

Key Risk Indicator Taxonomy

Technical Documentation



Summary

- The European Banking Authority agreed to define a collection of key risk indicators from COREP and FINREP elements.
- The elements that represent these indicators has been defined in a data table which includes templates from COREP and FINREP:
 - COREP:
 - CA Template.
 - CR SA Template.
 - CR IRB Template.
 - FINREP
 - Table 1: Consolidated Balance Sheet Statement.
 - Table 2: Consolidated Income Statement.
 - Table 7: Information on Impairment and Past Due Assets.
 - Table 30: Allowances Movements for Credit Losses.
 - Table 36: Loan Commitments, financial quarantees and other commitments.



Summary

- This document defines the technical solution to represent key risk indicators in XBRL from COREP and FINREP taxonomy.



KRI COREP Templates

- COREP templates required to define KRI data are:
 - CA Template
 - CR SA Template
 - CR IRB Template
- COREP Taxonomy has been used to develop KRI COREP Taxonomy since it's a subset of the COREP data.



KRI COREP CA Template

- DTS Information:

t-kri-corep-ca-2006-07-01.xsd

TEMPLATE SCHEMA

p-ca-2006-07-01.xsd

PRIMARY ITEMS SCHEMA

d-cr-2006-07-01.xsd

d-mr-2006-07-01.xsd

d-ba-2006-07-01.xsd

d-ec-2006-07-01.xsd

d-oe-2006-07-01.xsd

d-ut-2006-07-01.xsd

d-hh-2006-07-01.xsd

d-cu-2006-07-01.xsd

DIMENSION SCHEMAS



KRI COREP CA: SECTIONS

1. SECTION ADIMENSIONAL ITEMS (no dimensions are used in this section):

ID	Label	Amount (a)	Legal References & Comments
1	TOTAL OWN FUNDS FOR SOLVENCY PURPOSES		=1.1+1.2+1.3+1.6+1.7 =1.4+1.5+1.6+1.7
1,1	ORIGINAL OWN FUNDS		Eligible Tier 1 capital 1.1.1+1.1.2+1.1.3+1.1.4+1.1.5
1.1.1	Eligible Capital		1.1.1.1+1.1.1.2+1.1.1.3+1.1.1.4
1.1.1.1	<i>Paid up capital</i>		Article 57, sentence 1 lit.(a) of Directive 2006/48/EC. ≈ FINREP: Paid in capital
1.1.1.2	<i>(-) Own shares</i>		Article 57, sentence 2 lit. (i) of Directive 2006/48/EC ≈ FINREP: Treasury shares
1.1.1.3	<i>Share premium</i>		Article 57, sentence 1 lit. (a) of Directive 2006/48/EC ≈ FINREP: Share premium
1.1.1.4	<i>Other instruments eligible as capital</i>		Article 57, sentence 1 lit.(a) of Directive 2006/48/EC even if the instruments are debt under the IAS-type accounting rules. See also Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2009) application of IAS-type accounting rules. ≈ FINREP: Includes amongst others the item "Other equity:other" and "Other equity:other" as a result of the application of the final profit or loss.
1.1.2	Eligible Reserves		1.1.2.1+1.1.2.2+1.1.2.3+1.1.2.4a+1.1.2.4b+1.1.2.5+1.1.2.6
1.1.2.1	<i>Reserves</i>		=1.1.2.1.01+1.1.2.1.02 Article 57 sentence 1 lit.(b) of Directive 2006/48/EC, including profit and loss as a result of the application of the final profit or loss. Article 65 (1) lit. (b), (c) and (d) and (2) of Directive 2006/48/EC ≈ FINREP: Reserve+Revaluation reserves (excludes the valuation difference)



1.1.2.2	Minority interest		=1.1.2.2.01+1.1.2.2.02+1.1.2.2.03 Article 65 (1) lit. (a) and (2) of Directive 2006/48/EC. ≈ FINREP: Minority interest (excludes the valuation differences inclu
1.1.2.2***01	Of which: Hybrid instruments that must be converted during emergency situations		see Item 1.1.5.2a Article 65 (1) point a) in conjunction with Article 66 (1a) lit. (a) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and (c), (d) and (e) of amended Directive 2006/48/EC.
1.1.2.2***02	Of which: Hybrid instruments (undated, without incentive to redeem)		see Item 1.1.5.2a Article 65(1) point a) in conjunction with Article 66 (1a) lit. (b) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and (c), (d) and (e) of amended Directive 2006/48/EC.
1.1.2.2***03	Of which: Hybrid instruments (dated or incentive to redeem)		see Item 1.1.5.2a Article 65(1) point a) in conjunction with Article 66 (1a) lit. (c) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and (c), (d) and (e) of amended Directive 2006/48/EC.
1.1.2.2***04	Of which: Grandfathered instruments without incentive to redeem subject to limit		see Item 1.1.5.2a Instruments without incentive to redeem, issued indirectly, that are grandfathered with Article 154 (8) of amended Directive 2006/48/EC and instruments which with the requirements of Articles 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC and are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC.
1.1.2.2***05	Of which: Grandfathered instruments with incentive to redeem subject to limit		see Item 1.1.5.2a. Instruments with incentive to redeem, issued indirectly, and that are grandfathered in accordance with Article 154 (8) of amended Directive 2006/48/EC and instruments which do not comply with the requirements of Article 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC and are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC.
1.1.3	Funds for general banking risks		Article 57, sentence 1 lit. (c) of Directive 2006/48/EC. When applicable according to the rules.
1.1.4	Other and country specific Original Own Funds		=1.1.4.1a+1.1.4.3+1.1.4.4
1.1.4.1a.01	Hybrid instruments that must be converted during emergency situations		see Item 1.1.5.2a Article 57 sentence 1 lit. (ca) and Article 66 (1a) lit. (a) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC.
1.1.4.1a.02	Hybrid instruments (undated, without incentive to redeem)		see Item 1.1.5.2a Article 57 sentence 1 lit. (ca) and Article 66 (1a) lit. (b) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC.
1.1.4.1a.03	Hybrid instruments (dated or incentive to redeem)		see Item 1.1.5.2a Article 57 sentence 1 lit. (ca) and Article 66 (1a) lit. (c) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC.



1.1.4.1a.04	Grandfathered hybrid instruments without incentive to redeem subject to limit		see item 1.1.5.2a Instruments of Article 57 sentence 1 lit. (a) and (ca) of amended Directive 2006/48/EC incentive to redeem, that are grandfathered in accordance with Article 154 (8) of Directive 2006/48/EC and instruments which do not comply with the requirements of Article 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC and are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC.
1.1.4.1a.05	Grandfathered hybrid instruments with incentive to redeem subject to limit		see item 1.1.5.2a Instruments of Article 57 sentence 1 lit. (a) and (ca) of amended Directive 2006/48/EC incentive to redeem, that are grandfathered in accordance with Article 154 (8) of Directive 2006/48/EC and instruments which do not comply with the requirements of Article 63a and 63 (2) lit. (a), (c), (d) and (e) of amended Directive 2006/48/EC and are grandfathered in accordance with Article 154 (9) of amended Directive 2006/48/EC.
1.1.5	(-) Other deductions from Original Own Funds		=1.1.5.1+1.1.5.2a+1.1.5.4
1.1.5.1	(-) Intangible assets		Article 57, sentence 2 lit. (j) of Directive 2006/48/EC. Includes any goodwill not already deducted (first consolidation difference) within the scope of Article 66 para. 1 lit. (a) of Directive 2006/48/EC. Eligible Tier 2 capital
1.2	ADDITIONAL OWN FUNDS		Article 66 para. 1 lit. (a) of Directive 2006/48/EC. Eligible Tier 2 capital
1.3	(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS		1.3.1, 1 = 1 to 11 Also=1.3.T1*+1.3.T2*
1.3.T1*	Of which: (-) From Original Own Funds		Article 66, paragraph 2 of Directive 2006/48/EC. Deduction from original own funds (item 1.1) is, at least, 50% of (1.3 less 1.3.11 1.3.T2*). See also item 1.4. In the case of item 1.3.11, the competent authorities may decide to apply deduct original or additional own funds in different proportions according to Article 61, paragraph 2 of Directive 2006/48/EC.
1.3.T2*	Of which: (-) From Additional Own Funds		Article 66, para 2 of Directive 2006/48/EC. When 50% of item 1.3 exceeds item 1.2, the excess will also be deducted from item 1.2 being included in 1.3.T1*. See item 1.5 In the case of item 1.3.11, the competent authorities may decide to apply deduct original or additional own funds in different proportions according to Article 61, paragraph 2 of Directive 2006/48/EC.
1.3.1	(-) Holdings in other credit and financial institutions amounting to more than 10% of their capital		Article 66 (2) of Directive 2006/48/EC in conjunction with Article 57 sentence 2 lit. (a) of Directive 2006/48/EC.
1.3.2	(-) Subordinated claims and other items in other credit and financial institutions in which holdings exceed 10% of their capital		Article 66 (2) of Directive 2006/48/EC in conjunction with Article 57 sentence 2 lit. (a) of Directive 2006/48/EC.



1.3.3	(-) Excess on limit for holdings, subordinated claims and other items in credit and financial institutions in which holdings are up to 10% of their capital		Article 66 (2) of Directive 2006/48/EC in conjunction with Article 57 sentence alternative of Directive 2006/48/EC.
1.3.4	(-) Participations hold in insurance undertakings, reinsurance undertakings and insurance holding companies		Article 57, sentence 2 lit. (o) of Directive 2006/48/EC. It must be noted that supervisors may not apply deductions referred in this line of Directive 2006/48/EC) and apply mutatis mutandis methods 1, 2 or 3 of ann 2002/87 . The issue as to how credit institutions considered as conglomerate apply for req the joint forum method should be dealt with (further clarification necessary)
1.3.5	(-) Other instruments hold in respect of insurance undertakings, reinsurance undertakings and insurance holding companies in which a participation is maintained		Article 57, sentence 2 lit. (p) of Directive 2006/48/EC. It must be noted that supervisors may not apply deductions referred in this line of Directive 2006/48/EC) and apply mutatis mutandis methods 1, 2 or 3 of ann 2002/87 . The issue as to how credit institutions considered as conglomerate apply for repor
1.3.8	(-) IRB Provision shortfall and IRB results expected loss accounts		Article 57 sentence 2 lit. (q) of Directive 2006/48/EC.
1.4	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES		=1.1+1.3.T1*
1.5	TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES		=1.2+1.3.T2*
1.6	TOTAL ADDITIONAL OWN FUNDS SPECIFIC TO COVER MARKET RISKS		Tier 3 capital =1.6.1+1.6.2+1.6.3+1.6.4+1.6.5+1.6.6+1.6.7



KRI COREP CA: SECTIONS

b. Capital Requirements

2	CAPITAL REQUIREMENTS		$=2.1+2.2+2.3+2.4+2.5+2.6$ For investment firms under article 20(2) and 24 of Directive 2006/49/EC [2.1+2.2+2.3+2.6, 2.5] For investment firms under article 20(3) and 25 of Directive 2006/49/EC 2.1+2.2+2.3+2.5+2.6 For investment firms under article 46 of Directive 2006/49/EC = 2.1+2.
2.6.1	Complements to overall floor for Capital Requirements		Includes complements to capital requirements stemming from provisions Directive 2006/48/EC. Without link to any template. > 0

c. Memorandum Items

3	MEMORANDUM ITEMS:		
3,1	Surplus (+) / Deficit (-) of own funds, before other and transitional capital requirements		$=1-(2-2.6)$
3.1.a	Solvency ratio (%), before other and transitional capital requirements		$=1/(2-2.6)*8\%$
3,2	Surplus (+) / Deficit (-) of own funds		$=1-2$
3.2.a	Solvency ratio (%)		$=1/2*8\%$



KRI COREP CA: SECTIONS

- 2. SECTION CAPITAL REQUIREMENTS MAIN BREAKDOWN:
 - a. Settlement/Delivery Risk

2.2	SETTLEMENT/DELIVERY RISK		CR TB SETT
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PRIMARY ITEMS **p-cm-ca_SettlementRiskCapitalRequirements**

DIMENSION ITEMS **d-ut_TotalUnsettledTransactionsInTheTradingBook**



KRI COREP CA: SECTIONS

1. SECTION CAPITAL REQUIREMENTS MAIN BREAKDOWN:

- b. Total Capital Requirements For Credit, Counterparty Credit and Dilution Risk and Free Deliveries

2.1	TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES		=2.1.1+2.1.2
2.1.1	Standardised approach (SA)		CR SA template at the level of total exposures. =(2.1.1.1a or 2.1.1.1b)+2.1.1.2 2.1.1.1a. or 2.1.1.1b because national supervisors may alternate exposure classes referred to in <i>Article 86 of Directive 2006/48/</i> the credit risk standardised approach (e.g. in case of simultaneous
2.1.2	Internal ratings based Approach (IRB)		=2.1.2.1+2.1.2.2+2.1.2.3+2.1.2.4+2.1.2.5
2.1.2.3	Equity IRB		CR EQU IRB
2.1.2.5	Other non credit-obligation assets		No link. In principle the capital requirement will be the 8% of the obligation assets.



KRI COREP CA: SECTIONS

1. SECTION CAPITAL REQUIREMENTS MAIN BREAKDOWN:

- b. Total Capital Requirements For Credit, Counterparty Credit and Dilution Risk and Free Deliveries

PRIMARY ITEMS **p-cm-ca_CreditRiskCapitalRequirements**

DIMENSION ITEMS

d-cr_CreditRiskTotal

d-cr_CreditRiskSA

d-cr_CreditRiskIRB

d-cr_CreditRiskIRBEquity

d-cr_CreditRiskIRBOtherNonCreditObligationAssets



KRI COREP CA: SECTIONS

2. SECTION CAPITAL REQUIREMENTS MAIN BREAKDOWN:

c. Total Capital Requirements For Operational Risks (OpR)

2.4	TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR)		=2.4.1+2.4.2+2.4.3 For investment firms under article 20(2), element will be zero.
2.4.1	OpR Basic Indicator approach (BIA)		See OPR
2.4.2	OpR Standardised (STA) / Alternative Standardised (ASA) approaches		See OPR
2.4.3	OpR Advanced measurement approaches (AMA)		See OPR

PRIMARY ITEMS **p-cm-ca_OperationalRiskCapitalRequirements**

DIMENSION ITEMS

- d-ba_TotalBankingActivities
- d-ba_TotalBankingActivitiesSubjectBIA
- d-ba_TotalBankingActivitiesSubjectSTAAlternative
- d-ba_TotalBankingActivitiesSubjectAMA



KRI COREP CA: SECTIONS

2. SECTION CAPITAL REQUIREMENTS MAIN BREAKDOWN:

- d. Total Capital Requirements For Position, Foreign Exchange and Commodity Risks

2.3.1	Position, foreign exchange and commodity risks under standardised approaches (SA)		=2.3.1.1+2.3.1.2+2.3.1.3+2.3.1.4
2.3.1.1	Traded debt instruments		MKR SA TDI
2.3.1.2	Equity		MKR SA EQU
2.3.1.3	Foreign Exchange		MKR SA FX
2.3.1.4	Commodities		MKR SA COM
2.3.2	Position, foreign exchange and commodity risks under internal models (IM)		=MKR IM

PRIMARY ITEMS `p-cm-ca_MarketRiskCapitalRequirements`

DIMENSION ITEMS

`d-mr_MRiskTotal`

`d-mr_MRiskSAEQUTotal`

`d-mr_MRiskSAFXTotalPositionsNonReportingCurrencies`

`d-mr_MRiskSACOMTotal`

`d-mr_MRiskIMTotalPostions`



KRI COREP CA: SECTIONS

3. SECTION CREDIT RISK IRB NO OWN ESTIMATES BREAKDOWN:

- a. Total Capital Requirements For Credit, Counterparty Credit and Dilution Risk and Free Deliveries

2.1.2.1	<i>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</i>		CR IRB
2.1.2.1.01	Central governments and central banks		CR IRB
2.1.2.1.02	Institutions		CR IRB
2.1.2.1.03	Corporates		CR IRB

PRIMARY ITEMS **p-cm-ca_CreditRiskCapitalRequirements**

DIMENSION ITEMS

d-cr_CreditRiskIRBCreditCounterpartyCreditDelivery

d-oe_NotOwnEstimatesLGDConversionFactors

d-ec_TotalIRBExposureClass

d-ec_IRBECentralGovernmentsAndCentralBanks

d-ec_IRBECInstitutions

d-ec_IRBECorporates



KRI COREP CA: SECTIONS

4. SECTION CREDIT RISK IRB OWN ESTIMATES BREAKDOWN:

- a. Total Capital Requirements For Credit, Counterparty Credit and Dilution Risk and Free Deliveries

2.1.2.2	<i>IRB approaches when own estimates of LGD and/or Conversion Factors are used</i>		CR IRB
2.1.2.2.01	Central governments and central banks		CR IRB
2.1.2.2.02	Institutions		CR IRB
2.1.2.2.03	Corporates		CR IRB
2.1.2.2.04	Retail		CR IRB

PRIMARY ITEMS **p-cm-ca_CreditRiskCapitalRequirements**

DIMENSION ITEMS

d-cr_CreditRiskIRBCreditCounterpartyCreditDelivery

d-oe_OwnEstimatesLGDConversionFactors

d-ec_TotalIRBExposureClass

d-ec_IRBECentralGovernmentsAndCentralBanks

d-ec_IRBECInstitutions

d-ec_IRBECorporates

d-ec_IRBECRetail



KRI COREP CA: SECTIONS

5. SECTION TRADED DEBT INSTRUMENTS:

- a. Total Capital Requirements For Position, Foreign Exchange and Commodity Risks

2.3.1.1	Traded debt Instruments	MKR SA TDI
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PRIMARY ITEMS **p-cm-ca_MarketRiskCapitalRequirements**

d-mr_MRiskSATDITotal

DIMENSION ITEMS

d-cu_Total



KRI COREP CR SA Template

- DTS Information:

t-kri-corep-cs-2006-07-01.xsd

TEMPLATE SCHEMA

p-cs-2006-07-01.xsd

PRIMARY ITEMS SCHEMA

d-cr-2006-07-01.xsd

d-ec-2006-07-01.xsd

d-rw-2006-07-01.xsd

d-et-2006-07-01.xsd

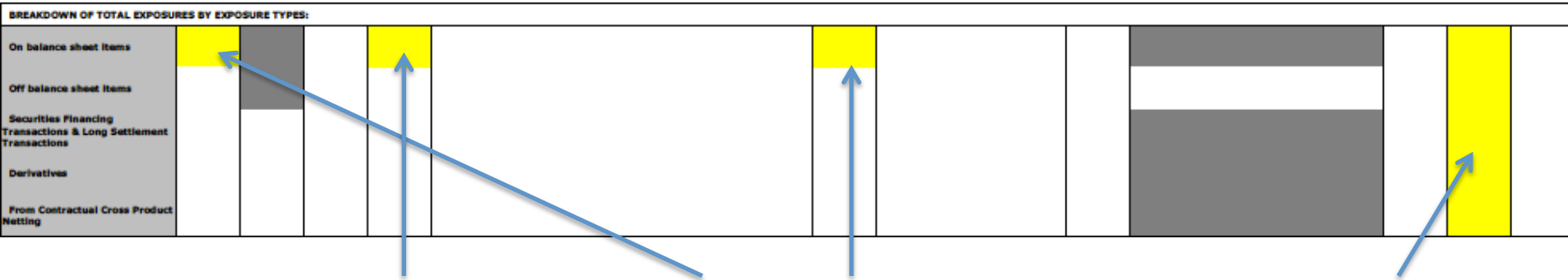
d-hh-2006-07-01.xsd

DIMENSION SCHEMAS



KRI COREP CR SA: SECTIONS

2. SECTION EXPOSURE TYPES:



Exposure Classes Breakdown included

Exposure Classes Breakdown not included

PRIMARY ITEMS

- p-cm-cr_OriginalExposurePreconversionFactors
- p-cs_ExposureNetValueAdjustmentsProvisions
- p-cs_NetExposureCrmSubstitutionEffectsPreConversionFactors
- p-cm-cr_RiskWeightedExposureAmounts

DIMENSION ITEMS

- d-cr_CreditRiskSACreditCounterpartyCreditDelivery
- d-ec_TotalSAExposureClass (breakdown included)
- d-ec_TotalIRBExposureClass (breakdown included)
- d-et_OnBalanceSheetItems
- d-et_OffBalanceSheetItems
- d-et_SecuritiesFinancingTransactionsLongSettlementTransactions
- d-et_Derivatives
- d-et_FromContractualCrossProductNetting

Includes only for Risk Weighted Exposure Amount



KRI COREP CR SA: SECTIONS

3. SECTION RISK WEIGHTS:

BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:										
0%										
10%										
20%										
35%										
50%										
of which: past due (a)										
without credit assessment by a nominated CRA (a)										
secured by commercial real estate (a)										
75%										
100%										
of which: past due (a)										
without credit assessment by a nominated CRA (a)										
secured by real estate (a)										
150%										
of which: past due (a)										
200%										
Other risk weights										

PRIMARY ITEMS p-cs_ExposureNetValueAdjustmentsProvisions
d-cr_CreditRiskSACreditCounterpartyCreditDelivery

DIMENSION ITEMS

d-ec_TotalSAExposureClass
d-ec_TotalIRBExposureClass
d-rw_RiskWeight0Percent
d-rw_RiskWeight10Percent
d-rw_RiskWeight20Percent
d-rw_RiskWeight35Percent
d-rw_RiskWeight50Percent
d-rw_RiskWeight75Percent
d-rw_RiskWeight100Percent
d-rw_RiskWeight150Percent
d-rw_RiskWeight200Percent
d-rwOtherRiskWeights

Breakdown included



KRI COREP CR IRB Template

- DTS Information:

t-kri-corep-cs-2006-07-01.xsd

p-ci-2006-07-01.xsd

d-cr-2006-07-01.xsd

d-ec-2006-07-01.xsd

d-rw-2006-07-01.xsd

d-et-2006-07-01.xsd

d-ty-2006-07-01.xsd

d-oe-2006-07-01.xsd

d-hh-2006-07-01.xsd

TEMPLATE SCHEMA

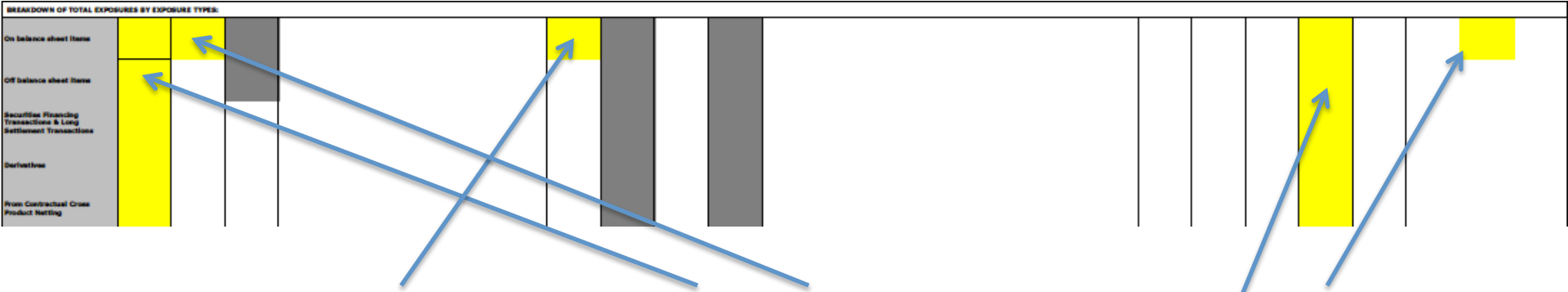
PRIMARY ITEMS SCHEMA

DIMENSION SCHEMAS



KRI COREP CR IRB: SECTIONS

2. SECTION EXPOSURE TYPES:



Exposure Classes Breakdown included

Exposure Classes Breakdown not included

PRIMARY ITEMS

- p-cm-cr_PdAssignedObligorGradePool
- p-cm-cr_OriginalExposurePreconversionFactors
- p-cs_ExposureNetValueAdjustmentsProvisions
- p-cs_NetExposureCrmSubstitutionEffectsPreConversionFactors
- p-cm-cr_RiskWeightedExposureAmounts

DIMENSION ITEMS

- d-cr_CreditRiskIRBCreditCounterpartyCreditDelivery
- d-ec_TotalIRBExposureClass (breakdown included)
- d-oe_OwnEstimatesLGDConversionFactors
- d-et_OnBalanceSheetItems
- d-et_OffBalanceSheetItems
- d-et_SecuritiesFinancingTransactionsLongSettlementTransactions
- d-et_Derivatives
- d-et_FromContractualCrossProductNetting

Includes only for Pd Assigned To The Obligor Grade and Risk Weighted Exposure Amount



KRI FINREP Tables

- FINREP tables required to define KRI data are:
 - 1. Consolidated Balance Sheet Statement.
 - 2. Consolidated Income Statement
 - 7. Information on Impairment and Past Due Assets
 - 30. Allowances Movements for Credit Losses
 - 36. Loan Commitments, financial guarantees and other commitments.
- FINREP Taxonomy has been used to develop KRI FINREP Taxonomy since it's a subset of the FINREP data.



KRI FINREP TABLES

- All tables required to KRI XBRL reporting are design using the following schema:
 - **CRD Consolidation Scope:** all the elements which have to be reported with CRD scope.
 - **Prohibited Items:** elements that do not have to be reported.
 - **IFRS Consolidation Scope:** elements which could be reported both CRD and IFRS Scope.





KRI Taxonomy

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This project has been made possible with the financial assistance of the European Union



This project can under no circumstances be regarded as reflecting the policies of the European Union

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