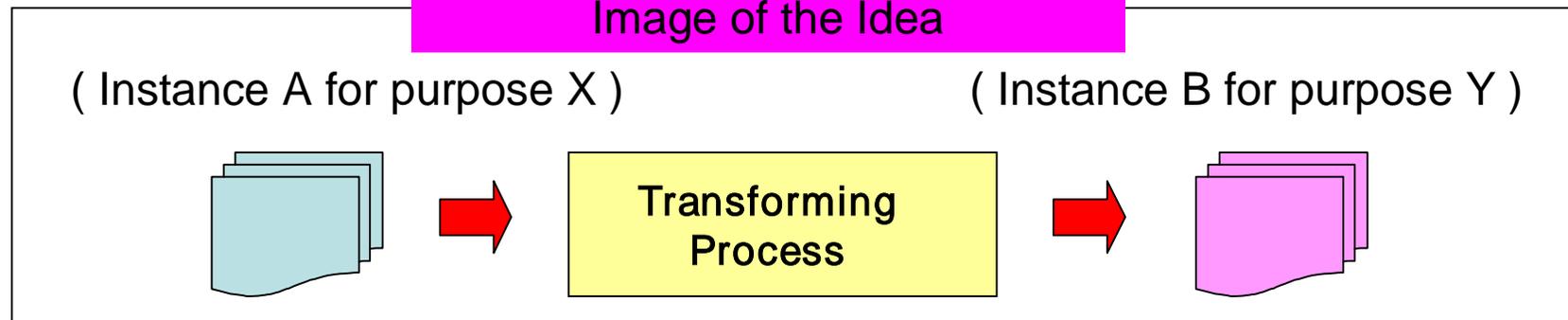
Live use of XBRL by EDINET (FSA of Japan), TD-net (Tokyo Stock Exchange) and e-Tax (National Tax Agency of Japan) supplies plenty of XBRL instance to society



### Expected future technical needs

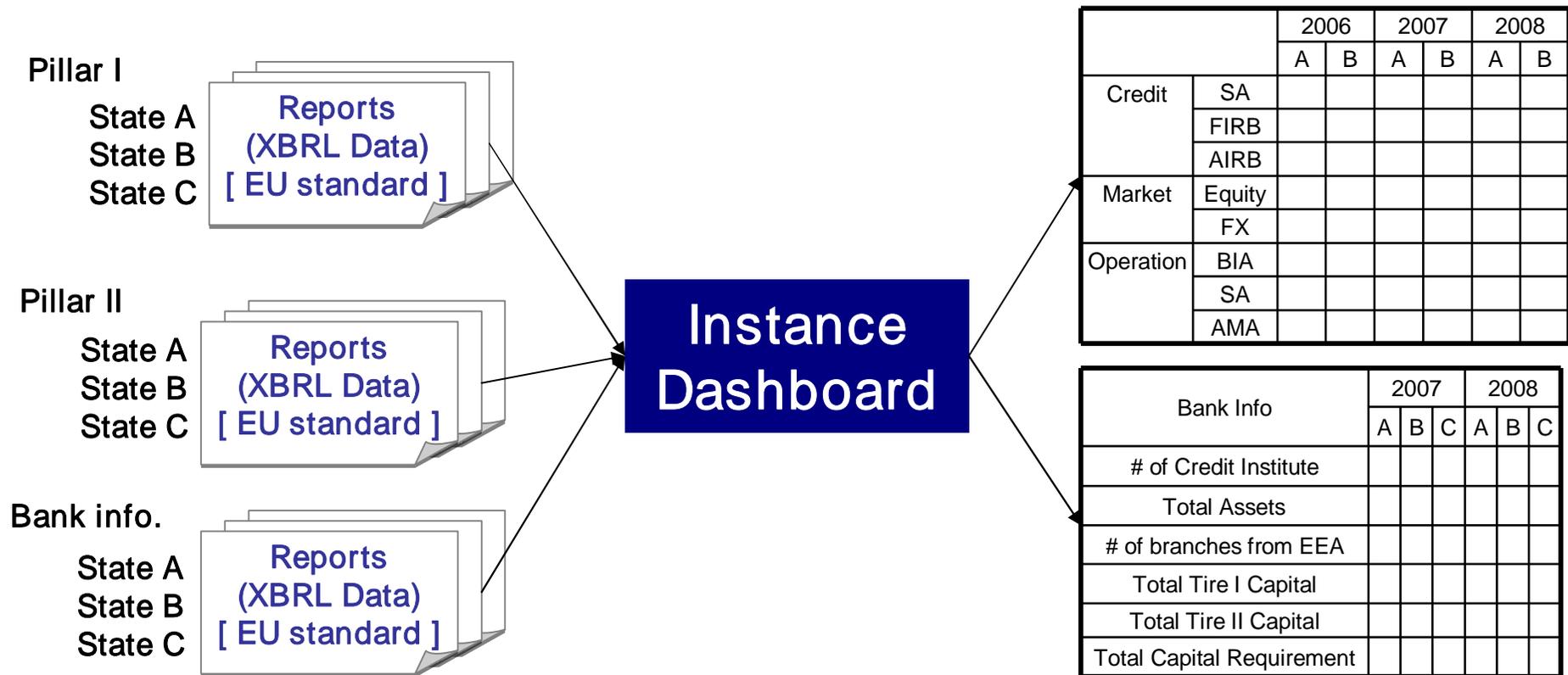
Increasing demand for re-using existing XBRL instances for different reporting purposes, such as statistics and loan assessments

### Image of the Idea



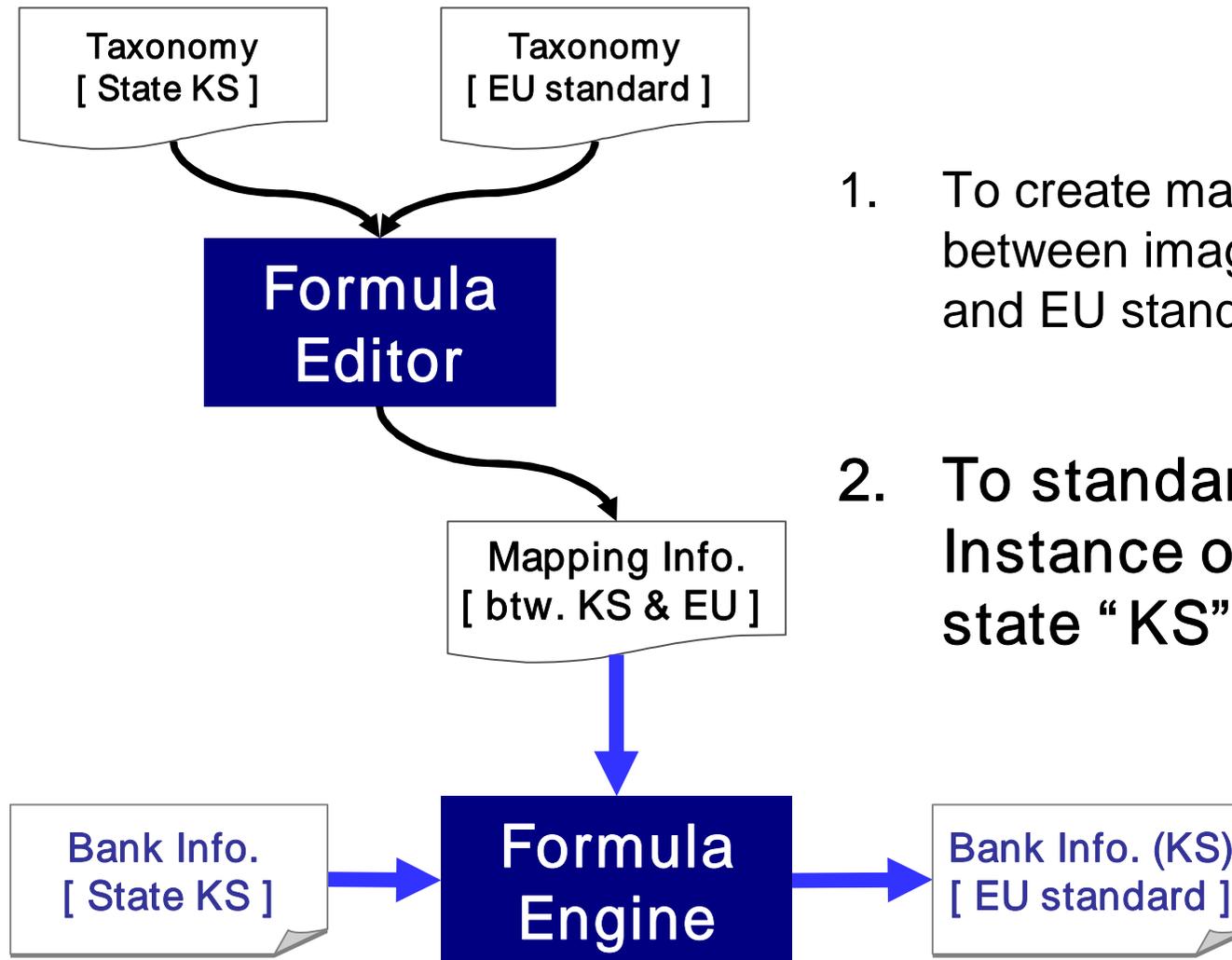
## (2) “Instance Dashboard” for presentation

Instance Dashboard provides side-by-side data comparison with various cutting points. This application can consume multiple instance documents and allows user to compare those instances among banks, periods or many other combinations.



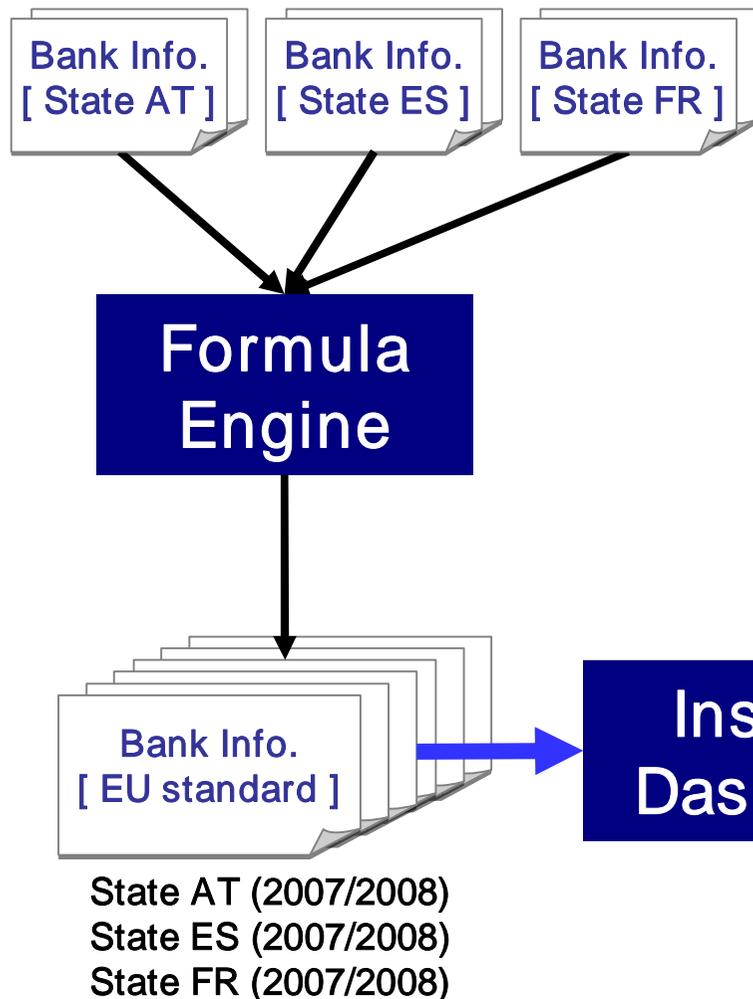
# Demonstration

# Demonstration (1) with Imaginary State **FUJITSU**



1. To create mapping information between imaginary state “KS” and EU standard
2. To standardize the Instance of imaginary state “KS” into EU one

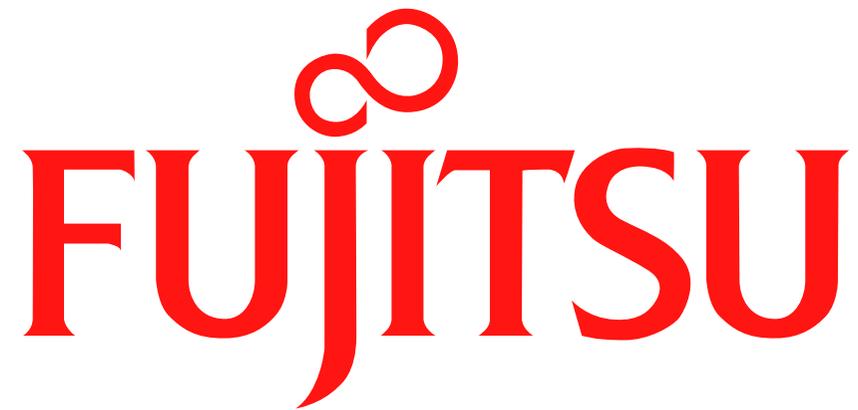
# Demonstration (2) with Real Data



To standardize “Bank information” from three states (AT, ES, FR) in 2007, 2008

1. To show standardized data for 2007 and 2008 at once

	2007			2008		
	AT	ES	FR	AT	ES	FR
# of Credit Institute						
Total Assets						
# of branches from EEA						
Total Tire I Capital						
Total Tire II Capital						
Total Capital Requirement						



**THE POSSIBILITIES ARE INFINITE**