

Operational readiness for EBA Taxonomies

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Overview

■ Roadmap

- Taxonomy version 2.3.1
- Taxonomy version 2.4

■ Multicurrency reporting

- Modelling in currently productive taxonomies
- Possible modelling in future taxonomies

■ Whitepapers

- Multicurrency reporting
- New table linkbase
- Multiple z-axis

■ Filing Rules

Roadmap

N.B. For planning purposes only, all dates and content subject to change - Information as known to EBA IT as of						
Information from EBA oversight or regulation should be assumed to take precedence						
Dictionary / DPM Version	Public Draft Taxonomy Release Date <i>planned</i> (finalised)	Content				
		COREP	FINREP	Asset Encumbrance	Fundings plans	Benchmarking
2.0	09/2013 (02/12/2013)	COREP 2.0.1	FINREP 2.0.1			
			Unused			
2.1	03/2014 (08/07/2014)	COREP 2.0.2	FINREP 2.1.0	AE 1.0.0		
		Amendments	Amendments FBE/NPE	Unused		
2.2	08/2014	COREP 2.0.3	FINREP 2.1.1	AE 1.0.1	FP 1.0.0	
		Amendments	Amendments	Amendments	Unused	

Roadmap

Reporting Dates			Specific Reporting Versions							
Reference Date	Last Reporting Date -> NCA	Final remittance date -> EBA	Monthly			Quarterly			Annually	
			COREP			COREP OF, LE, LR, NSFR	FINREP Financial Reporting	AE Asset Encumbrance	FP Funding Plans	SBP Benchmarking
			LCR	LCR_DA	ALM					
31/12/2014	31/01/2015	20/02/2015	2.0.3							
	11/02/2015	25/02/2015				2.0.3	2.1.1	1.0.1		
	30/09/2015	15/11/2015							1.0.2	
31/01/2015	15/02/2015	01/03/2015	2.0.3							
28/02/2015	15/03/2015	30/03/2015	2.0.3							
30/03/2015	15/04/2015	29/04/2015	2.0.3							
	12/05/2014	28/05/2014				2.0.3	2.1.1	1.0.1		
30/04/2015	15/05/2015	01/06/2015	2.0.3							
31/05/2015	15/06/2015	29/06/2015	2.0.3							

Roadmap

Dictionary / DPM Version	Public Draft Taxonomy Release Date <i>planned</i>	Content				
		COREP	FINREP	Asset Encumbrance	Fundings plans	Benchmarking
2.3 (2015-A)	Q4/2014 (03/2015)	COREP 2.1.0	FINREP 2.1.2		FP 1.0.1	SBP 1.0.0
		ALM Amendments	Amendments		Amendments Unused	New Reporting Unused
					FP 1.0.2	SBP 1.0.1
2.4 (2015-B)	Q2/2015?	LR, LCR Changes				
		QA 1042 - Multicurrency		QA 1042 - Multicurrency		True multicurrency
2.5	Q4/2015	Amendments / Corrections / Technical Evolution				
2.6 (2016-A)	Q2/2016	Trading Book Review LE Review	IFRS 9			
		EBA Modelling Review				

Roadmap

Reporting Dates			Specific Reporting Versions								
Reference Date	Last Reporting Date -> NCA	Final remittance date -> EBA	Monthly			Quarterly			Annually		
			LCR	LCR_DA	ALM	COREP OF, LE, LR, NSFR	FINREP Financial Reporting	AE Asset Encumbrance	FP Funding Plans	IMV	SBP Main
30/06/2015	15/07/2015	29/07/2015	2.1.0								
	11/08/2015	25/08/2015				2.1.0	2.1.2	1.0.1			
	30/09/2015	15/11/2015							1.0.2		
31/07/2015	17/08/2015	31/08/2015	2.1.0		2.1.0						
31/08/2015	15/09/2015	29/09/2015	2.1.0		2.1.0						
30/09/2015	15/10/2015	29/10/2015	2.1.0		2.1.0						
	11/11/2015	25/11/2015				2.1.0	2.1.2	1.0.1			
26/10/2015	02/11/2015	25/11/2015 (TBC)								1.0.1	
N.B. LCR Regulation notionally applies from here - but reporting changes not until 03/2016											
31/10/2015	16/11/2015	30/11/2015	2.1.0		2.1.0						
30/11/2015	15/12/2015	04/01/2016	2.1.0		2.1.0						
31/12/2015	15/01/2016	29/11/2016	2.1.0		2.1.0						
	11/02/2016	25/02/2016				2.1.0	2.1.2	1.0.1			
	31/03/2016	30/04/2016							1.0.2		
	11/04/2016	25/04/2016 (TBC)									1.0.1
31/01/2016	15/02/2016	25/02/2016	2.1.0		2.1.0						
	01/03/2016	11/03/2016									
28/02/2016	15/03/2016	25/03/2016	2.1.0		2.1.0						
	29/03/2016	08/04/2016									
31/03/2016	15/04/2016	25/04/2016	2.2.0		2.2.0						
	02/05/2016	12/05/2016		2.2.0							
	12/05/2016	22/05/2016				2.2.0	2.1.3	1.0.2			
Later									1.0.2	1.0.2	1.0.2

Taxonomy version 2.3.1

■ General information:

- Publication on EBA homepage on 8th of May
- March 2015 framework release was included for the frameworks funding plans and supervisory benchmarking only
- COREP, FINREP & AE for reference dates 30th of June 2015 onwards use report structures defined in 2.3

■ Reason for the fix:

- Distinct entry points (reports) for individual and consolidated data
- Vital for the proper functioning of a significant number of the European CA's data collection systems

Taxonomy version 2.3.1

■ In practice:

- (2.3.1 versions will not necessarily be utilised locally by every CA)
- Original 2.3 releases of FP and SBP must NOT be used by CAs for remittance of data to the EBA
- 2.3.1 releases replace the 2.3 versions for this purpose for all reporting reference dates
- Data dictionary and the other reporting taxonomies (COREP, FINREP, AE) are unchanged compared to the 2.3 release
- Entry points for 2.3 were replaced by two distinct entry points

Was	Old SchemaRef	Now	New SchemaRef
Funding Plans	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2014-04/2015-02-16/mod/fp.xsd	FP Individual	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2014-04/2015-05-29/mod/fp_ind.xsd
		FP Consolidated	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2014-04/2015-05-29/mod/fp_con.xsd
SBP Benchmarking	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cp-2014-07/2015-02-16/mod/sbp.xsd	Benchmarking Individual	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cp-2014-07/2015-05-29/mod/sbp_ind.xsd
		Benchmarking Consolidated	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cp-2014-07/2015-05-29/mod/sbp_con.xsd
Benchmarking Initial Valuation	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cp-2014-07/2015-02-16/mod/sbpimv.xsd	IMV Individual	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cp-2014-07/2015-05-29/mod/sbpimv_ind.xsd
		IMV Consolidated	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cp-2014-07/2015-05-29/mod/sbpimv_con.xsd

Taxonomy version 2.3.1

- **Possible approach if 2.3.1 not used for collection by an NCA:**
 - 2.3.1 SBP and SBPIMV reports are identical (and FP nearly identical) structures to the 2.3 versions apart from explicit differentiation of individual and consolidated entry points
 - Replacing the schemaRef of a valid 2.3 instance file with the appropriate individual or consolidated schemaRef for 2.3.1 would convert the file to a 2.3.1 instance
 - So could choose to collect 2.3 locally and convert to 2.3.1 before transmission

Taxonomy version 2.3.1

- Possible approach if 2.3.1 not used for collection by NCA additional changes for Funding Plans:
 - A row 020 to indicate consolidation status was added in version 2.3.1 to FP table P 00.01
 - As well as mapping the schemaRef to the appropriate value based on the consolidation nature of the report, this data point should be added, i.e. either:
 - **<eba_met:ei207 contextRef="c2">eba_SC:x6</eba_met:ei207>**
for individual, or for consolidated:
<eba_met:ei207 contextRef="c2">eba_SC:x7</eba_met:ei207>
 - would be added within the <xbrl> tag, where context “c2” is the context already used for ei4 data item, and assuming the use in the instance of the canonical namespace prefixes

Taxonomy version 2.3.1

- **Changes deliberately not included:**
 - Two metrics assigned to COREP and FINREP have been mistakenly swapped over in 2.3
 - This error has **NOT** been corrected in v2.3.1, so as to avoid impacting the FINREP or COREP taxonomies
 - Instructions have been published that explain values expected for those metrics

Taxonomy version 2.3.1

■ Changes deliberately not included:

- The metrics assigned to COREP C 06.02 column 040, and FINREP F 40.01 column 150 are incorrect in v2.3 (and 2.3.1), have been mistakenly swapped over
- This error has **NOT** been corrected in v2.3.1, so as to avoid impacting the FINREP or COREP taxonomies
- F 40.01 col 150 remains a string metric as it was in previous versions, reporters should continue to report this as they have done previously
- **For COREP, table C 06.02** the taxonomy allows for column 040 all four values below, but **instance files should be reported respecting the supplementary instructions below:**

Member	Label	Supplementary instruction
eba_ZZ:x29	Full consolidation	Use to report value "fully consolidated" ("SF")
eba_ZZ:x30	Proportional consolidation	DO NOT USE
eba_ZZ:x31	Equity method	DO NOT USE
eba_ZZ:x32	Other than Full consolidation, Proportional consolidation, Equity method	Usable to report value "partially consolidated" ("SP")

Taxonomy version 2.4

■ DPM review LR and LCR:

- Workshop held at EBA premises from 13th to 17th of April
- Experts of NCA's collaborated to develop the Data Point Model for new LCR and LR templates relevant for taxonomy version 2.4
- Currently undergoing internal review / alignment with existing models
- Aiming for draft DPM & XBRL taxonomy ASAP
- Implementation – OJEU publication plus 6 months

Taxonomy version 2.4

- **Q&A 1042 – multicurrency reporting:**
 - “Amend templates and instructions to state that significant currencies have to be reported in the denominated currency.”
 - I.e. there would be changed guidance to report in the currency unit of the breakdown instead of converting the figures to the reporting currency
 - Decision is not yet taken, whether 2.4 will include multicurrency for LCR only, LCR+NSFR+ALM, or apply multicurrency consistently to all frameworks (inc. F 34 and possibly P 02.06)
 - Ideally detail of which cells/tables this applies to would be in the DPM

Multicurrency reporting

■ General assumption:

- Monetary items in a single instance are always of the same unit

■ Introduction of Portfolio Benchmarking:

- Need for reporting multiple currencies within one instance was identified

■ Taking into account impact on CA's:

- XBRL subgroup agreed on workaround

Modelling in currently productive taxonomies

- Monetary values, which have to be reported in the denominated currency are specified via their primary item to be reported as currency-less decimal values

Dimensional values	
Metric	eba_x1 - Expressed in currency of denomination (not converted to reporting currency)
eba_ri413 - Market value (numeric value only)	
eba_x26 - Internal models approach for market risk	
eba_BAS - Base	eba_x17 - Memorandum items
eba_CCA - Currency conversion approach	
eba_HYV - Hypothetical value under	eba_x10 - Hypothetical value
eba_MRW - Methods to determine risk	eba_x93 - IRC Model
eba_TRI - Type of risk	eba_x11 - Market risk

Modelling in currently productive taxonomies

Example: Table C 106.00, r010 c070

Dimensional values	
Metric	
eba_APRI - Approach for prudential	eba_r413 - Market value (numeric value only)
eba_BAS - Base	eba_x26 - Internal models approach for market risk
eba_CCA - Currency conversion approach	eba_x17 - Memorandum items
eba_HYV - Hypothetical value under	eba_x1 - Expressed in currency of denomination (not converted to reporting currency)
eba_MRW - Methods to determine risk	eba_x10 - Hypothetical value
eba_TRI - Type of risk	eba_x93 - IRC Model
	eba_x11 - Market risk

Metric used is indicates that the reported value is a decimal

Dimension Currency conversion approach (CCA) was introduced

Modelling in currently productive taxonomies

Introduction of dimension CCA in the DPM:

DimensionID	DimensionName	DimensionCode	DomainCod	DomainID	DimensionDefinition
850	Currency conversion approach	CCA	CA	630	Indicates how monetary values should be reported, i.e. if they should be converted to a single reporting currency or reported as-is in the underlying currency

Introduction of closed domain CA in the DPM:

DomainCode	DomainID	DomainName	DefaultMember	OpenDomainFlag	Description
CA	630	Currency conversion approach	Not applicable / Expressed in (converted to) reporting currency	FALSE	Indicates how monetary values should be reported i.e. if they should be converted to a single reporting currency, or reported as-is in the underlying currency

Introduction of two members:

DomainCod	DomainID	MemberName	MemberCode
CA	630	Not applicable / Expressed in (converted to) reporting currency	x0
CA	630	Expressed in currency of denomination (not converted to reporting	x1

Default member

Possible modelling in future taxonomies

- DPM to indicate which cells should be reported in the underlying currency via the dimension CCA
- Currency dimension of the sheet breakdown indicates the currency the monetary item is reported in
- Adjust the wording of the Filing Rule 3.1 to take this into account (i.e. change it to "report in reporting currency/currency of exposure as indicated by this dimensional attribute").
- **Advantages:**
 - Instructions on reporting are embedded in the DPM (making it self-describing)
 - Checks on this can potentially be implemented taking into account the correlation between the currency unit and the currency dimension of the breakdown sheet

Possible modelling in future taxonomies

- In contrast to the previous example the metric will indicate a monetary value
 - eba_mi### is used for monetary stock values (instant)
 - eba_md### is used for monetary flow values (duration)
- Currency conversion dimension will state that value was not converted and is reported in the currency of denomination
- Currency dimension indicates the currency of the reported value

Possible modelling in future taxonomies

- ▾ T eba_tC_54.00.w - C 54.00.w (LC - Collateral swaps)
 - X Columns
 - Y Rows
 - Z Currency with significant liabilities

Dimensional values

Metric

eba_BAS - Base

eba_CCA - Currency conversion approach

eba_CPC - Counterparty sector of the counterparty

eba_ENC - Encumbrance

eba_EUT - Time of encumbrance

eba_LQC - Liquidity quality of collateral

eba_LQG - Liquidity quality of collateral

eba_MCY - Main category

eba_SCC - Specific contract clauses of the contract

eba_mi287 - Nominal amount

eba_x6 - Assets

eba_x1 - Expressed in currency of denomination (not converted to reporting currency)

eba_x0 - Not applicable/ All counterparties

eba_x8 - Encumbered

eba_x7 - <= 30 days

eba_x92 - Qualifying liquid assets under Art. 416 (1) (a)

eba_x51 - Assets other than qualifying liquid assets under Art. 416 (1) (a), (b), (c)

eba_x415 - Collateral given

eba_x431 - Secured lending or capital market driven transaction

The z-Axis dimension (eba_CUS - Currency with significant liabilities) will indicate in which currency the item is denominated

eba_mi prefix is used as a monetary stock value is reported

The member assigned to CCA states that the value is expressed in the currency of denomination

Possible modelling in future taxonomies

- **Assessment of necessity of both dimensions CCA and CUC/E/S:**
 - Currency dimensions (CUC/CUE/CUS) facilitate potential checks by XBRL validation rules taking into account the correlation between the currency unit and the currency dimension of the breakdown sheet
 - Dimension CCA (Currency conversion approach) for straightforward identification of monetary items reported in the denominated currency

Whitepapers

- Series of documents dedicated to update all concerned parties on EBA's future taxonomy design considerations
- Aiming to notify CA's and vendors in advance of a possible change to the EBA's taxonomy architecture
- Give CA's and vendors the chance to prepare their systems if necessary
- Information distributed in this form of is non-binding
- Serve to inform the exchange between EBA and interested parties only

Whitepapers

- **Multicurrency reporting:**
 - Was published on the Eurofiling website on 24th of April



The screenshot shows the Eurofiling website interface. At the top, there are logos for Eurofiling, EBA, EIOPA, and XBRL Europe. Below the logos is a navigation bar with links: « HOME, MINUTES, ABOUT US, LEGAL NOTICE, IASB-IFRS, OPENFILING, and the date Thursday 21st May, 2015. On the left side, there is a vertical menu with links: EVENTS, COREP TAXONOMY, FINREP TAXONOMY, SOLVENCY II TAXONOMY, CEN/WS XBRL HARMONIZATION, DATA POINT MODEL, and BEST PRACTICES. The main content area is titled 'RELEVANT NEWS' and features a news item dated '24 April 2015' titled 'Design Considerations EBA Multicurrency reporting'. The text of the news item states: 'This is the first in a series of documents dedicated to update all concerned parties on EBA's future taxonomy design considerations. The aim is to notify CA's and vendors in advance of a possible change to the EBA's taxonomy architecture and give them the chance to prepare their systems if necessary.' On the right side, there is a 'EUROFILING News' section with two entries: '[2015-09-08 to 10] XBRL International Conference Copenhagen (DK)' and '[2015-06-01 to 05] XBRL week/Madrid'.

http://www.eurofiling.info/documents/EBA_multicurrency_reporting.pdf

Whitepapers

- **New table linkbase:**

- Work on whitepaper in progress

- **Background:**

- March 2014 publication of recommendation to use XBRL Table Linkbase 1.0 by XBRL Standards Board and Rendering Working Group (<https://www.xbrl.org/news/table-linkbase-spec-published-as-a-recommendation/>)
- Provides mechanism for taxonomy authors to define a tabular layout of facts
- Resulting tables can be used for presentation and data entry
- Recommendation is the final status of the XBRL International standards process →
specification is stable and considered suitable for broad adoption and
implementation

Whitepapers

- **Multiple z-axes:**

- Work on whitepaper in progress

- **Background:**

- Table consists of the combination of one or more axes (x, y or z)
- Until now EBA was able to model the business templates in tables with one z-axis only
- Existing templates were remodelled in order to prevent acute adjustments to productive systems
- New requirements may lead to a situation where one z-axis is not sufficient

Whitepapers

- EBA internally already uses taxonomy with multiple z-axes for collection of data regarding high earners:
 - Objective of the data collection is to reveal year-to-year developments in the number of individuals earning at least EUR 1 million within the European Union and the European Economic Area (EEA) within the different Member States and to assess the major components of remuneration awarded to high earners
 - Template “R 4: Annex I - Information on the remuneration of high earners” includes two z-axis “Sheet per Payment bracket (n to less than n+1 million Euro)” and “Sheet per EEA state to which the data relate”
 - Table uses four axes: one predefined x-axis, one predefined y-axis and two open z-axes
 - More complex regulation might lead to a requirement to use multiple z-axes

2 z-axes

R 4: (R 4) Annex I - Information on the remuneration of high earners				
Sheet per Payment bracket (n to less than n+1 million Euro):				
Sheet per EEA state to which the data relate:				
		MB Supervisory function	MB Management function	Investment function
		010	020	030
Number of individuals in senior management	010	#	#	#
Number of individuals in control functions	020	#	#	#
Number of other staff	030	#	#	#
Total number of high earners	040	#	#	#
Of which: 'Identified Staff'	050	#	#	#
Total fixed remuneration (in EUR)	060	€	€	€
Of which: fixed in cash	070	€	€	€
Of which: fixed in shares and share-linked instruments	080	€	€	€

Filing Rules

■ Current status:

- Draft version of the new Filing Rules was sent to the XBRL Subgroup and shared on yammer
- Comments are collected until end of May
- New Filing Rules include some more guidance and add examples to already enforced rules

■ Outlook:

- Document will be finalised by end of June

Filing Rules

- Example table for use of Filing Indicators was added

Scenario	@find:filed attribute of filing indicator for template	Causes rejection
A template is included in the reported instance with facts	true / absent	No
A template is included in the reported instance, but no associated facts are <i>explicitly</i> reported (i.e. included in the XBRL instance).	true	No (all facts for template may be assumed to be zero, see 1.7)
A template is explicitly <i>not</i> reported in the instance due to <ul style="list-style-type: none"> a. reporter having no relevant transactions or positions to report b. on that occasion falling outside a relevant threshold for the reporting of the unit 	false	No
Fact values for a template are reported, at least some of which are not also part of another template which has a positive filing indicator	false	Yes (violation of rule 1.7.1)
A template is not reported, but facts “appearing on that template” <i>are</i> reported, they are all contained in other template(s) which <i>are</i> indicated as reported in the instance	false	No (see EBA advice to 1.7.1)
A template is reported. Multiple filing indicators with the same code are included in the instance.	n/a	Yes (violation of rule 1.6.1)

Filing Rules

- Concrete examples in the back of the document were added
- Positive examples for the use of Filing Indicators:**

Consider a report containing information for tables C 00.01 (mandatory template), and C 01.00 (mandatory template), but not C 05.01 (required based on activity). The typical approach to indicating this with filing indicator elements would be:

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">C_01.00</find:filingIndicator>
</find:fIndicators>
```

Here there is a single “fIndicators” element grouping two filing indicator elements, which indicate the intention to report the tables associated with the codes “C_00.01” and “C_01.00”.

Some **acceptable variations** of this include using the @find:filed attribute:

```
<find:fIndicators>
  <find:filingIndicator contextRef="c2">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="c2" find:filed="true">C 01.00</find:filingIndicator>
</find:fIndicators>
```

Filing Rules

- Positive examples for the use of Filing Indicators (continued):

Or utilising more than one containing “fIndicators” element:

```
<find:fIndicators>
  <find:filingIndicator contextRef="A" find:filed="true">C_00.01</find:filingIndicator>
</find:fIndicators>
...
<find:fIndicators>
  <find:filingIndicator contextRef="A">C_01.00</find:filingIndicator>
</find:fIndicators>
```

It is also acceptable (and in some cases required) to explicitly indicate that a template is NOT reported, e.g.

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">C_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="c1" find:filed="false">C_05.01</find:filingIndicator>
</find:fIndicators>
```

Filing Rules

- Unacceptable variations include, for example:

Not indicating that a reported template is reported (C_01.00 is missing):

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1">C_00.01</find:filingIndicator>
</find:fIndicators>
```

Indicating that an unreported template is reported (C_05.01 is not reported):

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="c1">C_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="c1">C_05.01</find:filingIndicator>
</find:fIndicators>
```

Duplicating a filing indicator. Here both C_00.01 and C_01.00 appear twice, either repetition is an error, i.e. it does not matter that the two C_01.00 filing indicators are in different tuples:

```
<find:fIndicators>
  <find:filingIndicator contextRef="A" find:filed="true">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="A">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="A">C_01.00</find:filingIndicator>
</find:fIndicators>
...
<find:fIndicators>
  <find:filingIndicator contextRef="A">C_01.00</find:filingIndicator>
</find:fIndicators>
```


Filing Rules

- Unacceptable variations (continued):

Consider also a template “C_09.02”, known to be expected/anticipated by the recipient (i.e. EBA) to be reported in this instance by this filer. In this case, if this template is not in fact reported, it is not acceptable to omit to indicate this explicitly:

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1">C_09.02</find:filingIndicator>
</find:fIndicators>
```

To convey that the template is not reported, it should instead be:

```
<find:fIndicators>
  <find:filingIndicator contextRef="c1" find:filed="false">C_09.02</find:filingIndicator>
</find:fIndicators>
```



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