28th XBRL EUROPE DIGITAL WEEK

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XBRL CSV and Granular Data, the WG initiative (Anacredit example)

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Anacredit : Context

- *Analytical credit datasets : ECB project, launched in 2011*
  - *Detailed information on individual bank loans in the euro area that exceed 25 000€, reported monthly to quarterly*
    - → *High volume of data*
  - *First filings in 2018*
  - *First attempt to create a XBRL POC in XBRL Europe in early stages but:*
    - *No available DPM tools, POC taxonomy with tuples*
    - *Less experience on large volumes, no xBRL-CSV project*

Anacredit : Counterparty example

- *Counterparty reference data definition*

	Data set	Description	Data attribute	Level of Granularity	Frequency	Data set updates	
						New Record	Changes
Template 1	01. Counterparty reference data	The counterparty data describes the characteristics of the counterparty, which rarely change over time. The counterparties to be registered are all those linked to instruments or providing protection to secure such instruments. Specifically, the counterparties to be registered are: (a) creditors; (b) debtors; (c) protection providers; (d) originator; (e) servicers; (f) immediate parent undertaking and (g) ultimate parent undertaking. A single entity may be the counterparty in several instruments or take different roles as a counterparty for the same instrument. However, each counterparty should only be registered once.	Reporting agent identifier Counterparty identifier Legal Entity Identifier (LEI) National identifier Head office undertaking identifier Immediate parent undertaking identifier Ultimate parent undertaking identifier Name Address: street Address: city/town/village Address: county/administrative division Address: postal code Address: country Legal form Institutional sector Economic activity Status of legal proceedings Date of initiation of legal proceedings Enterprise size Date of enterprise size Number of employees Balance sheet total Annual turnover Accounting standard	Counterparty	Update	Monthly	Monthly
Template 1	02. Instrument data	The instrument data describes the features of the instrument, which rarely change with time.	Reporting agent identifier Observed agent identifier Contract identifier Instrument identifier	Instrument	Update	Monthly	Monthly

Anacredit : Counterparty example

- *Various national implementations*

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Germany

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  </CounterParty>
</CounterPartyList>
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Italy

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      CODE_OT=""
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      ULT_PRT_UNDRTKNG_ID="GED010024AZN8118MPG"
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France

Anacredit DPM

- *Representation of Counterparty table with DPM methodology*

Anacredit DPM

- What XBRL brings:
  - Standardization of data :
    - The data, defined with dimensions, is easily generated/consumed with XBRL tools, already installed in most NCAs and banking filers, thanks to EBA CRR XBRL reporting
  - Extensibility :
    - Each country can add specific fields. These custom fields can be removed before being sent to ECB. Done with SII reporting with conversion formula to filter ECB data
    - Reuse of other reporting concepts, in our case EBA concepts, permitting cross-reporting comparison
  - Presentation :
    - XBRL add the possibility to define how to display data
    - Multiple languages can coexist (like in SRB taxonomy)
  - Validation
    - Controls can be natively implemented
    - Validations depend on precision declared on data

Anacredit DPM

- Visualization of XBRL instance using presentation specified in taxonomy
  - Possibility to natively integrate other languages to display table labels and concepts

										Legal Entity Identifier (LEI)	National identifier	Head office undertaking identifier	Immediate parent undertaking identifier	Ultimate parent undertaking identifier	Name	Address: street	Address: city/town/village	Address: county/administrative division	Address: postal code	Date of initiation of legal proceedings	Date of enterprise size	Number of employees	Balance sheet total
Reporting agent	Counterparty	Address country	Legal form	Counterparty Sector	NACE code counterparty	Status of legal proceeding	Enterprise size	Accounting standard		C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0180	C0200	C0210	C0220
BLZ10	63829150	GERMANY	GmbH	Money market funds (MMF)	L - Real estate activities	No legal actions taken	Large enterprise	IFRS			HRB1234-R1101	63829150	78451209	78451209	Krüger Bau Gmb	XYZ Strasse 1	Marburg	DE724	DE-60999	2019-05-10	2021-10-02	80	7000000
	78451209	GERMANY	GmbH	Money market funds (MMF)	A - Agriculture, forestry and fishing	Under judicial administration, receivership or similar measures	Large enterprise	IFRS			HRB1234-R7707	78451209	78451209	78451209	Großbau GmbH	XYZ Allee 13	Frankfurt am Mai	DE712	DE-61213	2019-05-29	2023-04-23	127	12505060
	BLZ10	GERMANY	AG	Deposit-taking corporations other than credit institutions	A - Agriculture, forestry and fishing	Under judicial administration, receivership or similar measures	Micro enterprise	National GAAP based on Directive 86/635/EEC	5299000000000	HRB0001-R0001					Deutsche Großb	Hochestrasse 29	Frankfurt am Mai	DE712	DE-60313	2019-05-10	2021-10-02		

Anacredit DPM

- ## What xBRL-CSV brings :
  - ### Ligther filings

	xBRL-CSV	xBRL-XML
300 000 rows	62 Mb	574 Mb
3 000 000 rows	622 Mb	5 744 Mb

xBRL-XML

xBRL-CSV

Anacredit version DPM

- ## What xBRL-CSV brings :
  - ### Easily readable and editable
    - Metadata is mutualized and written in small json files
    - Data is written in csv files
      - CSV files are editable without XBRL knowledge
    - Table data in separate csv files
      - Easier to access specific data
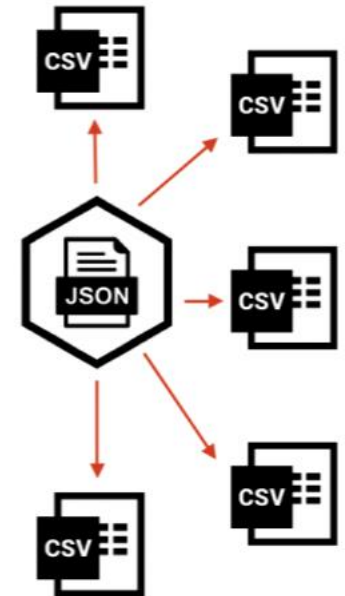
Remise Anacredit XBRL

- Conclusion
  - We are not working on changing actual Anacredit reporting
  - It gives us a good basis to prepare for integrated reporting
    - Experiments on real data with sufficient volume
    - Real validation challenges

Next steps

- Modelize more Anacredit tables with DPM methodology
- Analyzing existing Anacredit controls and implementing compatible ones, inter and intra tables
- Add multi-language labels
- Use real anonymized data if possible