

EBA ITS Description of Electronic Reporting Version 1.2.6 (10 SEPTEMBER 2021)

AE Reporting
(Asset Encumbrance)

COREP ALM Reporting
(Additional Liquidity Monitoring – COREP)

COREP FRTB Reporting
(Fundamental Review Trading Book – COREP)

COREP LCR DA Reporting
(LCR Delegated Act – COREP)

COREP LE Reporting
(Large Exposures – COREP)

COREP LR Reporting
(Leverage Ratio)

COREP NSFR Reporting
(Net Stable Funding Ratio – COREP)

COREP OF Reporting
(Own Funds – COREP)

FINREP Reporting
(Financial Reporting)

FP Reporting
(Funding Plans)

G-SII Reporting
(Supplementary reporting for identifying and assigning G-SII buffer rates)

SBP Reporting
(Supervisory Benchmarking Portfolios)

SBP CR Reporting
(Supervisory Benchmarking Portfolios – Credit risk)

SBP RM Reporting
(Supervisory Benchmarking Portfolios – Risk measures)

SBPIMV Reporting
(Initial Market Valuation for Supervisory Benchmarking Portfolios)

COVID19 Reporting
(Moratoria COVID19)

REM BM Reporting
(Remuneration Benchmarking)

REM HE Reporting
(Remuneration High Earners)

IF Reporting
(Investment Firms – Prudential reporting for investment firms)

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REVISION HISTORY

Version	Date	Description of revision
1.0.3	28.10.2015	Additions of descriptions for FP, SPB and SBPIMV reporting.
1.1.0	27.5.2016	Additions of descriptions for FINREP and COREP ALM reporting. Additions to and elaborations on the descriptions. Example modifications and addition of mandatory restrictions in chapter 6 (File naming).
1.1.1	12.8.2016	Changes have been introduced that are required by DPM version 2.4.1.1 (COREP 2015-B-1) of the EBA.
1.1.2	5.12.2016	Added the EBA's Data Point Model 2.5.0.1 (2016-A) changes.
1.1.3	1.6.2017	Added the EBA's Data Point Model 2.6.0.0 (2016-B) changes.
1.1.4	9.2.2018	Added the EBA's Data Point Model 2.7.0.1 (2017-A) changes.
1.2.0	12.6.2018	Instructions made more specific: chapter 3.2 Envelope.
1.2.1	13.11.2018	Added the EBA's Data Point Model 2.8 changes. Links of updated: Chapter 3.2.1 Structure of an envelope and chapter 5 Use of reporting application.
1.2.2	17.1.2019	The appearance of the instruction has been updated.
1.2.3	13.12.2019	Added the EBA's Data Point Model 2.9.1.0 changes.
1.2.4	2.12.2020	Added the EBA's Data Point Model 2.10 changes.
1.2.5	17.5.2021	Added the EBA's Data Point Model 3.0.1 changes. Removed definitions related to the EBA's Data Point Model versions 2.4.1.1, 2.5.0.1, 2.6.0.0 and 2.7.0.1.
1.2.6	10.9.2021	Added the EBA's Data Point Model 3.1 changes.

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1 Introduction

This description is for creating and submitting electronic reports to the Financial Supervisory Authority in connection with the following reporting:

- COREP LE reporting (Large Exposures – COREP) beginning with the reporting concerning the situation at 31 March 2014
- COREP NSFR reporting (Net Stable Funding Ratio – COREP) beginning with the reporting concerning the situation at 31 March 2014
- Asset Encumbrance reporting (AE reporting) beginning with the reporting concerning the situation at 31 December 2014
- FP reporting (Funding Plans) beginning with the reporting concerning the situation at June 2015
- SBP reporting (Supervisory Benchmarking Portfolios) beginning with the reporting concerning the situation at 31 December 2015, the last reporting concerning the situation at 31 January 2019
- SBPIMV reporting (Initial Market Valuation for Supervisory Benchmarking Portfolios) beginning with the reporting concerning the situation at 31 October 2015
- FINREP reporting (Financial Reporting) beginning with the reporting concerning the situation at 30 June 2016
- COREP ALM reporting (Additional Liquidity Monitoring – COREP) monthly reporting beginning with the reporting concerning the situation at 30 April 2016 and quarterly reporting beginning with the reporting concerning the situation at 30 June 2016
- COREP LCR DA reporting (LCR Delegated Act – COREP) beginning with the reporting concerning the situation at 30 September 2016
- COREP LR reporting (Leverage Ratio – COREP) beginning with the reporting concerning the situation at 31 December 2018
- COREP OF reporting (Own Funds – COREP) beginning with the reporting concerning the situation at 31 December 2018
- SBP CR reporting (Supervisory Benchmarking Portfolios – Credit risk) beginning with the reporting concerning the situation at 31 December 2019
- SBP RM reporting (Supervisory Benchmarking Portfolios – Risk measures) beginning with the reporting concerning the situation at 31 January 2020
- COVID-19 reporting (Moratoria COVID19) beginning with the reporting concerning the situation at 30 September 2020
- G-SII reporting (Supplementary reporting for identifying and assigning G-SII buffer rates) beginning with the reporting concerning the situation at 30 June 2021
- COREP FRTB reporting (Fundamental Review of Trading Book) beginning with the reporting concerning the situation at 30 September 2021
- IF CLASS2 reporting (Investment Firms – Prudential reporting for investment firms) beginning with the reporting concerning the situation at 30 September 2021
- IF CLASS3 reporting beginning with the reporting concerning the situation at 31 December 2021

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FIN-FSA performs the data collection in XBRL format, based on specifications by EBA. EBA (European Banking Authority) has published the technical specifications related to the reporting as an XBRL taxonomy (XBRL = eXtensible Business Reporting Language, <http://www.xbrl.org>) and a Data Point Model (DPM). The specifications are available on EBA's website, at <http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting-data-point-model->.

The version number of the taxonomy and DPM defines the reporting period starting from which the version is valid when reporting to FIN-FSA:

Reporting	DPM	Taxonomy	From date	To date
AE	2.8.1.1	1.0.5	31.12.2018	31.3.2021
AE	3.0.1	1.1.1	30.6.2021	
COREP ALM / m	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP ALM / m	2.9	2.4.1	31.3.2020	31.3.2021
COREP ALM / m	3.0.1	3.0.0	30.6.2021	
COREP ALM / Q	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP ALM / Q	2.9	2.4.1	31.3.2020	31.3.2021
COREP ALM / Q	3.0.1	3.0.0	30.6.2021	
COREP FRTB	3.0.1	3.0.0	30.9.2021	
COREP LCR DA	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP LCR DA	2.9	2.4.1	31.3.2020	31.3.2021
COREP LCR DA	3.0.1	3.0.0	30.6.2021	
COREP LE	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP LE	2.9	2.4.1	31.3.2020	31.3.2021
COREP LE	3.0.1	3.0.0	30.6.2021	
COREP LR	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP LR	2.9	2.4.1	31.3.2020	31.3.2021
COREP LR	3.0.1	3.0.0	30.6.2021	
COREP NSFR	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP NSFR	2.9	2.4.1	31.3.2020	31.3.2021
COREP NSFR	3.0.1	3.0.0	30.6.2021	
COREP OF	2.8.1.1	2.3.2	31.12.2018	31.12.2019
COREP OF	2.9	2.4.1	31.3.2020	31.3.2021
COREP OF	3.0.1	3.0.0	30.6.2021	
COVID19	2.10	1.0.0	30.9.2020	
FINREP9	2.8.1.1	2.2.2	31.12.2018	31.3.2020
FINREP9	2.9	2.3.1	30.6.2020	31.3.2021
FINREP9	3.0.1	3.0.0	30.6.2021	
FP	2.8.1.1	1.0.6	31.12.2018	30.9.2020
FP	2.10	2.0.1	31.12.2020	
G-SII	3.0.1	1.0.1	30.6.2021	
IF CLASS2	3.1	1.1.0	30.9.2021	

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IF CLASS3	3.1	1.1.0	31.12.2021	
REM BM	3.0.1	1.0.1	31.12.2020	
REM HE	3.0.1	1.0.1	31.12.2020	
SBP	2.8.1.1	1.0.5	31.12.2018	30.6.2019
SBP CR	2.9	1.0.6	30.9.2019	30.6.2020
SBP CR	2.10	1.1.0	30.9.2020	
SBP RM	2.9	1.0.6	30.9.2019	30.6.2020
SBP RM	2.10	1.1.0	30.9.2020	
SBPIMV	2.8.1.1	1.0.5	31.12.2018	30.6.2019
SBPIMV	2.9	1.0.6	30.9.2019	30.6.2020
SBPIMV	2.10	1.1.0	30.9.2020	

The taxonomy and the DPM are particularly for those reporting entities that create the required electronic report directly from their own systems, without using the reporting application provided by FIN-FSA. In addition to EBA's specifications, this description is for creating a **submission file** to be submitted to FIN-FSA.

The DPM describes the concepts of reporting and their links as a relational structure. The key concepts in the model are: reporting framework, template, table, data point, metric (observable variable), dimension, dimension member, domain (list of the dimension members' possible value), and validation rule. A data point is defined as the combination of one metric and 0-n of categorisation factors ((dimension, dimension-member) pairs). Each data point can be in one or several tables. The data point is related to one reported value for a reporting period and category of reporting institution. One template is related to one or several reported tables. Reporting entities report to the supervisory authority a group of data points with their values. The most important task of the templates is to describe visually the data submitted. The DPM is a general format-independent way of describing reporting to the authorities. The DPM thus does not require that the final reporting has to be submitted in XBRL format.

A taxonomy derived from the DPM defines ultimately the electronic report submitted to the supervisory authority as an XML file. A report defined by XBRL taxonomy is called an instance. A basic XBRL taxonomy consists of a schema file which defines the data elements, and linkbase files. Linkbase files describe, e.g., the hierarchical relationships of the elements (metrics, dimension), clear names for the elements in various languages, mathematical and logical relationships between elements, and reference to element-related regulation.

The taxonomy and DPM published by EBA include the technical specification of reporting referred in the first section (Introduction). In this document, the XBRL taxonomy specifications for specific reporting are referred to as taxonomy of the reporting in question.

NB: FINREP reporting with the reporting concerning the situation at 30 June 2016 in XBRL format, but data before that with the old virati model (csv file).

2 Structure of the taxonomy of reporting

2.1 Structure of taxonomy

EBA's DPM consists of a group of reporting-specific reporting frameworks, e.g. COREP and FINREP. For each reporting-specific reporting framework, there is a reporting-specific taxonomy, which includes one or several modules (see section 2.2). Each module includes a group of predefined tables. Each module is represented by an xbrl report, i.e., instance, submitted to FIN-FSA.

The reporting taxonomy is constructed from various partial taxonomies, e.g. module, table, dimensional and metrics taxonomies. Metrics describe the reportable data and dimensions describe the concepts used for categorising values of the metrics. Tables are defined as combinations of metrics and dimensions, so-called data cubes. An individual reportable cell in a table is a combination of one metric and any number (0-n) of dimensions. The grey cells in a table are closed, i.e. not reported.

The members of each dimension can be either predefined (explicit) or defined by the reporting entity (typed). For example, the members of the dimension Liabilities have been predefined in the dimensional taxonomy in question. In contrast, for example for the Commodity dimension, the reporting entity defines the commodities it represents, in connection with the creation of the report.

Figure 1 describes the structure of the EBA reporting framework and the corresponding taxonomy (source: CRD IV XBRL Taxonomy Introduction-Overview.pdf).

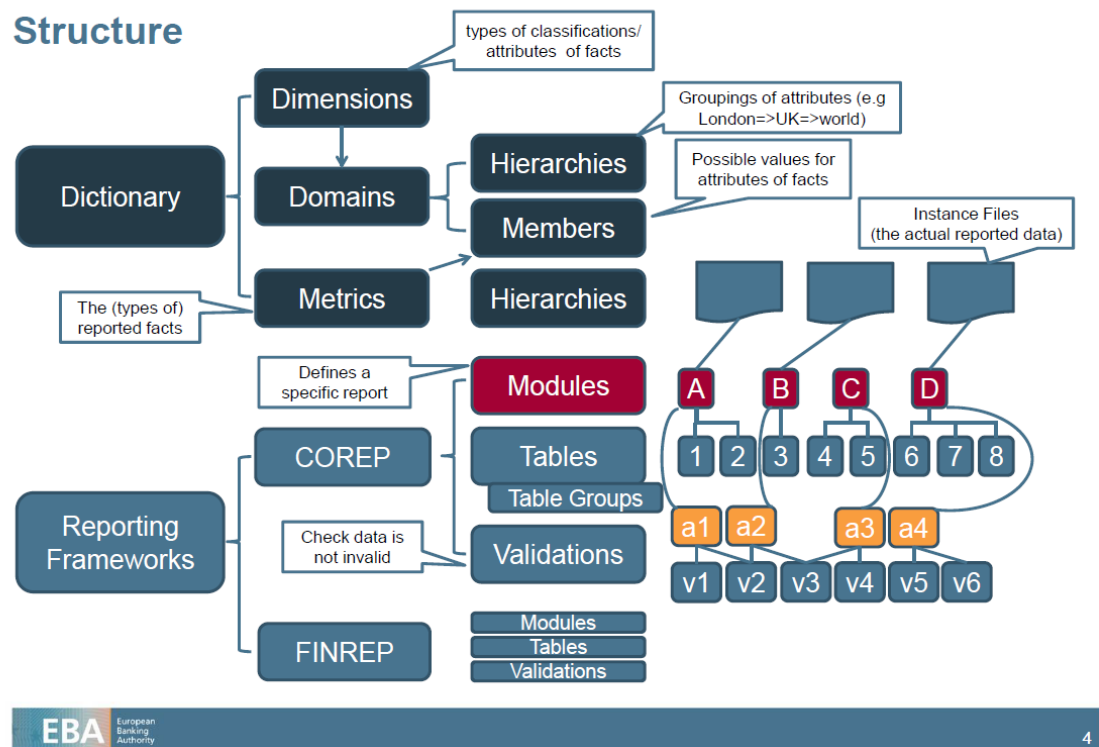


Figure 1. EBA reporting framework

2.2 Taxonomy modules

Each module of the taxonomy (reporting) is represented by a **submission file** submitted to FIN-FSA, which consists of a compressed and encrypted XBRL report and encrypted envelope defined by the module (see section 3).

FIN-FSA has produced FIVA Reporting Application; the application and workbooks for each module can be downloaded from [the Jakelu Distribution Service](#). The installation package (compressed zip file) includes the Excel templates with the module-specific tables, as well as a program (setup.exe) for installing the FIVA Tiedonkeruusovellus Excel Add-In in the workstation. The same installation program is included in all the module-specific installation packages.

2.2.1 COREP modules

COREP taxonomy includes the following modules:

ModuleCode	ModuleLabel
COREP_ALM_Con	Additional Liquidity Monitoring - COREP, Consolidated
COREP_ALM_Ind	Additional Liquidity Monitoring - COREP, Individual
COREP_FRTB_Con	Fundamental Review of Trading Book - COREP, Consolidated
COREP_FRTB_Ind	Fundamental Review of Trading Book - COREP, Individual
COREP_LCR_DA_Con	LCR Delegated Act - COREP, Consolidated
COREP_LCR_DA_Ind	LCR Delegated Act - COREP, Individual
COREP_LE_Con	Large Exposures - COREP, Consolidated
COREP_LE_Ind	Large Exposures - COREP, Individual
COREP_LR_Con	Leverage Ratio - COREP, Consolidated
COREP_LR_Ind	Leverage Ratio - COREP, Individual
COREP_NSFR_Con	Net Stable Funding Ratio - COREP, Consolidated
COREP_NSFR_Ind	Net Stable Funding Ratio - COREP, Individual
COREP_OF_Con	Own Funds - COREP, Consolidated
COREP_OF_Ind	Own Funds - COREP, Individual

2.2.2 AE modules

AE taxonomy includes the following modules:

ModuleCode	ModuleLabel
AE_Con	Asset Encumbrance, Consolidated (Prudential scope)
AE_Ind	Asset Encumbrance, Individual

2.2.3 FINREP modules

ModuleCode	ModuleLabel
FINREP9_Con_IFRS	Finrep Reporting (IFRS9), Consolidated (Prudential scope) IFRS
FINREP9_Con_IFRS	Finrep Reporting (IFRS9), Consolidated (Prudential scope) IFRS

2.2.4 FP modules

FP taxonomy includes the following modules:

ModuleCode	ModuleLabel
FP_Con	Funding Plans, Consolidated (Prudential scope)
FP_Ind	Funding Plans, Individual

2.2.5 SBP modules

SBP taxonomy includes the following modules:

ModuleCode	ModuleLabel
SBP_Con	Supervisory Benchmarking Portfolios, Consolidated
SBP_Ind	Supervisory Benchmarking Portfolios, Individual
SBPIMV_Con	Initial Market Valuation for Supervisory Benchmarking Portfolios, Consolidated (Prudential scope)
SBPIMV_Ind	Initial Market Valuation for Supervisory Benchmarking Portfolios, Individual
SBP_CR_Con	Supervisory Benchmarking Portfolios – Credit risk, Consolidated
SBP_CR_Ind	Supervisory Benchmarking Portfolios – Credit risk, Individual
SBP_RM_Con	Supervisory Benchmarking Portfolios – Risk measures, Consolidated
SBP_RM_Ind	Supervisory Benchmarking Portfolios – Risk measures, Individual

2.2.6 COVID19 modules

COVID19 taxonomy includes the following modules:

ModuleCode	ModuleLabel
COVID19_Con	Moratoria COVID19, Consolidated IFRS
COVID19_Ind	Moratoria COVID19, Individual IFRS

2.2.7 REM modules

REM taxonomy includes the following modules:

ModuleCode	ModuleLabel
REM	Remuneration Benchmarking (REM BM)
REM_HE	Remuneration High Earners

2.2.8 G-SII modul

G-SII taxonomy includes the following module:

ModuleCode	ModuleLabel
GSII_Con	GSII, Consolidated

2.2.9 IF modules

IF taxonomy includes the following module:

ModuleCode	ModuleLabel
IF_CLASS2_Con	IF CLASS2, Consolidated
IF_CLASS2_Ind	IF CLASS2, Individual
IF_CLASS3_Con	IF CLASS3, Consolidated
IF_CLASS3_Ind	IF CLASS3, Individual
IF_GROUPTEST	IF GROUPTEST

3 Structure of a submission file

3.1 Structural diagram

The submission file submitted to FIN-FSA must be compressed into a zip file which includes an XML-format encrypted envelope and a compressed and encrypted xbrl report. The envelope includes report-specific additional information, e.g., contact information of the contact person for the report. The package submitted to FIN-FSA can include several separate zipped submission files, or the zipped submission files can be packed into a zip file to be submitted to FIN-FSA.

Figure 2 shows the structure of a submission file of one reporting entity related to one reported module and the compilation of several (2–n) submission files into one compressed submission file (zip) submitted to FIN-FSA.

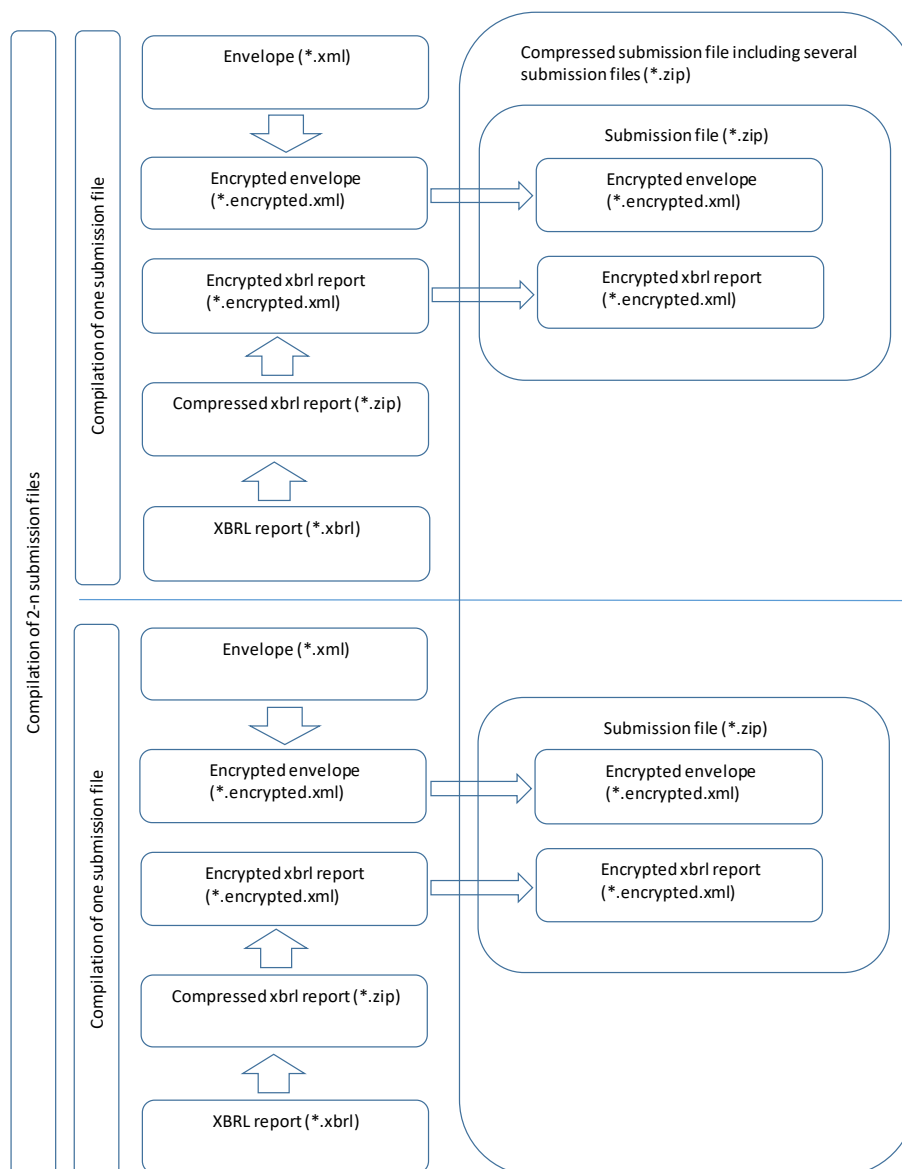


Figure 2. Structure of a submission file

3.2 Envelope

3.2.1 Structure of envelope

FIN-FSA's instructions on the XML envelope are partly based on the specifications by the CEN project, which is preparing the standardisation of reporting (http://cen.eurofiling.info/wp-content/uploads/data/CWA_XBRL_WI002-E.pdf). The envelope schema is available on FIN-FSA's website: [the envelope schema](#).

The abbreviations used in the CEN project are as follows:

- CEN: **Comité Européen de Normalisation / European Committee for Standardization**

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- CWA: **CEN Workshop Agreement**

(the source: <http://cen.eurofiling.info/>)

An envelope consists of the following parts:

- XML namespace specifications
- Meta data specifications
- Basic header specifications

3.2.2 Namespace specifications

The name of the envelope begins with the schema instance specification and other namespace specification, see chapter 3.2.1 Structure of envelope.

Each XML file begins with an XML namespace specification. Namespaces are used to separate the concepts of different XML instances.

Example:

```
<?xml version="1.0" encoding="UTF-8"?>
<FivaStandardHeader xmlns="http://www.finanssivalvonta.fi/Raportointi/xbrl/Docu-
ments/FivaStandardHeader" xmlns:bh="http://www.eurofiling.info/eu/fr/esrs/Header/Basi-
cHeader" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

        <!-- content -->
</FivaStandardHeader>
```

3.2.3 Meta data specifications

The envelope must include the following meta data:

- InstanceCreationDateTime (yyyy-mm-ddThh:mm:ss), e.g. 2016-04-01T09:00:00+02:00, GMT + 02:00; date, on which the submission file has been created by the reporting entity
- ReportingPeriod (yyyy-mm-dd), e.g. 2016-03-31
- ReportingEntityType (TK-tunnus , Y-tunnus, LEI, MFI; varchar(9))
- ReportingEntity (varchar(50))
- TypeOfReportingInstitution (nnn)
- ReportingApplicationName (varchar(80))
- ReportingApplicationVersion (varchar(40))
- ContactPersonFirstName (varchar(50))
- ContactPersonLastName (varchar(50))
- ContactPersonEmail (varchar(100))
- ContactPersonTelephone (varchar(50))
- Comment; optional information
- TestFlag (production submission = false; test submission = true)

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Example:

```
<InstanceCreationDateTime>2016-05-09T13:01:15+03:00</InstanceCreationDateTime>
<ReportingPeriod>2016-03-31</ReportingPeriod>
<ReportingEntityType>LEI</ReportingEntityType>
<ReportingEntity>00000000000000000098</ReportingEntity>
<TypeOfReportingInstitution>205</TypeOfReportingInstitution>
<ReportingApplicationName>
  FIN-FSA/tiedonkeruusovellus/COREP_CRD_IV/COREP_Con
</ReportingApplicationName>
<ReportingApplicationVersion>6.01.30426.1 (27.4.2016)</ReportingApplicationVersion>
<ContactPersonFirstName>Tyyni</ContactPersonFirstName>
<ContactPersonLastName>Testaaja</ContactPersonLastName>
<ContactPersonEmail>tyyni.testaaja@crdrep.fi</ContactPersonEmail>
<ContactPersonTelephone>+358-00 000 0000</ContactPersonTelephone>
<TestFlag>True</TestFlag>
```

3.2.4 Basic header specifications

The BasicHeader includes the following data:

- ReportReferenceID = Free form technical identifier that describes the contents of the information (included in the submission container) which are to be submitted.
- FilePath = A report file's name (incl. the filename extension) without file directory name.

Example:

```
<BasicHeader>
  <bh:ReportDataContext>
    <bh:ReportReferenceID>COREP_CRD4_TEST_REPORT</bh:ReportReferenceID>
  </bh:ReportDataContext>
  <bh:File>
    <bh:FilePath>COREP_Con_205_00000000000000000098_20160331.xbrl</bh:FilePath>
  </bh:File>
</BasicHeader>
```

3.3 XBRL report

3.3.1 Structure of XML report

The core of the XBRL report is the list of the reported values and the related metrics and context reference. The context reference specifies the context, which in turn specifies the following factors used for the categorisation of values: reporting entity, reporting period and reported value. Each value is always reported in a context. The report must always also include a reference to the reported table and unit specifications.

An XBRL instance consists of the following parts:

- XML namespace specifications
- Reference to taxonomy schema of reported table (schemaRef element).
- Context specifications
- Specifications of reported tables (filingIndicator)
- Unit specifications (unit)

- Reported values with metrics and context information (metrics)

Figure 3 shows the structure of an XBRL instance.

XBRL Instance Files – What do they look like

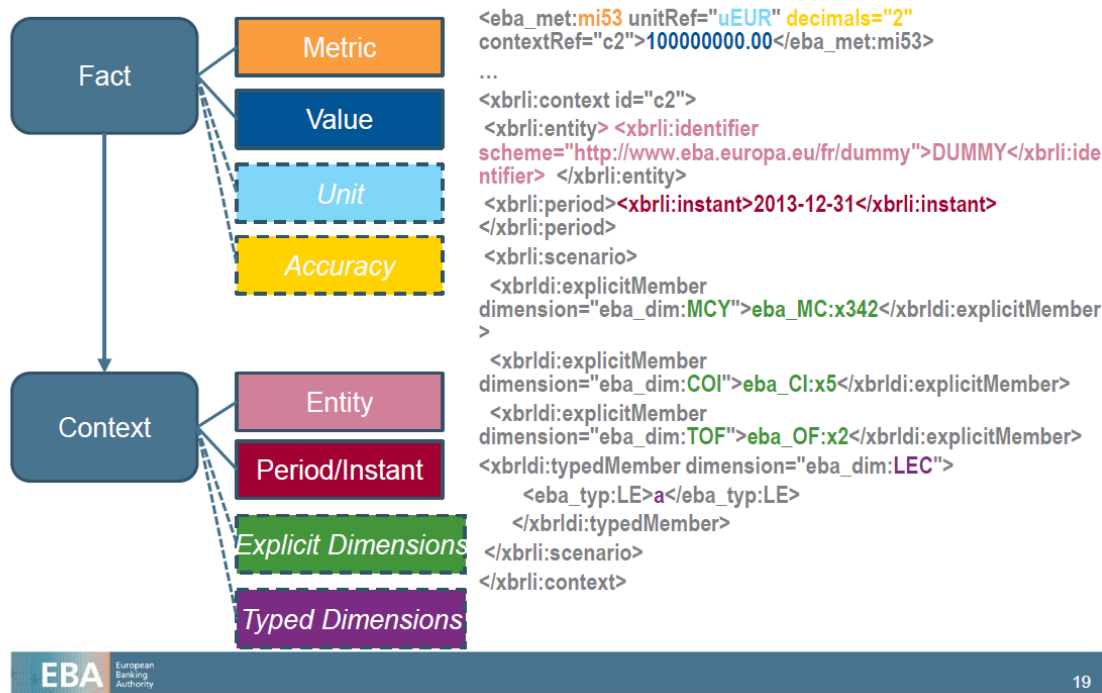


Figure 3. Structure of XML report

3.3.2 Namespace specifications and reference to taxonomy

The XBRL report must state explicitly, to which taxonomy version it is related. The report must include reference to the reported *module-specific* taxonomy. The comment section must also contain indication of the data taxonomy version, if the XBRL schemaRef reference alone does not specify the taxonomy version used.

Example, COREP_LCR_DA_Con_module:

```

<?xml version="1.0" encoding="utf-8"?>
<?taxonomy-version 2.2.2?>
...
<link:schemaRef xlink:type="simple" xlink:href="http://www.eba.eu-
ropa.eu/eu/fr/xbtrl/crr/fws/corep/its-2016-repxx/2016-02-01/mod/corep_lcr_da_con.xsd"
/>
  
```

The above-mentioned information is available in EBA's DPM (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting-data-point-model->). The version number and validity dates (Version, FromDate, ToDate) can be found in the Taxonomy table and the name of the schemaRef element is in the XbtrlSchemaRef field of the Module table.

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Examples of different taxonomy versions and used SchemaRef elements:

ModuleCode	Version	XbriSchemaRef	FromDate
AE_Con	1.1.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/ae/its-005-2020/2021-02-28/mod/ae_con.xsd	30.6.2021
AE_Ind	1.1.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/ae/its-005-2020/2021-02-28/mod/ae_ind.xsd	30.6.2021
COREP_ALM_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_con.xsd	30.6.2021
COREP_ALM_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_ind.xsd	30.6.2021
COREP_FRTB_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_frtb_con.xsd	30.6.2021
COREP_FRTB_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_frtb_ind.xsd	30.6.2021
COREP_LCR_DA_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lcr_da_con.xsd	30.6.2021
COREP_LCR_DA_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lcr_da_ind.xsd	30.6.2021
COREP_LE_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_le_con.xsd	30.6.2021
COREP_LE_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_le_ind.xsd	30.6.2021
COREP_LR_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lr_con.xsd	30.6.2021
COREP_LR_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lr_ind.xsd	30.6.2021
COREP_NSFR_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_nsfr_con.xsd	30.6.2021
COREP_NSFR_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_nsfr_ind.xsd	30.6.2021
COREP_OF_Con	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_of_con.xsd	30.6.2021
COREP_OF_Ind	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_of_ind.xsd	30.6.2021
COVID19_Con_IFRS	1.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/finrep/its-005-2020/2020-11-15/mod/covid19_con_ifrs.xsd	30.6.2020
COVID19_Ind_IFRS	1.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/finrep/its-005-2020/2020-11-15/mod/covid19_ind_ifrs.xsd	30.6.2020
FINREP9_Con_IFRS	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/finrep/its-005-2020/2020-11-15/mod/finrep9_con_ifrs.xsd	30.6.2021
FINREP9_Ind_IFRS	3.0.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/finrep/its-005-2020-ind/2020-11-15/mod/finrep9_ind_ifrs.xsd	30.6.2021
FP_Con	2.0.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/fp/gl-2019-05/2020-06-30/mod/fp_con.xsd	31.12.2020
FP_Ind	2.0.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/fp/gl-2019-05/2020-06-30/mod/fp_ind.xsd	31.12.2020
GSII_Con	1.0.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/gsii/its-005-2020/2021-02-28/mod/gsii_con.xsd	30.6.2021
IF_CLASS2_Con	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/if/its-002-2021/2021-05-08/mod/if_class2_con.xsd	30.9.2021
IF_CLASS2_Ind	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/if/its-002-2021/2021-05-08/mod/if_class2_ind.xsd	30.9.2021
IF_CLASS3_Con	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/if/its-002-2021/2021-05-08/mod/if_class3_con.xsd	31.12.2021
IF_CLASS3_Ind	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/if/its-002-2021/2021-05-08/mod/if_class3_ind.xsd	31.12.2021
IF_GROUPTEST	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/if/its-002-2021/2021-05-08/mod/if_grouptest.xsd	30.9.2021
REM	1.0.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/rem/gl-2014-07/2021-02-28/mod/rem.xsd	31.12.2020
REM_HE	1.0.1	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/rem/gl-2014-07/2021-02-28/mod/rem_he.xsd	31.12.2020
SBP_Con	1.0.5	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2018-03-31/mod/sbp_con.xsd	31.12.2018
SBP_Ind	1.0.5	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2018-03-31/mod/sbp_ind.xsd	31.12.2018
SBP_CR_Con	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2020-06-30/mod/sbp_cr_con.xsd	30.9.2020
SBP_CR_Ind	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2020-06-30/mod/sbp_cr_ind.xsd	30.9.2020
SBP_RM_Con	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2020-06-30/mod/sbp_rm_con.xsd	30.9.2020
SBP_RM_Ind	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2020-06-30/mod/sbp_rm_ind.xsd	30.9.2020
SBPIMV_Con	1.1.0	http://www.eba.europa.eu/eu/fr/xbri/crr/fws/sbp/cir-2070-2016/2020-06-30/mod/sbpimv_con.xsd	30.9.2020

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SBPIMV_Ind	1.1.0	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cir-2070-2016/2020-06-30/mod/sbpimv_ind.xsd	30.9.2020
------------	-------	---	-----------

Each XBRL file begins with an XML namespace specification (xmlns). Namespaces are used to separate the identifiers used in the software so that there are no overlaps between the names used in different contexts. Identifiers with the same name are not mixed as long as they are related to different namespaces. For example:

```
<?xml version="1.0" encoding="utf-8"?>
<?taxonomy-version 2.3.0?>
<!--2018-02-09-->
<!--(C) Finansssivalvonta-->
<xbrli:xbrl
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xlink="http://www.w3.org/1999/xlink"
xmlns:eba_dim="http://www.eba.europa.eu/xbrl/crr/dict/dim"
xmlns:eba_met="http://www.eba.europa.eu/xbrl/crr/dict/met"
xmlns:find="http://www.eurofiling.info/xbrl/ext/filing-indicators"
xmlns:eba_AS="http://www.eba.europa.eu/xbrl/crr/dict/dom/AS"
xmlns:eba_CU="http://www.eba.europa.eu/xbrl/crr/dict/dom/CU"
xmlns:eba_MC="http://www.eba.europa.eu/xbrl/crr/dict/dom/MC"
xmlns:xbrldi="http://xbrl.org/2006/xbrldi"
xmlns:eba_CA="http://www.eba.europa.eu/xbrl/crr/dict/dom/CA"
xmlns:eba_BA="http://www.eba.europa.eu/xbrl/crr/dict/dom/BA"
xmlns:eba_LQ="http://www.eba.europa.eu/xbrl/crr/dict/dom/LQ"
xmlns:link="http://www.xbrl.org/2003/linkbase"
xmlns:eba_SC="http://www.eba.europa.eu/xbrl/crr/dict/dom/SC"
xmlns:iso4217="http://www.xbrl.org/2003/iso4217"
xmlns:xbrli="http://www.xbrl.org/2003/instance">
<!-- content -->
</xbrli:xbrl>
```

Reference to the reported *module* and taxonomy version is made with the schemaRef element.

Example of reference to corep_con.xsd taxonomy:

```
<link:schemaRef xlink:type="simple" xlink:href="http://www.eba.eu-
ropa.eu/eu/fr/xbrl/crr/fws/corep/cir-680-2014/2017-04-04/mod/corep_lcr_da_con.xsd" />
```

3.3.3 Specifications of reported tables

The reported table must be specified in the 'Indicators' element, as a filingIndicator subelement as described in EBAs specifications; "1 Filing syntax rules": https://eba.europa.eu/sites/default/documents/files/document_library/Risk%20Analysis%20and%20Data/Reporting%20Frameworks/Reporting%20Framework%202.10/Phase%202/896409/EBA%20Filing%20Rules%20v4.4.pdf.

FilingIndicator value to be used is the code (according to the XbrlFilingIndicatorCode field) that has been specified for the table in question. For example, in table C 02.00 the code is C_02.00 and in table C 07.00 the code is C_07.00.

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Example:

```
<find:fIndicators>
  <find:filingIndicator contextRef="A0" find:filed="true">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="A0" find:filed="true">C_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="A0" find:filed="false">C_02.00</find:filingIndicator>
</find:fIndicators>
```

3.3.4 Context specifications

The context sub-elements are *entity*, *period* and *scenario*. The reporting entity is identified with the Identifier sub-element. The reporting entity ID code is the LEI (Legal Entity Identifier). If the reporting entity does not have a LEI code, the (seven digits) TK-tunnus is used. The *identifier* element's *scheme* attribute is given as the value the reporting namespace reference in question:

TK-tunnus	http://www.finanssivalvonta.fi/fr/tktunnus
Y-tunnus	http://www.finanssivalvonta.fi/fr/ytunnus
LEI	http://standards.iso.org/iso/17442
MFI	http://www.ecb.eu/stats/money/mfi

The reporting period is usually the last day of the quarter or month. The scenario lists the dimensions related to the value. In other words, each reportable combination of dimensions has its own context. The contexts are specified with a consecutive number, for example as follows: A1, A2, A3,...

Example:

```
<xbrli:context id="A2">
  <xbrli:entity>
    <xbrli:identifier
      scheme="http://standards.iso.org/iso/17442">00000000000000000098
    </xbrli:identifier>
  </xbrli:entity>
  <xbrli:period>
    <xbrli:instant>2018-03-31</xbrli:instant>
  </xbrli:period>
  <xbrli:scenario>
    <xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:CUS">eba_CU:USD</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:LIQ">eba_LQ:x154</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
  </xbrli:scenario>
</xbrli:context>
```

3.3.5 Unit specifications

Units are specified in the unit element of the instance. There are two types of units; their values are:

- Euro-denominated data (uEUR): ISO 4217
 - o Euros: uEUR, iso4217:EUR (the reporting currency)

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- Other currencies than the reporting currency: COREP LCR DA, COREP ALM and COREP NSFR includes tables in which the values can be reported with other currency than the reporting currency. The currency needs to be identified, f. ex. uUSD, iso4217:USD.
- Percentages and other non-financial data (uPURE): xbrli:pure

The following id references are recommended: "u<currency>" and "uPURE".

Example:

```
<xbrli:unit id="uEUR">
  <xbrli:measure>iso4217:EUR</xbrli:measure>
</xbrli:unit>
<xbrli:unit id="uUSD">
  <xbrli:measure>iso4217:USD</xbrli:measure>
</xbrli:unit>
<xbrli:unit id="uPURE">
  <xbrli:measure>xbrli:pure</xbrli:measure>
</xbrli:unit>
```

3.3.6 Reported values and precision

The precision of a value is defined with the decimals attribute. Euro-denominated data are reported as EUR, at a minimum precision of EUR 1,000 if the decimals attribute of the data in question is -3. Percentages are reported as ratios [0, ... ,1], at the precision of 0.0001, if the decimals attribute of the data is 4. See the table below.

The decimal separator is the full stop. A unit is referred to with the element unitRef.

Reported value	XBRL decimal	Precision	Tolerance (+/-)	Lower limit	Upper limit
0 093.	4	0.0001	0.00005	0.09295	0.09305
100000	-3	1000	500	99500	100500
100200	-2	100	50	100150	100250
100205 23.	0	1	0.5	100204.73	100205.73

Example:

```
<eba_met:pi188 unitRef="uPURE" decimals="4" contextRef="A2">0.093</eba_met:pi188>
<eba_met:mi310 unitRef="uEUR" decimals="-3" contextRef="A3">100000</eba_met:mi310>
```

EBA has defined more accurate specifications for reporting in the Filing Rules instructions "2. Instance syntax rules":

https://www.eba.europa.eu/sites/default/documents/files/document_library/Risk%20Analysis%20and%20Data/Reporting%20Frameworks/Reporting%20framework%203.0/961786/EBA%20Filing%20Rules%20v4.5.pdf.

General additional information on precision, decimals and units is available in "Precision, Decimals and Units 1.0":

<http://www.xbrl.org/RFC/PDU/PWD-2008-10-09/PDU-RFC-PWD-2008-10-09.html>

The data reported must also comply with the data content requirements as specified by EBA for validation rules.

4 Encryption and compression

The envelope report and zip-compressed XBRL-report must be encrypted before compression into a submission file (*.zip). For encryption, reporting entities can use the BOFCryptNxt program, which can be downloaded from [the Jakelu Distribution Service](#). Encrypted files must have the file extension ".encrypted.xml". When using the reporting application, the submission file is created automatically (incl. compression and encryption).

5 Use of FIVA Reporting Application

With the FIVA Reporting Application, the reporting entity can generate the required submission file by entering the information into the Excel forms manually and by creating the submission file automatically, using the application's functions. Reporting entities can also download into the reporting application a complete or semicomplete XML report or CSV report from an external source, fill in any possible missing data and create the submission file automatically.

The Reporting Application and user instructions can be downloaded from [the Jakelu Distribution Service](#). FIN-FSA provides to reporting entities the necessary individual user ID and the password.

6 File naming

The reported files are named as follows:

- Envelope
 - o header_<module>_<typeofreportinginstitution>_<reportingentityId>_<period>.xml
- encrypted envelope
 - o header_<module>_<typeofreportinginstitution>_<reportingentityId>_<period>.encrypted.xml
- xbrl report
 - o <module>_<typeofreportinginstitution>_<reportingentityId>_<period>.xbrl
- encrypted xbrl report
 - o <module>_<typeofreportinginstitution>_<reportingentityId>_<period>.encrypted.xml
- submission file of one reporting entity
 - o <module>_<typeofId>_<reportingentityId>_<period>.zip
- submission file including several submission files
 - o <module>_<id>.zip

The parts of the file names signify the following:

- header: standard-form ID of the envelope: header
- <module> name of taxonomy module
- <typeofreportinginstitution> type of reporting institution
- <typeofId> type of reporting entity's ID (e.g. LEI)
- <reportingentityId>: reporting entity's ID used in the XBRL report
- <period>: date of reported information (yyyymmdd)

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- <id>: free-form ID, e.g. consecutive number

Mandatory restrictions:

File extensions:

- envelope: ".xml"
- xbrl report: ".xbrl"
- submission file: ".zip"

Name of encrypted envelope/xbrl report:

- "[original name].encrypted.xml"
- maximum length 150 characters
- the name must be unique within the submission batch

7 Submission of the reported data to FIN-FSA

Please see Jakelu Distribution Service / description of electronic reporting.

8 Further information

If you have any further inquiries, please send them to
EBAReportingHelpdesk(at)fiva.fi.

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Appendix 1: Additional information

EBAs rapporteringsspecifikationer (Data Point Model and Taxonomies for Implementing Technical Standard (ITS) on Supervisory Reporting):

<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting-data-point-model->

Appendix 2: Example of envelope (test report)

```
<?xml version='1.0' encoding='utf-8'?>
<FivaStandardHeader xmlns="http://www.finanssivalvonta.fi/Raportointi/xbrl/Documents/FivaStandardHeader"
  xmlns:bh="http://www.eurofiling.info/eu/fr/esrs/Header/BasicHeader"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <InstanceCreationDateTime>2018-02-08T18:12:21+02:00</InstanceCreationDateTime>
  <ReportingPeriod>2018-03-31</ReportingPeriod>
  <ReportingEntityType>LEI</ReportingEntityType>
  <ReportingEntity>00000000000000000098</ReportingEntity>
  <TypeOfReportingInstitution>000</TypeOfReportingInstitution>
  <ReportingApplicationName>FIN-FSA/tiedonkeruusovellus/COREP CRD
    IV/COREP_LCR_DA_Con</ReportingApplicationName>
  <ReportingApplicationVersion>13.2.50202.65534 (2.2.2018)</ReportingApplicationVersion>
  <ContactPersonFirstName>Tyyni</ContactPersonFirstName>
  <ContactPersonLastName>Testaaja</ContactPersonLastName>
  <ContactPersonEmail>tyyni.testaaja@crdrep.fi</ContactPersonEmail>
  <ContactPersonTelephone>+358-00 000 0000</ContactPersonTelephone>
  <TestFlag>True</TestFlag>
  <BasicHeader>
    <bh:ReportDataContext>
      <bh:ReportReferenceID>COREP_LCR_DA_TEST_REPORT</bh:ReportReferenceID>
    </bh:ReportDataContext>
    <bh:File>
      <bh:FilePath>COREP_LCR_DA_Con_000_00000000000000000098_20180331.xbrl</bh:FilePath>
    </bh:File>
  </BasicHeader>
</FivaStandardHeader>
```

Appendix 3: Example of XBRL report (test report)

```
<?xml version="1.0" encoding="utf-8"?>
<?instance-generator id="Diwen.Xbrl" version="0.46.1.0" creationdate="2018-02-
08T18:12:21:93+02:00"?>
<?taxonomy-version 2.3.0?>
<!--ReportingApplicationVersion 13.2.50202.65534 (2.2.2018), TestFlag True-->
<!--2018-02-08-->
<!--(C) Finanssivalvonta-->
<xbrli:xbrl xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:xlink="http://www.w3.org/1999/xlink" xmlns:eba_dim="http://www.eba.europa.eu/xbrl/crr/dict/dim"
  xmlns:eba_met="http://www.eba.europa.eu/xbrl/crr/dict/met" xmlns:find="http://www.eurofi-
ling.info/xbrl/ext/filing-indicators" xmlns:eba_AS="http://www.eba.europa.eu/xbrl/crr/dict/dom/AS"
  xmlns:eba_CU="http://www.eba.europa.eu/xbrl/crr/dict/dom/CU"
  xmlns:eba_MC="http://www.eba.europa.eu/xbrl/crr/dict/dom/MC"
```



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```
xmlns:xbrldi="http://xbrl.org/2006/xbrldi"
xmlns:eba_CA="http://www.eba.europa.eu/xbrl/crr/dict/dom/CA"
xmlns:eba_BA="http://www.eba.europa.eu/xbrl/crr/dict/dom/BA"
xmlns:eba_LQ="http://www.eba.europa.eu/xbrl/crr/dict/dom/LQ"
xmlns:link="http://www.xbrl.org/2003/linkbase"
xmlns:eba_SC="http://www.eba.europa.eu/xbrl/crr/dict/dom/SC"
xmlns:iso4217="http://www.xbrl.org/2003/iso4217" xmlns:xbrli="http://www.xbrl.org/2003/instance">
<link:schemaRef xlink:type="simple" xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/cir-
680-2014/2017-04-04/mod/corep_lcr_da_con.xsd" />
<xbrli:unit id="uEUR">
<xbrli:measure>iso4217:EUR</xbrli:measure>
</xbrli:unit>
<xbrli:unit id="uUSD">
<xbrli:measure>iso4217:USD</xbrli:measure>
</xbrli:unit>
<find:fIndicators>
<find:filingIndicator contextRef="A0" find:filed="true">C_00.01</find:filingIndicator>
<find:filingIndicator contextRef="A0" find:filed="true">C_72.00</find:filingIndicator>
<find:filingIndicator contextRef="A0" find:filed="false">C_73.00</find:filingIndicator>
<find:filingIndicator contextRef="A0" find:filed="false">C_74.00</find:filingIndicator>
<find:filingIndicator contextRef="A0" find:filed="false">C_75.00</find:filingIndicator>
<find:filingIndicator contextRef="A0" find:filed="false">C_76.00</find:filingIndicator>
</find:fIndicators>
<xbrli:context id="A0">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
</xbrli:context>
<xbrli:context id="A1">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CUS">eba_CU:USD</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
</xbrli:scenario>
</xbrli:context>
<xbrli:context id="A2">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
```

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```

<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CUS">eba_CU:USD</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:LIQ">eba_LQ:x154</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
</xbrli:scenario>
</xbrli:context>
<xbrli:context id="A3">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CUS">eba_CU:USD</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:LIQ">eba_LQ:x112</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
</xbrli:scenario>
</xbrli:context>
<xbrli:context id="A4">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CUS">eba_CU:USD</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:LIQ">eba_LQ:x107</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
</xbrli:scenario>
</xbrli:context>
<xbrli:context id="A5">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:CUS">eba_CU:USD</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:LIQ">eba_LQ:x108</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
</xbrli:scenario>

```

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```

</xbrli:context>
<xbrli:context id="A6">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x17</xbrldi:explicitMember>
</xbrli:scenario>
</xbrli:context>
<xbrli:context id="A7">
<xbrli:entity>
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
</xbrli:entity>
<xbrli:period>
<xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
<xbrli:scenario>
<xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x13</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x25</xbrldi:explicitMember>
</xbrli:scenario>
</xbrli:context>
<eba_met:mi433 contextRef="A1" unitRef="uUSD" decimals="-3">300</eba_met:mi433>
<eba_met:mi435 contextRef="A2" unitRef="uUSD" decimals="-3">0</eba_met:mi435>
<eba_met:mi435 contextRef="A3" unitRef="uUSD" decimals="-3">0</eba_met:mi435>
<eba_met:mi435 contextRef="A4" unitRef="uUSD" decimals="-3">0</eba_met:mi435>
<eba_met:mi435 contextRef="A5" unitRef="uUSD" decimals="-3">0</eba_met:mi435>
<eba_met:ei4 contextRef="A6">eba_AS:x2</eba_met:ei4>
<eba_met:ei207 contextRef="A6">eba_SC:x7</eba_met:ei207>
<eba_met:mi433 contextRef="A7" unitRef="uEUR" decimals="-3">281.902</eba_met:mi433>
</xbrli:xbrl>

```

Appendix 4: Example of XBRL report (test report – multi currency)

```

<?xml version="1.0" encoding="utf-8"?>
<?instance-generator id="Diwen.Xbrl" version="0.45.0.0" creationdate="2017-06-01T10:08:52:98+03:00"?>
<?taxonomy-version 1.0.4?>
<!--ReportingApplicationVersion 10.2.40531.65534 (31.5.2017), TestFlag True-->
<!--2017-06-01-->
<!--(C) Finansssivalvonta-->
<xbrli:xbrl xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xlink="http://www.w3.org/1999/xlink"
xmlns:eba_dim="http://www.eba.europa.eu/xbrl/crr/dict/dim" xmlns:eba_met="http://www.eba.eu-
ropa.eu/xbrl/crr/dict/met" xmlns:find="http://www.eurofiling.info/xbrl/ext/filing-indicators"
xmlns:eba_AS="http://www.eba.europa.eu/xbrl/crr/dict/dom/AS"
xmlns:eba_BT="http://www.eba.europa.eu/xbrl/crr/dict/dom/BT"
xmlns:eba_MC="http://www.eba.europa.eu/xbrl/crr/dict/dom/MC" xmlns:xbrldi="http://xbrl.org/2006/xbrldi"
xmlns:eba_typ="http://www.eba.europa.eu/xbrl/crr/dict/typ"
xmlns:eba_CA="http://www.eba.europa.eu/xbrl/crr/dict/dom/CA"
xmlns:eba_BA="http://www.eba.europa.eu/xbrl/crr/dict/dom/BA"
xmlns:eba_TR="http://www.eba.europa.eu/xbrl/crr/dict/dom/TR" xmlns:link="http://www.xbrl.org/2003/linkbase"
xmlns:eba_AP="http://www.eba.europa.eu/xbrl/crr/dict/dom/AP"

```



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```
xmlns:eba_SC="http://www.eba.europa.eu/xbrl/crr/dict/dom/SC" xmlns:iso4217="http://www.xbrl.org/2003/iso4217"
xmlns:xbrli="http://www.xbrl.org/2003/instance">
<link:schemaRef xlink:type="simple"
xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/its-2015-01+2018exercise/2016-11-15/mod/sbp_ind.xsd"
/>
<xbrli:unit id="uGBP">
  <xbrli:measure>iso4217:GBP</xbrli:measure>
</xbrli:unit>
<xbrli:unit id="uUSD">
  <xbrli:measure>iso4217:USD</xbrli:measure>
</xbrli:unit>
<find:fIndicators>
  <find:filingIndicator contextRef="A0" find:filed="true">C_110.03</find:filingIndicator>
  <find:filingIndicator contextRef="A0" find:filed="true">S_00.01</find:filingIndicator>
</find:fIndicators>
<xbrli:context id="A0">
  <xbrli:entity>
    <xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
  </xbrli:entity>
  <xbrli:period>
    <xbrli:instant>2017-06-30</xbrli:instant>
  </xbrli:period>
</xbrli:context>
<xbrli:context id="A1">
  <xbrli:entity>
    <xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
  </xbrli:entity>
  <xbrli:period>
    <xbrli:instant>2017-06-30</xbrli:instant>
  </xbrli:period>
  <xbrli:scenario>
    <xbrldi:explicitMember dimension="eba_dim:APR">eba_AP:x26</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x9</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:HYV">eba_BT:x10</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x189</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:MRW">eba_AP:x80</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:TRI">eba_TR:x11</xbrldi:explicitMember>
    <xbrldi:typedMember dimension="eba_dim:NED">
      <eba_typ:DT>2016-11-03</eba_typ:DT>
    </xbrldi:typedMember>
    <xbrldi:typedMember dimension="eba_dim:PBE">
      <eba_typ:IS>id1</eba_typ:IS>
    </xbrldi:typedMember>
  </xbrli:scenario>
</xbrli:context>
<xbrli:context id="A2">
  <xbrli:entity>
    <xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
  </xbrli:entity>
  <xbrli:period>
    <xbrli:instant>2017-06-30</xbrli:instant>
  </xbrli:period>
  <xbrli:scenario>
    <xbrldi:explicitMember dimension="eba_dim:APR">eba_AP:x26</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x9</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="eba_dim:CCA">eba_CA:x1</xbrldi:explicitMember>
```

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```

<xbrldi:explicitMember dimension="eba_dim:HYV">eba_BT:x10</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MCY">eba_MC:x189</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:MRW">eba_AP:x80</xbrldi:explicitMember>
<xbrldi:explicitMember dimension="eba_dim:TRI">eba_TR:x11</xbrldi:explicitMember>
<xbrldi:typedMember dimension="eba_dim:NED">
  <eba_typ:DT>2016-11-22</eba_typ:DT>
</xbrldi:typedMember>
<xbrldi:typedMember dimension="eba_dim:PBE">
  <eba_typ:IS>id1</eba_typ:IS>
</xbrldi:typedMember>
</xbrli:scenario>
</xbrli:context>
<xbrli:context id="A3">
  <xbrli:entity>
    <xbrli:identifier scheme="http://standards.iso.org/iso/17442">00000000000000000098</xbrli:identifier>
  </xbrli:entity>
  <xbrli:period>
    <xbrli:instant>2017-06-30</xbrli:instant>
  </xbrli:period>
  <xbrli:scenario>
    <xbrldi:explicitMember dimension="eba_dim:BAS">eba_BA:x17</xbrldi:explicitMember>
  </xbrli:scenario>
</xbrli:context>
<eba_met:mi22 contextRef="A1" unitRef="uGBP" decimals="-3">1500</eba_met:mi22>
<eba_met:mi22 contextRef="A2" unitRef="uUSD" decimals="-3">2000</eba_met:mi22>
<eba_met:ei4 contextRef="A3">eba_AS:x2</eba_met:ei4>
<eba_met:ei207 contextRef="A3">eba_SC:x6</eba_met:ei207>
</xbrli:xbrl>

```