Bank & Insurance Working Group

Co-Chair Vincent Le Moal Joubel, Thomas VERDIN

Agenda

- News
- CRD6 CRR3 with new COREP V4 templates in the EU
- Pilar 3 Data Hub, with direct xBRL-CSV filing to EBA
- Releases implementation updates : EBA
- xBRL-CSV
  - DORA
  - Json meta data files
  - XBRL INTERNATIONAL
- Insurance templates
- Frankfurt Conference
- AOB

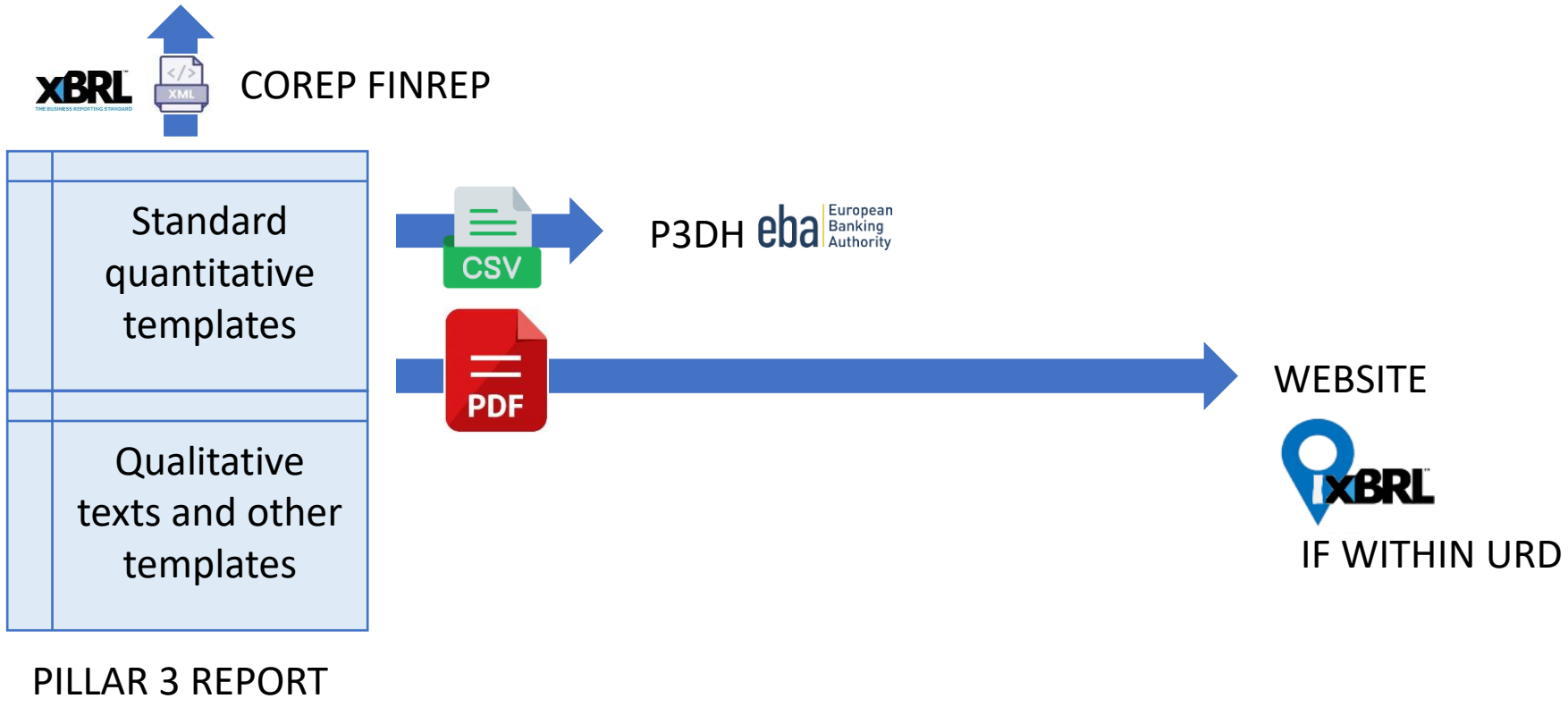
COREP V4

EBA reporting framework 4.0 is expected to apply from 03/2025.

It includes the following new and amended reporting requirements:

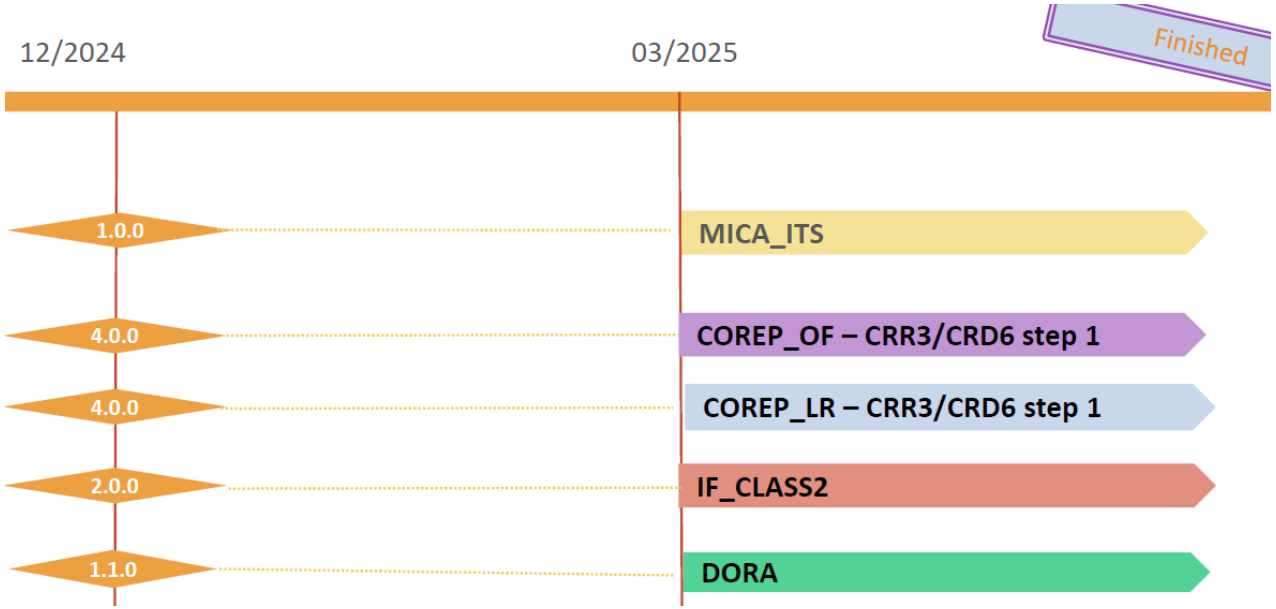
AREA OF REPORTING	NATURE OF CHANGE	EXPECTED FIRST REFERENCE DATE
CRR3/CRD6 changes (step 1)	Amendments to the ITS on Supervisory Reporting linked to changes and new requirements in relation to CRR3/CRD6 in step 1 (necessary changes to implement and monitor Basel III requirements in the EU)	03/2025
Investment firms reporting	Minor changes to COREP templates reported by class 2 investment firms due to CRR3/CRD6	03/2025
MiCAR reporting ITS	New ITS introducing reporting requirements for issuers of asset-referenced tokens (ARTs) and of e-money tokens (EMTs) denominated in a non-EU currency under Regulation (EU) 2023/1114 on Markets in Crypto-assets (MiCAR). The ITS also provide templates and related instructions that crypto-asset service providers (CASPs) must provide to issuers of ARTs and of EMTs denominated in a non-EU currency.	03/2025
DORA ITS	New DORA ITS (amendments to the DPM and taxonomy published in 3.5 to align with the ITS changes taking place during the EC adoption process).	03/2025
Supervisory Benchmarking	No changes will be implemented in the technical package for SBP IMV module for exercise 2025. SBM validation portfolios will be reported in exercise 2025 trough template C 120.02 with reference date June 2025 (and not Feb 2025, reference date specified in the draft ITS), as in previous exercise.	no changes

Pillar 3 Data Hub



Releases implementation updates : EBA

Reporting framework 4.0



- **The last errata version (errata 5) published on 20/03/2025**
- Taxonomy (architecture 2.0) produced and published, and only for those modules in scope ITS (COREP_OF, COREP_LR, IF_CLASS2, DORA, MICA_ITS)
- Both DPM 1.0 (without validation rules) and DPM 2.0 (with validation rules) published
- Validation rules in language DPM-XL (new grammar)

Reporting framework 4.0 : Errata 5

- It was discovered recently that default member is being used in 4 subcategories (qEC3, qEC2, qAE1, qAE0) as one of the allowed values on the key dimensions for some tables in COREP_OF modules, this bad practice will make conversion from xBRL-XML to xBRL-CSV impossible, this release is to replace the default members qx0 with a new member qx01 in these 4 subcategories.
- On Taxonomy:
  - Amend 8 files in domains qae and qec folders to add new member qx01 and amend the subcategories
  - Deactivate the impacted validation rules and also several rules that missed to be deactivated on 11/03/2025
- On DPM2:
  - Apply the queries in file DPM2_replace_Default_Members_4_0.txt to add the new member to replace the default members in 4 subcategories
  - Apply the queries in file deactivate_vrs_20250220.txt to deactivate the rules.
- On DPM1:
  - Apply queries in file DPM1_replace_Default_Members_4_0.txt to add the new member to replace the default members in 4 hierarchies
- On validation rule excel files:
  - deactivate rules with deactivation date 20/03/2025
- On glossary excel file:
  - add new member qx01 in two categories qEC and qAE, and replace qx0 with qx01 in four subCategories.

Reporting framework 4.0 : Modelling issues detected

- Same modelling on table C_10.00 column 0090 and column 0100
  - Q&A ticket 2025_7321 (column 0100 should not be reported)

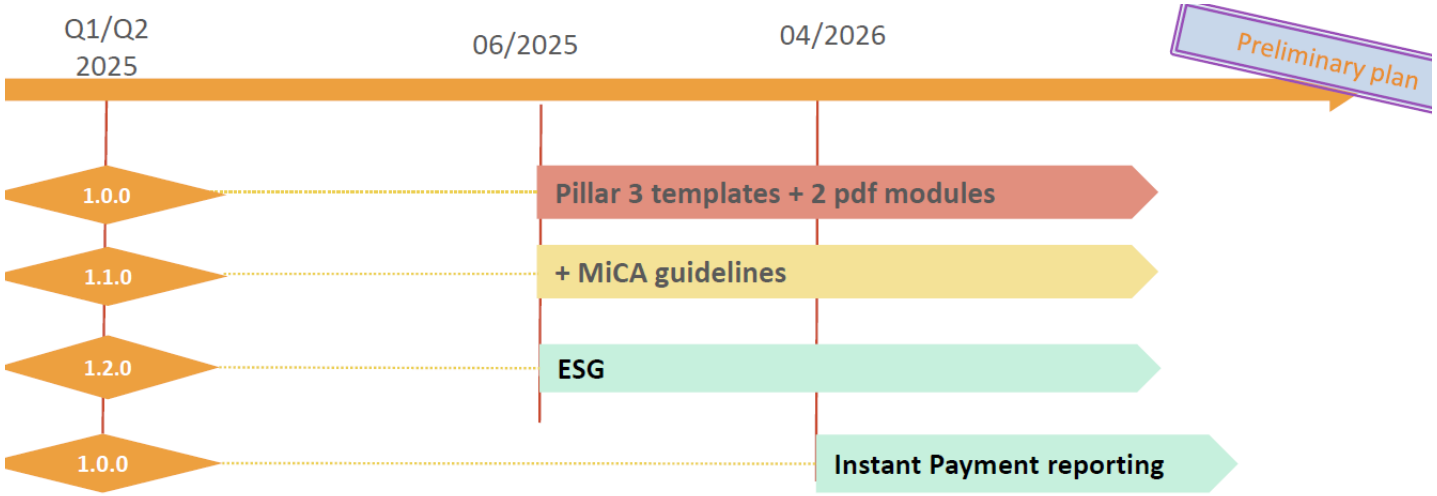
- Same modelling on table C_10.00 row 0010 and row 0030
  - r0030 not needed to be reported

- C_07.00 (r0210, c0010-0040) should not be greyed out.
  - Q&A ticket 2025_7348 (the amounts relating to the risk weight of 70% applicable to exposures secured by commercial immovable property (Article 126(2) CRR) should be reported in the row 0280 of C 07.00 ‘other risk weight’)

- C_25.01.b same modelling for row 0010 and 0020: no Q&A ticket

Releases implementation updates : EBA

Reporting framework 4.1



- **Final publication: End May 2025**
- Publication materials:
  - DPM 2.0
  - DPM 1.0 (migrated back from DPM 2.0) without validation rules
  - Taxonomy generated on DPM 2.0, according to Taxonomy architecture 2.0

Reporting framework 4.1

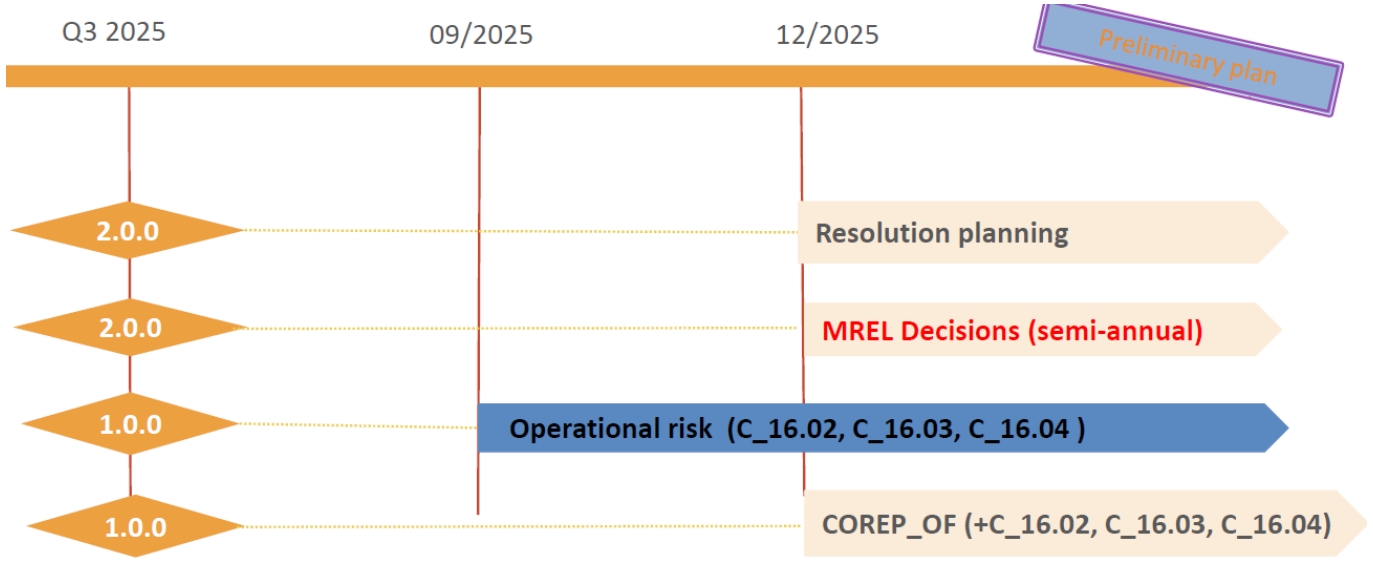
- Pillar 3
  - 8 Modules: CODIS, FINDIS, ESGDIS, GSIIDIS, IRRBBDIS, MRELTLACDIS, P3DH, REMDIS
  - Reporting format: xBRL-CSV
  - All validation rules deactivated (they will not be generated in the taxonomy)
  - 2 pdf modules: P3_REM_DIS_DOCS and P3_NONREM_DIS_DOCS
  - Reporting frequency: quarterly, semi-annual or annual (depending on the templates)
  - Data nature: consolidated or individual
  - Data collected directly from institutions

- MICA
  - Two modules : MICA: ITS+guidelines and MICA_OF: Q_09.01,Q_09.02(for the entities having own funds in scope)
  - Frequency: quarterly
  - Remittance date for first reference date: 01/09/2025
  - Reporting format: xBRL-CSV
  - Data nature: individual
  - Reporting subject: LEI-TokenID.IND

- Instant Payment Reporting
  - First remittance date 04/2026 (Collect 4 reports for reference date 12/2022, 12/2023,12/2024, 12/2025)
  - For remittance date 04/2027:collect report for reference date 12/2026…
  - Annual report
  - Reporting format:xBRL-CSV
  - Reporting population: CreditInstitutions,Payment Institutions,Electronic money institutions…

Releases implementation updates : EBA

Reporting framework 4.2



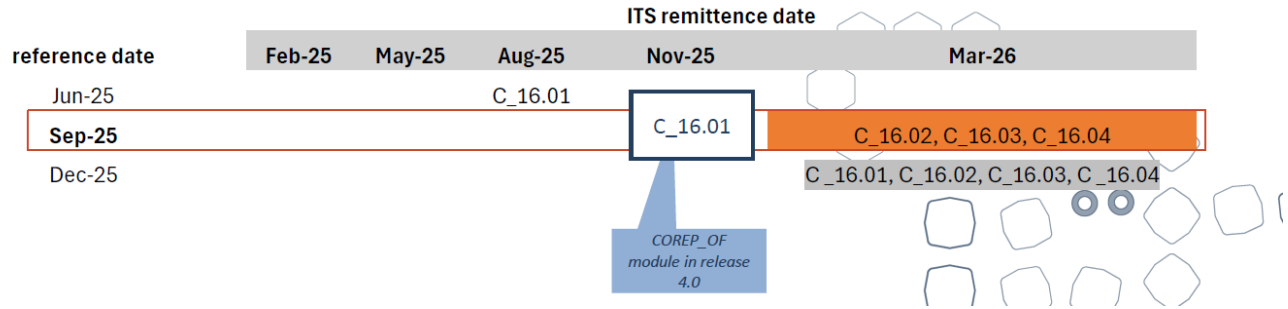
- Publication materials:
  - DPM 2.0
  - Taxonomy generated on DPM 2.0, according to Taxonomy architecture 2.0

Reporting framework 4.0 : Operation risk module and COREP_OF module

- **New module Op_Risk with 3 new templates** C_16.02, C_16.03 and C_16.04 only for reference date 09/2025, with a latter remittance date in 03/2026

- COREP_OF will be updated also in release 4.2 with first reference date 12/2025 to:
  - Include 3 operation risk templates C_16.02, C_16.03, C_16.04
  - Amend detected modelling errors
  - Amend validation rules
  - Separate module COREP_OF for templates with calendar end year and for templates with financial end year
  - Remittance date: 03/2026

postponement of the remittance date for the first reference date Sep 2025



Reporting framework 4.0 : Resolution

- ❑ To harmonize reports between SRB and EBA
- ❑ To use the same module between SRB and EBA, SRB does not need to touch taxonomy on EBA
- ❑ To use table constraints specifications to define the constraints on the datapoint and between the keys and foreign keys.

→ EBA had discussion with SRB on the JSON meta data definition and on the csv reporting format.

- It is decided that at current stage, EBA will continue to use “one fact per row” csv data structure, but leave the door to discuss further options in the future especially for the open row table

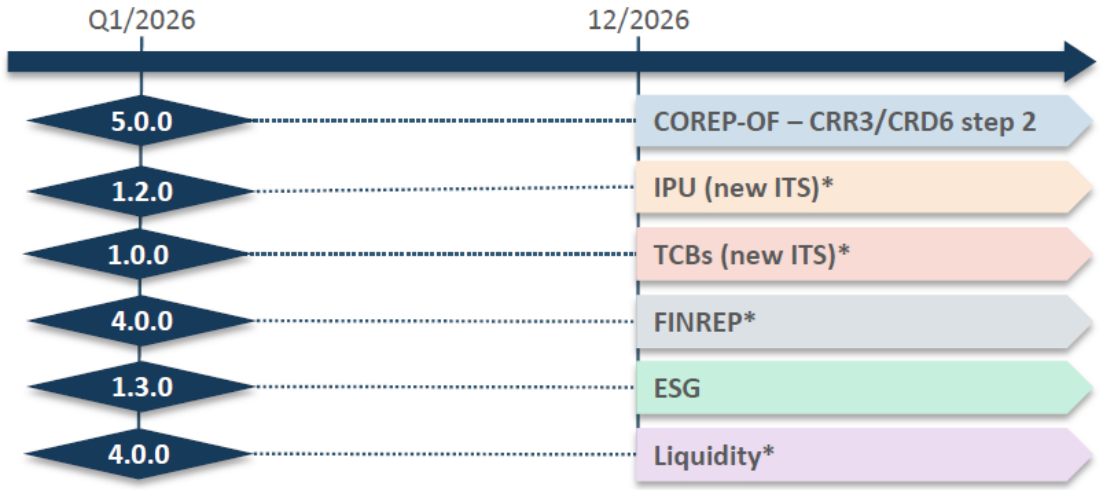
Reporting framework 4.0 : Finalise data quality project

- **Finalize data quality project**, all the glossary revised, new glossary replace old glossary.
  - All the modules should be modelled with the whole revised new glossary, including those not in ITS
  - All the latest module versions with revised new glossary should be applied from 12/2025 if it is not applied before.
  - In case it is not possible to remodel all the modules, republish module produced in 3.2 to support xBRL-CSV format :
    - Change filing indicator parameters using function instead Xpath
    - Change or deactivate few validation rules using XPath

Releases implementation updates : EBA

Reporting framework 4.3

New reporting standards and amendments to existing reporting standards



Tentative

Considerations

- Part of this release may be reviewed/postponed in light of the simplification mandate

COREP – Step 2.1

- Operational losses
- IP Losses
- Exposures to shadow banking
- Transitional arrangements

ESG

ESG module based on Pillar 3 ITS plus prudential "COREP style" information.

xBRL-CSV : DORA

- ROI SUBMISSIONS
  - Reference date : 31/03/2025
  - Format xBRL-CSV => « PLAIN CSV » (EBA)
  - Reporting framework CRR 4.0 errata 5

xBRL-CSV : DORA

DUMMYLEI123456789012.CON_FR_DORA010100_DORA_2024-12-31_20241213174803429.zip

DUMMYLEI123456789012.CON_FR_DORA010100_DORA_2024-12-31_20241213174803429

- META-INF
- reports

- reportPackage.json
- b_01.01.csv
- b_01.02.csv
- b_01.03.csv
- b_02.01.csv
- b_02.02.csv
- b_02.03.csv
- b_03.01.csv
- b_03.02.csv
- b_03.03.csv
- b_04.01.csv
- b_05.01.csv
- b_05.02.csv
- b_06.01.csv
- b_07.01.csv
- b_99.01.csv
- FilingIndicators.csv
- parameters.csv
- report.json

reportPackage.json

```
{
  "documentInfo": {
    "documentType": "https://xbrl.org/report-package/2023"
  }
}
```

FilingIndicators.csv

```
templateID,reported
B_01.01,true
B_01.02,true
B_01.03,true
B_02.01,true
B_02.02,true
B_02.03,true
B_03.01,true
B_03.02,true
B_03.03,true
B_04.01,true
B_05.01,true
B_05.02,true
B_06.01,true
B_07.01,true
B_99.01,true
```

parameters.csv

```
name,value
entityID,rs:DUMMYLEI123456789012.CON
refPeriod,2024-12-31
baseCurrency,iso4217:EUR
decimalsInteger,0
decimalsMonetary,-3
```

report.json

```
{
    "documentInfo": {
        "documentType": "https://xbrl.org/2021/xbrl-csv",
        "extends": [
            "http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/dora/4.0/mod/dora.json"
        ]
    }
}
```

B_01.01 - Entity maintaining the register of information

		Columns					
		LEI of the entity maintaining the register of information	Name of the entity	Country of the entity	Type of entity	Competent Authority	Date of the reporting
		0010	0020	0030	0040	0050	0060
Rows	Open Rows	480191 <Lei code of Entity maintaining and updating the register of information>	480323 text	487507 [Country where the license or registration has been issued]	487476 [Counterparty nature]	487479 text	487477 yyyy-mm-dd
	Main Property		(qCDF) Name of entity	(ei1555) Country where the license or registration has been issued[GA:GA5_4]	(ei1552) Counterparty nature[CT:CT6]	(si1131) Competent authority	(di1554) Date of reporting
	(ERI:LE) Lei code of Entity maintaining and updating the register of information	(LE:) <Key value>					

Annotated Table Layout

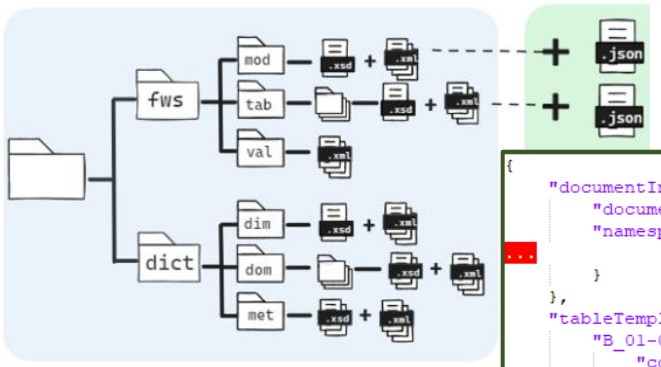
b_01.01.csv

```
c0010,c0060,c0050,c0040,c0030,c0020
fhjfguxw,2021-06-29,vwzwmjjz,eba_CT:x12,eba_GA:AL,qrriikqg
xucuyorp,2021-06-29,vwzwmjjz,eba_CT:x12,eba_GA:AL,qrriikqg
```

TAXONOMY

XBRL-XML

xBRL-CSV



b_01.01.csv

```
c0010,c0060,c0050,c0040,c0030,c0020
fhjfguxw,2021-06-29,vwzwmjjz,eba_CT:x12,eba_GA:AL,qrriikqg
xucuyorp,2021-06-29,vwzwmjjz,eba_CT:x12,eba_GA:AL,qrriikqg
```

b_01.01.json

```
{
    "documentInfo": {
        "documentType": "https://xbrl.org/2021/xbrl-csv",
        "namespaces": {
...
        }
    },
    "tableTemplates": {
        "B_01-01": {
            "columns": {
                "c0010": {
                    "eba:documentation": {
                        "KeyVariableID": "480191",
                        "KeyVariableVID": "480191",
                        "PropertyID": "1012401747",
                        "headerCode": "0010",
                        "headerDirection": "X",
                        "headerVID": "216733",
                        "type": "s"
                    }
...
                },
                "c0030": {
                    "dimensions": {
                        "concept": "eba_met_3.5:ei1555"
                    },
                    "eba:documentation": {
                        "AllowedValue": {
                            "eba_GA:AD": 3419,
...
                        },
                        "CellCode": "{B_01.01, r*, c0030}",
                        "CellID": 176306,
                        "ColumnVID": 216745,
                        "FactVariableID": 487507,
                        "FactVariableVersionID": 487507,
                        "RowVID": null,
                        "SheetVID": null,
                        "type": "e"
                    }
                },
...
            },
            "dimensions": {
                "eba_dim_3.5:ERI": "$c0010"
            },
            "tc:keys": {
                "primary": {
                    "fields": [
                        "c0010"
                    ]
```

Context

dora.json

```
{
    "dimensions": {
        "entity": "$entityID",
        "language": "$baseLanguage",
        "period": "$refPeriod@end"
    },
    "documentInfo": {
        "documentType": "https://xbrl.org/2021/xbrl-csv",
        "eba:documentation": {
            "FromReferenceDate": "2025-03-31",
            "ModuleVID": 435,
            "ModuleVersion": "1.1.0",
            "toReferenceDate": "None"
        },
        "extends": [
            "http://www.eba.europa.eu/eu/fr/xbrl/ext/2020/FilingIndicators.json",
            "http://www.eba.europa.eu/eu/fr/xbrl/ext/2020/FootNotes.json",
            "../tab/b_99.01/b_99.01.json",
            "../tab/b_07.01/b_07.01.json",
            ...
            "../tab/b_01.01/b_01.01.json"
        ],
        "features": {
            "xbrl:allowedDuplicates": "complete"
        },
        "final": {
            "dimensions": true,
...
        "taxonomy": [
            "http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/dora/4.0/mod/dora.xsd"
        ]
    },
    "parameterURL": "parameters.csv",
    "parameters": {
        "baseLanguage": "en"
    },
    "tables": {
        "tB_01-01": {
            "eba:documentation": {
                "FilingIndicator": "B_01.01",
                "TableKeyID": 699,
                "tableVID": 5993,
                "templateID": 1696
            },
            "optional": true,
            "template": "B_01-01",
            "url": "b_01.01.csv"
        },
        "tB_01-02": {
...
        },
        "tFI": {
            "template": "FilingIndicators",
            "url": "FilingIndicators.csv"
        },
        "tFootNotes": {
```

xBRL-CSV : JSON meta data files

- JSON meta files have been generated and published for all historical modules in the taxonomy.
- JSON files include information on :
  - Converting xBRL-XML to xBRL-CSV
  - Basic validation of xRBL-CSV file (EBA specific in property eba:documentation)
  - Integration of xBRL-CSV reporting files into database (EBA specific in property eba:documentation)
- Later this year, EBA can use table constraints specification to define metadata in JSON files to support basic validation.

{table}.json file : additional properties on objects

- Besides defining the list datapoints used and key dimensions used in the table.
- It also defines for each datapoint, its data type, its allowed values;
- And for each key dimension, its data type and its allowed values;
- And the keyVariableID, FactVariableID, RowID/ColumnID/SheetID, propertyID, ItemID etc. to help to integrate the data.

List of allowed values for key dimension IGS

Key dimension IGS type: e

Key dimension LGS type: s

Metric and fixed dimensions to define the data point 3291595

List of allowed values for data point 3291595

Data type for data point 3291595: e

Data type for data point 3294911: m

{module}.json file : additional properties on objects

- Besides defining the list of tables to be reported with their csv file name
- It also defines for each table, its filing indicator value, table keyID, tableVID, templateID for integration purpose

tableKeyID, tableVID, templateID for integration purpose

Indicate table to be reported, and the csv file name for this table

xBRL-CSV : XBRL INTERNATIONAL

OIM-Formula

Status: Candidate recommandation
OIM-compatible Formula 1.0

XBRL International needs involvment from Software providers to support this specification by implementing it.
For now, at least 1 software company is working on implementing the specifications.

xBRL-CSV : XBRL INTERNATIONAL

xBRL-CSV Table Constraints

Status: Public Working Draft
xBRL-CSV Table Constraints 1.0

xBRL-CSV allows very efficient representation of tabular XBRL data
Already used in Dora ROI reporting.
Should be used for IReF reporting

A second Public Working Draft will be published in the following days

xBRL-CSV : XBRL INTERNATIONAL

Digital Signatures

Status: Candidate Recommendation
Digital Signatures in XBRL 1.0 (D6)

Develop consistent approaches for applying existing signature technologies to XBRL reports

A second Candidate Recommendation has been approved, conformance suite available.

xBRL-CSV : XBRL INTERNATIONAL

OIM Taxonomy Initiative

Status: Early stage
OIM Taxonomy Model Implementation Plan 1.0

XBRL International is now actively working on the next phase of the OIM modernisation programme: OIM Taxonomies
Goal is to separate XBRL Taxonomies from XML syntax, as for XBRL reports
Stronger remit for modernisation than OIM Report initiative
3 day face-to-face meeting planned for this later this month

INSURANCE

Taxonomy roadmap – NACE 2.1

- **Option 1 :**
  - Do not publish a new taxonomy and report the NACE 2.0 until 2027
- **Option 2** :
  - Publish a new taxonomy in 2025, introducing a new column for 2.1 codes for all the reporting frameworks as they are all impacted by the new 2.1 classification (integrated release of SII, IORPs, PEPP PR, FICOD would be published for Q42025/annual 2025 reference dates), while retaining the current NACE 2.0 as mandatory when available.

- EIOPA published Q&A 2931 clarifying the reporting for Q1-Q2-Q3 2025 reporting reference periods
- A decision whether EIOPA to publish a hotfix of all the frameworks valid from Q4/Annual 2025 reflecting on the NACE changes needs to be taken, considering as a major issue the comparability of the data to be reported.

INSURANCE

Taxonomy roadmap – future plans

❑ **Solvency II framework**

- ITS amendment on reporting and disclosure (ongoing work in ENW3)
  - ✓ Reflecting the Level 1 and Level 2 changes under the Solvency II review (applicable from January 2027)
  - ✓ Including new information e.g. on NatCat data, on pension data already available in the ECB add-on E.02.16
  - ✓ Reducing reporting burden (reduce reporting frequency, increase proportionality by thresholds, delete certain tables/templates/information and simplify templates) (application date to be confirmed)

INSURANCE

Open question: taxonomy start date of ITS amendment

- ❑ According to the outcome of a public consultation from June 2024 "**the first submission with new taxonomy should remain for Q4/Annual reporting reference periods** of due to its practical advantages and long-established practice. Any consideration of a transition to a January 1 implementation date, even on an exceptional basis, must thoroughly address the identified technical and operational challenges to adequately manage stakeholder concerns."
- ❑ **The ITS amendment based on the SII Review will be applicable from January 2027**
- ❑ **Therefore, the new Solvency II taxonomy release (2.10.0) should be applicable also from Q1 2027**
- ❑ **ECB add-ons' application date would be from Q4 2027**
- ❑ EIOPA and ECB are analysing solutions and will consult NCAs and the industry.

INSURANCE

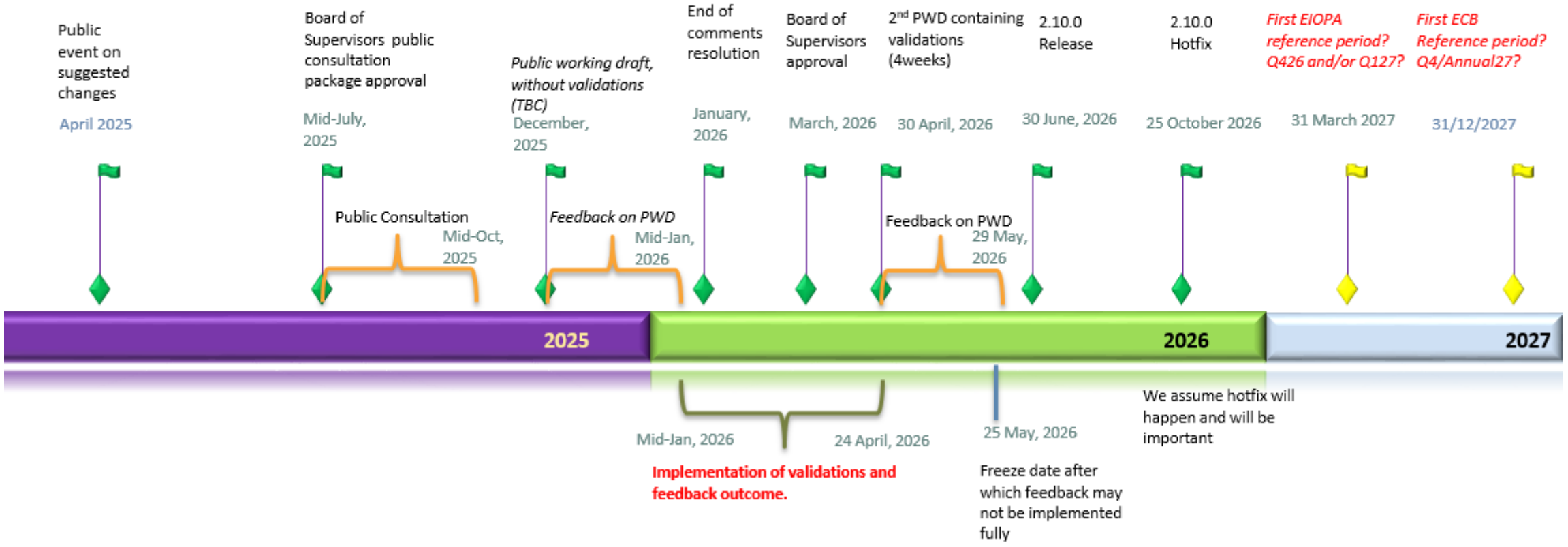
Taxonomy roadmap – future plans

❑ **Insurance Recovery and Resolution Directive (IRRD)**

- EIOPA is planning to use an XBRL taxonomy also for the IRRD reporting framework
- An IRRD Project Group (PG) was set up for the reporting requirements under EIOPA's Risk and Financial Stability Committee (RFSC) and work has already started on drafting the templates.
- Applicable from January 2027, with first reporting reference period of Annual/2027 to be reported in 2028

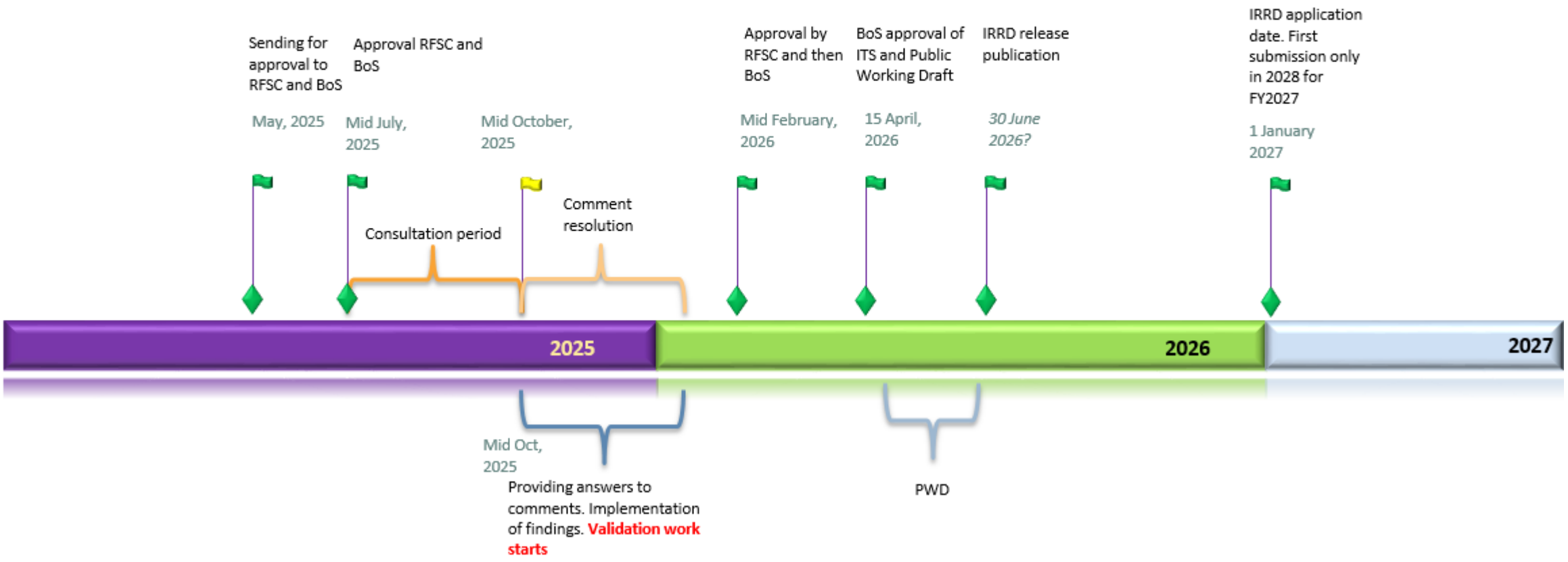
INSURANCE

SII TAXONOMY – ITS AMENDMENT (AS ON 12/03/2025)



INSURANCE

IRRD TIMELINE (TENTATIVE)



Frankfurt

Digital Reporting in Europe
3-5 June 2025 ECB
FRANKFURT
xBRL EUROPE
eurofiling
20 years