



## Data Points Structure Explanatory Documentation

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### **Abstract**

This document contains a description of an approach for the explicit, consistent and coherent identification of reportable information.

This approach, named **Data Points Structure**, has been developed for the purposes of the Eurofiling project and.

Data Points Structure is a form of representation of reporting requirements.

The reporting requirements under consideration here have been defined by the Committee of European Banking Supervisors (C-EBS).

The Data Point Structure is achieved by the identification of reportable information which are then classified as data points that have a specified nature and that can be characterized using consistently applied breakdowns.

### Status:

This document is a public draft. It may be updated during the process of the development of the taxonomy following modification of the reporting requirements and/or through introduction of additional functionalities (described in section 'Current status of and plans for future releases of Data Points Structure'). Final version (1.0) of this document shall be released together with the FINREP taxonomy by the 31st December 2009.

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

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## Data points

### *XBRL as a data centric format*

In principle XBRL is a standard for describing and exchanging business information. Dictionaries/catalogues of reportable information are defined by means of **XBRL taxonomies**. Based on these taxonomies, reporting entities create **XBRL instance documents** containing facts (eg monetary amounts in a specified currency for a period or as at a particular date).

XBRL taxonomies contain definitions of reportable business concepts. Each concept is described using XBRL syntax which results in a set of semantic information about a concept. In this regard XBRL is a **data centric format** standard where the main focus is placed on explicit and exact identification of every concept.

### *Data model and XBRL taxonomy*

The development of an XBRL taxonomy is a process of translating business requirements for reportable information into XBRL format. These requirements are usually expressed in a textual form (standards, guidelines, regulations, etc). For example, some of the written documentation which underpins the Eurofiling project includes the following documents:

- 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,
- 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 Financial Reporting defined by the Committee of European Banking Supervisors (C-EBS).

The textual, or written requirements for the reporting of financial information can be interpreted and presented in a tabular form. For example, an integral part of the Guidelines on Financial Reporting defined by the C-EBS FINREP Network is a set of tables and supporting documentation which together explicitly define the scope and content of reportable information. This set of tables and supporting documentation constitutes the **data model** which forms the foundation for the development of the taxonomy.

### *Definition of a data point*

An XBRL taxonomy must define all the information described in the data model in a consistent and explicit manner. Therefore the first step in the XBRL taxonomy development process is a comprehensive analysis of the data model. The data model is thoroughly investigated in order to break down the each of the reporting requirements into what is called a data point.

A **data point** is a single piece of reportable information described in either the textual documentation and/or a cell in the tabular format of a data model.

Using reporting requirements that have been described as a set of tables and supporting textual documentation as the basis of a process of identifying and describing the reportable piece of data assumes combining the information from:

- underlying financial standards/regulations,
- the purpose of a table is 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 or rows and headers of column,
- supportive documentation, ie explanatory guidelines that are issued and published along with the data model,
- overall analysis of all tables and supporting documentation that allows to identify implicit information that is not explicitly expressed in an analyzed table.

At the end of this process each data point results in a financial concept. A data point as a financial concept is characterized by defining its basic financial meaning (nature) and specifying information of breakdowns in which it is described in different tables or paragraphs of documentation. An outcome of this process is a complete set of data points that are required to be reported explicitly describing all characteristics and allowing to identify relations between data points located in different tables or paragraphs of documentation.

### Identification of data points

The basic financial meaning of a concept relates to its nature. A concept can be in nature of an asset, a liability, an income, an expense, a gain (loss), etc. Additionally, a concept is described by different characteristics depending on the purpose of a particular table in which it is placed. For example Table 1.1 of the FINREP, which is one of the core FINREP tables, describes a major breakdown of assets. They are broken down by *categories*. Some *categories* are further broken down by *instruments* and even deeper by *risk type*, etc. (Fig 1).

Fig 1

(basic) financial meaning / nature ⇒ **Table 1.1. Assets**

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

instrument

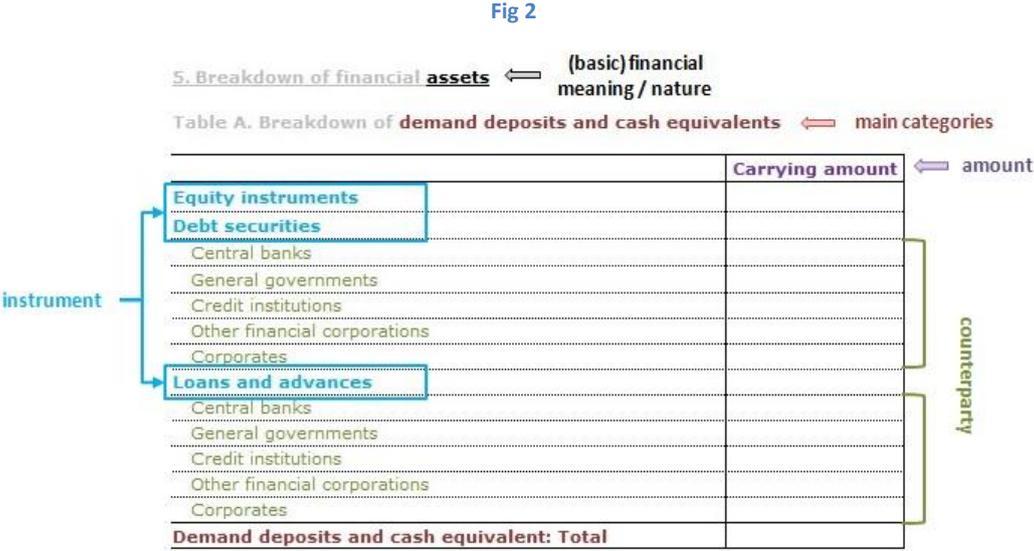
risk type

In Table 1.1 presented on Fig 1, data points are cells with yellow background. Information requested in this table is in nature of assets<sup>1</sup>. Therefore “Assets” is the basic financial meaning of all data points defined in this table.

These “Assets” are broken down by *main categories*<sup>2</sup> such as: “Cash and cash equivalents”, “Cash on hand”, “Demand deposits and cash equivalents”, “Held for trading”, “Designated at fair value through profit or loss”, etc. These categories are characteristics that describe and distinguish between data points of the nature of “Assets”.

Some categories of “Assets” are further broken down by *instruments*. This information needs to be included when characterizing a data point. For example “Assets” in category “Loans and receivables” are further broken down by “Debt securities” and “Loans and advances”. It is important to stress at this point, that although *instruments* breakdown plays a secondary role in Table 1.1, in other tables (eg Table 7, 20A) it becomes a primary breakdown superior to *main categories* (eg in Table 7 “Equity instruments” refers jointly to “Held for trading”, “Designated at fair value through profit or loss” and “Available for sale”).

Furthermore it is also necessary to notice, that other *categories* eg “Demand deposits and cash equivalents” can also be broken down by *instruments* (Fig 2 presents Table 5A) but this information is not reflected in Table 1.1. It means, that although it is not explicitly defined in Table 1.1, implicitly this breakdown is applied and the data point for “Assets” in *category* “Demand deposits and cash equivalents” in Table 1.1 contains a total for the *instruments* breakdown applied in Table 5A.



Additionally, as presented on Fig 2, Table 5A contains also another classification of *instruments* under “Demand deposits and cash equivalents” which is by *counterparties*. As a consequence, data points defined for Tables 1.1 need to express this information.

The opposite situation, where detailed non-core tables do not contain explicit information on a breakdown that is applied in the core tables is also possible. For example Table 15A presented on Fig 3 does not explicitly indicate that all *amounts* are “Carrying amounts” but this information must be reflected when defining data points for this table.

<sup>1</sup> In case of this table it is described in the title but it is not a rule and some tables may contain information on concepts with different nature.

<sup>2</sup> We refer to these categories as “main” due to the fact, that they are detailed or referred to in most of the tables of the data model and constitute the major breakdown for concepts with different basic financial meaning (eg assets, liabilities, income, expenses, gains, losses, impairment, allowances, etc).

Fig 3

15. Geographical breakdown of assets and liabilities by residence of the counterparty

Table A. Geographical breakdown of assets ← (basic) financial meaning / nature

residence

	Domestic	EMU countries	Other EU countries	Rest of the world
<b>Financial assets held for trading</b>				
Derivatives held for trading				
Equity instruments				
Debt securities				
Loans and advances				
<b>Financial assets designated at fair value through profit or loss</b>				
Equity instruments				
Debt securities				
Loans and advances				
<b>Available-for-sale financial assets</b>				
Equity instruments				
Debt securities				
Loans and advances				
<b>Loans and receivables</b>				
Debt securities				
Loans and advances				
<b>Held-to-maturity investments</b>				
<b>Rest of assets</b>				
<b>Total assets</b>				

carrying amount (by default)

instrument

main categories

Another source of implicit information on breakdowns is supporting documentation. For example, Guidelines on Implementation of the Framework for Consolidated Financial Reporting (FINREP) published by the C-EBS in Chapter 1, Section 4 define that:

- 13 The scope of consolidation under FINREP is the Capital Requirements Directive scope (CRD), which shall be applied to all templates.
- 14 Furthermore the following templates: 1 Consolidated Balance Sheet Statement [Statement of Financial Position], 2 Consolidated Income Statement, 3 Derivatives held for trading, 4 Derivatives - Hedge accounting, 13 Tangible and intangible assets, 20 Breakdown of selected items of income statement, 21 Statement of comprehensive income and 22 Statement of changes in equity can be collected using the IFRS scope of consolidation in addition to the CRD scope of consolidation. Table 25 Scope of the group provides information on both scopes. All other templates shall be collected using the CRD scope of consolidation only. National supervisors shall publicly disclose the scope of consolidation for each template. Information collected with IFRS scope of consolidation shall be consistent with public financial disclosure.

It means, that for certain data points only the CRD scope of consolidation can be applied, for others it may be only IFRS and for some it must be CRD but may be additionally IFRS. This characteristic must be incorporated in the definition of a data point.

Referring back to Table 1.1 presented on Fig 2, it is important to state that some breakdowns are applicable to all data points in a table while some can be applied only to certain data points. For example “Carrying amount” from the *amounts* breakdown can be applied to all data points while *instruments* breakdown is applicable only to certain categories of assets. Similar situation relates to *risk type* breakdown which is applied only to *instrument* “Derivatives” and *category* “Macro [portfolio] fair value hedges” and “Macro [portfolio] cash flow hedges”<sup>3</sup>.

<sup>3</sup> This classification needs to be further investigated in future releases of FINREP due to the fact that non-derivative *instruments* held for hedging fall into other *categories* of assets.

Breakdowns can be shared by data points of different nature. For example, Table 2 contains data points that are of a nature of income, expenses, gains (losses), etc. and, as presented in Fig 4, can also be assigned with the *main categories* breakdown (which in its origin contains primary classification of balance sheet items). This is logically correct as sources of gains or losses are products that fall into different categories of assets and liabilities. Similar reasoning can be applied to impairment, allowances, etc. In any case information from the breakdown needs to be interpreted from the point of view of a basic financial meaning of a concept (its nature).

Fig 4

**2. Consolidated Income Statement**

		Current period
<b>CONTINUING OPERATIONS</b>		
→	<b>Interest income</b>	
	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	
→	<b>(Interest expenses)</b>	
	(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)	
→	<b>(Expenses on share capital repayable on demand)</b>	
→	<b>Dividend income</b>	
	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	
→	<b>Fee and commission income</b>	
→	<b>(Fee and commission expenses)</b>	
→	<b>Realised gains (losses) on financial assets and liabilities not measured at ...</b>	
	Available-for-sale financial assets	
	Loans and receivables	
	Held-to-maturity investments	
	Financial liabilities measured at amortised cost	
	Other	
→	<b>Gains (losses) on financial assets and liabilities held for trading, net</b>	
→	<b>Gains (losses) on financial assets and liabilities designated at fair value through ...</b>	
→	<b>Gains (losses) from hedge accounting, net</b>	
	...	

*Diagram annotations:*

- product origin:** Red arrows point from this label to the sub-items under Interest income and Interest expenses.
- (basic) financial meaning / nature:** Grey arrows point from this label to the main category headers (Interest income, Interest expenses, etc.).
- main categories:** Red brackets on the right side group the sub-items under their respective main category headers.

Such modelling techniques allows for the explicit, consistent and coherent development of the data model. It is explicit due to the fact, that referred breakdowns are complete which allows one to clearly identify the required information from the set of possible values. Consistency is maintained by applying everywhere a single breakdown. In such case a change to a breakdown is applied in all places where the breakdown is used. Coherent modelling will for example, allow the analysis of implication of planned changes in the IFRS classification of financial instruments in all tables where this breakdown is applied regardless of the nature of required information (ie if is 'Statement of financial position', 'Income statement' or non-core tables).

## Format and content of the Data Points Structure

The Data points structure is presented in the form of a set of hyperlinked Microsoft Excel Worksheets (compatible with Excel versions 97-2003). Worksheet(s) hereinafter referred to as sheet(s).

### 'Navi' sheet

The first sheet, or 'Navi' sheet is a main navigation point that links to all other sheets and is linked back. In particular, it links to 'Tables' sheet defining data points, 'Base' sheet that list all basic financial meanings (nature) of concepts, and a separate sheet for each breakdown. Each breakdown is named with a two-letter code that is indicated in the 'Navi' sheet (Fig 5). The current version of the Data Points Structure consists of 39 breakdowns.

Fig 5

#	Code	Tables
0	BA	Base
1	AL	Allowance
2	AM	Amount
3	CM	Categories (Main)
4	CP	Categories (P&L)
5	CA	Change (Allowance)
6	CE	Change (Equity)
7	CD	Change (DGD)
8	CI	Change (Impairment)
9	CP	Change (Provision)
10	CO	Collateral
11	CG	Commitment/Guarantee
12	CS	Consolidation Scope
13	CD	Continuing/Discontinued
14	CN	Control
15	CT	Counterparty
16	CR	Credit Risk
17	DI	Duplicated investment
18	EQ	Equity
19	HE	Hedge
20	HC	Hybrid/Non-hybrid
21	IU	Impaired/Unimpaired
22	IN	Instrument
23	IS	Issuer
24	MA	Market
25	MO	Model
26	MV	Movement
27	OL	Operating lease
28	OC	Other comprehensive income
29	PD	Past due
30	PO	Product origin
31	RC	Recognition
32	RP	Related party
33	RE	Residence
34	RT	Risk type and product
35	RI	Risk type and instrument
36	SC	Security code
37	SE	Service
38	SU	Subordinated/Not-subordinated
39	TA	Tax

### Breakdowns

Each breakdown is defined in a separate sheet. Each breakdown sheet contains links to both the 'Navi' and 'Tables' sheets and describes a list of all components of a breakdown. Fig 6 presents an extract from the *instruments* breakdown.

Fig 6

Nav/Tables	IN00	IN01	IN02	IN03	IN04	IN05	IN06	IN07
0 Instrument								
0 Total instruments	x	x	x	x		x	x	
1 Derivatives		x			x	x		
2 of which:								
3 Derivatives related to equity instruments at cost								
4 of which:								
5 Economic hedges								x
6 Equity instruments and debt securities								
7 Equity instruments		x	x					
8 quoted/unquoted:								
9 Equity instruments unquoted [at cost]								
10 Equity instruments quoted [not at cost]								
11 related/not-related to short positions:								
12 Equity instruments related to short positions								
13 Equity instruments not related to short positions								
14 deducted/not-deducted from own funds:								
15 Equity instruments deducted from own funds								
16 Equity instruments not deducted from own funds								
17 Debt securities		x	x	x		x	x	
18 types:								
19 Certificates of deposits								
20 Customer saving certificates								
21 Bonds								
22 Convertible bonds								
23 Non-convertible bonds								
24 Other debt securities								
25 related/not-related to short positions:								
26 Debt securities related to short positions								
27 Debt securities not related to short positions								
28 Loans and advances		x	x	x				

The hierarchical structure of a breakdown is created using indents. Components of a breakdown may have an alternative structuring. For example, as presented in Fig 6, “Equity instruments” can be structured by “quoted”/“unquoted”, “related to short positions”/“not-related to short positions” and “deducted from own funds”/“not-deducted from own funds”. These alternatives must not be mixed together as they express different classifications of the same thing.

It is possible that a breakdown reuses components of another breakdown. For example *other comprehensive income* breakdown gathers some components from *main categories* (see Fig 7). Relation to another breakdown is signalled using the two-letters code as defined in the ‘Navi’ sheet.

Fig 7

Navi	Tables	OC00	OC01	OC02	OC03	OC04	OC05	From breakdown:
0	Other comprehensive income							
0	Total other comprehensive income	x	x	x				
	Tangible assets		x	x				CM
	Intangible assets		x	x				CM
	Hedge of net investments in foreign operations [effective portion]		x	x	x			CM
1	Foreign currency translation		x	x		x		
	Cash flow hedges [effective portion]		x	x			x	CM
	Available-for-sale financial assets		x	x	x			CM
	Non-current assets and disposal groups held for sale		x	x	x			CM
2	Actuarial gains (losses) on defined benefit pension plans			x				
	Share of other recognised income and expense of entities accounted for using the equity method		x	x				CM
3	Other items		x	x				
4	Income tax relating to components of other recognised income and expense			x				

Following the normalization process some initially identified breakdowns has been merged or incorporated into other breakdowns. For example types of hedges applying to assets and liabilities have be incorporated into *main categories* breakdown while types of loans and advances, deposits and debt securities are in *instruments* breakdown.

Under the current version of the Data Points Structure, breakdowns provide information on all applicable combinations of their components. Each combination is named using a two-letters code of a breakdown followed by two digits. This approach is called “merged” Data Point Structure. It is planned for the next releases of the Data Point Structure to define each data point separately. In this “split” approach each component of a breakdown will be assigned a unique code.

### ‘Base’ sheet

Basic financial meanings of data points (list of possible natures) is defined in ‘Base’ sheet. An extract form this list is presented in Fig 8.

Fig 8

Navi	Tables	I/D	Type
#	Basic financial meaning of a concept (nature)		
1	Assets	i	m
1	Changes in assets	d	m
2	Liabilities	i	m
2	Changes in liabilities	d	m
3	Equity	i	m
3	Changes in equity	d	m
4	Liabilities and equity	i	m
5	Assets and liabilities	i	m
6	Assets and liabilities, sold	i	m
7	Income	d	m
8	Income accrued	d	m
9	(Expenses)	d	m
10	Gains (losses), net	d	m
11	Gains	d	m
12	(Losses)	d	m
10	Accumulates gains (losses)	i	m
11	Accumulated gains	i	m
12	Accumulated losses	i	m
13	Allowances	i	m
14	Changes in allowances	d	m
15	Revenue	d	m
16	Income (expenses)	d	m
17	(Provisions) reversal of provisions	d	m
18	Impairment	d	m
18	Accumulated impairment	i	m
19	Negative goodwill immediately recognised in profit or loss	d	m
20	Profit (loss)	d	m



**Defining and reading Data Points Structure**

Definition of the Data Points Structure starts with the thorough analysis of the data model. Comprehensive study of the data model results in the identification of a list of basic financial meaning (natures) of data points and description of all applicable breakdowns and their components. ‘Base’ sheet is filled out with basic financial meaning (nature) of concepts and a separate sheet is created for each breakdown containing its components in a form of a hierarchical tree structure (including alternative structures of components). The summary information of all breakdowns is listed in the ‘Navi’ sheet. A skeleton of ‘Tables’ sheet is drafted containing a column for identification of a basis financial meaning (nature), a column for each breakdown and additional columns for referencing the content of the data model (‘FINREP table’ and ‘Range in FINREP tables’).

The next step comprises of analysis of the data model cell by cell and description of each data point or a set of data points in the ‘Tables’ sheet. This process starts with determining a nature of a data point. Following this step a data point is characterized with all applicable breakdowns including those that are explicitly identified in a table and those are implicit (inherited from other tables, resulting from supporting documentation or assumed by default).

This procedure is described and illustrated below using the example of an extract from Table 5A (Fig 10).

**Fig 10**

	A	B	C
1	<b>5. Breakdown of financial assets</b>		
2			
3	<b>Table A. Breakdown of demand deposits and cash equivalents</b>		
4			
5		<i>References</i>	<i>Carrying amount</i>
6	<b>Equity instruments</b>	<i>IAS 32.11; IAS 7.6-7, 45, IE.3</i>	
7	<b>Debt securities</b>	<i>IAS 7.6-7, 45, IE.3</i>	
8	Central banks		
9	General governments		
10	Credit institutions		
11	Other financial corporations		
12	Corporates		
13	<b>Loans and advances</b>	<i>IAS 7.6-7, 45, IE.3</i>	
14	Central banks		
15	General governments		
16	Credit institutions		
17	Other financial corporations		
18	Corporates		
19	<b>Demand deposits and cash equivalent: Total</b>		

In the first step the nature of data points is characterized. List of all natures can be found in the ‘Base’ sheet (Fig 11).

**Fig 11**

	A	B	C	D
1	Navi	Tables		
2	#	Basic financial meaning of a concept (nature)	I/D	Type
3	1	Assets	i	m
4	1	Changes in assets	d	m
5	2	Liabilities	i	m
6	2	Changes in liabilities	d	m
7	3	Equity	i	m

From this list an applicable nature is selected. In case of Table 5A the basic meaning of all data points is “Assets”. This nature is input in the ‘Base’ column in “Tables” sheet (Fig 12).

Fig 12

	A	B	C	D	E	F	G	H	I
1	Nav	Tables							
2									
453	5A	Assets							
454									
455									

Current version of the Data Points Structure allows the definition of data points for each cell or a set of cells that share common characteristics. In case of Table 5A the explicit characteristic (defined in this table) relate to breakdowns by *main categories*, by *instruments*, by *counterparties* and by *amount*. This information can be discovered when browsing all breakdowns by clicking on hyperlinks that are in the headers of columns in 'Tables' sheet and matching with the analyzed table of the data model. Some breakdowns and their components may be applicable to all data points but some apply only to certain data points. In Table 5A all explicitly identified breakdowns are applicable to all data points but detailing components of breakdown by *counterparties* are applicable only to "Debt securities" and "Loans and advances". Therefore Table 5A must be described as two sets of data points.

The first set of data points has following characteristics:

- "Demand deposits and cash equivalents" from *categories (main)* breakdown (as indicated in the title of Table 5A),
- "Carrying amount" from *amounts* breakdown,
- "Total instruments", "Equity instruments", "Debt instruments" and "Loans and advances" from *instruments* breakdown,
- "Total counterparties" form *counterparties* breakdown.

This set of data points is described by cell with red background on Fig 13.

Fig 8

	A	B	C
1	<b>5. Breakdown of financial assets</b>		
2			
3	<b>Table A. Breakdown of demand deposits and cash equivalents</b>		
4			
5		<b>References</b>	<b>Carrying amount</b>
6	<b>Equity instruments</b>	IAS 32.11; IAS 7.6-7, 45, IE.3	C6
7	<b>Debt securities</b>	IAS 7.6-7, 45, IE.3	C7
8	Central banks		C8
9	General governments		C9
10	Credit institutions		C10
11	Other financial corporations		C11
12	Corporates		C12
13	<b>Loans and advances</b>	IAS 7.6-7, 45, IE.3	C13
14	Central banks		C14
15	General governments		C15
16	Credit institutions		C16
17	Other financial corporations		C17
18	Corporates		C18
19	<b>Demand deposits and cash equivalent: Total</b>		C19

The second set of data points consists of:

- "Demand deposits and cash equivalents" from *categories (main)* breakdown (as indicated in the title of Table 5A),
- "Carrying amount" from *amounts* breakdown,
- "Debt instruments" and "Loans and advances" from *instruments* breakdown,

- “Total counterparties”<sup>5</sup>, “Central banks”, “General governments”, “Credit institutions”, “Other financial corporations” and “Corporates” form *counterparties* breakdown.

This set of data points is presented on Fig 14 in green colour.

Fig 9

	A	B	C
1	<b>5. Breakdown of financial assets</b>		
2			
3	<b>Table A. Breakdown of demand deposits and cash equivalents</b>		
4			
5		<b>References</b>	<b>Carrying amount</b>
6	<b>Equity instruments</b>	IAS 32.11; IAS 7.6-7, 45, IE.3	C6
7	<b>Debt securities</b>	IAS 7.6-7, 45, IE.3	C7
8	Central banks		C8
9	General governments		C9
10	Credit institutions		C10
11	Other financial corporations		C11
12	Corporates		C12
13	<b>Loans and advances</b>	IAS 7.6-7, 45, IE.3	C13
14	Central banks		C14
15	General governments		C15
16	Credit institutions		C16
17	Other financial corporations		C17
18	Corporates		C18
19	<b>Demand deposits and cash equivalent: Total</b>		C19

Identified the sets of data points are described in the Data Points Structure.

For the *categories (main)* breakdown in the first set of data points the applicable components are identified in ‘Categories (Main)’ sheet that list the entire breakdown. A cross (x) on the intersection of the components (headers of rows) and the code (headers of columns) identifies the applicable combination. “Demand deposits and cash equivalents” as a single component of the *categories (main)* breakdown is identified with the code ‘CM17’ (Fig 15).

Fig 10

Navi Tables	CM00	CM01	CM02	CM03	CM04	CM05	CM06	CM07	CM08	CM09	CM10	CM11	CM12	CM13	CM14	CM15	CM16	CM17	CM18
0 Category (Main)	x	x					x		x	x					x				
0 Total categories (Main)	x	x					x		x	x					x				
1 Classified as financial											x								
2 Total Held for trading, Designated at fair value through profit or loss, Available-for-sale											x								
3 Held for trading		x	x				x		x	x	x			x					
4 Designated at fair value through profit or loss		x		x			x	x	x	x	x			x					
5 Total of Available-for-sale, Loans and receivables and Held-to-maturity																			x
6 Available-for-sale		x		x					x		x								
7 Loans and receivables		x			x				x		x								
8 Held-to-maturity		x			x				x		x								
9 Measured at amortised cost / at cost							x	x		x									
10 Hedge accounting							x							x					
11 Micro																			
12 Fair value hedges																			
13 Cash flow hedges																			
14 Hedges of a net investment in a foreign operation																			
15 Macro [portfolio]																			
16 Macro [portfolio] fair value hedges																			
17 Macro [portfolio] cash flow hedges																			
18 Fair value changes of the hedged items in portfolio hedge of interest rate risk		x					x												
19 Not classified as financial										x	x								
20 Cash		x																	
21 Cash on hand		x																	
22 Demand deposits and cash equivalents			x																x
23 Tangible assets			x																
24 Property, plant and equipment		x													x				

This information needs to be reflected in the ‘Tables’ sheet (Fig 16).

<sup>5</sup> In the current “merged” version of the Data Points Structure some data points can be defined twice, once within the total of applicable breakdown and once within the detailed structure. Under the “split” version of Data Points Structure each data point will be defined separately only once for a table.

Fig 11

	A	B	C	D	E	F	G	H	I	J
1	Navi	Tables								
2										
453	5A	Assets			CM17					
454										
455										
456										

In the amounts breakdown ('Amounts' sheet) "Carrying amount" is identified with code 'AM02' (Fig 17).

Fig 12

Navi	Tables	AM00	AM01	AM02	AM03	AM04	AM05	AM06	AM07	AM08	AM09
0	Amount										
1	Any amount	x									
2	<b>Carrying amount</b>			x							
3	Fair value				x			x		x	
4	Level 1								x		
5	Level 2						x	x			
6	Level 3						x	x			
7	Gross carrying amount					x					
8	Notional amount		x								
9	Amount contractually required to pay at maturity										x
10	Accounting mismatch									x	

Double zero (00) in codes of combinations is reserved for a total component of a breakdown or assumed 'default' value. Therefore total for the counterparties breakdown ('Counterparty' sheet) is coded 'CT00'.

The final explicit breakdown in the first set of data points of Table 5A is instruments and the applicable components are "Total instruments", "Equity instruments", "Debt instruments" and "Loans and advances" (Fig 18).

Fig 13

Navi	Tables	IN00	IN01	IN02	IN03	IN04	IN05
0	Instrument						
0	<b>Total instruments</b>	x	x	x	x		x
1	Derivatives		x			x	x
2	of which:						
3	Derivatives related to equity instruments at cost						
4	of which:						
5	Economic hedges						
6	Equity instruments and debt securities			x	x		
7	<b>Equity instruments</b>			x	x		
8	quoted/unquoted:						
9	Equity instruments unquoted [at cost]						
10	Equity instruments quoted [not at cost]						
11	related/not-related to short positions:						
12	Equity instruments related to short positions						
13	Equity instruments not related to short positions						
14	deducted/not-deducted from own funds:						
15	Equity instruments deducted from own funds						
16	Equity instruments not deducted from own funds						
17	<b>Debt securities</b>		x	x	x		x
18	types:						
19	Certificates of deposits						
20	Customer saving certificates						
21	Bonds						
22	Convertible bonds						
23	Non-convertible bonds						
24	Other debt securities						
25	related/not-related to short positions:						
26	Debt securities related to short positions						
27	Debt securities not related to short positions						
28	<b>Loans and advances</b>		x	x	x		
29	types:						
30	On demand [call] and short notice						

All this information is reflected in the 'Tables' sheet by referring to codes of applicable combinations of components of breakdowns. Additionally, the last column of the 'Tables' sheet contains reference to cells or a





## Current status of and plans for future releases of the Data Points Structure

The current version of the Data Points Structure has been defined based on the data model provided by the C-EBS FINREP Network on 5<sup>th</sup> November 2009 and as updated for answers to questions raised on this version (from 30<sup>st</sup> November and 4<sup>th</sup> December) as well as an updated version of the data model and supporting documentation provided by the C-EBS FINREP Network on 30<sup>st</sup> November. A list of question and answers is attached to this document – *AttachmentA\_QuestionsAndAnswersOnFINREPTablesDataModel20091204.pdf*.

For future releases it is planned that the Data Point Structure will be reviewed with the assistance of members of the C-EBS FINREP Network.

Although the first version of the Data Points Structure has been drafted and released, the approach is still under development and may be modified, enhanced and updated in terms of scope of functionality and reporting requirements of FINREP.

In particular, planned but not yet implemented features and changes include:

- (i) switching from the “merged” data points approach (440 data points or sets of data points) to the “split” data points approach (over 2,700 data points) and
- (ii) creating hyperlinks between the Data Points Structure and the data model.