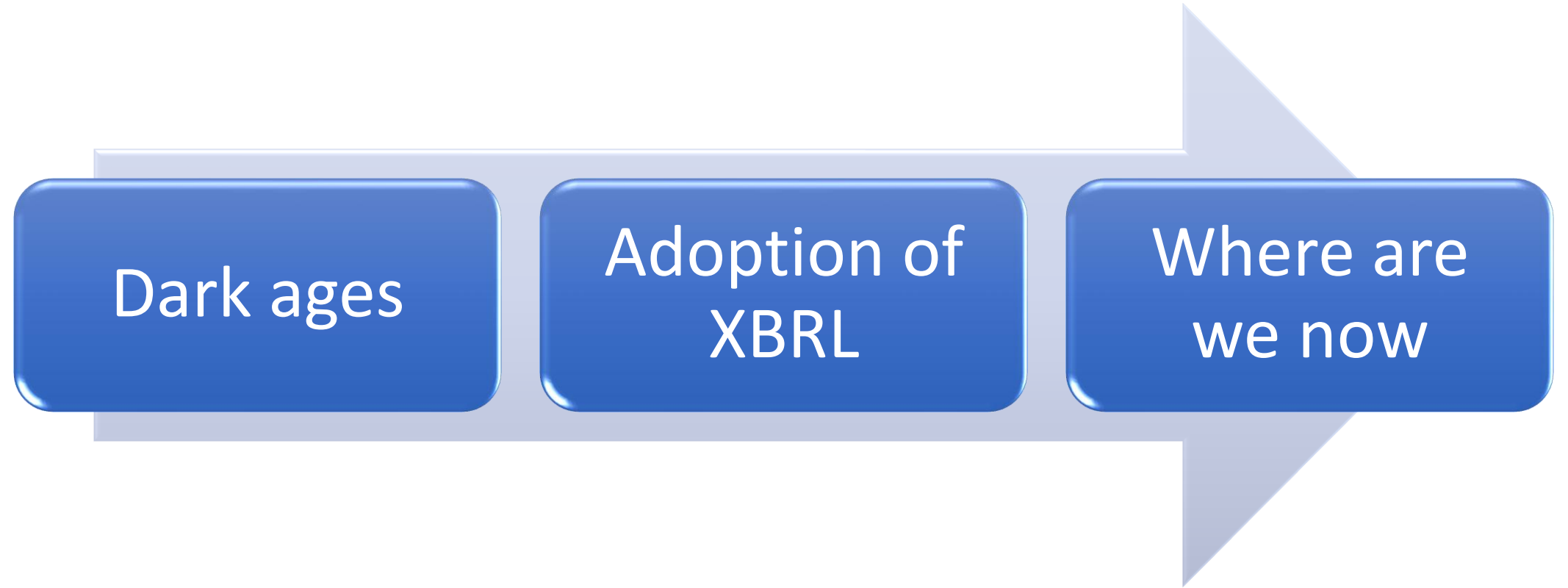


20 years of XBRL: Reflections and expectations Insights from banks on digital reporting and good practice



- Janvi Vaja, Jawad Akhtar, Courtney Parker
- BM&A Advisory and RegTech
- Member of XBRL Europe, UK and France

20 Years of xBRL

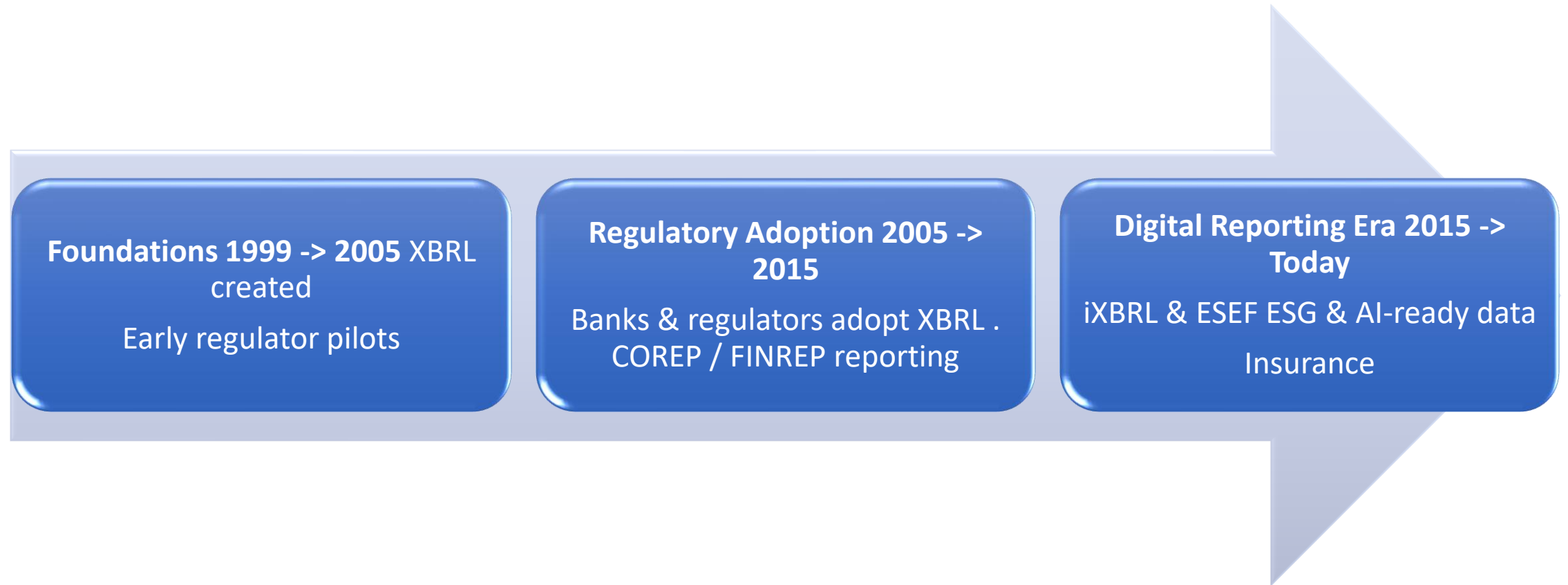


The Early Days



Before XBRL, business reporting lacked standardization and automation

Adoption of XBRL

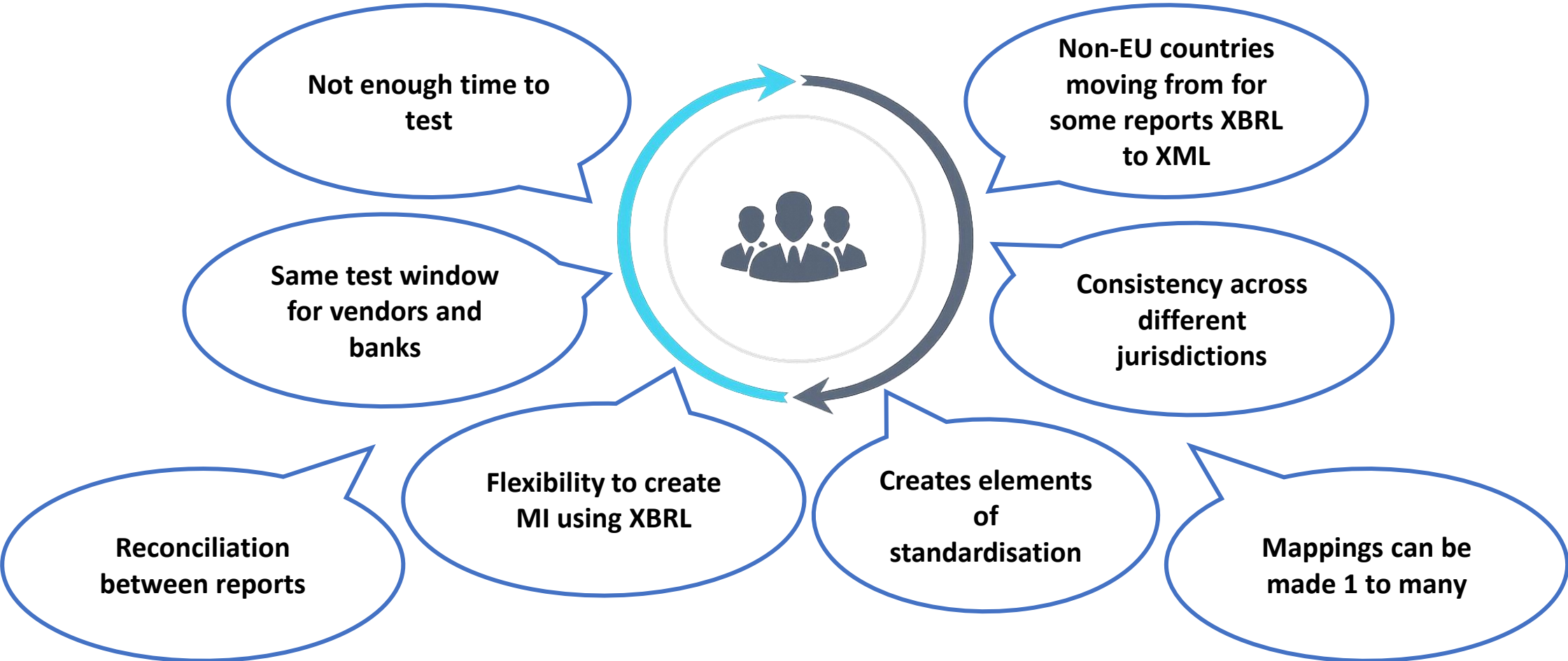


Where Are We Now?

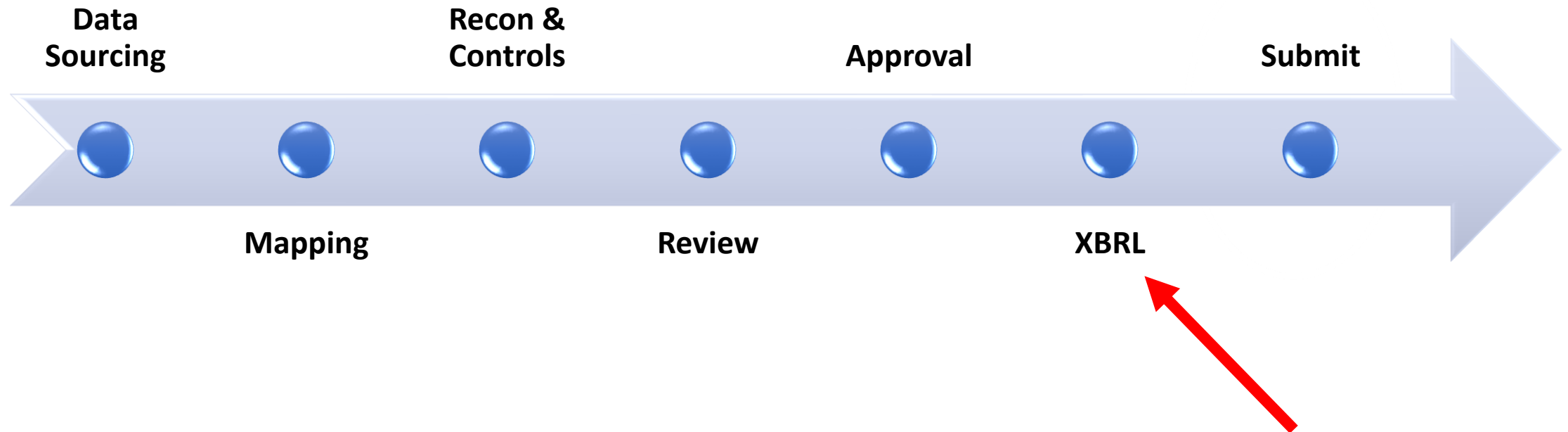


XBRL now powers digital reporting ecosystems

XBRL in Technology



Insights from the Regulatory Process



XBRL Good Practice for Banks



1. Treat XBRL as part of the regulatory data chain, not the end of it



2. Align internal data models to regulatory taxonomies



3. Build reconciliation and control checks before XBRL generation



XBRL can read any language

One standard. Any language. Clear insight.

BALANCE SHEET (JAPANESE)	
貸借対照表 (2024年3月31日現在)	
(千円)	
資産の部	
流動資産	
現金及び預金	1,234,567
売掛金	987,654
有価証券	456,789
棚卸資産	345,678
その他の流動資産	123,456
流動資産合計	3,148,144
固定資産	
有形固定資産	2,345,678
無形固定資産	234,567
投資その他の資産	567,890
固定資産合計	3,148,135
資産合計	6,296,279
負債の部	
流動負債	
買掛金	1,111,111
短期借入金	888,888
その他の流動負債	222,222
流動負債合計	2,222,221
固定負債	
長期借入金	1,234,567
その他の固定負債	345,678
固定負債合計	1,580,245
負債合計	3,802,466
純資産の部	
株主資本	2,345,678
その他の包括利益累計額	123,456
純資産合計	2,469,134
負債純資産合計	6,296,279



XBRL INSTANCE

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BALANCE SHEET (ENGLISH OUTPUT)	
As of March 31, 2024 (Thousands of JPY)	
ASSETS	
Current Assets	
Cash and Deposits	1,234,567
Accounts Receivable	987,654
Securities	456,789
Inventories	345,678
Other Current Assets	123,456
Total Current Assets	3,148,144
Non-current Assets	
Property, Plant and Equipment	2,345,678
Intangible Assets	234,567
Investments and Other Assets	567,890
Total Non-current Assets	3,148,135
TOTAL ASSETS	6,296,279
LIABILITIES	
Current Liabilities	
Accounts Payable	1,111,111
Short-term Borrowings	888,888
Other Current Liabilities	222,222
Total Current Liabilities	2,222,221
Non-current Liabilities	
Long-term Borrowings	1,234,567
Other Non-current Liabilities	345,678
Total Non-current Liabilities	1,580,245
Total Liabilities	3,802,466
EQUITY	
Shareholders' Equity	2,345,678
Other Comprehensive Income	123,456
Total Equity	2,469,134
TOTAL LIABILITIES AND EQUITY	6,296,279



Any language
Native language
financial reports



XBRL
Standardizes the data
with universal tags



Any output
Clear, comparable,
decision-ready insights

About BM&A Advisory and RegTech

