

## 24<sup>th</sup> XBRL EUROPE DAY in Milan

5-6<sup>th</sup> FEBRUARY 2020

Hosted by  CAMERA DI  
COMMERCIO  
MILANO  
MONZA BRIANZA  
LODI

# Bank & Insurance Working Group

---

- Thomas Verdin
- *Tesh Advice*
- Vincent Le Moal-Joubel
- *Banque de France*



**xBRL** EUROPE

**xBRL** IT

## 24<sup>th</sup> XBRL EUROPE DAY in Milan

5-6<sup>th</sup> FEBRUARY 2020

Hosted by  CAMERA DI  
COMMERCIO  
MILANO  
MONZA BRIANZA  
LODI

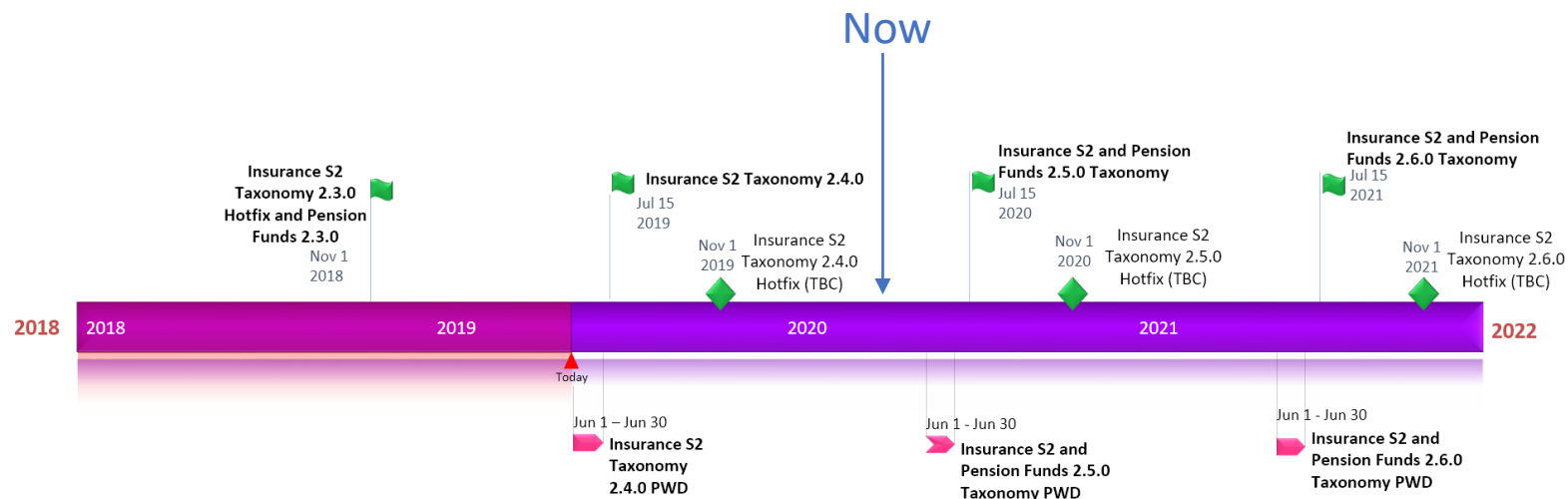
# Bank & Insurance Working Group

---

1a UPDATES INSURANCE



# Taxonomies - EIOPA



- Production version released the 15th of July
- Not many changes from 2.3
- Controls are more documented
  - Error messages harmonized
  - Arithmetic interval indicated
  - Default values explained
- ~~V2.4.0 hotfix should not be necessary~~ (It has been necessary)

# Taxonomies - EIOPA

- SII v2.4

- Brexit

- Introduction of new members in GA domain

Label	Name	Default	Owner	Creation date
UNITED KINGDOM (GIBRALTAR)	GI		s2c	07/07/2014
UNITED KINGDOM	GB		s2c	07/07/2014
UNITED KINGDOM (AFTER BREXIT)	x115		s2c	15/07/2019
UNITED KINGDOM (GIBRALTAR) (AFTER BREXIT)	x116		s2c	15/07/2019

## NOT YET IN FORCE

AS DURING IMPLEMENTATION PERIOD (→31/12),  
UK REGULATION IS STILL ALIGNED ON EU REGULATION  
ACCORDING TO WITHDRAWAL AGREEMENT



- Difference is the presence in Europe hierarchies or not
      - New « After Brexit » members are not usable by defaults, controls will be removed when applicable
      - In 2.5, « After Brexit » members will lose this label and older members will gain label « Before Brexit)

# Taxonomies - EIOPA

- SII v2.4 Hotfix
  - EIOPA announced the release of new taxonomy hotfix
    - Has been published the 4th of November
    - Only includes validation corrections
      - Datapoints from 2.4 remain compatible
      - 15 validations modified



# Taxonomies - EIOPA

- SII v2.4 Hotfix

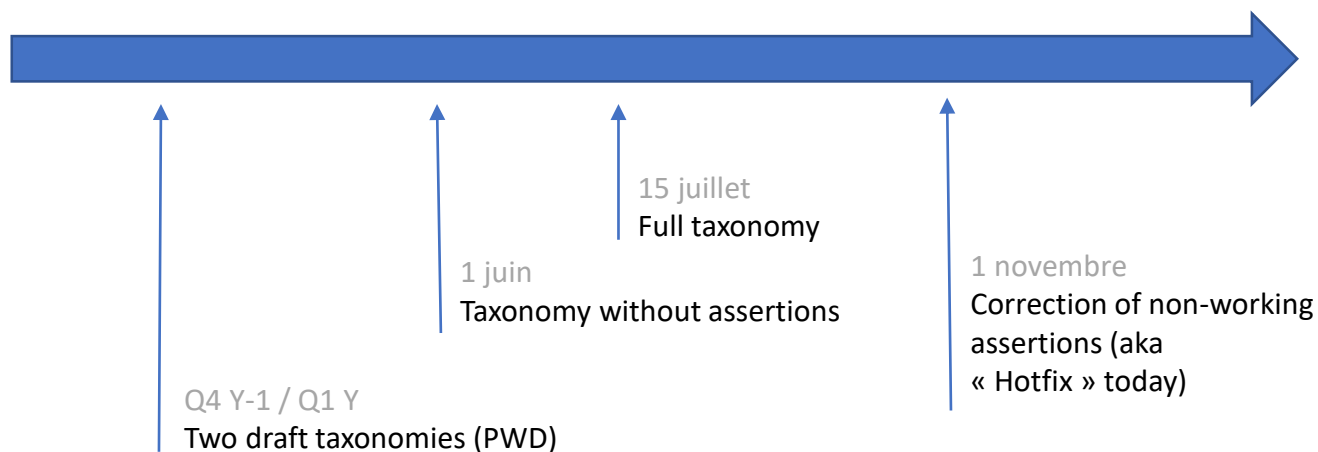
Assertion ID	Reason
BV258_2	[Reason for HotFix] The validation severity shall be non-blocking to be in line with the severity amendment done to BV258_1. [Amendment comparing to 2.3.0 Hot Fix release] Change to the error message.
BV565_1	[Reason for HotFix] Validation may not work properly for subordinated liabilities. The deactivation was announced via the QA process. [Amendment comparing to 2.3.0 Hot Fix release] Change to the error message.
BV565_2	[Reason for HotFix] Validation may not work properly for subordinated liabilities. The deactivation was announced via the QA process. [Amendment comparing to 2.3.0 Hot Fix release] Change to the error message.
BV566_1	[Reason for HotFix] Validation may not work properly for subordinated liabilities. The deactivation was announced via the QA process. [Amendment comparing to 2.3.0 Hot Fix release] Change to the error message.
BV566_2	[Reason for HotFix] Validation may not work properly for subordinated liabilities. The deactivation was announced via the QA process. [Amendment comparing to 2.3.0 Hot Fix release] Change to the error message.
BV574_1	[Reason for HotFix] Deactivated due to the necessity to change the list of applicable rows to reflect the changes in the ITS. [Amendment comparing to 2.3.0 Hot Fix release] Applicable rows have changed. Change to the error message.
BV574_2	[Reason for HotFix] Deactivated due to the necessity to change the list of applicable rows to reflect the changes in the ITS. [Amendment comparing to 2.3.0 Hot Fix release] Applicable rows have changed. Change to the error message.
BV575_1	[Reason for HotFix] Deactivated due to the necessity to change the list of applicable rows to reflect the changes in the ITS. [Amendment comparing to 2.3.0 Hot Fix release] Applicable rows have changed. Change to the error message.
BV575_2	[Reason for HotFix] Deactivated due to the necessity to change the list of applicable rows to reflect the changes in the ITS. [Amendment comparing to 2.3.0 Hot Fix release] Applicable rows have changed. Change to the error message.
BV608_2	[Reason for HotFix] Wrong technical implementation of regular expression inside matches clause, which may lead to omission of the "1,2" token. [Amendment comparing to 2.3.0 Hot Fix release] Change to validation. Change to the error message.
BV897	[Reason for HotFix] Wrong technical implementation of the validation. Using "=" operator instead of ">=". [Amendment comparing to 2.3.0 Hot Fix release] Change to validation. Filter has changed. Change to the error message.
BV1030	[Reason for HotFix] The validation should also include Future guaranteed benefits and Future discretionary benefits
EV58	[Reason for HotFix] Validation incorrectly defined variable for E.03.01.16.02
BV1032	[Reason for HotFix] The validation doesn't match the values between technical tables correctly
BV1072	[Reason for HotFix] Current business definition is not correct. The validation should require reporting r0450 in case where rows r0461, r0462, r0480-0483 are left blank

# Taxonomies - EIOPA

- SII v2.5
    - Taxonomy evolution as usual
  - SII v2.6 (2021.1)
    - Technical changes due to the « Big Review 2020 ». Consultation started during last fall
    - Validation mechanism will evolve
      - An open template will be introduced to add comment explaining why a « warning » control is triggered
      - Severity of control will be modified during lifecycle
    - The taxonomy will be named « 2021.1 » and not « 2.6 »
-

# Taxonomies - EIOPA

- Big Review 2020
  - New proposed taxonomy lifecycle





# Taxonomies - EIOPA

- Big Review 2020
  - Assertions during taxonomy lifecycle
    - Date of publication of deactivated assertions will be fixed communicated in advance
    - Severity downgrade will be applied instead of deactivation in certain cases
    - EIOPA would like to change XBRL specification to adapt the severity of a control to certain criteria, for exemple, set severity to Warning when the filing is « ad hoc »



# Taxonomies - EIOPA

- Precision mechanism
    - Two options are discussed
      - Keep the interval arithmetic as it is with a higher tolerance
      - Use the Relative Error formula
  - Harmonization of validations in Europe
    - Some NCAs have locally changed assertions (severity in most cases)
    - EIOPA suggests to create a common repository of NCA XBRL validations including the NCA validations
-

# Taxonomies - EIOPA

- Improvement on DPM database
    - EIOPA wants to introduce a new way to identify datapoints through time
  - Instance format
    - EIOPA is thinking about using the nearly validated OIM specification, allowing the use of CSV or Json to describe XBRL instances instead of XML
  - Translation of the taxonomy and Business logs
    - EIOPA is relaunching the project of translation of the taxonomy in all EU languages. They also plan to add business logs instructions. It's a complex task, with no guarantee.
-

# Taxonomies - EIOPA

- PEPP reporting
    - Pan-European Personal Pension product
    - EIOPA currently preparing a draft ITS on supervisory reporting and exchange of information. This contains
      - Articles on supervisory reporting and exchange of information
      - Annotated templates for the PEPP
      - Instructions (LOG files)
      - Annexes with regards to the information needed from a business format for the exchange of information and cooperation
    - Supervisory reporting package includes:
      - Information on the product (PEPP savers, financial flows, costs,...)
      - Overview of investments and technical provisions
      - List of assets & look-through
      - Open Derivatives
      - Gains and Losses
-

# Taxonomies - EIOPA

- PEPP reporting
  - Agenda
    - Publication of Regulation: **25 July 2019**
    - Deadline for EIOPA to deliver ITS: **14 August 2020**
    - First reference date for reporting : **Q1/Q2 2022**
  - Implementation
    - Standalone framework or included in SII : not decided yet



**xBRL** EUROPE

**xBRL** IT

## 24<sup>th</sup> XBRL EUROPE DAY in Milan

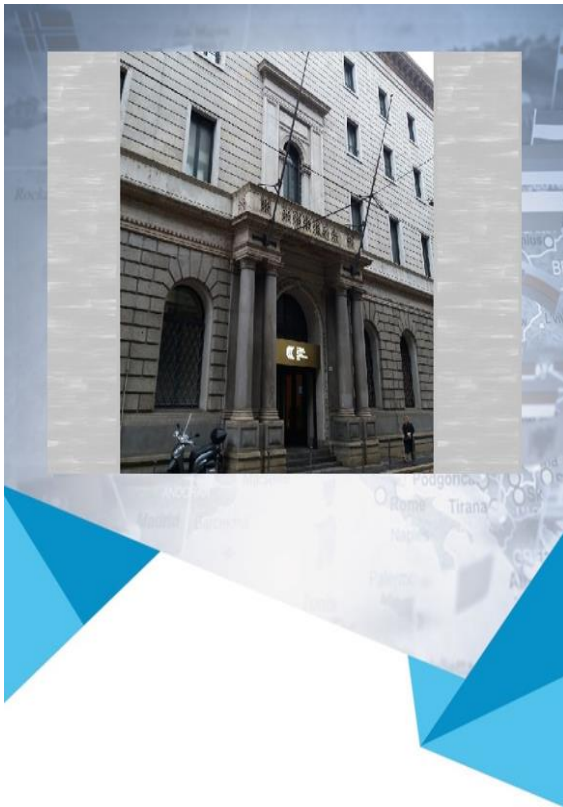
5-6<sup>th</sup> FEBRUARY 2020

Hosted by  CAMERA DI  
COMMERCIO  
MILANO  
MONZA BRIANZA  
LODI

# Bank & Insurance Working Group

---

1b UPDATES BANK



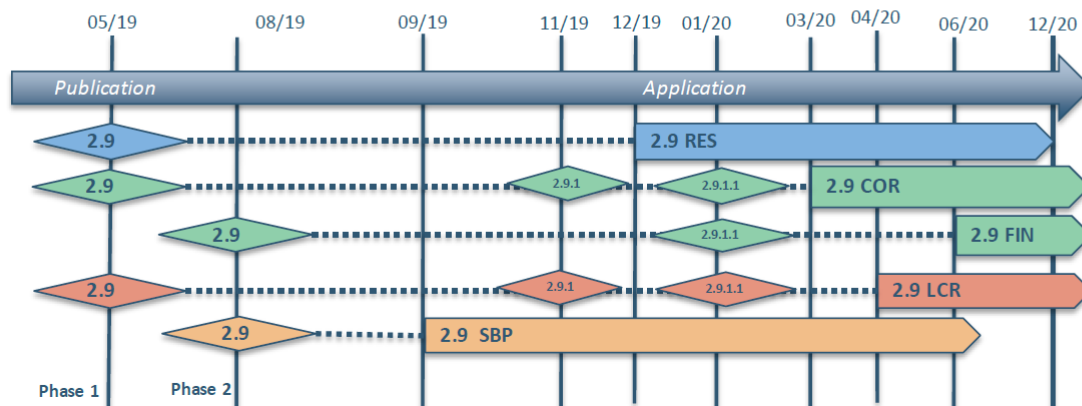
# Taxonomies - EBA

- v2.9
  - Modulary releases

## Release roadmap of v2.9 reporting framework



- Phase 1 (published on 29 May)
  - 2.9.RES: Resolution reporting
  - 2.9.LCR: Liquidity Coverage Ratio (LCR amending Delegated Act)
  - 2.9.COR: COREP (new securitisation framework)
- Phase 2 (published on 21 August)
  - 2.9.FIN - FINREP (NPE, P&L and IFRS 16)
  - 2.9.SBP: Supervisory benchmarking of internal models
- 2.9.1 COREP corrected version (target November)
- 2.9.1.1 Validation rule updated version (target January)



# Taxonomies - EBA

- v2.9
  - Quality : Increase in the frequency of taxonomy patches

	Updated VR package	Small VR package
Scope	Includes: <ul style="list-style-type: none"> <li>✓ New and amended rules,</li> <li>✓ Severity status changes,</li> <li>✓ Deactivations and reactivations</li> </ul>	Includes: <ul style="list-style-type: none"> <li>✓ Reactivations and deactivations,</li> <li>✓ Severity status changes (up+down)</li> </ul>
Format	Hotfix / patch	<ul style="list-style-type: none"> <li>✓ Updated excel file with activations/deactivations/severity status changes</li> <li>✓ Micro XBRL taxonomy release (only when there are severity status changes, to avoid manual efforts)</li> </ul>
Publication	Around 2 months prior to the first applicable reference date	Each quarter (replaces current deactivation list)
Application	Next framework (i.e. in 2 months)	Framework in use. Uniformly to subsequent (re)submissions for that framework (incl. past reference dates)
Timeline for move to new approach	Published <b>January 2020</b> (main part of v2.9 (FINREP, COREP) applies from March 2020)	June 2020 (Micro taxonomy not before 3.0 → Mar 2021)



# Taxonomies - EBA

- v2.9.1
    - Released in November
    - Not a hotfix, datapoints are not all compatible
      - Mainly to fix datapoints greyed out, or incorrectly not greyed out
      - Examples:
        - LCR\_DA R0035/C0010-C0020 : greyed out
        - ALM R0120/C0010-C0070 : dimension « Nature of counterpart » added
    - Validation fixes, maybe 3 new assertions (depending on feedbacks on the internal draft distributed to NCAs)
-

# Taxonomies - EBA

- v2.9.1
  - Impacted entrypoints:
    - COREP\_ALM : Additional Liquidity Monitoring
    - COREP\_LCR : Liquidity Coverage
    - COREP\_LCR\_DA : LCR Delegated Act
    - COREP\_LE : Large Exposures
    - COREP\_LR : Leverage Ratio
    - COREP\_NSFR : Stable Funding
    - COREP\_OF : Own Funds
    - FINREP9\_GAAP : Finrep Reporting (IFRS9)
    - FINREP9\_IFRS : Finrep Reporting (IFRS9)

\* Plus a minor correction of assertion labels in SBP (V2.9.0.2)

---

# Taxonomies - EBA

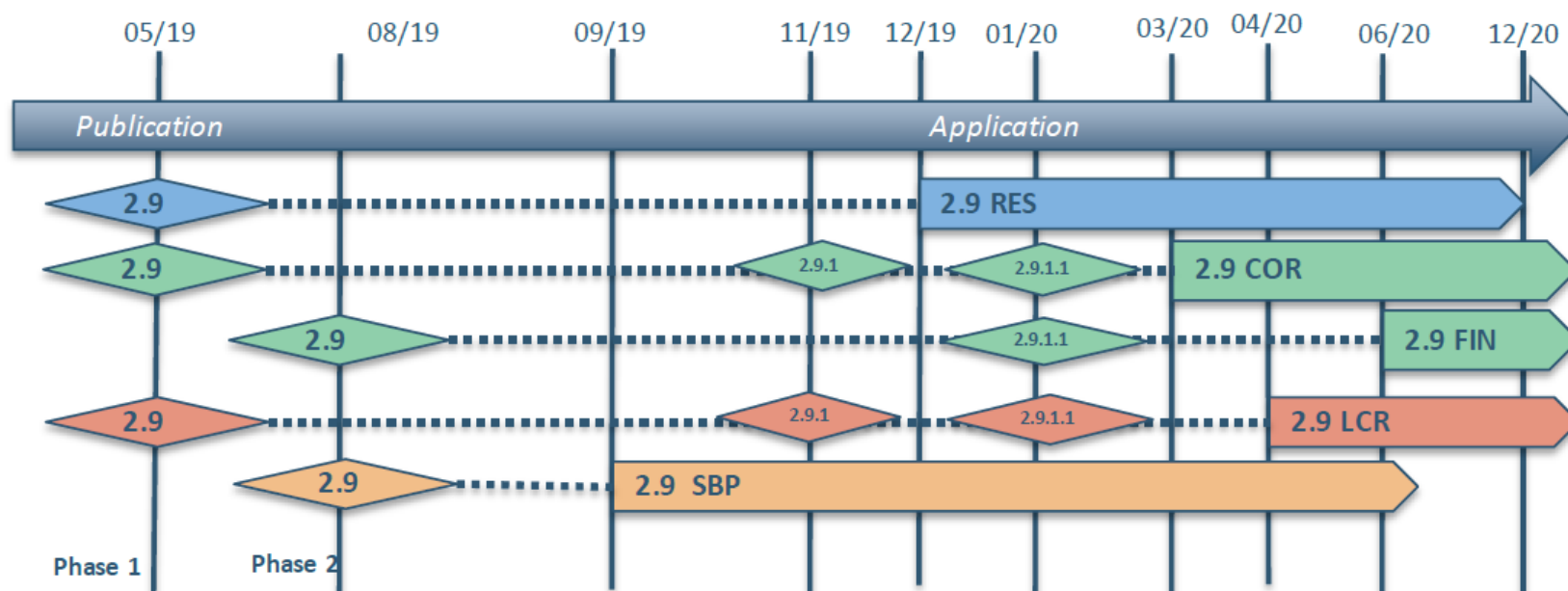
- v2.9.1.1
  - Publication : 6th February 2020
  - Correction of some assertions
  - No datapoints impacted

TOMORROW!



# Taxonomies - EBA

- Quality : Increase in the frequency of taxonomy patches



2.9.1 : Corrective release for Corep and LCR

Datapoints not compatible !

2.9.1.1 : « Updated VR Package »

Some controls will be added / modified

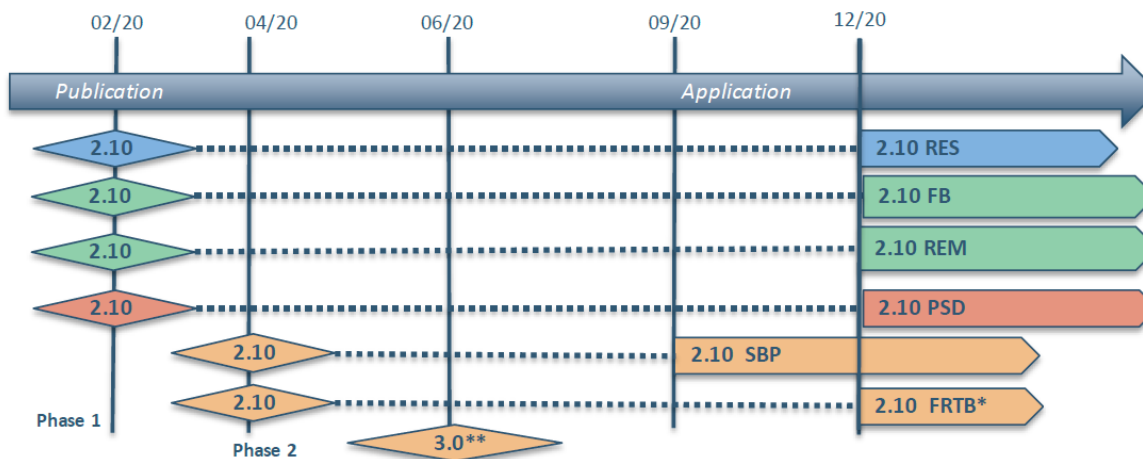
# Taxonomies - EBA

- v2.10
  - Excluding Corep/Finrep frameworks

## Release v2.10 of the reporting framework



- 2.10 Phase 1 (target February 2020)
  - 2.10.FP: Guideline on Funding Plans
  - 2.10.RES: Resolution reporting
  - 2.10.REM: Remuneration package (DPM / taxonomy integration)
  - 2.10.PSD: Payment Service Directive
- 2.10 Phase 2 (target April 2020)
  - 2.10.SBP: Supervisory benchmarking of internal models
  - 2.10.FRTB: Fundamental Review of the Trading Book



FRTB \* : FRTB may apply from December 2020 or March 2021

# Taxonomies - EBA

- v3.0

- Reglementary modifications

- CRR2
    - BRRD2

**BIG CHANGE!**

As regulation changes

- Technical modifications

- Consolidation indication
      - Modification for liquidity subgroups (from 2.10)
      - May be extended to other consolidations in the futures
    - Facilitation modification of controls during the lifetime of the taxonomy
      - Modification of the file structure of the controls
    - Be ready for larger, more granular data collection
      - Introduction of XBRL OIM/CSV ou OIM/Json on instance level ? (v3.0+)

# Taxonomies – EBA

- Future of reporting : TFERF
    - EBA, ECB, EIOPA, XBRL International and NCAs are working together
      - Identify flaws in the current reporting format
      - Prepare for future reportings (more granular, more validations)
    - 3 sub-taskforces created
      - Taxonomy role & Taxonomy architecture
      - Instance format specification
      - Validation rules definition and performance
    - 2 phases
      - Problems and Requirements : until end of April
      - Specification : from late April to mid-July
-

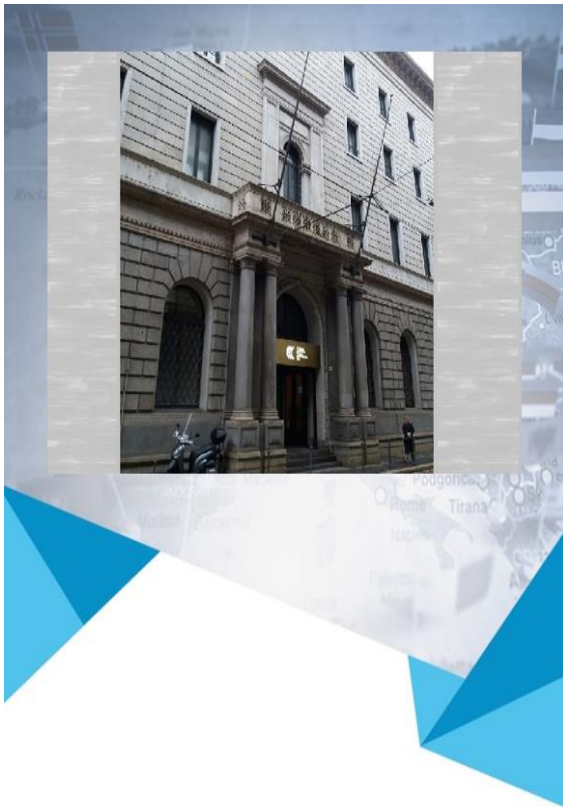
**xBRL** EUROPE

**xBRL** IT

## 24<sup>th</sup> XBRL EUROPE DAY in Milan

5-6<sup>th</sup> FEBRUARY 2020

Hosted by



## Bank & Insurance Working Group

---

1c SBR BANKING



# Standard Bank Statements

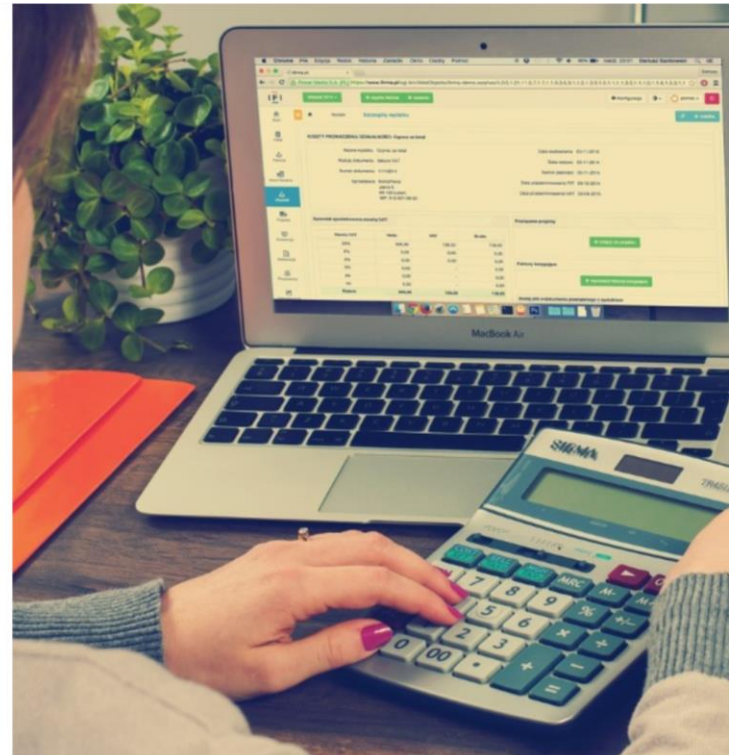
- « We have finalized the audit letter taxonomy. It has been set live on [www.bankingtaxonomies.org](http://www.bankingtaxonomies.org). ING will set up a pilot in the UK to test the implementation with customers and accountants. »  
Paul Staal

## Standard Bank Statement in XBRL

A cooperation of Dutch branches of international organisations, with strong European roots, have developed an [XBRL](#) taxonomy for the Standard Bank Statement (SBS). Typically, banks send out SBSs to their business clients, and their accountants, on paper or pdf.

Receiving the financial positions electronically opens up new possibilities for accountants to automatically [verify](#) their clients' bookkeeping positions and detect irregularities.

2020-01-07 SBS 2019 final taxonomy released!



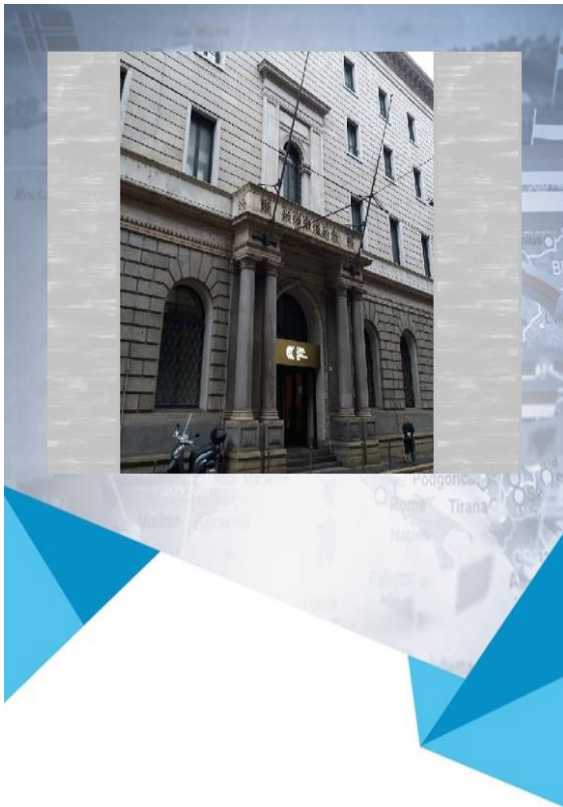
**xBRL** EUROPE

**xBRL** IT

## 24<sup>th</sup> XBRL EUROPE DAY in Milan

5-6<sup>th</sup> FEBRUARY 2020

Hosted by



## Bank & Insurance Working Group

---

2 MANDATE

# WG Charter

---

## MANDATE/ROADMAP FOR THE BANK & INSURANCE WORKING GROUP IN 2019

---

### I) Share news on the updates and modifications of the taxonomies for banking and insurance

[continuation of previous years]

*Entry by taxonomy owner (EBA, EIOPA, ECB, SRB)*

- Discuss roadmap
- Discuss technical issues (validations, wrong modelling)
- Follow agenda of change/update
- Share on implementation issues (new standards, changes in filing process)

---

### II) Exchange points of view from filers, regulators, service providers on reporting concepts/process

[central task in 2019]

*Entry by business concept / semantic (transversal)*

- Understand and define (link with BIRD): issues and proposals (harmonisation/integration)
- Identify inconsistencies in various uses of a same concept (in different reports / regulators / countries) and analyse their causes and impact
- Proposal for convergence: propose 1 common definition (links with standards / identifiers)

---

### III) Share on Banks Statements standardisation

[based on NL SBR Banking experience]

*Entry by existing taxonomies proposed by « SBR Bank NL »*

- Banking Taxonomy for Credit Reporting for loan applications
- Real-estate Taxonomy for real estate valuations for real estate financing
- Standard Bank Statement Taxonomy to provide auditors with overviews of the outstanding financial positions and products for their audit clients

---

### IV) Link between ESEF and banks/insurance

[later in 2019, as ESEF is presently discussed in transversal groups]

---

### V) Extend contacts with industry members and representatives

---

**xBRL** EUROPE

**xBRL** IT

## 24<sup>th</sup> XBRL EUROPE DAY in Milan

5-6<sup>th</sup> FEBRUARY 2020

Hosted by  CAMERA DI  
COMMERCIO  
MILANO  
MONZA BRIANZA  
LODI

## Bank & Insurance Working Group

---

3 POC



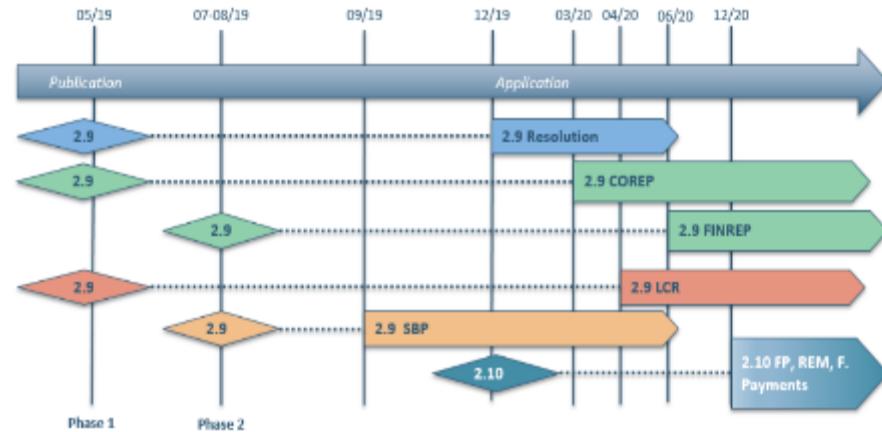
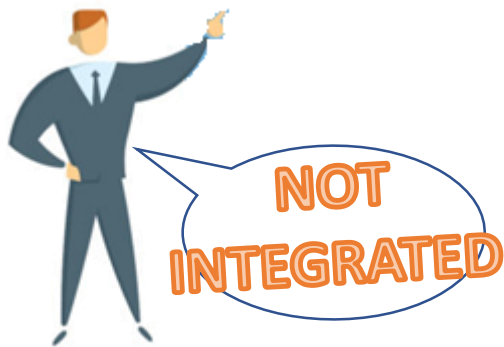
# Why ?

**Framework 2.8** 2019  
Basel III CRD IV  
IFRS 9

**Framework 2.9** 2020  
Basel III CRD IV  
NPLs IFRS16

**Framework 2.10** 2020  
Funding Plans / FRTB  
Rem / Fraud

**Framework 3** 2021  
CRD5 CRR2 BRRD2



Publication	RES	LCR_DA	COREP	AE	FINREP	SBP	FP	REM
2.8	1.0.1	2.3.2	2.3.2	1.0.5	2.2.2	1.0.5	1.0.6	2.0.0
2.9 May	1.1.0	2.4.0	2.4.0					
2.9 August				1.0.5	2.3.0	1.0.6		
2.10	1.1.0	2.4.0	2.4.0	1.0.5	2.3.0	1.0.6	2.00	2.1.0

Timeline labels below the table:

- 2.9 Res
- 2.9 LCR
- 2.9 COR
- 2.9 FIN
- 2.9 SBP
- 2.10

# Why ?

Tabelle / Datencluster		Frequenz	# Attribute	
1	Counterparty reference data	once <sup>1</sup>	23	88
2	Instrument data	once <sup>1</sup>	24	
3	Financial data	monthly	14	
4	Counterparty instrument data	once <sup>1</sup>	1	
5	Joint liabilities data	monthly	1	
6	Accounting data	quarterly	16	
7	Protection received data	once <sup>1</sup>	10	
8	Instrument-protection received data	monthly	2	
9	Counterparty risk data	quarterly	1	
10	Counterparty default data	monthly	2	
Identifier			7	95


**AnaCredit data set**

**New attributes:**

- Head office undertaking
- Immediate parent undertaking identifier

**Deleted attributes:**

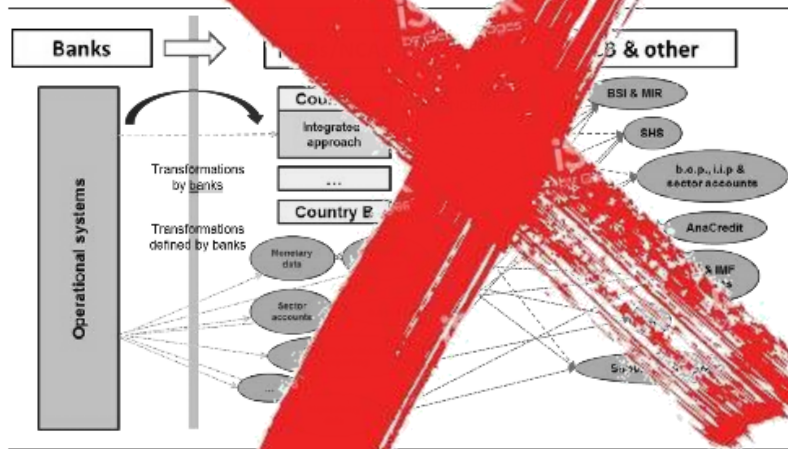
- Type of entity
- Address: street number
- Address: city area/district
- Correlation product
- Annual percentage rate of charge
- Convenience credit
- Extended credit
- Eligibility of protection for credit risk mitigation



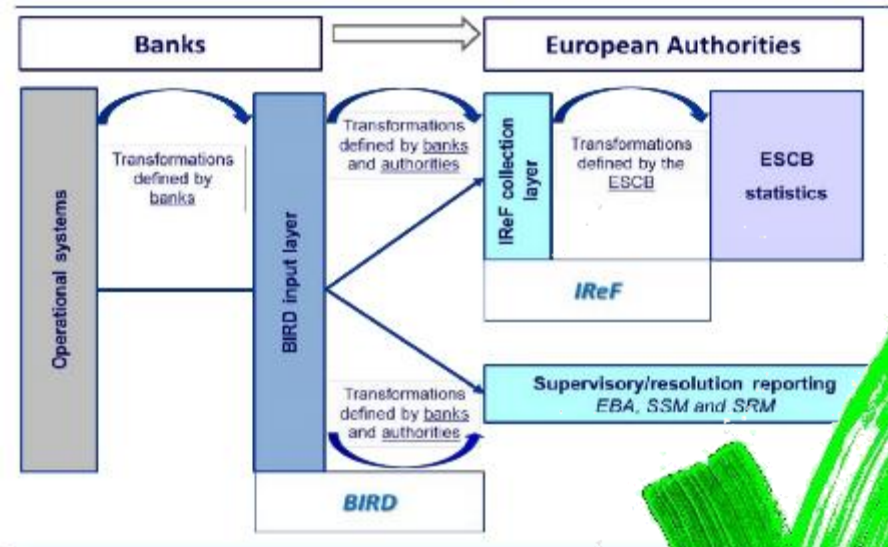
GRANULAR



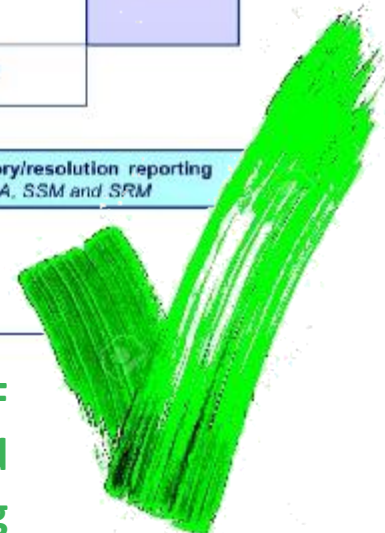
# Why ?



## BIRD Banks' Integrated Reporting Dictionary



IREF  
Integrated  
Reporting  
Framework



Why ?



**XBRL**



**NEW SPECIFICATIONS  
FOR USING XBRL**





# Why ?



Show the interest and feasibility  
of XBRL technology  
for future regulatory reporting



## Consider granular DATA

ANACREDIT : corporate loans by NACE  
SHS : issued bond (by NACE)



## Consider aggregated DATA

FINREP: accounting values by NACE



Align on BUSINESS variables



Explore new developments

# ANACREDIT - LOANS

- For 1 position in ANACREDIT → select **meaningful** fields in
  - Instrument dataset → Ref. date
  - Accounting dataset → Carrying amount
  - Counterparty reference dataset → Economic activity

[illegible]

[https://www.ecb.europa.eu/stats/money/aggregates/anacredit/shared/pdf/AnaCredit\\_Manual\\_Part\\_III\\_Examples\\_of\\_complete\\_reports.xlsx?df9bb6a689aabc78fb64d395a81d6355](https://www.ecb.europa.eu/stats/money/aggregates/anacredit/shared/pdf/AnaCredit_Manual_Part_III_Examples_of_complete_reports.xlsx?df9bb6a689aabc78fb64d395a81d6355)

# FINREP 6 - LOANS

## 6. Breakdown of non-trading loans and advances to non-financial corporations by NACE codes

### 6.1 Breakdown of loans and advances other than held for trading to non-financial corporations by NACE codes

		References	Non-financial corporations Annex V.Part 1.42(e), Part 2.91						
			Gross carrying amount	of which: loans and advances subject to impairment	Of which: non-performing		Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non- performing exposures	
			010	011	012	013	021	022	
010	A Agriculture, forestry and fishing	NACE Regulation							
020	B Mining and quarrying	NACE Regulation							
030	C Manufacturing	NACE Regulation							
040	D Electricity, gas, steam and air conditioning supply	NACE Regulation							
050	E Water supply	NACE Regulation							
060	F Construction	NACE Regulation							
070	G Wholesale and retail trade	NACE Regulation							
080	H Transport and storage	NACE Regulation							
090	I Accommodation and food service activities	NACE Regulation							
100	J Information and communication	NACE Regulation							
105	K Financial and insurance activities	NACE Regulation; Annex V.Part 2.92							
110	L Real estate activities	NACE Regulation							
120	M Professional, scientific and technical activities	NACE Regulation							
130	N Administrative and support service activities	NACE Regulation							
140	O Public administration and defence, compulsory social security	NACE Regulation							
150	P Education	NACE Regulation							
160	Q Human health services and social work activities	NACE Regulation							
170	R Arts, entertainment and recreation	NACE Regulation							
180	S Other services	NACE Regulation							
190	LOANS AND ADVANCES	Annex V.Part 1.32, Part 2.90							

# BIRD - LOANS

Custom

Rechercher...

MAINTENANCE\_AGENCY

MEMBER

MEMBER\_HIERARCHY

MEMBER\_HIERARCHY\_NODE

SUBDOMAIN

SUBDOMAIN\_ENUMERATION

**VARIABLE**

VARIABLE\_SET

VARIABLE\_SET\_ENUMERATION

DATA\_DEFINITION

COMBINATION

COMBINATION\_ITEM

CUBE

CUBE\_GROUP

CUBE\_GROUP\_ENUMERATION

CUBE\_HIERARCHY

CUBE\_HIERARCHY\_NODE

CUBE\_RELATIONSHIP

CUBE\_STRUCTURE

VARIABLE

DOMAIN_ID	DESCRIPTION	PRIMARY_CC
MNTRY		
MNTRY	Amount of gains and losses from re-measurement of the	
MNTRY	Accumulated changes in fair value due to credit risk in acc	
MNTRY	Changes in fair value accumulated from the start of the p FV	
RL	Accumulated equity interest (%)' shall be the percentage	
RL	Accumulated equity interest (%)' shall be the percentage	
MNTRY		
MNTRY	The amount of loss allowances that are held against or ar	
MNTRY	Component of accumulated impairment under GAAP. (i) 'ACCMLTD_IM	
MNTRY	Component of accumulated impairment under GAAP. (i) 'ACCMLTD_IM	
MNTRY		
MNTRY		
MNTRY		
MNTRY		
MNTRY	Cumulative amount of principal and past due interest of a	
ACCNTNG_CLSSFCTN	Accounting portfolio where the instrument is recorded in	
ACCNTNG_FRMWRK	The applied accounting framework (e.g. IFRS).	
ACCNTNG_FRMWRK		
ACCNTNG_FRMWRK		
ACCNTNG_CLSSFCTN		
BLN	it defines if harmonised accounting and risk calculation pr	
MNTRY	The amount of accrued interest on loans at the reporting	
TM_INTRVL	Estimated time for access to contracts	
MNTRY	The amount paid by the investors FinRep Annex V 296.	

Enr : 1 sur 1242

Non filtré

Rechercher



[https://www.ecb.europa.eu/stats/ecb\\_statistics/co-operation\\_and\\_standards/reporting/html/BIRD\\_release\\_5.0.zip](https://www.ecb.europa.eu/stats/ecb_statistics/co-operation_and_standards/reporting/html/BIRD_release_5.0.zip)

# SHS - BONDS

[https://www.ecb.europa.eu/ecb/legal/pdf/celex\\_02013o0007-20181001\\_en\\_txt\\_pdf.pdf](https://www.ecb.europa.eu/ecb/legal/pdf/celex_02013o0007-20181001_en_txt_pdf.pdf)

PART 2			
Holdings of securities by reporting groups			
Table 1			
General information and explanatory notes			
Reported information <sup>(1)</sup>	Attribute	Status <sup>(2)</sup>	Description
1. General information	Reporting institution	M	Identification code of the reporting institution
	Submission date	M	Date on which the data are submitted to the SHSDB
	Reference period	M	Period to which the data refer
	Reporting frequency	M	Quarterly data
2. Explanatory notes (metadata)	M	Treatment of early redemptions	
	M	Treatment of accrued interest	

<sup>(1)</sup> The electronic reporting standards are laid down separately.  
<sup>(2)</sup> M: mandatory attribute; V: voluntary attribute.

Table 2				
Information on holdings of securities				
Reported information <sup>(1)</sup>	Attribute	Status <sup>(2)</sup>	Level of reporting <sup>(3)</sup>	Description
1. Holder related information	Reporting group ID	M	G	Standard code that uniquely identifies the reporting group <sup>(4)</sup>
	Reporting group ID type	M	G	Specifies the type of code that is used for the reporting group
	Reporting group LEI	M	G	LEI in line with International Organization for Standardization (ISO) 17442 of the reporting group
	Entity ID	M	E	Standard code that uniquely identifies the entity of the group <sup>(4)</sup>
	Entity ID type	M	E	Specifies the type of code that is used for the entity of the group
	Entity LEI	M	E	LEI in line with ISO 17442 of the entity of the group
	Country of residency of the entity	M	E	Country of legal incorporation or domicile of the entity
	Reporting group name	M	G	Full legal name of the reporting group
	Entity name	M	E	Full legal name of the entity of the group
	Head of group sector	M	G	Institutional sector of the group data reporting agent according to ESA 2010 and Regulation (EU) No 1011/2012 (ECB/2012/24)
	Entity sector	M	E	Institutional sector of the entity of the group according to ESA 2010 and Regulation (EU) No 1011/2012 (ECB/2012/24)
	Immediate parent ID	M	E	Standard code that uniquely identifies the immediate legal entity of which the entity is a legally dependent part <sup>(4)</sup>
	Immediate parent ID type	M	E	Specifies the type of identifier code that is used for the immediate parent
	Group type	M	G	Group type

# SHS

11.4

Reported information <sup>(1)</sup>	Attribute	Status <sup>(2)</sup>	Level of reporting <sup>(3)</sup>	Description
2. Securities related information	Reporting basis	V	E	Indicates how the security is quoted, as a percentage or in units
				Percentage
				Units
	Nominal currency	V	E	Currency in which the security is denominated, reported when reporting basis equals percentage
	Format	M <sup>(4)</sup>	E	Specifies the format used for the positions at nominal value
				Nominal value in euro or other relevant currency
				Number of shares/units <sup>(4)</sup>
	Positions	M	E	Total amount of securities held
				At nominal value <sup>(2)</sup> . Number of shares or units of a security or aggregated nominal amount in nominal currency or euro if the security is traded in amounts rather than in units, excluding the accrued interest.
				At market value. Amount held of a security at the price quoted in the market in euro, including accrued interest <sup>(2)</sup> <sup>(5)</sup> .
3. Accounting and risk related information	Issuer is part of the reporting group (prudential scope)	M	G	Indicates whether the security was issued by an entity of the same reporting group in line with the prudential scope of consolidation
	Issuer is part of the reporting group (accounting scope)	M	G	Indicates whether the security was issued by an entity of the same reporting group in line with the accounting scope of consolidation
	Status of forbearance and renegotiation	M	G	Identification of forbore and renegotiated instruments
	Date of the forbearance and renegotiation status	M	G	The date on which a forbearance or renegotiation status as reported under 'status of forbearance and renegotiation' is considered to have occurred
	Performing status of the instrument	M	G	Identification of non-performing instruments in accordance with Commission Implementing Regulation (EU) No 680/2014 <sup>(6)</sup>
	Date of the performing status of the instrument	M	G	The date on which the performing status as reported in 'performing status of the instrument' is considered to have been established or changed

Attribute	Status <sup>(2)</sup>	Level of reporting <sup>(3)</sup>	Description
Default status of the issuer	M	G	Identification of the default status of the issuer in accordance with Article 178 of Regulation (EU) No 575/2013.
Date of default status of the issuer	M	G	The date on which the default status as reported in the 'default status of the issuer' came into effect or changed.
Default status of the instrument	M	G	Identification of the default status of the instrument in accordance with Article 178 of Regulation (EU) No 575/2013 of the European Parliament and of the Council <sup>(10)</sup> .
Date of default status of the instrument	M	G	The date on which the default status as reported in the 'default status of the instrument' came into effect or changed.
Accounting standard	M	G and E	Accounting standard used by the reporting agent
Carrying amount	M	E	The carrying amount in accordance with Annex V to Implementing Regulation (EU) No 680/2014. Amount in euro. Foreign currency amounts should be converted into euro at the respective European Central Bank (ECB) euro foreign exchange reference rates, i.e. the mid-rate on the reference date.
Type of impairment	M	E	Type of impairment
Impairment assessment method	M	E	The method by which the impairment is assessed, if the instrument is subject to impairment in accordance with applied accounting standards. Collective and individual methods are distinguished.
Accumulated impairment amount	M	E	The amount of loss allowances that are held against or are allocated to the instrument on the reference date. This data attribute applies to instruments subject to impairment under the applied accounting standard. Amount in euro. Foreign currency amounts should be converted into euro at the respective ECB euro foreign exchange reference rates, i.e. the mid-rate on the reference date.
Sources of encumbrance	M	E	Type of transaction in which the exposure is encumbered in accordance with Implementing Regulation (EU) No 680/2014. An asset will be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit enhance any instrument from which it cannot be freely withdrawn.
Accounting classification of instruments	M	E	Accounting portfolio where the instrument is recorded in accordance with the accounting standard applied by the reporting agent

# FINREP 4 - BONDS

## 4.4.1 Financial assets at amortised cost

		References	Carrying amount	Gross carrying amount Annex V.Part 1.34(b)				Credit-impaired assets (Stage 3)	Significant credit risk increase since initial recognition (Stage 1)
				Assets without significant increase in credit risk since initial recognition (Stage 1)	of which: instruments with low credit risk	Assets with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			
			Annex V.Part 1.27	IFRS 9.5.5.5; IFRS 7.35M(a)	IFRS 9.B5.5.22-24; Annex V.Part 2.75	IFRS 9.5.5.3, IFRS 7.35M(b)(i)		IFRS 9.5.5.1, 7.35M(b)(ii)	
			010	015	020	030		040	
010	<b>Debt securities</b>	Annex V.Part 1.31, 44(b)							
020	Central banks	Annex V.Part 1.42(a)							
030	General governments	Annex V.Part 1.42(b)							
040	Credit institutions	Annex V.Part 1.42(c)							
050	Other financial corporations	Annex V.Part 1.42(d)							
060	Non-financial corporations	Annex V.Part 1.42(e)							
070	<b>Loans and advances</b>	Annex V.Part 1.32, 44(a)							
080	Central banks	Annex V.Part 1.42(a)							
090	General governments	Annex V.Part 1.42(b)							
100	Credit institutions	Annex V.Part 1.42(c)							
110	Other financial corporations	Annex V.Part 1.42(d)							
120	Non-financial corporations	Annex V.Part 1.42(e)							
125	Of which: Small and Medium-sized Enterprises	SME Art 1 2(a)							
130	Households	Annex V.Part 1.42(f)							
140	<b>FINANCIAL ASSETS AT AMORTISED COST</b>	IFRS 7.8(f); IFRS 9.4.1.2							
150	of which: purchased credit-impaired financial assets	IFRS 9.5.13 and IFRS 7.35M(c); Annex V.Part 2.77							