



COREP/FINREP/BSI-MIR Data Models

XIV Eurofiling Workshop

30th-31st March 2011

EBA HQ, Tower 42, London, UK

Agenda

Part 1: Information requirements of FINREP, COREP and BSI-MIR

- issues and challenges: differences in national implementations, supervision purposes and reporting scopes
- comparison of scopes of information requirements and examples of common components

Part 2: FINREP, COREP and BSI-MIR data modeling

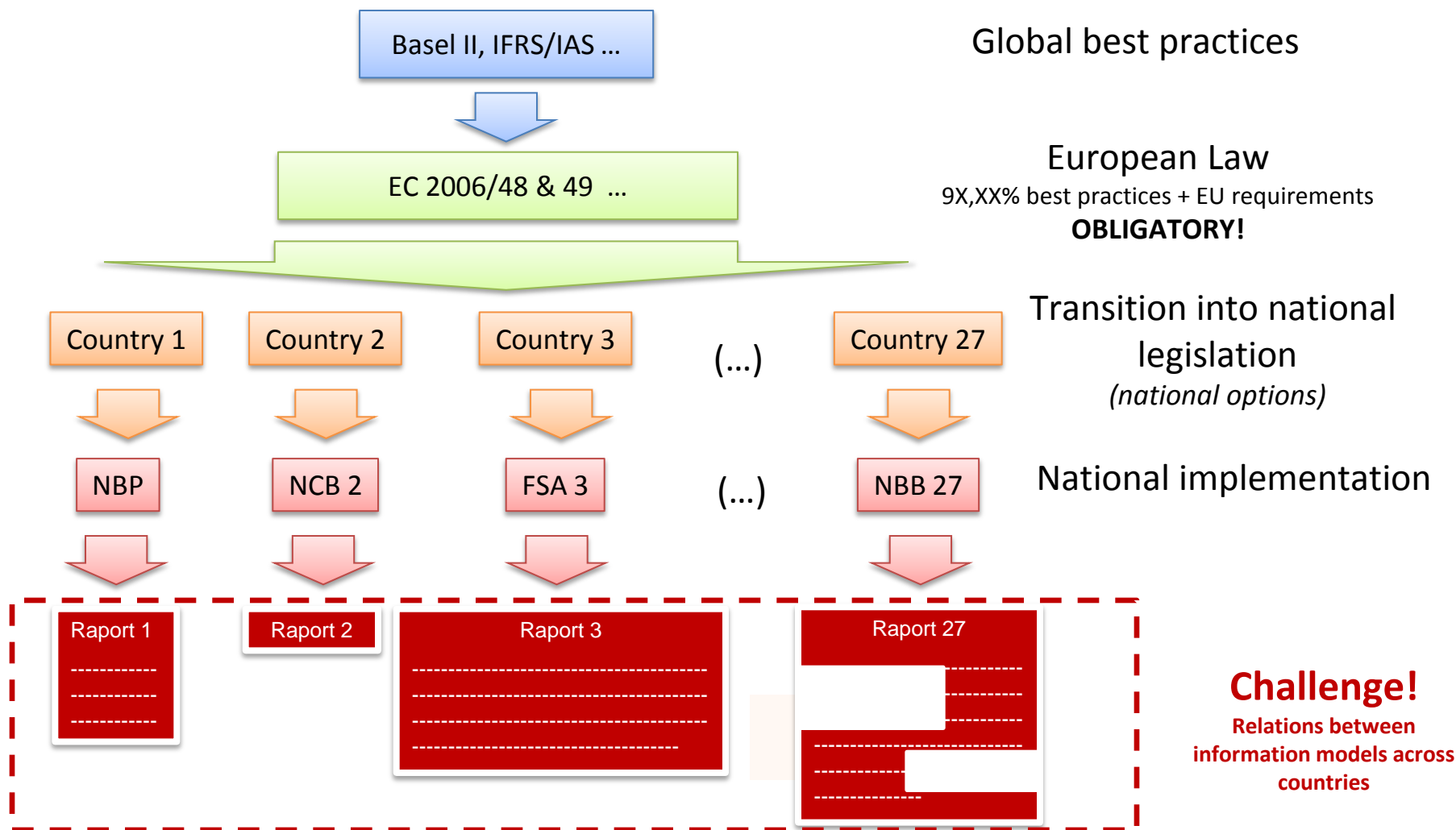
- challenge for data modeling – formats of description and presentation of information requirements
- idea and example of a „data point”
- presentation of data models

Q&A

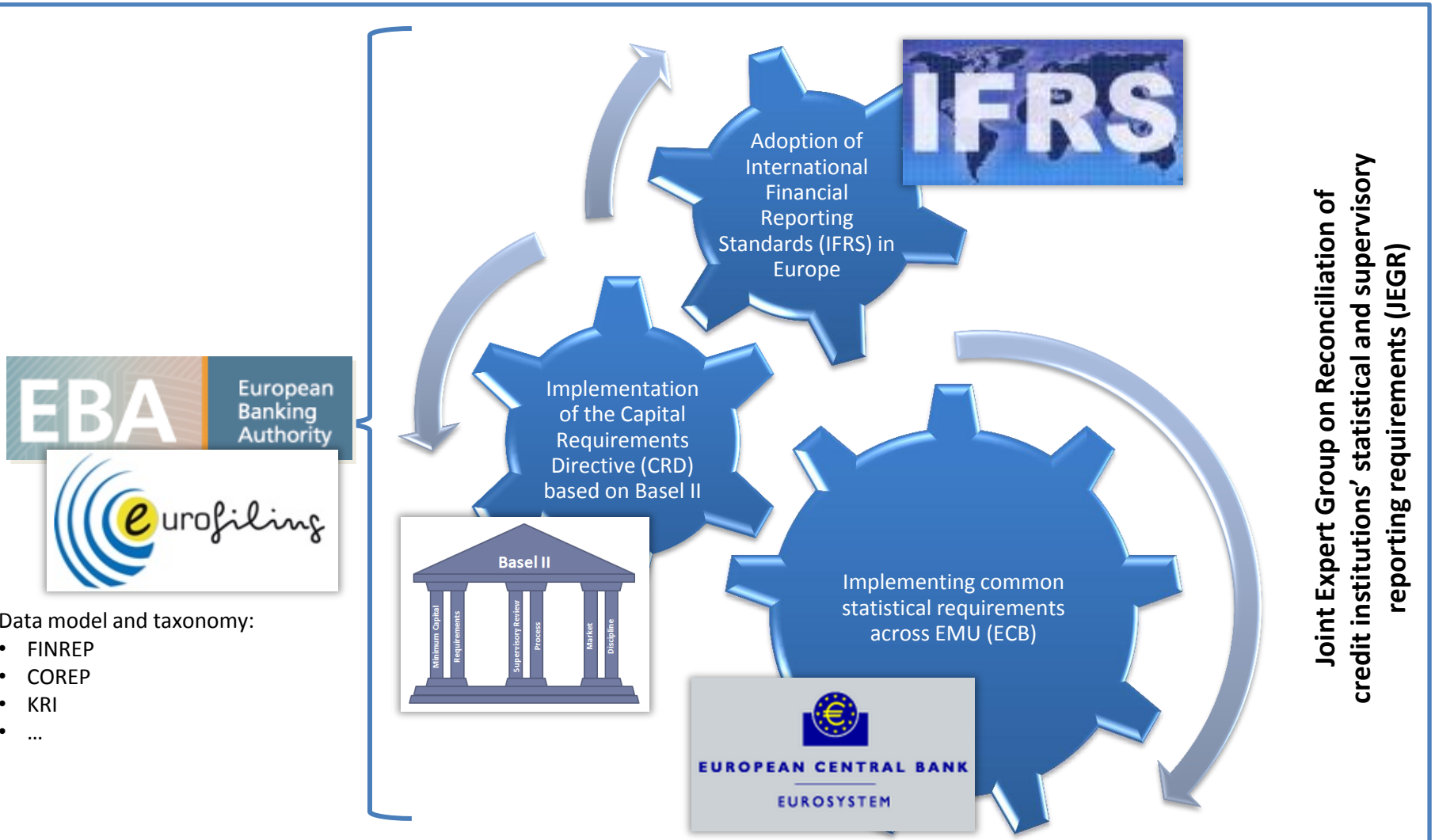
Part 1

Information requirements of FINREP, COREP and BSI-MIR

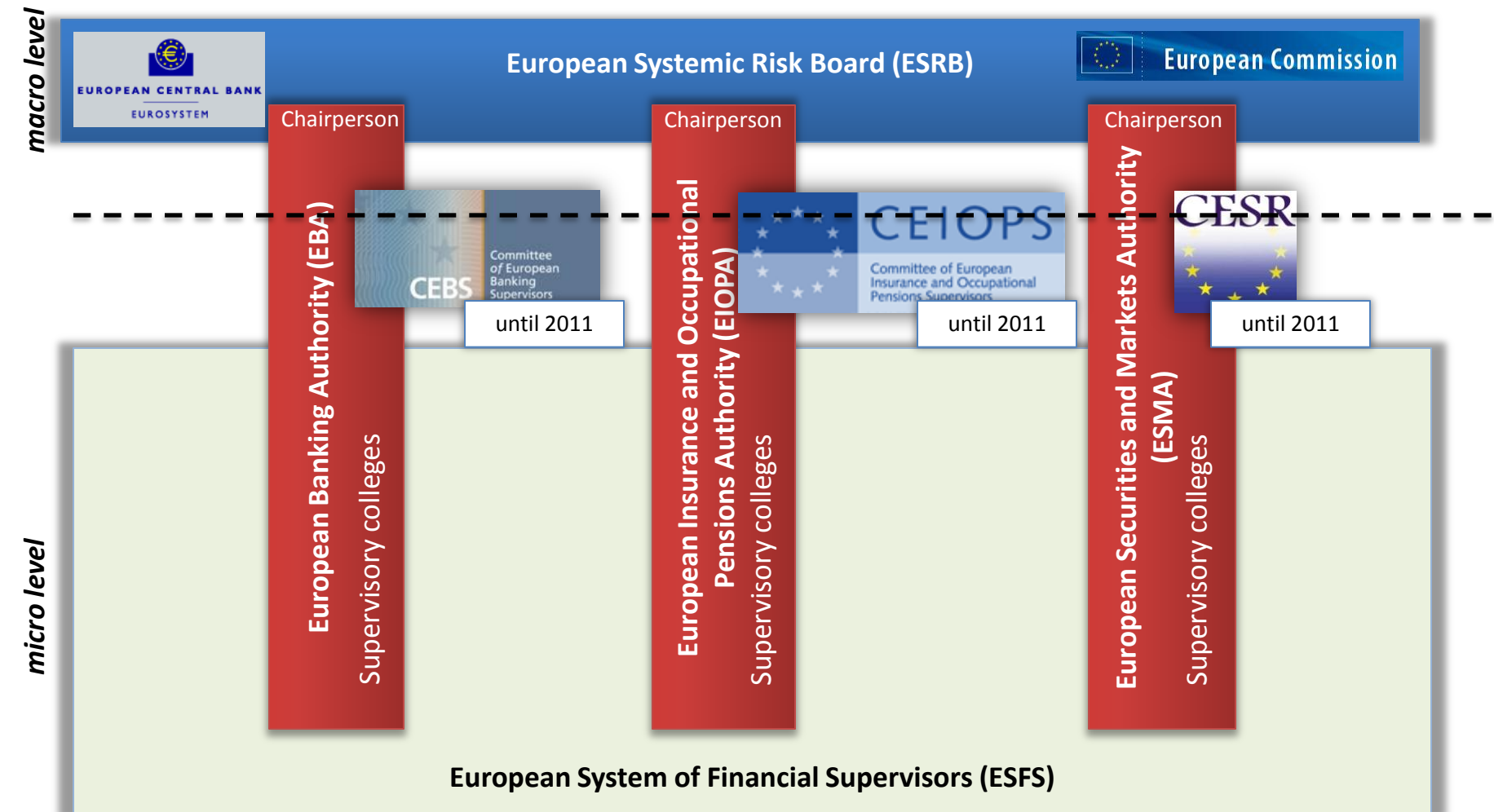
Differences in reporting frameworks across countries resulting from national implementations (banking sector)



Differences across reporting scopes



Differences in reporting frameworks across sectors



Challenges and issues in data modeling

- detailed analysis of reporting requirements (data models) by business experts
 - managing comprehensive data models (SBR: Standard Business Reporting)
 - specialization vs. interdisciplinarity of business experts (harmonization, normalization, standardization, comparison)
- issues:
 - different areas/purposes of reporting frameworks: financial reporting vs. solvency reporting vs. statistical reporting, etc.
 - sector differences: Basel II vs. Solvency II, IFRS 4 vs. IFRS 9
 - differences in granularity of legal regulations: European laws vs. National interpretations/extensions

FINREP Data Model

core information: balance sheet + income statement

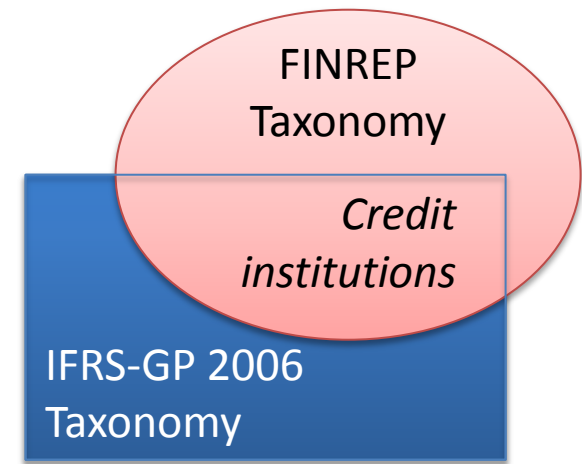
non-core information: detailing core information; tables: 3 - 25

1. Consolidated Balance Sheet Statement			
1.1 Assets	References	Breakdown in table	
Cash and cash balances with central banks	CP		
Financial assets held for trading	IFRS 7.8 (a)(i); IAS 39.9		
Derivatives held for trading	IAS 39.9		
1. Consolidated Balance Sheet Statement			
Equity instruments			
Debt instruments			
Loans and advances			
Financial assets at fair value through profit or loss			
1.2 Liabilities	References	Breakdown in table	
Deposits from central banks	CP		
Financial liabilities held for trading	IFRS 7.8 (e) (ii); IAS 39.14		
Derivatives held for trading	IAS 39.15 (a)		
Short positions	IAS 39.15 (b)		
Deposits from credit institutions	CP		
Deposits (other than from credit institutions)	CP		
1. Consolidated Balance Sheet Statement			
Debt certificates (short term)			
Other financial liabilities			
Deposits from central banks			
Deposits (other than from central banks)			
Debt certificates (other than from central banks)			
Subordinated liabilities			
Other financial liabilities			
1.3 Equity and minority interest	References	Breakdown in table	
Issued capital	IAS 1.68 (d)		
Paid in capital	IAS 1.75 (e)		
Unpaid capital which has been called up	IAS 1.75 (e)		
Share premium	IAS 1.75 (e)		
Other Equity			
Equity component of other equity instruments			
Revaluation reserves			
Tangible assets			
Intangible assets			
Hedge of net investments			
Foreign currency translation			
Cash flow hedges (effective)			
Available-for-sale financial assets			
Non-current assets			
Other items			
Reserves (including retained earnings)			
<Treasury shares>			
2. Consolidated Income Statement			
CONTINUING OPERATIONS			
Financial & operating income and expenses	IAS 1.81 (a)		
Interest income	IAS 18.35 (b) (iii); IFRS 7.1G13		
Cash & cash balances with central banks	IFRS 7.20 (b)		
Financial assets held for trading (if accounted for separately)	IFRS 7.20 (a) (i); IAS 1.86; IAS 39.9		
Available-for-sale financial assets	IFRS 7.20 (a)(i); IAS 1.86; IAS 39.9		
Non-current assets	IFRS 7.20 (b); IAS 39.9		
Other items	IFRS 7.20 (b); IAS 39.9		
Reserves (including retained earnings)	IFRS 7.20 (b); IAS 39.9		
<Treasury shares>	IAS 1.86		
(Interest expenses)	IFRS 7.1G 13		
Deposits from central banks	IFRS 7.20 (b); IAS 1.86		
Financial liabilities held for trading (if accounted for separately)	IFRS 7.20 (a) (i); IAS 1.86; IAS 39.9		
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	IFRS 7.20 (a)(i); IAS 1.86; IAS 39.9		
Financial liabilities measured at amortised cost	IFRS 7.20 (b); IAS 39.9		
Derivatives - Hedge accounting, interest rate risk	IFRS 7.20 (b); IAS 39.9		
Other liabilities	IAS 1.86		

3. Derivatives held for trading				
By type of risk	By instrument	Carrying amount		Notional amount
		Assets	Liabilities	
Interest rate	Option/Cap/Floor/Collar/Swap/option			
	IRS			
	FRA			
	Forward			
	Interest future			
	Other			
Equity	Equity forward			
	Equity future			
	Equity option			
	Warrant			
	Other			
Currency (FX)	FX forward			
	FX future			
	Cross currency swap			
	FX option			
	FX forward rate agreement			
	Other			
Credit	Credit default swap			

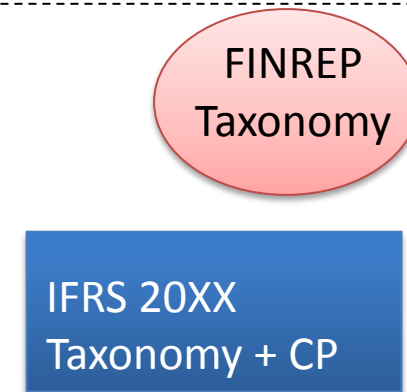
Comr Total	38. Analysis of equity	11-2016-2017 ACTION													
		Issued share capital (IAS 1, 5.12)			Other Equity				Revaluation reserves and other valuation differences on						
		Resd in capital (IAS 1, 5.12)	Unpaid capital which has not been called up (IAS 1, 5.13)	Share premium (IAS 1, 5.14)	Equity component of Cash/convertible financial instruments (IAS 32, 39, 40, 48, 49)	Other equity instruments (IAS 32, 39, 40, 48, 49)	Reserves, i.e., tax instruments (IAS 32, 39, 40, 48, 49)	Tangible assets (IAS 16, 28-30)	Intangible assets (IAS 16, 28-30)	Hedges of net foreign exposures (off year's)	Foreign currency translation (IAS 21, 23, 38, 39, 40)	Cash flow hedges (off year's) (IAS 21, 23, 38, 39, 40)	Available-for-sale financial assets (IAS 39, 48, 49, 50, 51)	Non-current assets held for sale group (IAS 5, 16-18 and 49)	Other Items (17)
	Sources of equity changes														
	Effects of corrections of errors recognized in accordance with IAS 8	IAS 1, 196 (b), IAS 8-42	10	5	10	18	2	1	1	1	1	1	1	1	1
	Effects of changes in accounting policies recognized in accordance with IAS 8	IAS 1, 196 (b), IAS 8-22	10	5	10	18	2	1	1	1	1	1	1	1	1
	Equity Increase (Decrease) Resulting from:														
	Business Combination	IAS 1, 5.97 (a)	10	5	10	18	2	1	1	1	1	1	1	1	1
	Issuance of Ordinary Shares	IAS 1, 5.97 (a)	10	5	10	18	2	1	1	1	1	1	1	1	1
	Issuance of Preference Shares	IAS 1, 5.97 (a)	10	5	10	18	2	1	1	1	1	1	1	1	1
	Issuance of Warrants for Consideration	IAS 1, 5.97 (a)	10	5	10	18	2	1	1	1	1	1	1	1	1
	Issuance of Options for Consideration	IAS 1, 5.97 (a)	10	5	10	18	2	1	1	1	1	1	1	1	1
	Exercise of Options, Warrants or Warrants	IAS 1, 5.97 (a)	10	5	10	18	2	1	1	1	1	1	1	1	1
	Expiration of Options or Warrants	IAS 1, 5.97 (f) IAS 1, 5.96 (a), IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Profit (Loss) Attributable to Equity Holders of Parent	IAS 1, 5.97 (a) IAS 22.20	10	5	10	18	2	1	1	1	1	1	1	1	1
	Purchase of Treasury Shares	IAS 22.20 IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Sale of Treasury Shares	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Transfer of Treasury Shares	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Cancellation of Treasury Shares	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Disposal of Assets	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Conversion of Debt to Equity	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Share Dividends	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Cash Dividends Declared	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Interim Dividends	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Issuance of Share Dividends	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1
	Issuance of Non-Cash Dividends	IAS 1, 5.97	10	5	10	18	2	1	1	1	1	1	1	1	1

FINREP vs. IFRS



- Current Finrep**
- IFRS-GP 2006 was a base for FINREP 1.3
 - IAS 30 was dedicated to financial institutions; IFRS 7 is not
 - 10% of all IFRS-GP (2006) concepts were reused in FINREP 1.3 taxonomy however relations were created from scratch
 - under current versions of the IFRS taxonomy the number of concepts that can be reused will be smaller unless the industry extensions are created (already in progress)
 - FINREP should be stable while IFRSs are changing every year

- Revised Finrep**
- revised Finrep taxonomy will not be directly linked to IFRS taxonomy (although Finrep is based on Bound Volume)
 - number of similarities is reduced because scope of consolidation changed and IAS 30 is no longer in force
 - architecture of IFRS taxonomy doesn't have to be followed and can be more dimensional



COREP Data Model

[illegible]

CA

CR

MKR

OPR

First layer – the most essential/core information for supervisors (almost full convergence was expected, in practice 80% of cells)

Second layer - additional information that will be useful in interpreting the core data (not full convergence was expected - in fact 60% of cells)

ECB Statistics Data Model

REPORTING SECTOR	CL_BS_REP_SECTOR	Balance sheet reference sector breakdown codelist
	B	Credit and other institutions (MFI except MMFs and central banks)
BS ITEM	CL_BS_ITEM	Balance sheet item codelist
	L21	Overnight deposits
	L22	Deposits with agreed maturity
	L23	Deposits redeemable at notice
	L24	Repurchase agreements
	A20	Loans
	A21	Credit for consumption
	A22	Lending for house purchase
	A23	Other lending
	A25	A21 plus A23
	A2Z	Revolving loans and overdrafts, convenience and extended credit
	A2Z1	Revolving loans and overdrafts
	A2Z2	Convenience credit
	A2Z3	Extended credit
	A2A	Loans other than revolving loans and overdrafts, convenience and extended credit [A20-A2Z]
	A2AC	Loans other than revolving loans and overdrafts, convenience and extended credit [A20-A2Z] with collateral and/or guarantees
	A2B	Loans for consumption excl. revolving loans and overdrafts, convenience and extended credit [A21-A2Z]
	A2BC	Loans for consumption excl. revolving loans and overdrafts, convenience and extended credit [A21-A2Z] with collateral and/or guarantees
	A2C	Lending for house purchase excl. revolving loans and overdrafts, convenience and extended credit [A22-A2Z]
	A2CC	Lending for house purchase excl. revolving loans and overdrafts, convenience and extended credit [A22-A2Z] with collateral and/or guarantees
	A2D	Other lending excl. revolving loans and overdrafts, convenience and extended credit [A23-A2Z]
ORIGINAL MATURITY	CL_MATURITY_ORIG	Original maturity codelist
	A	Total
	D	Up to 3 months
	E	Over 3 months

BSI_TABLE 2 (stocks)			
BALANCE SHEET ITEMS			
A. Domestic			
MFIs	Non MFIs		
Cis	General government (S.13)		
Total	Central government (S.1311)		Other general government
		Total	State govern. (S.1312)
(a)	(b)	(c)	(d)
12. Capital and reserves			
13. Remaining liabilities			
ASSETS			
1. Cash			
2. Loans			
Up to 1 year original maturity			
Over 1 and up to 5 years original maturity			
Over 5 years original maturity			

U-1(0087+012).A21.A.1.U6.110.201.E

U-4(0002).A20.F.1.U6.2121.201.E

U-4(0003).A20.I.1.U6.2121.201.E

U-4(0004).A20.J.1.U6.2121.201.E

- explicit and according to breakdowns/classifications

BSI-MIR Data Model (based on ECB data model)

BSI_ TABLE 1 Assets				
BALANCE SHEET ITEMS	Other resident sectors			
	Total	Other financial intermediaries + financial auxiliaries (S.123+S.124)		Insurance corp. and pension funds (S.125)
		Total	of which: CCP	of which: FVC
	(c)	(d)		(e)
ASSETS				
1 Cash				
of which Euro				
2 Loans	U-1(0089+0129).A20.A.1.U6.2200.Z01.E			
- loans up to 1 year		U-2(0002+0032+0122+0152).A20.F.1.U6.2210.Z01.E		U-2(0062+0092).A20.F.1.U6.2220.Z01.E
- loans over 1 year and up to 5 years		U-2(0003+0033+0123+0153).A20.I.1.U6.2210.Z01.E		U-2(0063+0093).A20.I.1.U6.2220.Z01.E
- loans over 5 years		U-2(0004+0034+0124+0154).A20.J.1.U6.2210.Z01.E		U-2(0064+0094).A20.J.1.U6.2220.Z01.E
of which: syndicated loans	U-9(0104).A20.S.A.1.U6.2200.Z01.E			
of which: repos			U-9(0110).A20R.A.1.U6.2212.Z01.E	
of which: Euro	U-1(0089).A20.A.1.U6.2200.EUR.E	U-2(0001+0121).A20.A.1.U6.2210.EUR.E		U-2(0061).A20.A.1.U6.2220.EUR.E
- of which: revolving loans and overdraft				
- convenience credit card credit				
- extended credit card credit				
3 Securities other than shares	Table 1 MIR on outstanding amounts			
3e Euro	U-1(0097).A30.A.1.U6.2200.EUR.E	example: AT ¹		
up to 1 year				
over 1 and up to 2 years				
over 2 years				
		Sector	Type of instrument	Original maturity
				Series key

Table 1 MIR on outstanding amounts

example: AT ¹						
	Sector	Type of instrument	Original maturity	Series key	#	BDE
Deposits in EUR ²	from households ⁴	with agreed maturity	up to 2 years	MIR.M.AT.B.L22.L.R.A.2250.EUR.O	1	A-I.(0011)
			over 2 years	MIR.M.AT.B.L22.H.R.A.2250.EUR.O	2	A-I.(0012)
	from non-financial corporations	with agreed maturity	up to 2 years	MIR.M.AT.B.L22.L.R.A.2240.EUR.O	3	A-I.(0015)
			over 2 years	MIR.M.AT.B.L22.H.R.A.2240.EUR.O	4	A-I.(0016)
		repos		MIR.M.AT.B.L24.A.R.A.2230.EUR.O	5	A-I.(0013+0017)
Loans ³ to households ⁴		for house purchase	up to 1 year	MIR.M.AT.B.A22.F.R.A.2250.EUR.O	6	A-I.(0001)
			over 1 and up to 5 years	MIR.M.AT.B.A22.I.R.A.2250.EUR.O	7	A-I.(0002)
			over 5 years	MIR.M.AT.B.A22.J.R.A.2250.EUR.O	8	A-I.(0003)
		for consumption and other purposes	up to 1 year	MIR.M.AT.B.A25.F.R.A.2250.EUR.O	9	A-I.(0004)
			over 1 and up to 5 years	MIR.M.AT.B.A25.I.R.A.2250.EUR.O	10	A-I.(0005)
			over 5 years	MIR.M.AT.B.A25.J.R.A.2250.EUR.O	11	A-I.(0006)
			up to 1 year	MIR.M.AT.B.A20.F.R.A.2240.EUR.O	12	A-I.(0007)
			over 1 and up to 5 years	MIR.M.AT.B.A20.I.R.A.2240.EUR.O	13	A-I.(0008)
			over 5 years	MIR.M.AT.B.A20.J.R.A.2240.EUR.O	14	A-I.(0009)

Same data in BCE and BDE

ECB data = Addition of subsectors

This information is not asked in BCE regulation

This information is not asked in BDE tables

- references to ECB
- breakdowns for every cell
- colors matter:

Comparison of reporting frameworks (I)

	FINREP	COREP	BSI-MIR
Purpose	Standardization of supervisory financial reporting based on IAS/IFRS for banks (framework is not intended to cover all the disclosure requirements of IAS/IFRS, nor solo reporting)	Capital adequacy reporting. Check, if there is enough own funds to cover all the risk that institution face	BSI: Regular production of balance sheet of the money-creating (issuing) sector in EMU (stocks and flows) MIR: Type of information collected is quite different than in COREP and FINREP
Background	IAS/IFRS	Capital adequacy directive (based on Basel Accord and its amendments)	Banking Accounts Directive 5 (BAD) ESA 95 and System of National Accounts (SNA 93) IAS/IFRS
Stability	IAS/IFRS changes every year but not all changes are very significant from banking supervision perspective. Should be stable for at least 5 years.	Significant changes to the CRD (Basel II) in the future should not be frequent, but so far: CRD (2006), CRD II (2008), CRD III (2009), CRD IV (work in progress). Idea: Should be stable for at least 5 years.	Quite stable, because time series analysis is crucial
Structure	Based on core and non-core templates, which are inter-connected and complementary	Based on general (CA) and detailed (CR, MKR, OPR) information templates, which are inter-connected and complementary	BSI is based on a set of five monthly and quarterly tables, which are inter-connected and complementary

Comparison of reporting frameworks (II)

	FINREP	COREP	BSI-MIR
Reporting population	Goal: all EU credit institutions and other supervised financial corporations Practice: All listed EU credit institutions	Credit institutions and investment firms across EU	BSI: EMU resident MFIs MIR: Comparing to BSI reporting population does not include central banks and money market funds (MMFs)
Consolidation scope	Mostly CRD scope of consolidation but IAS/IFRS scope of consolidation is also possible in some cases	CRD scope of consolidation. In practice insurance undertakings, investment funds and other less relevant financial institutions as well as non-financial subsidiaries are not consolidated.	Consolidation of business of all banking offices (registered or head office, and/or branches) located within the same national territory (the "host" principle). Non-banking subsidiaries are not consolidated
Valuation concepts	Fair value or cost/amortized cost (IAS/IFRS)	Risk, not the value is crucial, so for credit risk value adjustments and provisions, as well as credit risk mitigation technics are taken into consideration	BSI: In general: Deposit liabilities and loans shall be reported at their principal amount outstanding at the end of the month (write-downs shall be excluded from this amount). Items other than Deposit liabilities and loans can be reported according to IAS/IFRS Accrued interest of loans and deposits to be reported under remaining assets/liabilities MIR: Nominal amounts; Bad loans are excluded

Example of differences in applied dimensions/breakdowns across data models

ECB	Counterpart sector classes		
	Revised FINREP	Current FINREP	CRD ¹⁾
MFIs – Central banks	Central banks	Central banks	Central government/banks
Central government	General governments	Central governments	Central government/banks
Other general government		Non-credit institutions	Institutions
MFIs – Credit institutions	Credit institutions	Credit institutions	Institutions
MFIs – MMFs	Other financial corporations	Non-credit institutions	
Other res. sectors – OFI	Other financial corporations	Non-credit institutions	Institutions
		Corporates	Corporates
		Retail	Retail
Other res. sectors – Non-financial corporations (NFC)	Non-financial corporations	Corporates	Corporates
Other res. sectors – household (HH) and NPISH ²⁾	Retail	Retail	Retail

1) The CRD has two approaches. In the IRB approach, the “exposures classes” are classified in one of the categories included in the column. In the standardised approach, in addition to the “classes” included in Table 3, the “exposures classes” can also be classified in the following according to the circumstances of the items: “secured on real estate property”, “past due items”, “regulatory high-risk categories”, “covered bonds”, “securitisation positions”, “short-term claims on institutions and corporate”, “CIU” and “other items”. Exposures (or part of one exposure, where appropriate) shall be assigned to only one of the exposure classes.

2) Non-profit institutions serving households.

Source: MFI balance sheet and interest rate statistics and CEBS' guidelines on FINREP and COREP, ECB, February 2010, p. 29

Analysis of differences between data models (FINREP vs. ECB Statistics)

Name	FINREP	Common	STATISTICS	Name	Comments
CT	Counterparty		Counterparties [Sectors]	CT	
x0	Total counterparties		Total/Not specified	x00	
x1	Central banks		Central Banks	x16	
x2	General governments		General government	x24	
x3	Credit institutions				
x4	Other financial corporations				
x5	Non-financial corporations		Non-financial corporations	x54	
x6	Households		Households	x56	
x7	Corporates				
x8	Non-financial corporations. Corporates				
x9	Households. Corporates				
x10	Retail				
x11	Non-financial corporations. Retail				
x12	Households. Retail				
x13	Rest (Other than Credit institutions and Other financial corporations)				
			Counterparties [Securitisation and transfer partners]	CT2	
			Monetary Financial Institutions [MFIs]	x14	
			Credit institutions subject to minimum reserves, European Central Bank [ECB] and National Central Banks [NCBs]	x15	
			European Central Bank [ECB]	x17	
			National Central Banks [NCBs]	x18	
			Credit institutions subject to minimum reserve requirements	x19	
			MFIs other than credit institutions subject to minimum reserves, European Central Bank [ECB] and National Central Banks [NCBs]	x20	

Investigation for common concepts between reporting frameworks – simple cases, as currencies, geographical breakdowns, time intervals, etc.

Reconciliation between FINREP and ECB Statistics

SCOPE OF REPORTING						
FINREP (F)				BSI (B)		
Consolidated				Solo basis, only Domestic business		
ALLOCATION OF THE CARRYING AMOUNT						
	CARRYING AMOUNT					
	TOTAL	NOMINAL	ACCRUAL	ALLOWANCE	CUMULATIVE CHANGE IN FAIR VALUE DUE TO CREDIT RISK	OTHER ADJUSTMENTS (**)
LOANS (*)	F (Loans)	B (Loans)	B (Remaining assets)	F B (Capital and reserves)	F B (Capital and reserves)	B (Capital and reserves)
DEPOSITS (*)	F (Deposits)	B (Deposits)	B (Remaining liabilities)	-	-	B (Capital and reserves)
(*) FINREP (F) does not include amounts classified as "held for sale"						
BSI (B) includes amounts classified as "held for sale"						
(**) Other adjustments includes: changes due to fair value measurement, premiums/discounts in the acquisition or origination, origination fees and transactions costs						

Goals of reporting frameworks are different but common elements can be found even in some difficult cases

Common areas of reporting

- common concepts (at least for two reporting frameworks):

DataPoints	Base items	Item type	Name	ID	Period	Data type	Common	ECB Code	ECB Label	Extension
6	Assets	Primary item	mi6	base_mi6	instant	monetary	x			
6	Changes in assets	Primary item	md6	base_md6	duration	monetary	x	Relates to CL_DATA_TYPE: 6-7		
27	Liabilities	Primary item	mi27	base_mi27	instant	monetary	x			
27	Changes in liabilities	Primary item	md27	base_md27	duration	monetary	x	Relates to CL_DATA_TYPE: 7		
28	Liabilities and equity	Primary item	mi28	base_mi28	instant	monetary	x			
29	Managed assets, custody assets and assets involved in services provided by entity	Primary item	mi29	base_mi29	instant	monetary	x	Relates to CL_BS_ITEM with ending SA and SXX		
33	Annual percentage rate of charge [APRC]	Primary item	pd33	base_pd33	duration	percent		CL_DATA_TYPE_MIR: C		
34	Business volume	Primary item	md34	base_md34	duration	monetary		CL_DATA_TYPE_MIR: B		
35	Narrowly defined effective rate or annualised agreed rate [NDER or AAR - Weighted average]	Primary item	pd35	base_pd35	duration	percent		CL_DATA_TYPE_MIR: R		
1	Minimum reserves	Primary item	md1	es_base_md1	duration	monetary				x

- common breakdowns (counterparty , geographical area, collateral/guarantee, currency, etc.):

DataPoints	Domain: Counterparty	Item type	Name	ID	Period	Data type	Common	ECB Code
	Counterparty [Sectors]	Explicit dimension	CS	dim_CS	duration	string	x	
	Counterparty [Securitisation and transfer partners]	Explicit dimension	CP	dim_CP	duration	string		
0	Total/Not specified	Default member	x0	dCT_x0	duration	domain	x	CL_BS_COUNT_SECTOR: 0000
1	Central Banks	Member	x1	dCT_x1	duration	domain	x	
4	General government	Member	x4	dCT_x4	duration	domain	x	CL_BS_COUNT_SECTOR: 2100
5	Households	Member	x5	dCT_x5	duration	domain	x	CL_BS_COUNT_SECTOR: 2251
8	Non-financial corporations	Member	x8	dCT_x8	duration	domain	x	CL_BS_COUNT_SECTOR: 2240
14	All counterparties in transfer	Member	x14	dCT_x14	duration	domain		relates to: CL_BS_ITEM with ending NZ
15	Central Counterparties [CCPs]	Member	x15	dCT_x15	duration	domain		CL_BS_COUNT_SECTOR: 2212
16	Central government	Member	x16	dCT_x16	duration	domain		CL_BS_COUNT_SECTOR: 2110

- possible because of detailed analysis and description of every piece of reportable information: **Data Points Modeling (and of course XBRL)**

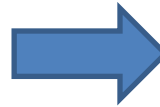
Part 2

FINREP, COREP and BSI-MIR

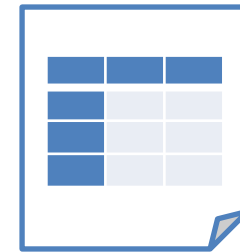
Data modelling

Business model – Processes and functions

- business functions (processes)
 - supervision
 - transparency
 - analysis and audit
 - etc



- information requirements
 - legal format (documents describing requirements)



- data exchange format (technical representation of meta data and data)



EUROFILING Information Requirements

Legal format

- International Financial Reporting Standards (IFRSs) adopted by the International Accounting Standards Board (IASB),
- Regulation (EC) No 1606/2002 of the European Parliament and of the Council (19 July 2002) on the application of international accounting standards,
- Basel II, International Convergence of Capital Measurement and Capital Standards: A Revised Framework (Comprehensive Version) published by the Basel Committee on Banking Supervision (June 2006),
- Directive 2006/48/EC of the European Parliament and of the Council (14 June 2006) relating to the taking up and pursuit of the business of credit institutions (recast),
- Directive 2006/49/EC of the European Parliament and of the Council (14 June 2006) on the capital adequacy of investment firms and credit institutions,
- Guideline of the European Central Bank (30 July 2002) concerning certain statistical reporting requirements of the European Central Bank and the procedures for reporting by the national central banks of statistical information in the field of money and banking statistics (ECB/2002/5) (2002/656/EC),
- Guidelines on Common Reporting and Guidelines on Financial Reporting defined by the Committee of European Banking Supervisors (CEBS).

textual, tabular, enumerated lists, ...

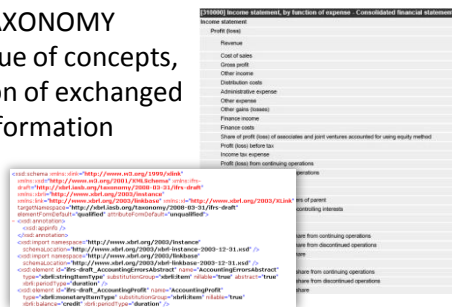


EUROFILING Information Requirements

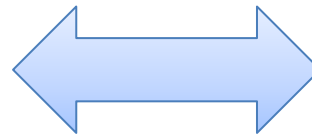
Technical format

- describing and exchanging business information

TAXONOMY
Catalogue of concepts,
definition of exchanged
information



XBRL Code	Concept Name
http://www.xbrl.org/2003/12-31/rev-drift	Revenue
http://www.xbrl.org/2003/12-31/rev-drift	Cost of sales
http://www.xbrl.org/2003/12-31/rev-drift	Gross profit
http://www.xbrl.org/2003/12-31/rev-drift	Other income
http://www.xbrl.org/2003/12-31/rev-drift	Administration costs
http://www.xbrl.org/2003/12-31/rev-drift	Other expenses
http://www.xbrl.org/2003/12-31/rev-drift	Other gains (losses)
http://www.xbrl.org/2003/12-31/rev-drift	Finance income
http://www.xbrl.org/2003/12-31/rev-drift	Finance costs
http://www.xbrl.org/2003/12-31/rev-drift	Share of profit (loss) of associates and joint ventures accounted for using equity method
http://www.xbrl.org/2003/12-31/rev-drift	Profit (loss) before tax
http://www.xbrl.org/2003/12-31/rev-drift	Income tax expense
http://www.xbrl.org/2003/12-31/rev-drift	Profit (loss) from continuing operations



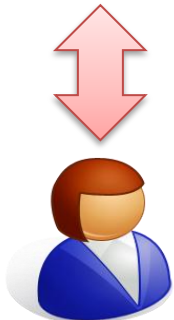
**INSTANCE
DOCUMENT**
Report containing
facts (business data)

- each concept in taxonomy is described using **XBRL syntax** which results in a set of semantic information about a concept (data type, period type, applicable breakdowns, ...)
- data centric** format: the main focus is placed on explicit and exact identification of every piece of reportable information

Challenge for data modeling



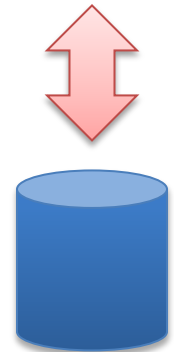
Formats of creation and presentation of reporting requirements and legal regulations



Intermediary format



Technical format:
XBRL taxonomy



Example of FINREP Template

3. Derivatives held for trading				
By type of risk	By instrument	Carrying amount		Notional amount
		Assets	Liabilities	
Interest rate	Option/Cap/Floor/Collar/Swaption			
	IRS			
	FRA			
	Forward			
	Interest future			
	Other			
Equity	Equity forward			
	Equity future			
	Equity option			
	Warrant			
	Other			
Currency (FX)	FX forward			
	FX future			
	Cross currency swap			
	FX option			
	FX forward rate agreement			
	Other			
Credit	Credit default swap			
	Credit spread option			
	Total return swap			
	Other			
Commodity				
Other				
Total		See balance sheet	See balance sheet	

Financial Assets Held for Trading,
Trading Derivatives, Equity Option

Table 3: Row 18 / Column 2

breakdown 1. by type of risk and 2. by instrument

Example of FINREP Rev 2 Template

3. Derivatives held for trading						
By type of risk	By product or by type of market	References	Carrying amount		Notional amount	of which: sold
			Assets	Liabilities	Total	
Interest rate	OTC options					
	OTC other					
	Organized market options					
	Organized market other					
Equity	of which: economic hedges					
	OTC options					
	OTC other					
	Organized market options					
Foreign exchange	Organized market other					
	of which: economic hedges					
	OTC options					
	OTC other					
Credit	Organized market options					
	Organized market other					
	of which: economic hedges					
	Credit default swap					
Commodity	Credit spread option					
	Total return swap					
	Other					
	of which: economic hedges					
Other	of which: economic hedges					
	of which: economic hedges					
Derivatives held for trading: Total		IAS 39.9, AG 15 (a)				
of which: OTC - credit institutions						
of which: OTC - other financial corporations						
of which: OTC - rest						

Financial Assets Held for Trading,
Trading Derivatives, Equity Option

Table 3: Row 20 – Column 2

breakdown 1. by type of risk and 2. instrument and 3. market

Application of breakdowns

FINREP	FINREP Rev 2
Risk type	
Commodity	Commodity
Credit	Credit
Currency (FX)	Currency (FX)
Equity	Equity
Interest rate	Interest rate
Other	Other
Instruments	
Credit default swap	Credit default swap
Credit spread option	Credit spread option
Option	Option
Other than CDS, CSO and TRS	Other than CDS, CSO and TRS
Total return swap	Total return swap
Cross currency swap	Other than options
Forward	
FRA	
Future	
IRS	
Option/Cap/Floor/Collar/Swaption	
Other than Option, Cros currency swap, Forward and Future	
Other than Option, Warrant, Forward and Future	
Other than Option/Cap/Floor/Collar/Swaption, IRS, FRA, Forward and Future	
Warrant	
Market	
	Organized market
	OTC

Identification of information requirements

- aim:
 - explicit,
 - consistent and coherent,
 - minimizing redundancy,identification of reportable information
- process: **analysis of underlying financial standards/regulations:**
 - purpose of a table (usually expressed by its title, thus describing in general the type and character of information required by the content of a table),
 - intersection of a header of a row and a header of a column which names the required information in context of a table,
 - location in a hierarchy in headers of rows and headers of column (inheritance),
 - supportive documentation, i.e. explanatory guidelines that are issued and published along with the data model,
 - supporting documentation and content of other tables allowing identify implicit information that is not explicitly expressed in an analyzed table

Relations between tables

Detailing [1]

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

etc...

Table A. Geographical breakdown of assets

	References	Domestic	EMU countries	Other EU countries	Rest of the world
Financial assets held for trading	IFRS 7.8 (a)(ii); IAS 39.9				
Derivatives held for trading	IAS 39.9				
Equity instruments	IAS 32.11				
Debt securities					
Loans and advances					
Financial assets designated at fair value through profit or loss	IFRS 7.8 (a) (i); IAS 39.9				
Equity instruments	IAS 32.11				
Debt securities					
Loans and advances					
Available-for-sale financial assets	IFRS 7.8.(d); IAS 39.9				
Equity instruments	IAS 32.11				
Debt securities					
Loans and advances					
Loans and receivables	IFRS 7.8.(c); IAS 39.9, AG26				
Debt securities					
Loans and advances					
Held-to-maturity investments	IFRS 7.8.(b); IAS 39.9, AG26				
Rest of assets					
Total assets	IAS 1.9 (a), IG 6				

Relations between tables

Detailing [2]

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

Table B. Financial assets held for trading

Equity instruments
of which at cost
of which: credit institutions
of which: other financial corporations
of which: non-financial corporations
Debt securities
Central banks
General governments
Credit institutions
Other financial corporations
Corporates
Loans and advances
Central banks
General governments
Credit institutions
Other financial corporations
Corporates
Retail

Table D. Available-for-sale

Financial assets held for trading: Total
Equity instruments
of which at cost
of which: credit institutions
of which: other financial corporations
of which: non-financial corporations
Debt securities
Central banks
General governments
Credit institutions
Other financial corporations
Corporates
Loans and advances
Central banks
General governments
Credit institutions
Other financial corporations
Corporates
Retail
Available-for-sale financial assets: Total

Relations between tables

Detailing of aggregates

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

7. Information on impairment and past due

Equity instruments

of which: at cost
of which: credit institutions
of which: other financial corporations
of which: non-financial corporations

Debt securities

Central banks
General governments
Credit institutions
Other financial corporations
Corporates

Loans and advances

Central banks
General governments
Credit institutions
Other financial corporations
Non-financial corporations. Corporates
Non-financial corporations. Retail
Households. Corporates
Households. Retail

By product:

On demand [call] and short notice [current account]
Mortgage loans (Real estate collateralized loans)
Other collateralized loans
Trade receivables
Finance leases
Reverse repurchase loans
Consumer credit
Other term loans
Other

Total

etc...

Relations between tables

Counterpart (different base item)

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

Table 1.2. Liabilities

Financial liabilities held for trading
Derivatives held for trading
Short positions
Deposits
Debt securities issued
Other financial liabilities
Financial liabilities designated at fair value through profit or loss
Deposits
Debt securities issued
Other financial liabilities
Financial liabilities measured at amortised cost
Deposits
Debt securities issued
Other financial liabilities
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate
Provisions
Provisions for employee benefits
Restructuring
Pending legal issues and tax litigation
Loan commitments and guarantees
Other provisions
Tax liabilities
Current tax liabilities
Deferred tax liabilities
Liabilities under insurance and reinsurance contracts
Other liabilities
Share capital repayable on demand
Liabilities included in disposal groups classified as held for sale
Total liabilities

Relations between tables

Counterpart (merged base item)

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

Table 1.2. Liabilities

Financial liabilities held for trading
Derivatives held for trading
Short positions
Deposits
Other financial liabilities
Loans and advances
Debt securities
Other financial liabilities
Total liabilities

3. Derivatives held for trading

By type of risk	By product or by type of market	References	Carrying amount		Notional amount		loss
			Assets	Liabilities	Total	of which: sold	
Interest rate	OTC options						
	OTC other						
	Organized market options						
	Organized market other						
Equity	of which: economic hedges						
	OTC options						
	OTC other						
	Organized market options						
Foreign exchange	Organized market other						
	of which: economic hedges						
	OTC options						
	OTC other						
Credit	Organized market options						
	Organized market other						
	of which: economic hedges						
	Credit default swap						
Commodity	Credit spread option						
	Total return swap						
	Other						
	of which: economic hedges						
Other	of which: economic hedges						
	of which: economic hedges						
Derivatives held for trading: Total		IAS 39.9, AG 15 (a)					
		of which: OTC - credit institutions					
		of which: OTC - other financial corporations					
		of which: OTC - rest					

loss

interest rate

ale

Relations between tables

Referring (different nature) [1]

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
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Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

Table 1.3. Equity

Issued capital
Paid in capital
Unpaid capital which has been called up
Share premium
Other Equity
Equity component of compound financial instrument
Other equity instruments
Revaluation reserves and other valuation differences
Tangible assets
Intangible assets
Hedge of net investments in foreign operations
Foreign currency translation
Cash flow hedges [effective portion]
Available-for-sale financial assets
Non-current assets and disposal groups held for sale
Share of other recognised income and expense of entities accounted for using the equity method
Other items
Reserves
Reserves (Accumulated losses) of investments
Other reserves
(Treasury shares)
Profit (loss) attributable to equity holders (Interim dividends)
Minority interests (Non-controlling interest)
Revaluation reserves and other valuation differences
Other items
Total equity
Total equity and total liabilities

21. Statement of comprehensive income

Profit (loss) for the year
Other comprehensive income
Tangible assets
Intangible assets
Hedge of net investments in foreign operations [effective portion]
Valuation gains (losses) taken to equity
Transferred to profit or loss
Other reclassifications
Foreign currency translation
Translation gains (losses) taken to equity
Transferred to profit or loss
Other reclassifications
Cash flow hedges [effective portion]
Valuation gains (losses) taken to equity
Transferred to profit or loss
Transferred to initial carrying amount of hedged items
Other reclassifications
Available-for-sale financial assets
Valuation gains (losses) taken to equity
Transferred to profit or loss
Other reclassifications
Non-current assets and disposal groups held for sale
Valuation gains (losses) taken to equity
Transferred to profit or loss
Other reclassifications
Actuarial gains (losses) on defined benefit pension plans
Share of other recognised income and expense of entities accounted for using the equity method
Other items
Income tax relating to components of other recognised income and expense
Total comprehensive income for the year
Attributable to minority interest [Non-controlling interest]
Attributable to equity holders of the parent

Relations between tables

Referring (different nature) [2]

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
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Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

2. Consolidated Income Statement

CONTINUING OPERATIONS
Interest income
Financial assets held for trading [if accounted for separately]
Financial assets designated at fair value through profit or loss [if accounted for separately]
Available-for-sale financial assets
Loans and receivables
Held-to-maturity investments
Derivatives - Hedge accounting, interest rate risk
Other assets
(Interest expenses)
(Financial liabilities held for trading [if accounted for separately])
(Financial liabilities designated at fair value through profit or loss [if accounted for separately])
(Financial liabilities measured at amortised cost)
(Derivatives - Hedge accounting, interest rate risk)
(Other liabilities)
(General and administrative expenses)
...
(Depreciation)
(Property, Plant and Equipment)
(Investment Properties)
(Other intangible assets)
(Provisions) reversal of provisions
(Impairment on financial assets not measured at fair value through profit or loss)
(Financial assets measured at cost [unquoted equity and related derivatives])
(Available- for-sale financial assets)
(Loans and receivables)
(Held to maturity investments)
(Impairment on non-financial assets)
(Property, plant and equipment)
(Investment properties)
(Goodwill)
(Other intangible assets)
(Investments in entities accounted for using the equity method)
(Other)

etc...

Relations between tables

Referring to aggregates (different nature)

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

Table A. Interest income and expenses

Interest
Derivatives held for trading
Debt securities
Central banks
General governments
Credit institutions
Other financial corporations
Corporates
Retail
Loans and advances
Central banks
General governments
Credit institutions
Other financial corporations
Non-financial corporations. Corporates
Non-financial corporations. Retail
Households. Corporates
Households. Retail
Deposits
Central banks
General governments
Credit institutions
Other financial corporations
Non-financial corporations
Households
Debt securities issued
Other financial liabilities

Relations between tables

Cross-referring to aggregates or details (different nature)

Table 1.1. Assets

Cash and cash equivalents
Cash on hand
Demand deposits and cash equivalents
Financial assets held for trading
Derivatives held for trading
Equity instruments
Debt securities
Loans and advances
Financial assets designated at fair value through profit or loss
Equity instruments
Debt securities
Loans and advances
Available-for-sale financial assets
Equity instruments
Debt securities
Loans and advances
Loans and receivables
Debt securities
Loans and advances
Held-to-maturity investments
Debt securities
Loans and advances
Derivatives – Hedge accounting
Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk
Fair value changes of the hedged items in portfolio hedge of interest rate risk
Tangible assets
Property, Plant and Equipment
Investment property
Intangible assets
Goodwill
Other intangible assets
Investments in entities accounted for using the equity method
Tax assets
Current tax assets
Deferred tax assets
Assets under insurance and reinsurance contracts
Other assets
Non-current assets and disposal groups classified as held for sale
Total assets

Table D. Collateral obtained by taking possession during the period

Non-current assets held-for-sale
Property, plant and equipment
Investment property
Equity and debt instruments
Cash
Other
Total

Financial assets and liabilities designated at fair value through profit or loss	References	Gains	Losses	Amount of change in FV due to changes in the credit risk
Financial assets designated at fair value through profit or loss	IFRS 7.20 (a) (i); IAS 39.55 (a), CP			
Financial liabilities designated at fair value through profit or loss	IFRS 7.20 (a) (i); IAS 39.55 (a); CP			
Total				

Relations between tables

Movements

14. Provisions

Table 1.2. Liabilities

	References	Provisions for employee benefits	Restructuring	Pending legal issues and tax litigation	Loan commitments and guarantees	Other provisions	Total
Financial liabilities							
Derivatives held							
Short positions							
Deposits							
Debt securities							
Other financial liabilities							
Financial liabilities							
Opening balance [carrying amount at the beginning of the period]	IAS 37.84 (a)						
Additions, including increases in existing provisions	IAS 37.84 (b)						
Deposits	IAS 37.84 (c)						
Debt securities	IAS 37.84 (d)						
Other financial liabilities	IAS 37.84 (e)						
Financial liabilities	IAS 37.84 (f)						
Deposits	CP						
Debt securities	IAS 37.84 (g)						
Other financial liabilities							

Derivatives – Hedge accounting

Fair value hedges
Cash flow hedges
Hedges of a net investment in a foreign operation
Portfolio Fair value hedge of interest rate risk
Portfolio Cash flow hedge interest rate risk

Fair value changes of the hedged items in portfolio hedge

Provisions
Provisions for employee benefits
Restructuring
Pending legal issues and tax litigation
Loan commitments and guarantees
Other provisions
Tax liabilities
Current tax liabilities
Deferred tax liabilities
Liabilities under insurance and reinsurance contracts
Other liabilities
Share capital repayable on demand
Liabilities included in disposal groups classified as held for sale
Total liabilities

Table A. Components of defined benefit plan assets and liabilities

	References	Amount
Present value of wholly or partially funded defined benefit obligations	IAS 19.120A (d), 54 (a)	
Fair value, defined benefit plan assets	IAS 19.120A (j), 54 (d)	
Equity instruments	IAS 19.120A (j)	
Debt instruments	IAS 19.120A (j)	
Property	IAS 19.120A (j)	
Other assets	IAS 19.120A (j)	
Of which: Financial instruments issued by the entity	IAS 19.120A (k) (i)	
Present value of wholly unfunded defined benefit obligations	IAS 19.120A (d), 54 (a)	
Unrecognised actuarial gains	IAS 19.120A (f) (i), 92, 54 (b)	
Unrecognised actuarial (losses)	IAS 19.120A (f) (i), 92, 54 (b)	
Unrecognised past service cost	IAS 19.120A (f) (ii); 96, 54 (c)	
Amounts not recognised as an asset, due to limits of para 58 (b)	IAS 19.120A (f) (iii), 58 (b)	
Defined benefit assets, total	IAS 19.120A (f)	
Pension and other post retirement benefit obligations	IAS 19.120A (f), 54	
Memo item: Fair value of any right to reimbursement recognised as an asset	IAS 19.120A (f) (iv), 104A	

Idea of a „data point”

- identification of a **base item** and a component of each applicable **breakdown** describing this base item in order to **explicitly define a piece of information** (e.g. a cell in a template)
- **base item**: significantly distinctive basic financial term within a given set of information requirements
 - FINREP: assets, liabilities, income/gain, loss/expense, ...
 - COREP: equity, exposure, ...
 - MIR: NDER, APRD, transactions, ...
 - BSI: assets, liabilities, managed assets, ...but consistent within a framework (e.g. FINREP assets = BSI assets but FINREP assets < COREP exposure)
- **breakdown**: a view on a base item from a certain perspective: decomposition of base item according to a selected criterion
 - disaggregation (with ,+' or ,-' sign) of a total (e.g. counterparty sector or residence)
 - indicating certain notion (property) of a base item (e.g. carrying amount vs. accumulated unrealized gains/(losses) or CRD vs. IFRS reporting scope, ...)

IAS 39 Portfolio: Held for trading

- **general meaning:** acquired or incurred principally for the purpose of selling or repurchasing it in the near term
 - **on assets side:** financial instruments owned by a reporting entity that shall generate economic benefits in the future
 - **on liabilities side:** financial instruments that have been issued by a reporting entity, thus represents an obligation that needs to be settled in the future by a transfer of assets from the entity
 - **as a source of income and gains or expenses or losses:** economic benefits that occurred during the period and originated from increase/decrease in value or result on sales/purchase of a given financial instrument

Example of data point [1]

SUMMARY BALANCE. (Business in Spain)

Corresponding to _____ to _____ to _____

ENTITY _____

Year	Month	P

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**.....

	Total	Residents in Spain		Residents in other states EMU	
		Euro	Foreign currency	Euro	Foreign currency
0001	0081	0121			
0005	0085	0125		0205	0245
0006	0086	0126		0206	0246
0007	0087	0127		0207	0247
0008	0088	0128		0208	0248
0009				0209	0249
0010				0210	0250
0011				0211	0251
0012	0092	0132		0212	0252
0013	0093	0133		0213	0253
0014	0094	0134		0214	0254
0015	0095	0135		0215	0255
0016	0096	0136		0216	0256
0017	0097	0137		0217	
0020	0100	0140		0220	
0025	0105	0145		0225	
0026	0106	0146		0226	0266
0027	0107	0147		0227	0267
0030					
0035					
0040	0120	0160		0240	0280

Basic concept:

Assets

Breakdowns and additional information



Example of data point [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 than (...)

Dimension: Categories of assets

Total (...)
Cash
Loans and credits
Debt securities
Equity instruments
Fixed
Other than (...)

Example of data point [3]

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: Time interval

All

< 1 year

≥ 1 year < 2 year

≥ 2 years

Dimension: Original maturity

All

< 1 year

≥ 1 year < 2 year

≥ 2 years

Example of data point [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	Non-MFIs other than general government
Non-MMFs	Monetary Market Funds [MMFs]
Central Administration	MFIs other than Monetary Market Funds
Other general government	Monetary Financial Institutions [MFIs]

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 point [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

Example of data point [6]

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: ≥ 1 year < 2 year

Counterparty residence: Spain

Instrument original currency: EUR

Location of activity: Spain

Amount type: Outstanding

Data Points Structure

Format and content

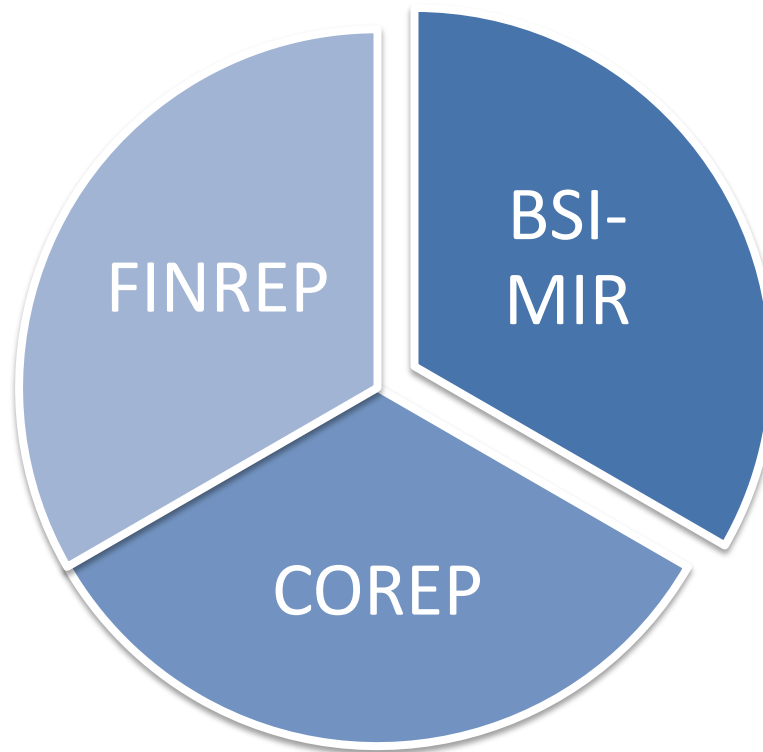
- MS Excel based representation of data points
- worksheets:
 - base: declaration of base items (name, label, data and period type, ...)
 - one worksheet listing members and dimensions of each domain (name, label, item type)
 - one worksheet for subdomains of each domain (ELR name, hierarchy and order, alternative classifications)
 - data points structure table (optional): identification of each data point as a row indicating applicable base item and dimension values and referencing cells in business templates
 - one worksheet containing links to other worksheets and information needed for generation of XBRL taxonomy (file names, namespaces, etc)
 - one worksheet defining abbreviations and explicit description of each used data type (name, namespace, referenced schema)
 - worksheet for cross-template functional relationships (hypercubes)

Data Points Structure

Development process

- study the entire data model (e.g. FINREP Tables + Guidelines + IFRS7 + IAS39 + other)
- analyze the data model table by table, cell by cell:
 - identify a base item for a cell and list it down in a worksheet (if a base item is already listed – reuse it)
 - identify and name all breakdowns applicable to a base item in order to explicitly define the content of a cell; for each breakdown create a separate worksheet (unless a worksheet has been already created)
 - in each of these worksheets identify and name a value for each breakdown preserving the hierarchy (if applicable) with other already created values (or reuse an existing value); if a value is not applicable to an existing hierarchy create a new hierarchy
- review the base items and breakdowns and look for optimization (e.g. breakdowns of same kind)
- add necessary XBRL characteristics and remodel the Excel to the required format

Presentation of data models



Q&A





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