



# **FINREP/COREP/BSI-MIR**

## **Data modeling and taxonomy design and development approach**

**XIII European Banking Supervisors XBRL Workshop**

**24<sup>th</sup> - 25<sup>th</sup> November 2010**

# Agenda

- ▶ Approach
- ▶ Scope
- ▶ Plan

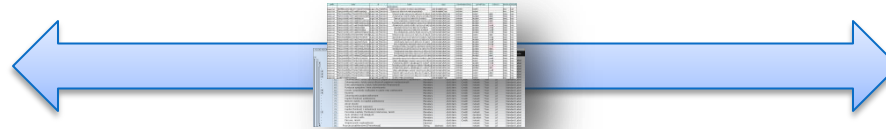
# Legal format and technical format



Legal format: documents,  
tables, lists...



Intermediary format:  
Data Points Structure

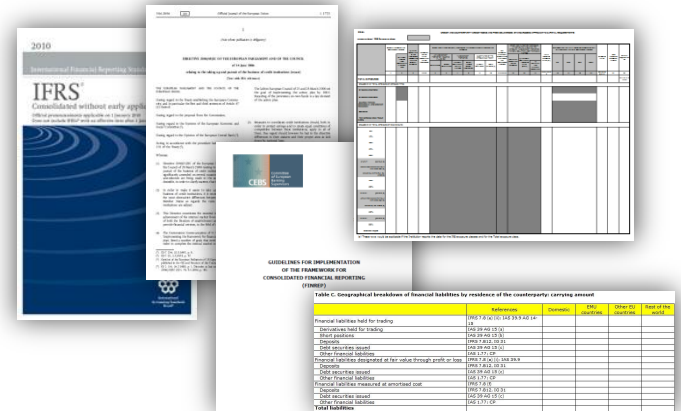


Technical format: XBRL  
Taxonomy



# Data point

- ▶ each piece of reportable information
- ▶ described as:
  - basic concept (financial term)
    - FINREP: assets, liabilities, income/gain, loss/expense, ...
    - COREP: equity, exposure, ...
    - MIR: NDER, APRD, transactions, ...
    - BSI: assets, liabilities, managed assets, ...
  - breakdowns
    - decomposing a basic concept into more detailed information
    - disaggregation or a certain notion



[illegible]5

## Example of data points (2)

ASSETS	
1. Cash (a) .....	
2. Loans and credits.....	
2.1. Monetary financial institutions (MFIs).....	
2.2. Central Administration.....	
2.3. Other general government.....	
2.4. Other sectors.....	
3. Debt securities (+/-).....	
3.1. Monetary financial institutions (MFIs).....	
3.1.1. Up to one year.....	
3.1.2. More than 1 and up to 2 years.....	
3.1.3. Over 2 years.....	
3.2. Central Administration.....	
3.3. Other general government.....	
3.4. Other sectors.....	
4. Investments in money market (+/-) (FMM).....	
5. Equity (+/-).....	
5.1. Monetary financial institutions (MFIs).....	
5.2. Other sectors.....	
6. Fixed assets.....	
7. Other assets.....	
TOTAL.....	

### Domain: Categories

Total  
Cash  
Loans and credits  
Debt securities  
Equity instruments  
Fixed  
Other

### Dimension: Categories of assets

Total  
Cash  
Loans and credits  
Debt securities  
Equity instruments  
Fixed  
Other

# Example of data points (3)

## Domain: Time interval

All

< 1 year

≥ 1 year < 2 year

≥ 2 years

## ASSETS

1. Cash (a) .....	
2. Loans and credits.....	
2.1. Monetary financial institutions (MFIs).....	
2.2. Central Administration.....	
2.3. Other general government.....	
2.4. Other sectors.....	
3. Debt securities (+/-).....	
3.1. Monetary financial institutions (MFIs).....	
3.1.1. Up to one year.....	
3.1.2. More than 1 and up to 2 years.....	
3.1.3. Over 2 years.....	
3.2. Central Administration.....	
3.3. Other general government.....	
3.4. Other sectors.....	
4. Investments in money market (+/-) (FMM).....	
5. Equity (+/-).....	
5.1. Monetary financial institutions (MFIs).....	
5.2. Other sectors.....	
6. Fixed assets.....	
7. Other assets.....	
TOTAL.....	

## Dimension: Original maturity

All

< 1 year

≥ 1 year < 2 year

≥ 2 years



# Example of data points (4)

## ASSETS

1. Cash (a) .....
2. Loans and credits.....
  - 2.1. Monetary financial institutions (MFIs).....
  - 2.2. Central Administration.....
  - 2.3. Other general government.....
  - 2.4. Other sectors.....
3. Debt securities (+/-).....
  - 3.1. Monetary financial institutions (MFIs).....
    - 3.1.1. Up to one year.....
    - 3.1.2. More than 1 and up to 2 years.....
    - 3.1.3. Over 2 years.....
  - 3.2. Central Administration.....
  - 3.3. Other general government.....
  - 3.4. Other sectors.....
4. Investments in money market (+/-) (FMM).....
5. Equity (+/-).....
  - 5.1. Monetary financial institutions (MFIs).....
  - 5.2. Other sectors.....
6. Fixed assets.....
7. Other assets.....
- TOTAL.....

## Domain: Sectors

All / Not-applicable  
 Monetary Financial Institutions [MFIs]  
 Central Administration  
 Other general government  
 Non-MFIs other than general government  
 Monetary Market Funds [MMFs]  
 MFIs other than Monetary Market Funds  
 Non-MMFs

## Dimension: Counterparty sector

All / Not-applicable  
 Monetary Financial Institutions [MFIs]  
 Monetary Market Funds  
 MFIs other than Monetary Market Funds  
 Central Administration  
 Other general government  
 Non-MFIs other than general government

## Dimension: Counterparty sector (alternative)

All / Not-applicable  
 Monetary Market Funds  
 Non-MMFs  
 MFIs other than Monetary Market Funds  
 General government  
 Non-MFIs other than general government



# Example of data points (5)

## Dimension: Counterparty residence

All / Not-applicable
EMU
Spain
Other than Spain in EMU
Other than EMU

## Domain: Geographical areas

All / Not-applicable
EMU
Spain
Other than Spain in EMU
Other than EMU

Total	Residents in Spain		Residents in other states EMU		Rest of world
	Euro	Foreign currency	Euro	Foreign currency	All currencies

## Dimension: Instrument currency

All / Not-applicable
EUR
Other than EUR

## Domain: Currencies

All / Not-applicable
EUR
Other than EUR

# Breakdowns

## Basic concept:

Assets

## Dimension: Instrument currency

All / Not-applicable

EUR

Other than EUR

## Dimension: Categories of assets

Total

Cash

Loans and credits

Debt securities

Equity instruments

Fixed

Other

## Dimension: Original maturity

All

< 1 year

≥ 1 year < 2 year

≥ 2 years

## Dimension: Counterparty sector

All / Not-applicable

Monetary Financial Institutions [MFIs]

Monetary Market Funds

MFIs other than Monetary Market Funds

Central Administration

Other general government

Non-MFIs other than general government

## Dimension: Counterparty residence

All / Not-applicable

EMU

Spain

Other than Spain in EMU

Other than EMU

## Dimension: Counterparty sector (alternative)

All / Not-applicable

Monetary Market Funds

Non-MMFs

MFIs other than Monetary Market Funds

General government

Non-MFIs other than general government

# Example of a data point

STATE UEM.1

Page 1 of 3

## SUMMARY BALANCE (Business in Spain)

Corresponding to \_\_\_\_\_ to \_\_\_\_\_ to \_\_\_\_\_

ENTITY \_\_\_\_\_

Year	Month		P	State	Entity Code
		-	-	2 2 5 0	

(Thousands of euros rounded)

ASSETS	Total		Residents in Spain		Residents in other states EMU		Rest of world	
			Euro	Foreign currency	Euro	Foreign currency	All currencies	
1. Cash (a) .....	0001		0081	0121				
2. Loans and credits .....	0005		0085	0125	0205	0245	0285	
2.1. Monetary financial institutions (MFIs) .....	0006		0086	0126	0206	0246	0286	
2.2. Central Administration .....	0007		0087	0127	0207	0247	0287	
2.3. Other general government .....	0008		0088	0128	0208	0248	0288	
2.4. Other sectors .....	0009		0089	0129	0209	0249	0289	
3. Debt securities (+/-) .....	0010		0090	0130	0210	0250	0290	
3.1. Monetary financial institutions (MFIs) .....	0011		0091	0131	0211	0251	0291	
3.1.1. Up to one year .....	0012		0092	0132	0212	0252	0292	
3.1.2. More than 1 and up to 2 years .....	0013		0093	0133				
3.1.3. Over 2 years .....	0014		0094	0134				
3.2. Central Administration .....	0015		0095	0135				
3.3. Other general government .....	0016		0096	0136				
3.4. Other sectors .....	0017		0097	0137				
4. Investments in monetary financial institutions (FMM) .....	0020		0100	0140				
5. Equity (+/-) .....	0025		0105	0145				
5.1. Monetary financial institutions .....	0026		0106	0146				
5.2. Other sectors .....	0027		0107	0147				
6. Fixed assets .....	0030							
7. Other assets .....	0035							
TOTAL .....	0040		0120	0160	0240	0280	0320	



Basic concept: Assets

Category of assets: Debt securities

Counterparty sector: Monetary Financial Institutions

Original maturity:  $\geq 1$  year  $< 2$  year

Counterparty residence: Spain

Instrument original currency: EUR

Location of activity: Spain

Amount type: Outstanding

# Modeling – Base concepts and breakdowns

Table C. Geographical breakdown of financial liabilities by residence of the counterparty: carrying amount

	References	Domestic	EMU countries	Other EU countries	Rest of the world
Financial liabilities held for trading	IFRS 7.8 (e) (ii); IAS 39.9 AG 14-15				
Derivatives held for trading	IAS 39 AG 15 (a)				
Short positions	IAS 39 AG 15 (b)				
Deposits	IFRS 7.B12, IG 31				
Debt securities issued	IAS 39 AG 15 (c)				
Other financial liabilities	IAS 1.77; CP				
Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e) (i); IAS 39.9				
Deposits	IFRS 7.B12, IG 31				
Debt securities issued	IAS 39 AG 15 (c)				
Other financial liabilities	IAS 1.77; CP				
Financial liabilities measured at amortised cost	IFRS 7.8 (f)				
Deposits	IFRS 7.B12, IG 31				
Debt securities issued	IAS 39 AG 15 (c)				
Other financial liabilities	IAS 1.77; CP				
<b>Total liabilities</b>					

financial liabilities

total instruments

total portfolio

residence (not usable)

derivatives

held for trading

domestic

short positions

designated at FV through P&L

EMU

deposits

measures at amortised cost

other EU

debt securities issued

other

other

- 1 base concept - 3 breakdowns (# of members: 6, 4, 4)
- 4 base concepts - 2 breakdowns (# of members: 6, 3)
- 6 base concepts - 2 breakdowns (# of members: 4, 3)
- 15 base concepts - 1 breakdowns (# of members: 4)
- ? base concepts – ? breakdowns (# of members: ?)
- hidden breakdowns:
  - measurement - carrying amount, notional amount, fair values
  - consolidation scope (CRD/IFRS)
  - counterparty

# Rendering linkbase for data points



**Z-axis**

Basic concept: Assets  
Location of activity: Spain  
Amount type: Outstanding

ess in Spain)

to \_\_\_\_\_

Year	Month		P

Counterparty residence  
Instrument original currency

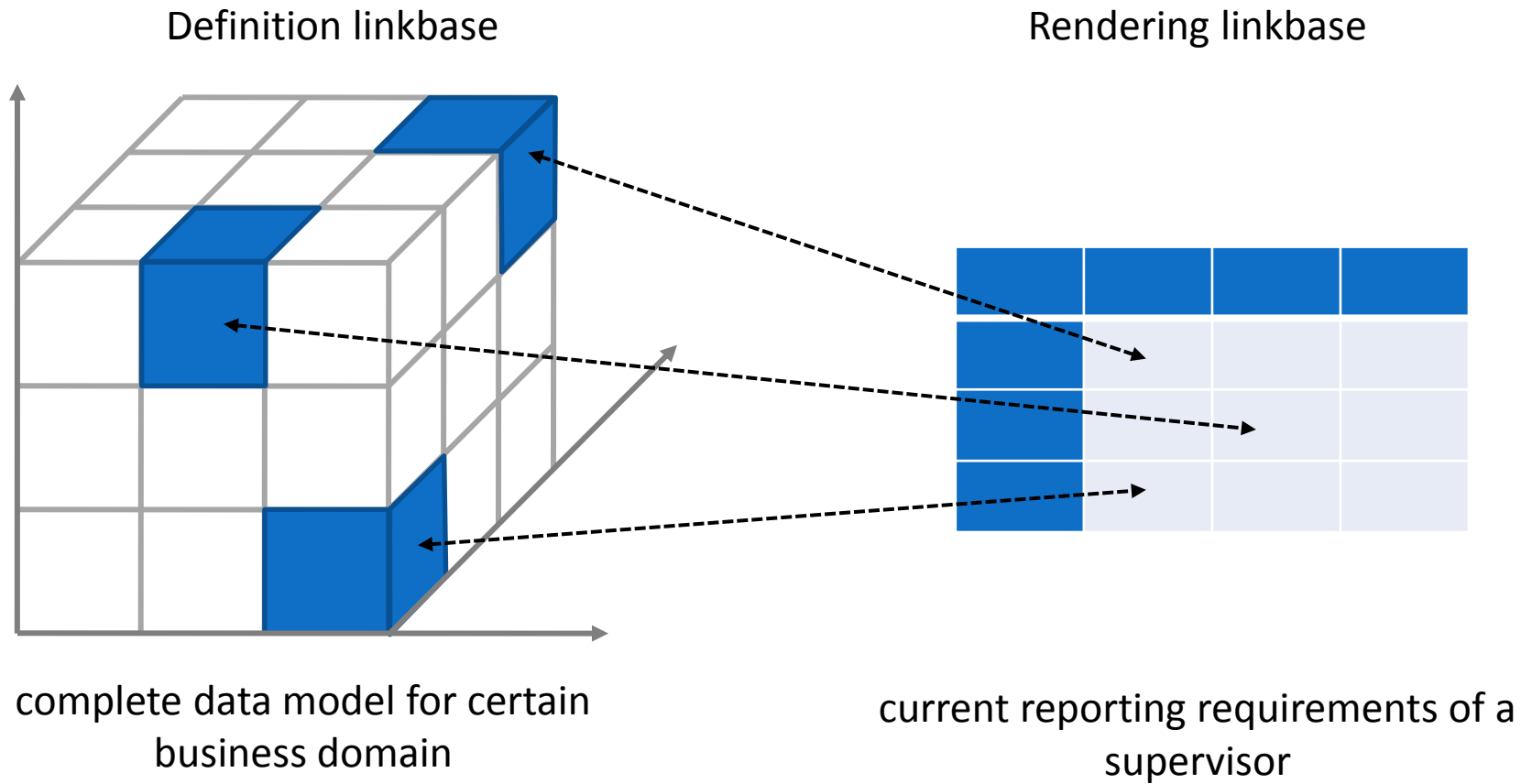
**X-axis**

Category of assets  
Counterparty sector  
Original maturity

**Y-axis**

		Residents in Spain		Residents in other states EMU		Rest of world	
		Euro	Foreign currency	Euro	Foreign currency	All currencies	
1. Cash (€) .....	0081		0121				
2. Loans and advances .....	0085		0125	0205	0245	0285	
2.1. Monetary financial institutions (MFIs) .....	0006	0086	0126	0206	0246	0286	
2.2. Central Administration .....	0007	0087	0127	0207	0247	0287	
2.3. Other general government .....	0008	0088	0128	0208	0248	0288	
2.4. Other sectors .....	0009	0089	0129	0209	0249	0289	
3. Debt securities (+/-) .....	0010	0090	0130	0210	0250	0290	
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3.1.1. Up to one year .....	0012	0092	0132	0212	0252	0292	
	0013	0093	0133	0213	0253	0293	
	0014	0094	0134	0214	0254	0294	
3.2. Other sectors .....	0015	0095	0135	0215	0255	0295	
3.3. Other sectors .....	0016	0096	0136	0216	0256	0296	
3.4. Other sectors .....	0017	0097	0137	0217	0257	0297	
4. Investments in money market (+/-) (FMM) .....	0020	0100	0140	0220	0260	0300	
5. Equity (+/-) .....	0025	0105	0145	0225	0265	0305	
5.1. Monetary financial institutions (MFIs) .....	0026	0106	0146	0226	0266	0306	
5.2. Other sectors .....	0027	0107	0147	0227	0267	0307	
6. Fixed assets .....	0030						
7. Other assets .....	0035						
TOTAL .....	0040	0120	0160	0240	0280	0320	

# Relation to other linkbases





# Design and review of taxonomy (Excel add-in)

The screenshot displays the XBRL Generator AddIn interface, which is used for designing and reviewing taxonomy. The main window shows a worksheet with a table titled "BALANCE RESU" (partially visible) and "ENTIDAD". The table has columns for "ACTIVO" (Assets) and "Total". The "ACTIVO" column lists various financial items, including "Efectivo (a)", "Préstamos y créditos", and "Valores distintos de acciones (+/-)". The "Total" column shows the sum for each row.

The interface includes several side panels:

- Coordinate Values:** This panel displays the ZAxis coordinate values, including "Amount type: Outstanding", "Location of the activity of the reporting entity: Spain", "Row coordinate values: Assets: Loans", "Base financial meaning (nature): Assets", "Counterparty [Sectors]: Central government", and "Original maturity: All". It also shows column coordinate values: "Currency of instrument: All currencies/Not applicable", "Residence [Counterparty]: Not allocated / Total", and "Cell code: 7".
- Presentation Tree:** This panel shows the structure of the taxonomy, including the "Z Axis" and "Amount type / Outstanding" elements.
- Domains specification:** This panel allows for specifying the domains for the taxonomy, including the "Workbook", "Worksheet", "Dim. Prefix", "Schema file", "Code", "Prefix", "Schema file", and "Items link". It also includes a "Load" button.
- Base financial meaning (nature):** This panel shows the "Base financial meaning (nature)" and its associated "Amount interval", "Amount type", "Code", "Collateral/Guarantee", "Counterparty", "Currency", and "Geographical area".
- Items sheet:** This panel shows the "Items sheet" and its associated "Base\_Ger", "Label", "Item Type", "Id", "Data Type", "Comment", and "ECB Label". It includes a "Load Items" button and a "Set as default" button.

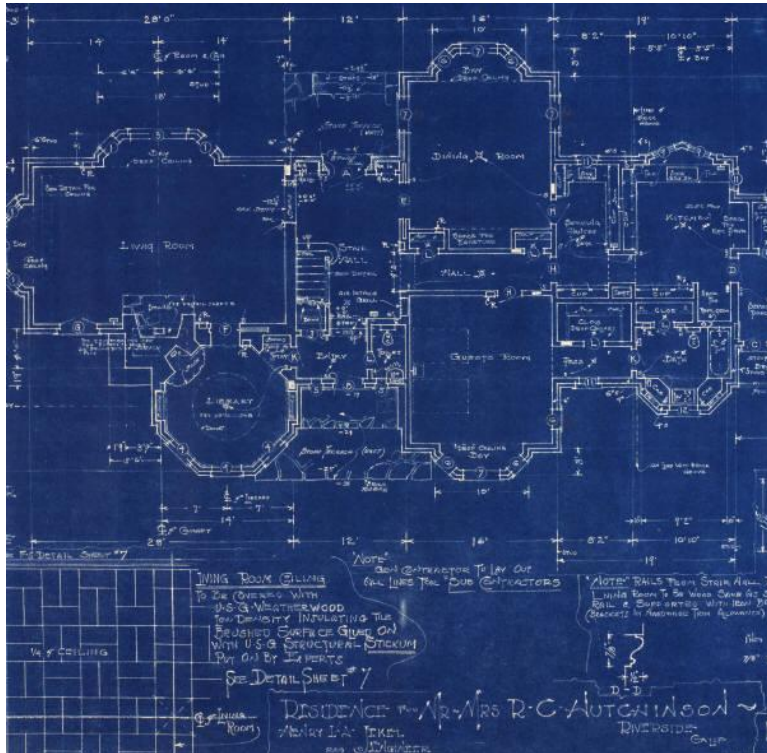
The bottom of the interface shows the "ExtensionData" panel, which is currently empty.



# Scope

- ▶ BSI-MIR
- ▶ FINREP
- ▶ COREP
- ▶ ...

# Plan





# THANK YOU