

# European Banking Authority

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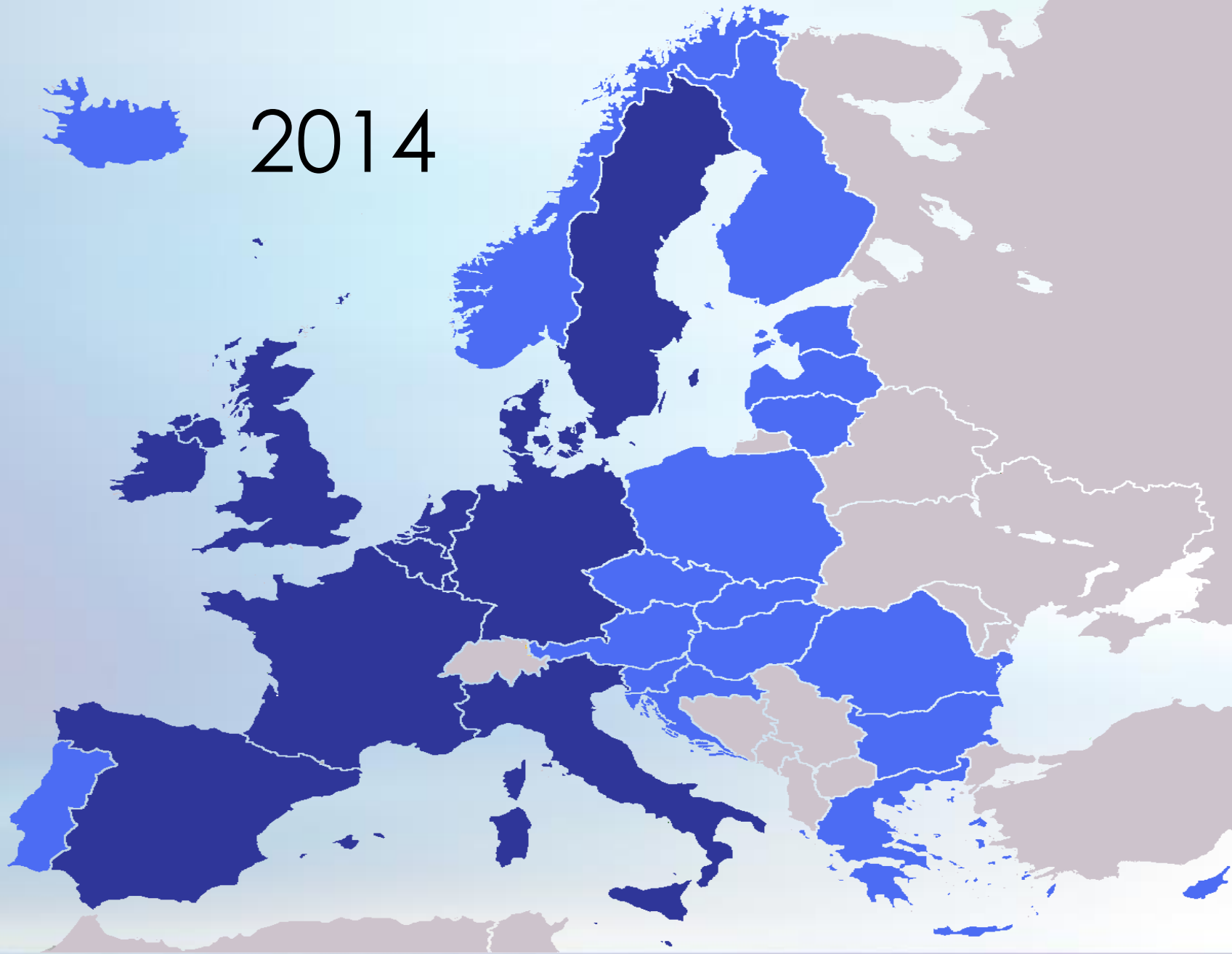
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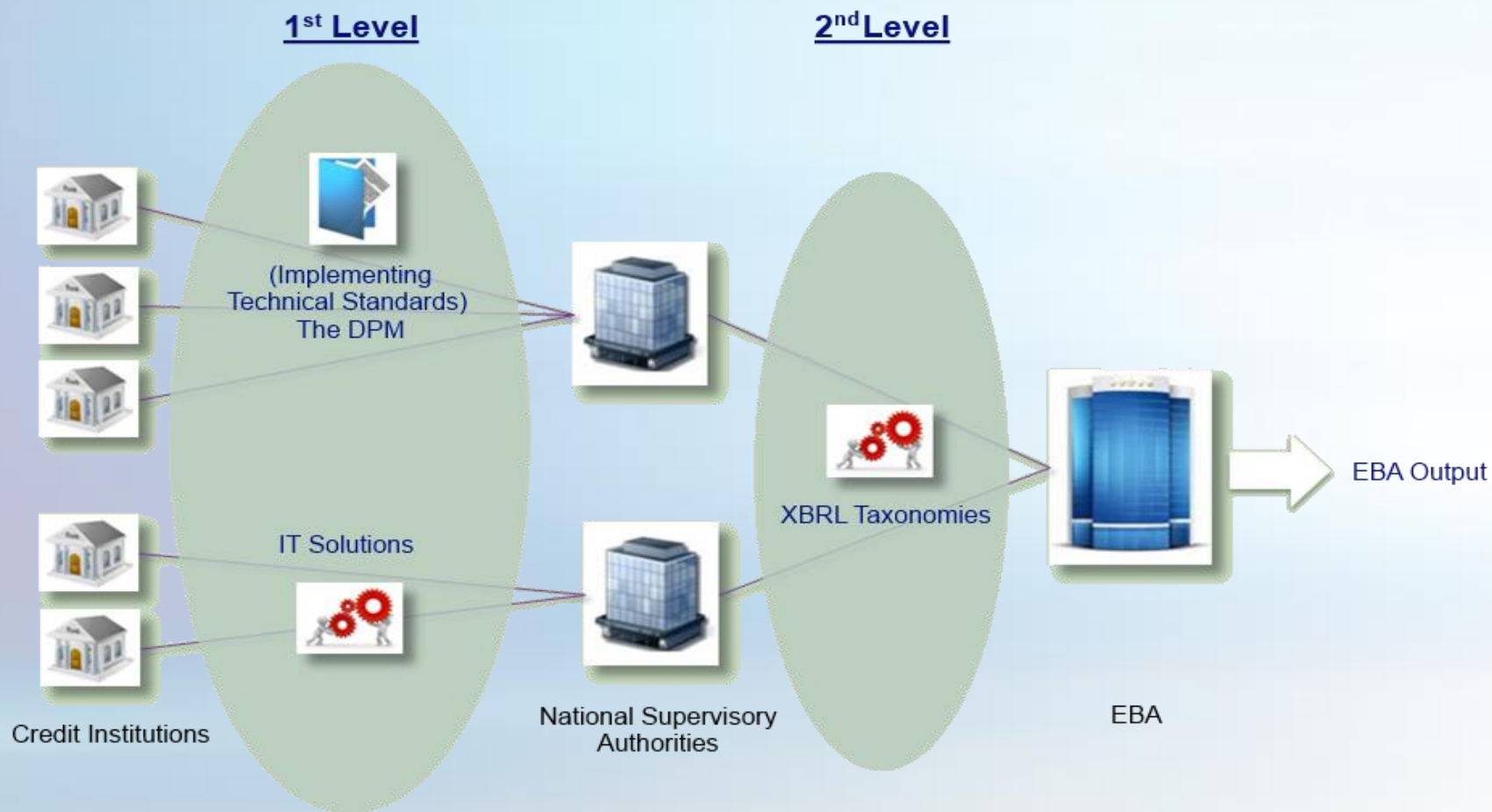
# Context

The CRDIV Implementing Technical Standards will significantly change the XBRL landscape in the banking sector, across the EEA, on the 1<sup>st</sup> Jan 2014

2014



# Supervisory Reporting



# Interim ITS

- Templates
- Validation Rules
- DPM
  - Database and explanatory document
  - Data point definitions
  - Dimension properties of tables
  - Dimension usage by table group
  - Hierarchies
  - Dictionary of elements



# Explanatory Document

<http://www.eba.europa.eu/News--Communications/Year/2013/Update-on-the-technical-standards-on-supervisory-r.aspx>



**XBRL**  
eXtensible Business Reporting Language

**Update on the technical standards on supervisory reporting requirements**

March 2013

**Data Point Model database**

**Introduction**

When developing, using the Data Point Modelling methodology<sup>1</sup>, the draft Data Point Model (DPM) for the draft Implementing Technical Standards (ITS), put forward in consultation papers CP 50 and CP 51, the EBA decided to further enhance the implementation of the methodological approach, by introducing a relational database as the repository for the DPM metadata, instead of relying solely on MS Excel data structures. For convenience reasons, MS Access was chosen to support this database.

One of the main advantages of this technical component is to impose a series of logical constraints on the model, and enabling the realisation of a series of automatic consistency checks that would not be possible otherwise, thus contributing decisively to shorten the time needed to achieve the desired level of quality, on a DPM that categorises nearly 30,000 data points.

Another considerable benefit from the database is the possibility of defining many different views on the same metadata content, according to the needs of the user who is trying to understand the reporting framework, and the link between the business templates and the dimensional data points, which are now explicitly defined in the DPM.

The database model is a meta-model, in order to be used in any reporting domain other than COREP/FINREP, with a relatively low level of abstraction, focusing directly on the main concepts that are used in data point modelling (e.g. framework, table, table cell, dimension, member, domain ...). As regards the dimensional concepts, they basically share the same definitions found in analytical systems, which makes possible a very straightforward connection between both ends of the reporting chain.

Compared to the introductory version of the meta-model expressed in the database, released in May 2012, this release of the model has been enriched and refined, expressing several additional concepts, and making clearer the link between the pure dimensional analysis view of the tables and data points, and a likely expression of that model in e.g. data transmission or analysis systems.

<sup>1</sup> See e.g. <http://archiv.eba.europa.eu/data/2012/04/26/Conference%20on%20the%20DPM%20update.pdf>; <http://www.eba.europa.eu/News/Communications/2012/Press%20Release.pdf>; <http://www.eba.europa.eu/News/2012/04/26/Conference%20on%20the%20DPM%20update.pdf>

The meta-model is however not bound to any particular technology, and therefore XBRL specific constraints, for example, are not reflected in the DPM if they would reduce the clarity of the model. In order to streamline the process of automatic translation from the DPM to XBRL taxonomies, however, some additional model elements have been added, and a layer of XBRL properties (e.g. namespaces) will likely be added to the database in future.

Other enhancements will follow to address additional issues, such as versioning of metadata (both the templates and the data points' categorisation are expected to change in the future, and keeping track of history of the unique data points is a fundamental requirement for data warehousing and time series analysis).

**Structure of the database**

The meta-model is basically structured around the representation of the templates' metadata, the dimensional concepts used to categorise the data, and the links between them, which is the actual categorisation.

Tables belong to a Reporting Framework (currently either COREP or FINREP); most of the time the concept of table will be the same as business template, except when, for modelling reasons, a template had to be normalised and split into two or more tables (e.g. CA 5.8).

(In the following diagrams, the arrows represent relationships that must be read as "belongs to a" - i.e. indicating a many-to-one relationship, pointing from the many to the one).

The reporting framework and the tables within them are relatively stable concepts, that may persist over several variations and updates to the specific practical reporting requirements or technical implementations.

In contrast a specific description of the classification of these tables and the data points within them at a particular point/period in time is referred to in the model as a Taxonomy, with the specific description of a particular table within a taxonomy being represented by a TableVersion, several of which may represent the evolution of a particular conceptual Table over time.

Within a Taxonomy, TableVersions may be grouped, for information, into TableGroups.

It is possible to trace from a table cell, to the complete categorisation of each individual categorisation of its axis ordinates (sheet).

Each table cell (not considering the grid corresponds to one, and only one, information called a DataPoint; however, there are so points represented in multiple table cells. In case the table cells contain exactly the same information, and so share exactly the categorisation in the DPM.

<sup>2</sup> This is indicated by the axis property 'IsDimensional'.

<sup>3</sup> Although nearly 20% of national table cells are usually "grey-shaded" since either their row or column is what is called an abstract header, i.e. just a descriptive/informational part of the table layout, not representing any entered data entry, and that entire inclusion is either not shown or shown as grey.

<sup>4</sup> And so indicate, for example, that time series comparisons of the value of this data point including values from before and after the re-categorisation are valid.

<sup>5</sup> All table cells that are expected to contain reported data must have as a logical minimum a "trailing" dimension value, indicating the fundamental nature of the value being reported. In this data point model, it is also expected that most data points are also categorised in terms of the "Base" and "Main Category" dimensions.

<sup>6</sup> For illustration, a string consisting of the concatenation of all dimension-member pairs, sorted alphabetically in "CategorisationKey" is given for each DataPointVersion. This should be unique for all DataPointVersions in force at a particular date.

1

2

3

4

5

6

# Dimensional Properties of Tables

Table C 16.00.a - Operational risk - Excluding AMA		DimensionName				
		Metric	Main category	Reference date or period	Approach	Type of risk
Component	C 010   RELEVANT INDICATOR YEAR-3	Current period (flow) [md]	Relevant indicator OPR	Complete fiscal year T-2		
	C 020   RELEVANT INDICATOR YEAR-2	Current period (flow) [md]	Relevant indicator OPR	Complete fiscal year T-1		
	C 030   RELEVANT INDICATOR LAST YEAR	Current period (flow) [md]	Relevant indicator OPR	Complete fiscal year T		
	C 040   LOANS AND ADVANCES YEAR-3	ASA modified nominal amount [mi]	Loans and advances	End fiscal year T-2		
	C 050   LOANS AND ADVANCES YEAR-2	ASA modified nominal amount [mi]	Loans and advances	End fiscal year T-1		
	C 060   LOANS AND ADVANCES LAST YEAR	ASA modified nominal amount [mi]	Loans and advances	End fiscal year T		
	C 070   Own funds requirements	Own funds requirements [mi]	Main categories that generate operational risk under BIA, ASA and TSA			
	C 071   Total operational risk exposure amount	Total risk exposure amount [mi]	Main categories that generate operational risk under BIA, ASA and TSA			
	R 010   BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR Approach(BIA)				Basic Indicator Approach	Operational risk
	R 020   BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / ALTERNATIVE STANDARDISED (ASA) APPROACHES				Standardised Approach	Operational risk
	R 030   CORPORATE FINANCE (CF)				Standardised Approach	Operational risk
	R 040   TRADING AND SALES (TS)				Standardised Approach	Operational risk
	R 050   RETAIL BROKERAGE (RBr)				Standardised Approach	Operational risk
	R 060   COMMERCIAL BANKING (CB)				Standardised Approach	Operational risk
	R 070   RETAIL BANKING (RB)				Standardised Approach	Operational risk
	R 080   PAYMENT AND SETTLEMENT (PS)				Standardised Approach	Operational risk
	R 090   AGENCY SERVICES (AS)				Standardised Approach	Operational risk
	R 100   ASSET MANAGEMENT (AM)				Standardised Approach	Operational risk
	R 110   COMMERCIAL BANKING (CB)				Alternative Standardised Approach	Operational risk
	R 120   RETAIL BANKING (RB)				Alternative Standardised Approach	Operational risk

# Data Point Definitions

Table	C 25.00 - CVA RISK														
RowCode	Row	010   EXPOSURE VALUE	020   of which: OTC Derivatives	030   of which: SFT	039   <<VaR>>	040   MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	050   PREVIOUS DAY (VaRt-1)	059   <<STRESSED VaR>>	060   MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	070   LATEST AVAILABLE (SVaRt-1)	080   Own funds requirements	090   Total risk exposure amount	100   Number of counterparties	109   <<MEMORANDUM ITEMS>>	110   Incurred CVA
010	CVA risk total	24676	24675	24677							24683	24684	24682		24678
020	According to Advanced method	11948	11947	11949		11946	11955		11945	11956	11954	11957	11953		
030	According to Standardised method	24665	24664	24666							24671	24672	24670		
040	Based on OEM	17125	17124	1							17129	17130	17128		

Metric = Exposure value [mil]

Base = Exposures

Main category = Derivatives

Approach = Original Exposure Method

Type of risk = CVA risk

Prudential portfolio = Banking and trading book

Type of market = OTC

Metric = Exposure value [m]  
 Base = Exposures  
 Main category = Derivatives  
 Approach = Original Exposure Method  
 Type of risk = CVA risk  
 Prudential portfolio = Banking and trading book  
 Type of market = OTC



# Dimension Usage by Table Group

TableGroup		Capital Adequacy							
		Approach		Base item	Boolean	Callability	Computability in own funds		
		Approach	Methods to determine risk weights	Base	Controlling and non-controlling owners	Callability of the instruments	Eligibility for own funds for transitional period	Own funds	Transitionally treated as in Own Funds
C 01.00	Capital Adequacy - Own funds definition	1		1	1			1	1
C 02.00	Capital Adequacy - Risk Exposure Amounts	1	1	1					
C 03.00	Capital Adequacy - Ratios			1				1	
C 04.00	Capital Adequacy - Memorandum Items	1		1				1	
C 05.01	Capital Adequacy - Transitional provisions: Summary			1	1		1		1
C 05.02	Capital Adequacy - Transitional provisions: Grandfathered instruments constituting State aid			1		1			1
Grand Total		3	1	6	2	1	1	3	3

# Hierarchies

Domain	HierarchyCode	Name	Level
Approach	AP1	Hierarchy for approaches for credit risk	
Approach	AP1	Total	1
Approach	AP1	Standardised Approach, IRB Approach	2
Approach	AP1	Standardised Approach	3
Approach	AP1	IRB Approach	3
Approach	AP1	Advanced Approach	4
Approach	AP1	Foundation Approach	4
Approach	AP22	Alternative hierarchy for approaches for credit risk	
Approach	AP22	Total	1
Approach	AP22	Standardised Approach, IRB Approach	2
Approach	AP22	Standardised Approach	3
Approach	AP22	IRB Approach	3
Approach	AP10	Hierarchy for the approaches applicable for operational risk	
Approach	AP10	Total	1
Approach	AP10	Basic Indicator Approach, Standardised Approach, Advanced measurement approaches	2
Approach	AP10	Basic Indicator Approach	3
Approach	AP10	Standardised Approach	3
Approach	AP10	Alternative Standardised Approach	4
Approach	AP10	Advanced Measurement Approach	3
Approach	AP11	Hierarchy for the approaches applicable for CVA risk	
Approach	AP11	Total	1
Approach	AP11	Advanced method, Standardised Method, Original Exposure Method	2
Approach	AP11	Advanced method	3
Approach	AP11	Standardised Method	3
Approach	AP11	Original Exposure Method	3

# Final ITS

Final package will result in ITS in May / June

This will go to the European Parliament

# XBRL

- Taxonomy
  - FINREP V2.0
  - COREP V2.0
- Multi dimensional
- Validation
- Rendering / Table link-base
- According to the latest XBRL standards

# EBA XBRL Subgroup recommendations

- XBRL is the 2nd level data exchange format
- Two Taxonomies - FINREP and COREP
- All EBA defined validations will be implemented in the taxonomies
- NSAs will be able to provide labels in multiple languages



# Links to CEN Project

- CEN Workshop XBRL proposals will be adopted where they are suitable.
- We will pursue harmonisation with other ESAs via CEN and a common namespace where applicable
- We suggest NSAs using XBRL for 1st level reporting also follow CEN proposals.

# Different Purposes

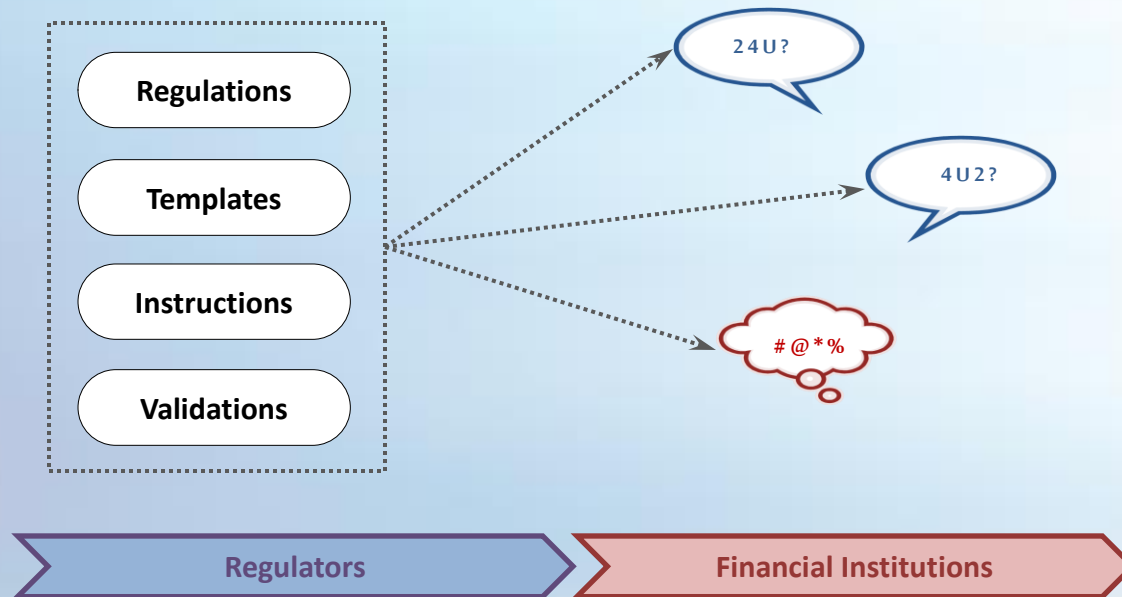
The DPM and the taxonomy  
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# Different Purposes

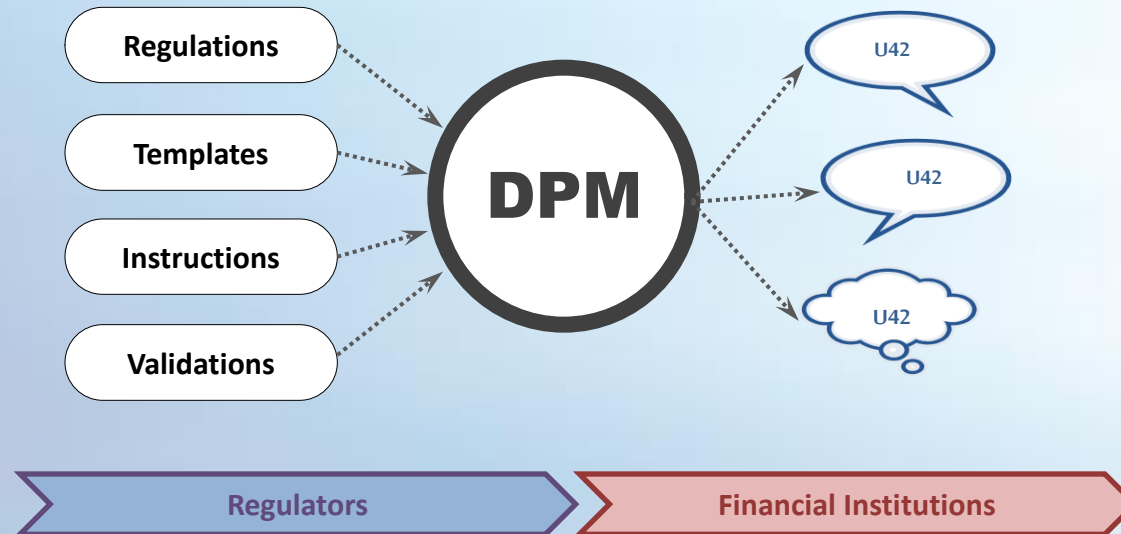
The DPM and the taxonomy are intended to fulfill different needs:

- Business use DPM to clarify and understand the reporting requirements
- NSA IT use taxonomy to transmit data to EBA.
- NSAs *may* use taxonomy to receive data from Credit Institutions.

# EBA Data Point Model – Motivation



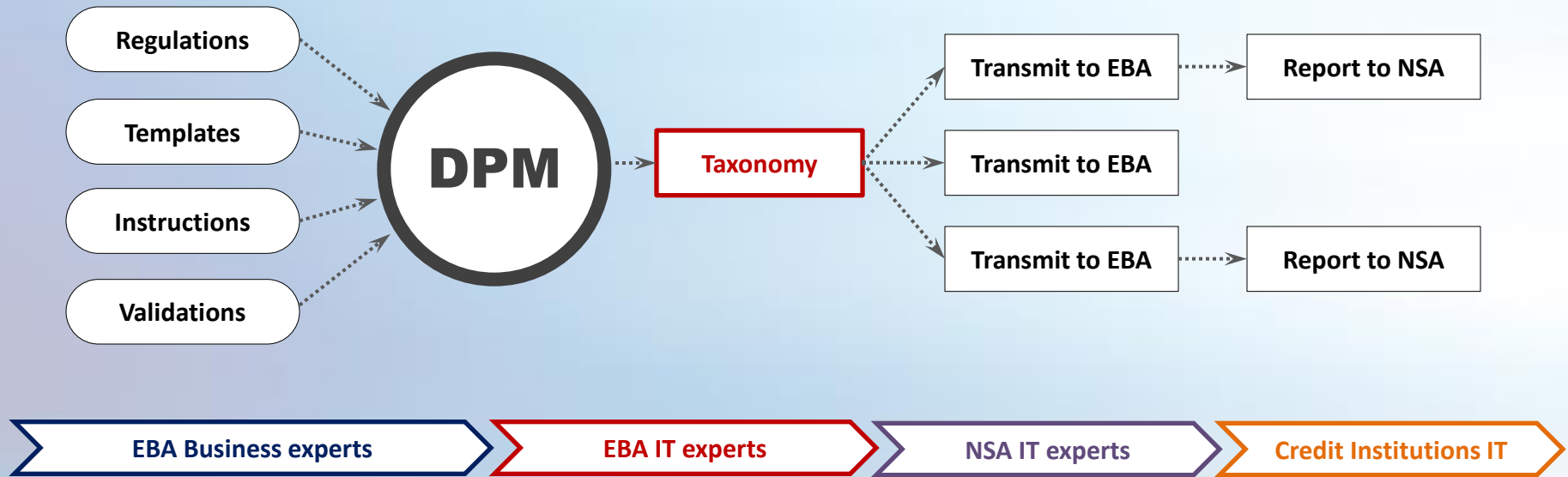
# Communication + Clarity





# EBA Taxonomy

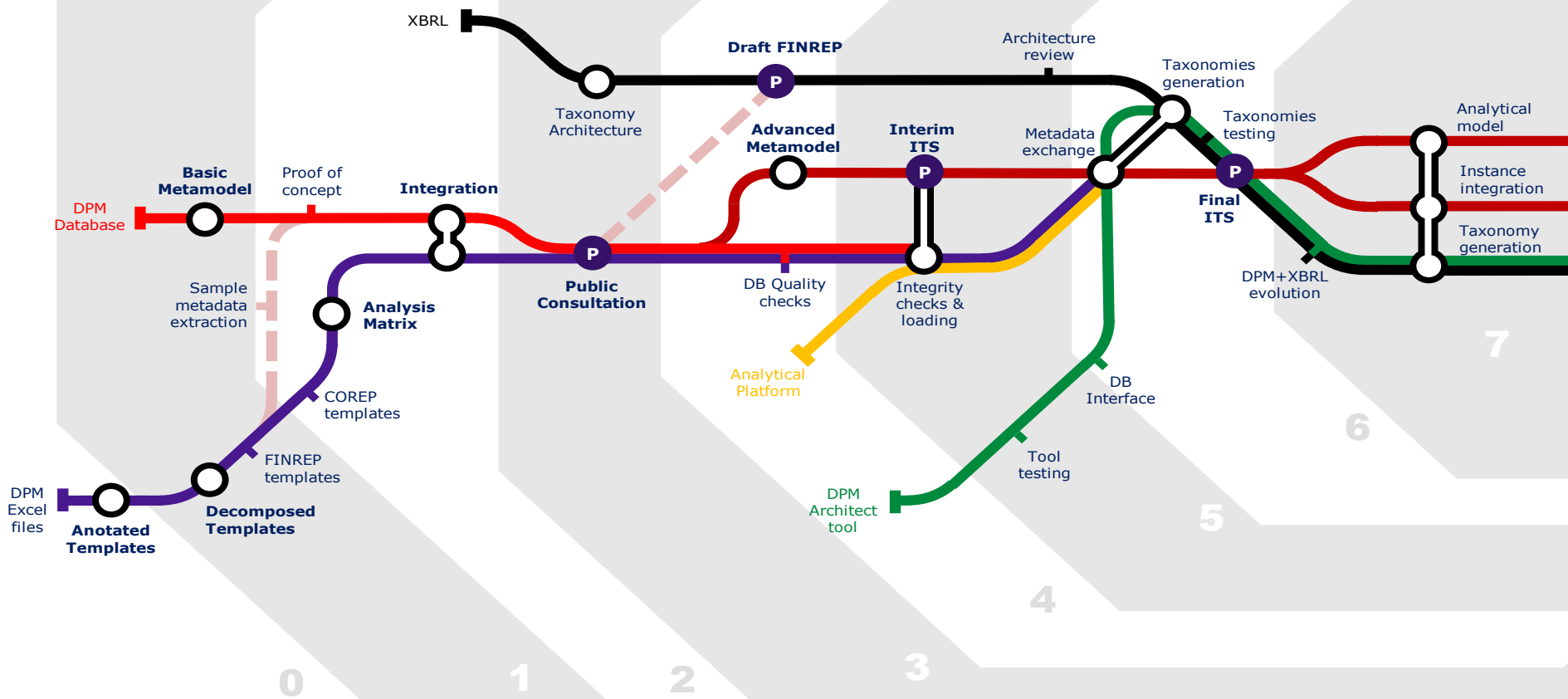
NSA IT use EBA taxonomy to transmit data to EBA



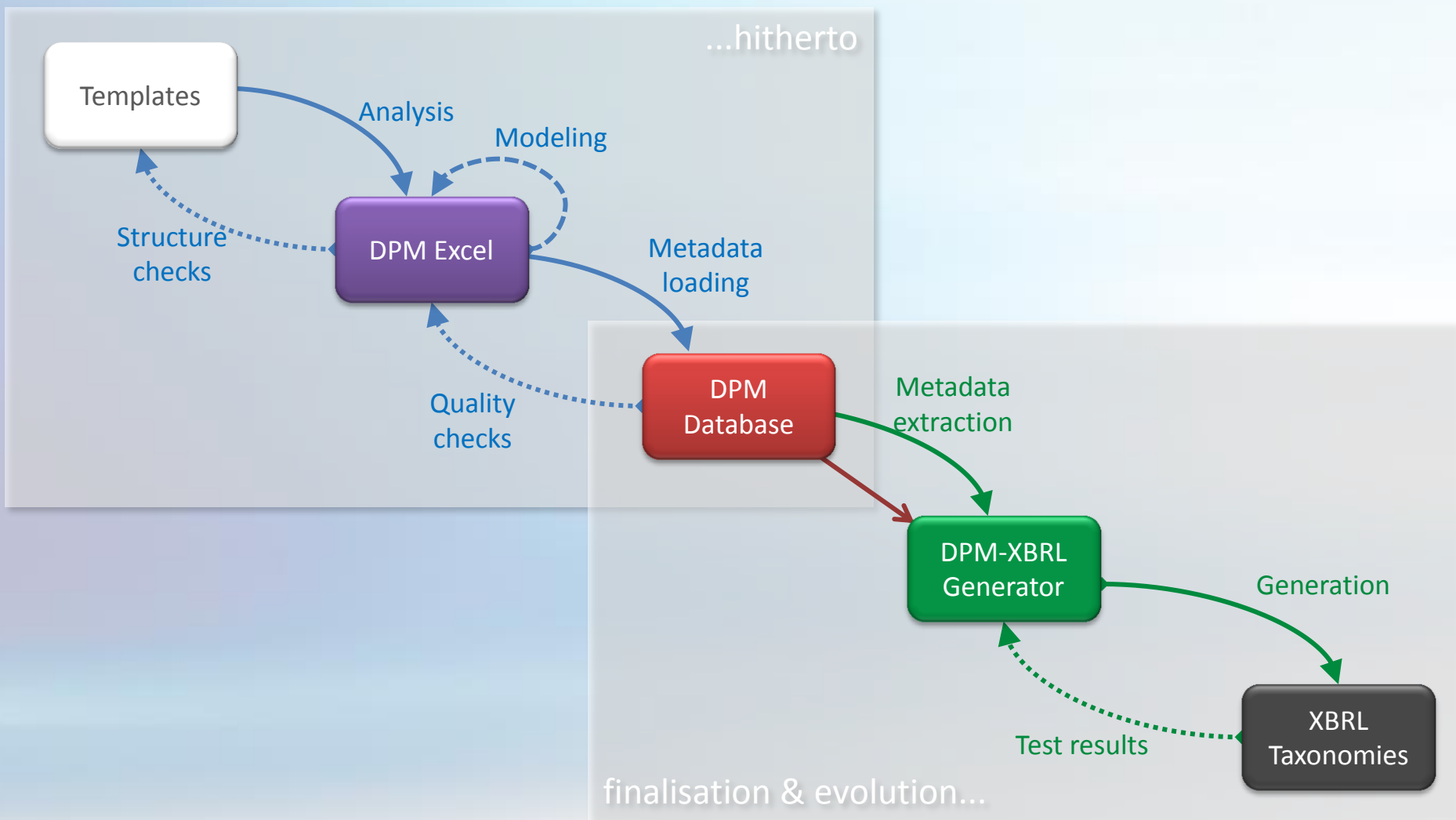
Many NSAs *may* use EBA taxonomy to collect data

# ITS map

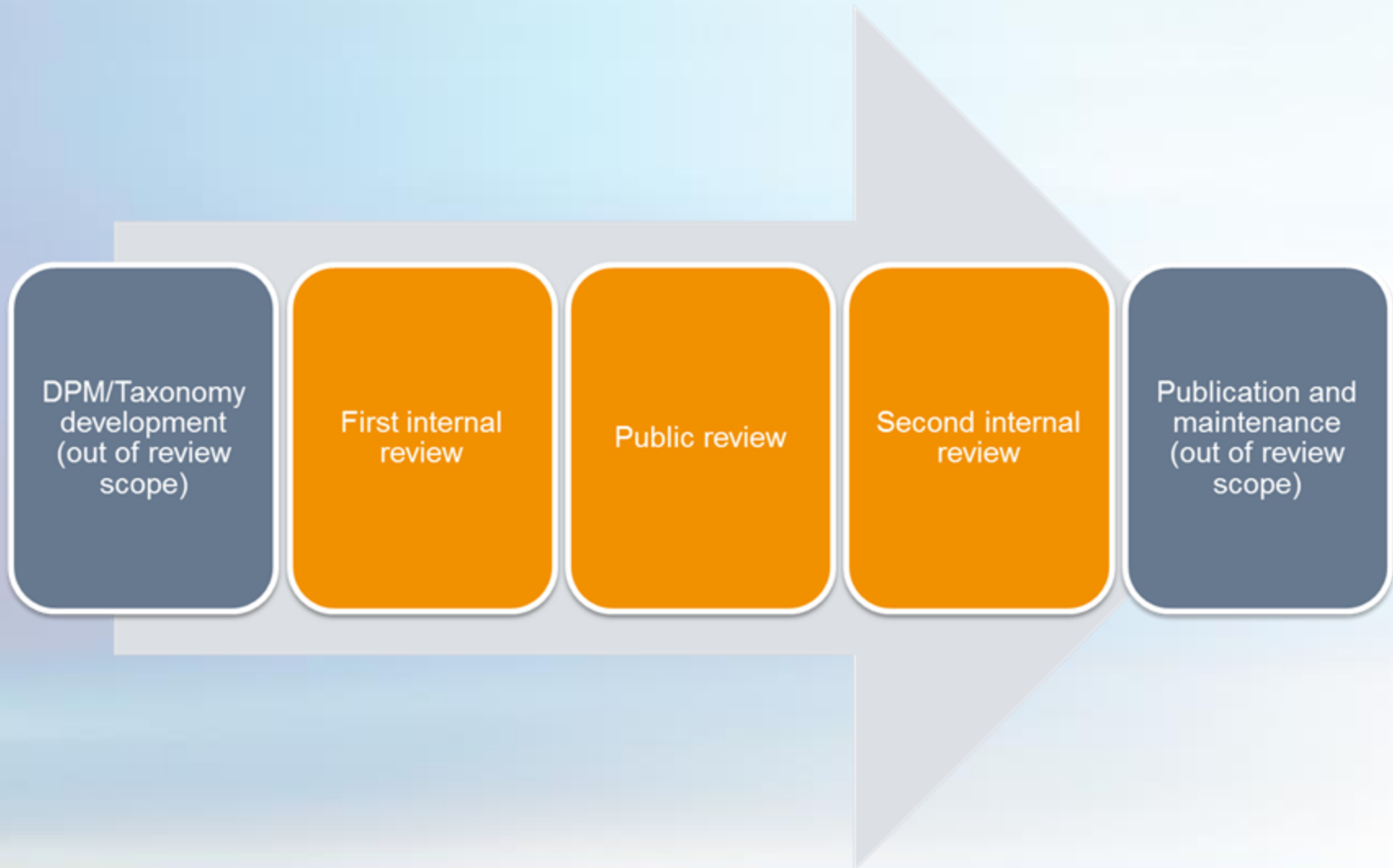
April 2013



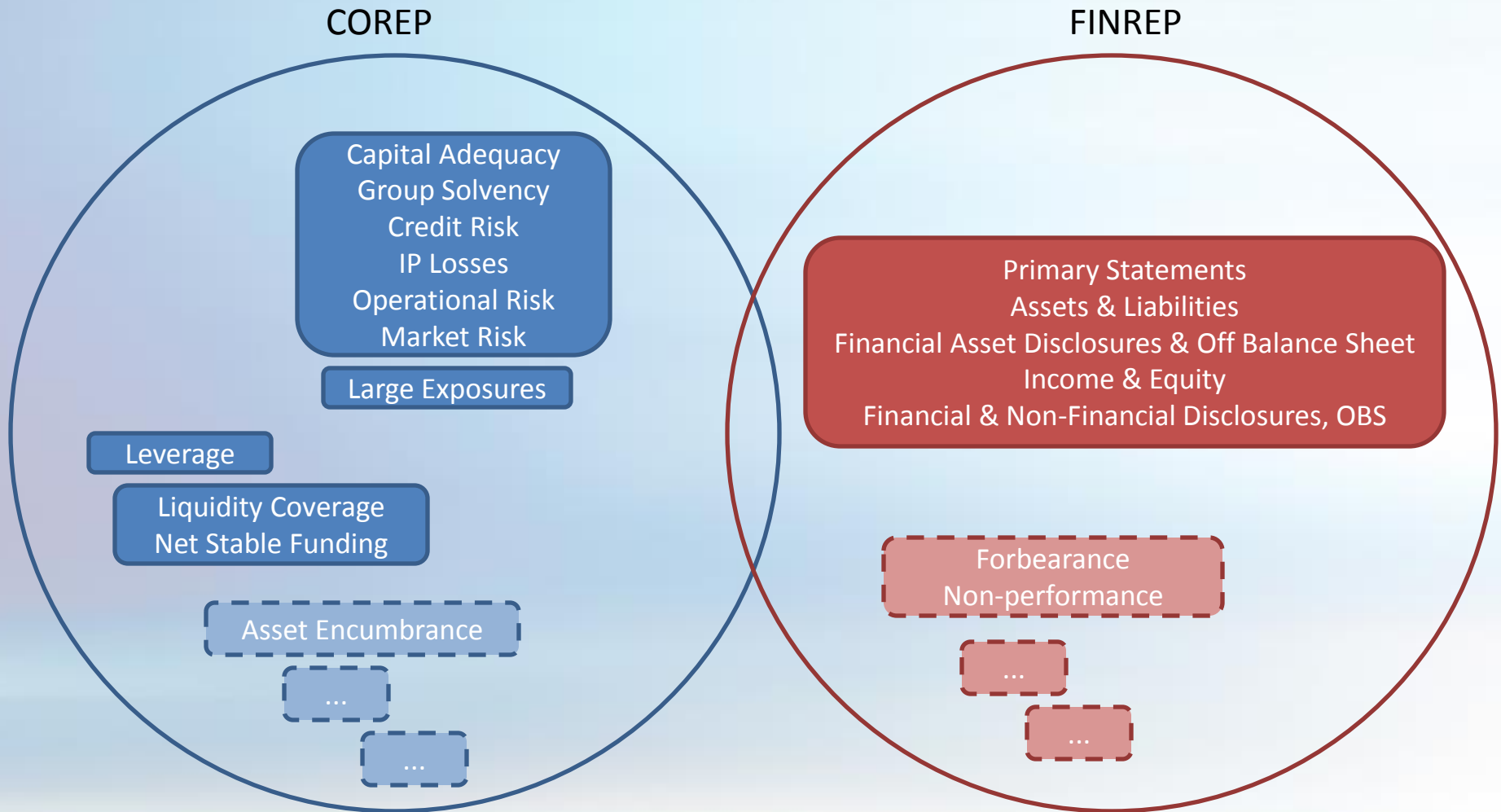
## Iterative Process



# Quality Review



# The Frameworks





# Expected Results

Harmonized EEA Data

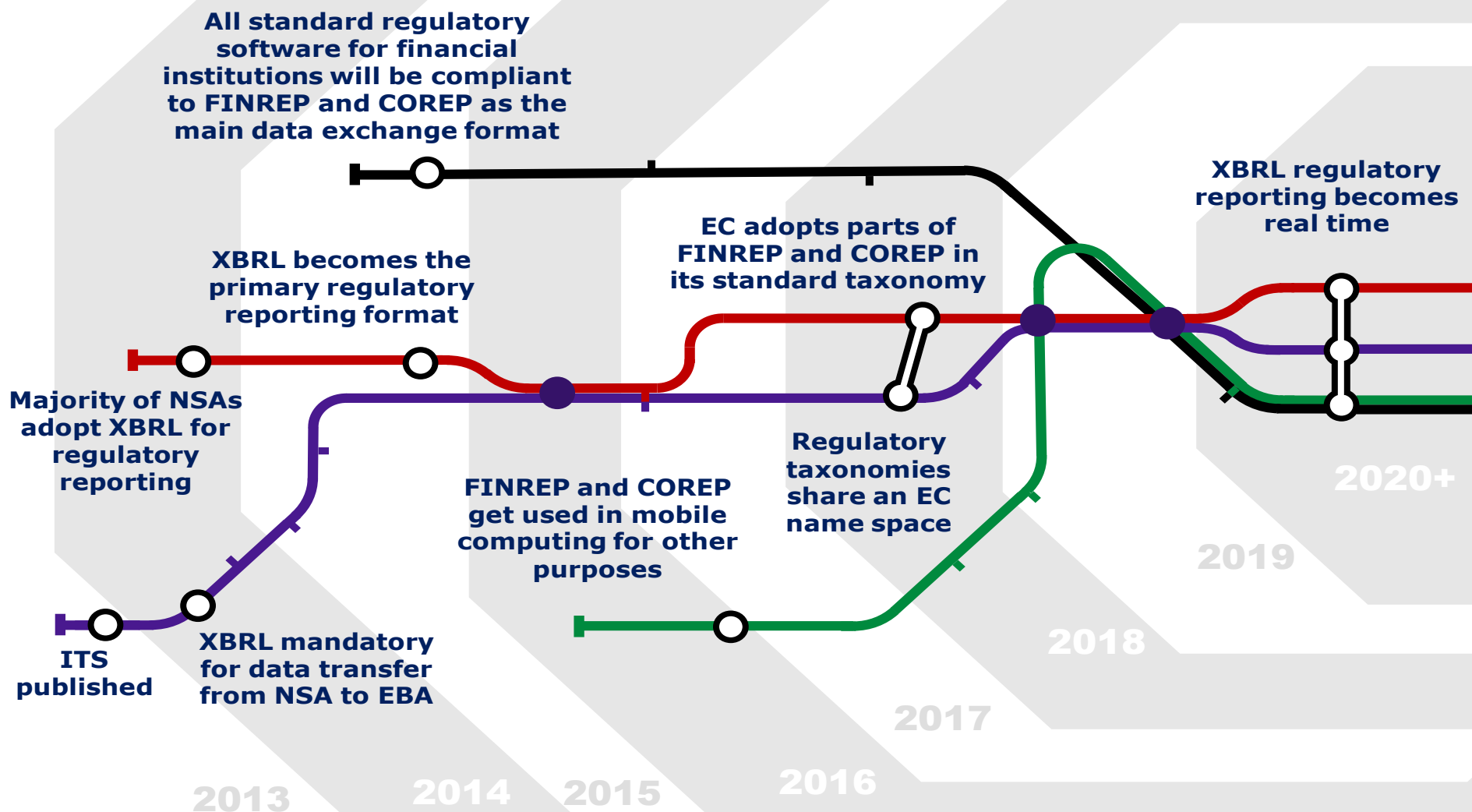
Transparency

Consistency

# Software Vendors

- The market will increase
- Please adapt your tools
- Report the capability & compliance of your tools during the public consultation

## Vision Timeline



# Questions ?

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