



FINREP and COREP in a cross border Bank

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midway with COREP and FINREP



The challenge of X-Border regulatory



Install tools and processes to report timely distinct consolidated and/or statutory FINREP and/or COREP instances to regulators in Belgium, Luxemburg, France, Netherlands, Germany, (Spain, Poland)

➤ Challenges

- Combine complex and heterogeneous data sources into ONE production system
- Centrally manage strong local component in regulatory reports
- Cope with changing environment in limited time

➤ Requirements

- Flexible and scalable solution
- Accessible technology
- Build technical and content knowledge “in house”

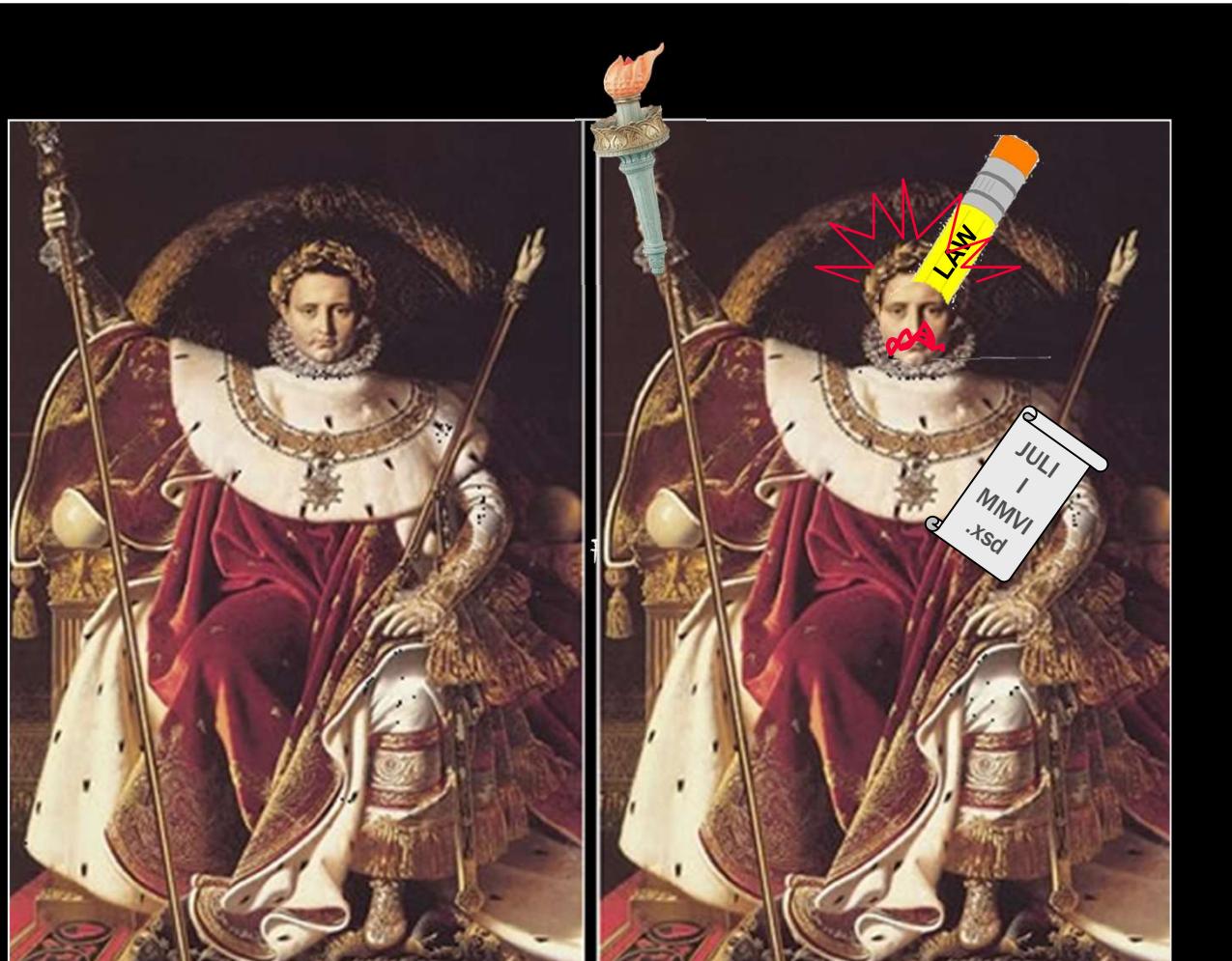
We had a dream



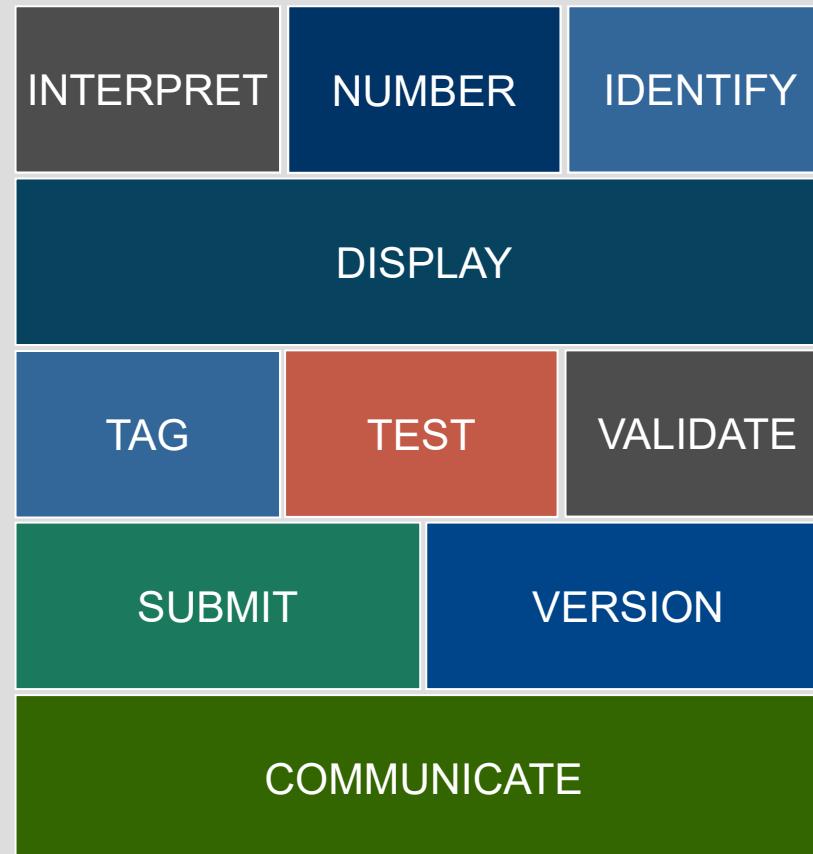
- Standard reporting framework suggested by CEBS
- Standard for electronic filing for scoped countries



- External reporting systems talk XBRL, internal reporting will follow swiftly



X-border COMMON TRUNC



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➤ CONTENT & LAY-OUT

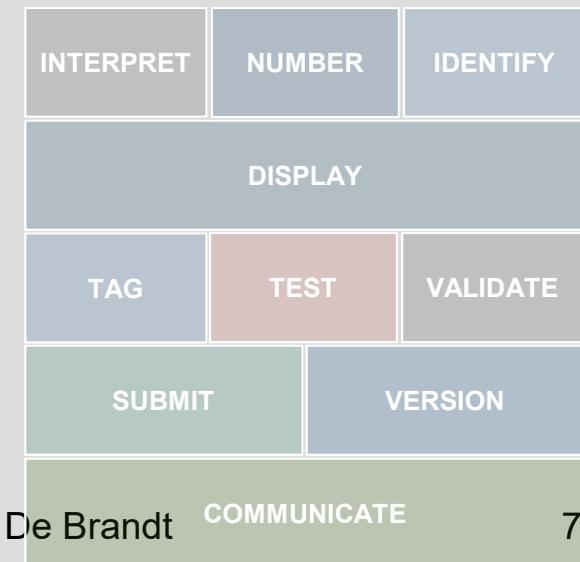
- location of element in table lay-out
- new element added
- elements removed
- codification/numbering of elements

➤ INTERPRETATION

- definition or calculation of a reported element
- clean - dirty value

➤ TAGGING

- XBRL-mapping of reported fact (p-, d-, decimals, ..)
- elements representing a formula (eg. a subtotal)
- elements not present in taxonomy via XML
- one schemaref, two schemarefs



X-border COMMON TRUNC



➤ TESTING AND VALIDATION

- Transparency of non-xbrl validation rules
- Calculation linkbases partially useful
- Tolerance margins
- Regulatory Feedback FF2P

➤ SUBMITTING

- Each regulator has another submission protocol
(Same gateway is used for other (non-xbrl) reports)
- File name convention, rename .xbrl to .xml,
embed instance in XML envelope, additional data
(e.g. admin data), encrypt and digital signature

➤ VERSIONING AND COMMUNICATION

- Subscribe to online newsletters
- Find out via via
- Layout, taxonomy, validation rules,
submission protocols, etc...
- English

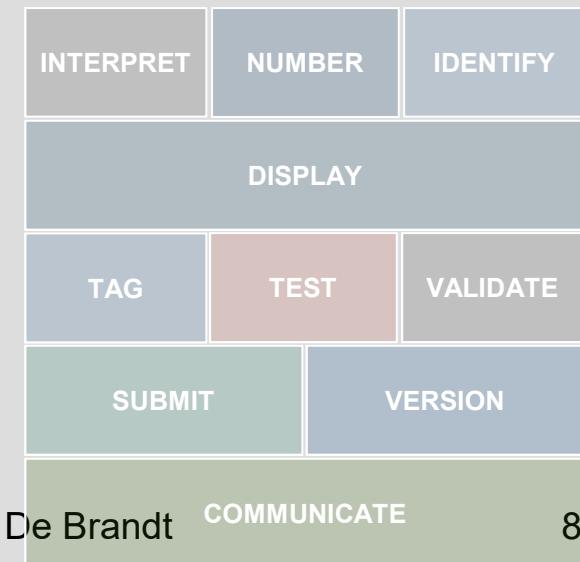






Exhibit 1: content & layout analysis COREP-BE versus COREP-LU

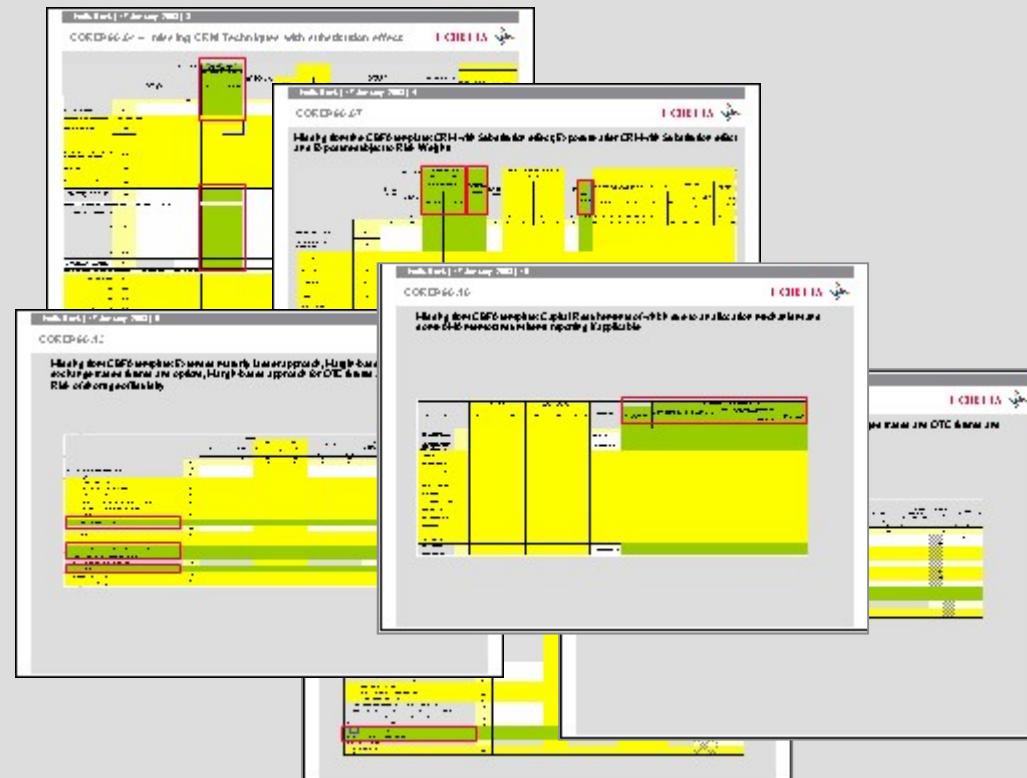


Exhibit 2: content variances FINREP BE-LU-NL-FR



- Total number of elements in BLFN:
 - 727 common elements (inner blue area)
 - 1.983 unique elements
 - 3.146 shared elements
- Country breakdown:
 - BE: 3.442 elements
 - LU: 897 elements
 - NL: 1.570 elements
 - FR: 2.128 elements

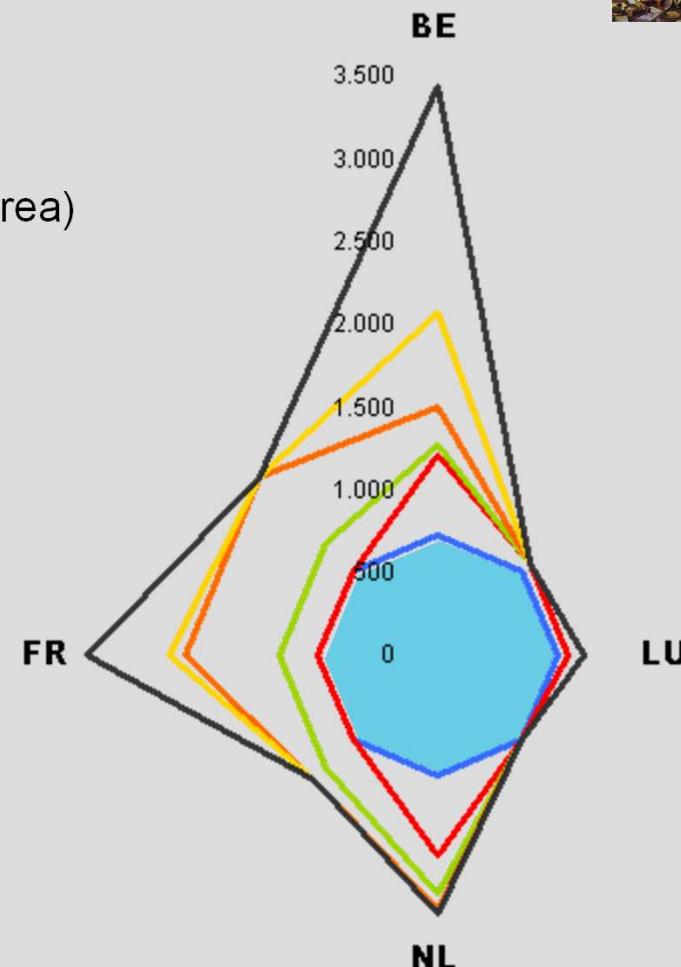


Exhibit 3: tagging variances FINREP BE-FR



- BE extended modular FINREP taxonomy
 - DTS holds 484 files
 - of which: 169 schema.xsd
 - of which: 49 BE extensions
 - Modular taxonomy doesn't facilitate cross-template validation rules
 - New dimensions increase number of reported elements to 3.442 for FBB

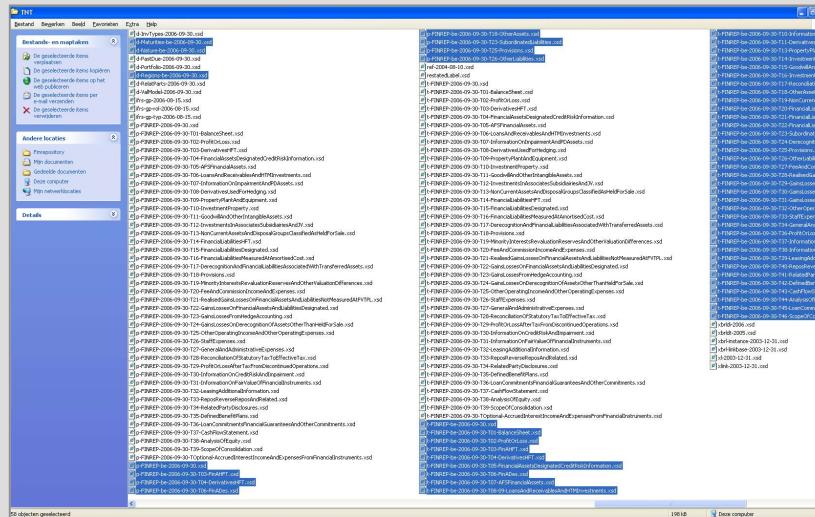


Exhibit 3: tagging variances

FINREP BE-FR



- FR extended monolithical FINREP taxonomy
 - DTS holds 109 files
 - of which: 33 schema.xsd
 - of which: 9 FR extensions
 - One template taxonomy

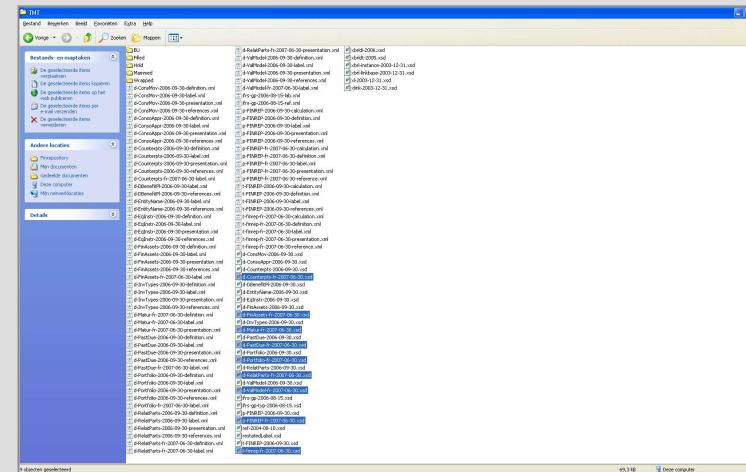
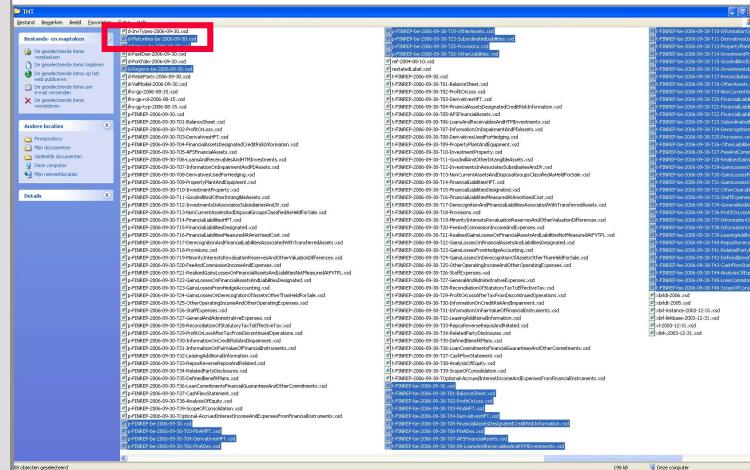


Exhibit 3: tagging variances FINREP BE-FR

Maturity dimension extension for BE

d-Maturities-be-2006-09-30.xsd



```
<!-- More than current year (as it's type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" abstract="true" nillable="true" -->
<!-- xbri:periodType="instant" -->
<element name="Perpetuals" id="d-Maturities-be_Perpetuals"
      type="xbri:stringItem type" substitutionGroup="xbri:element" abstract="true"
      nillable="true" xbri:periodType="instant"/>
<element name="TotalMaturities" id="d-Maturities-be_TotalMaturities"
      type="xbri:stringItem type" substitutionGroup="xbri:element" abstract="true"
      nillable="true" xbri:periodType="instant"/>
```

Maturity dimension extension for FR

d-Matur-fr-2007-06-30.xsd



```
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "instant" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
      type="xbri:stringItem type" substitutionGroup="xbri:element" xbri:periodType="instant"
      abstract="true" nillable="true" />
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "instant" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
      type="xbri:stringItem type" substitutionGroup="xbri:element" xbri:periodType="instant"
      abstract="true" nillable="true" />
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "instant" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
      type="xbri:stringItem type" substitutionGroup="xbri:element" xbri:periodType="instant"
      abstract="true" nillable="true" />
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "ear" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
      type="xbri:stringItem type" substitutionGroup="xbri:element" xbri:periodType="ear"
      abstract="true" nillable="true" />
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "instant" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
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      abstract="true" nillable="true" />
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "instant" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
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      abstract="true" nillable="true" />
<!-- elementId="d-Matur-fr_Between10Years" name="Between10Years" -->
<!-- type="xsd:stringItem type" -->
<!-- substitutionGroup="xbri:element" -->
<!-- "instant" -->
<element id="d-Matur-fr_Between10Years" name="Between10Years"
      type="xbri:stringItem type" substitutionGroup="xbri:element" xbri:periodType="instant"
      abstract="true" nillable="true" />
```



