

## Technical XBRL note on BeCorep-2011-12-31 taxonomy ("CRDIII")

### Summary

The Belgian "BeCorep-2011-12-31" taxonomy has been created as an extension of the European COREP 1.4.0 taxonomy, published at <http://www.eurofiling.info>.

### Reason for change

The COREP framework has changed due to new regulation, relative to CRD III, as published by the European Banking Authority (EBA; <http://www.eba.europa.eu>) and transposed into Belgian law by the National Bank of Belgium (NBB; <http://www.nbb.be>; Circulaire NBB-2011-04 of 23 August 2011).

### Important technical remarks

1. An Excel file has been provided for mapping purposes between the Excel templates and the XBRL taxonomy (corresponding to the illustrative instance documents).
2. At the European level, it has been decided to keep the same namespaces and the same filenames for files that continue to be used [don't overwrite the files from the old COREP with those from the new COREP as the filenames are identical but content has changed = not backwards compatible].

This new approach of same namespaces and same filenames allows to keep common concepts and dimensions between two versions of the taxonomy perfectly stable.

For instance, the concept "p-ca:OriginalOwnFunds" from the file "p-ca-2006-07-01.xsd" with namespace `xmlns:p-ca="http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/p-ca-2006-07-01"` exists in the old and in the new COREP framework and remains unchanged. As a consequence, the concept "p-ca-2006-07-01.xsd#http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/p-ca-2006-07-01/OriginalOwnFunds" does not need to be remapped to your database, the existing mapping can be reused.

However, deleted concepts and dimensions are not present any more in these files. This implies that the new COREP taxonomy is not necessarily backwards compatible!

For instance, the concept "p-mi:SpecificRiskSurcharge" from the file "p-mi-2006-07-01.xsd" with namespace `xmlns:p-mi="http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/p-mi-2006-07-01"` existed in the old COREP but does no longer exist in the new COREP. As a consequence, the concept "p-mi-2006-07-01.xsd#http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/p-mi-2006-07-01/p-mi:SpecificRiskSurcharge" is not present any more in the new COREP.

New concepts and dimensions that belong to an existing category are added to the corresponding files.

For instance, the concept "p-ca:AdditionalValueAdjustmentNecessaryWithRespectToFairValueInstruments" from the file "p-ca-2006-07-01.xsd" with namespace `xmlns:p-ca="http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/p-ca-2006-07-01"` did not exist in the old COREP but does exist in the new COREP. As a consequence, the concept "p-ca-2006-07-01.xsd#http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/p-ca-2006-07-01/p-ca:AdditionalValueAdjustmentNecessaryWithRespectToFairValueInstruments" is added in the file "p-ca-2006-07-01.xsd" in the new COREP.

New files evidently get new filenames and namespaces.

For instance, the file "p-ms-2011-12-31.xsd" with namespace `xmlns:p-ms="http://www.c-ebs.org/eu/fr/esrs/corep/2011-12-31/p-ms-2011-12-31"` did not exist in the old COREP but does exist in the new COREP. This is indicated by the different date in namespace and filename.

As there are a lot of common filenames and namespaces, there was a need for a distinction mechanism between the old and the new COREP.

1. In the European COREP taxonomy, a version number was introduced inside of each file:  
**<?taxonomy-version 1.4.0?>**
2. Also in the Belgian COREP taxonomy, the same principle was applied and version number was added:  
**<?taxonomy-version: BeCorep-2011-12-31?>**
3. For file upload, the reporting protocol includes a new property as part of the XML envelope around the XBRL instance document. This property explicitly mentions the version of the taxonomy that is used and corresponds to the comment introduced in each file of the Belgian COREP taxonomy:  
**<CustomParameters>**  
**<Dim prop="og\_txn\_vrs">BeCorep-2011-12-31</Dim>**  
**</CustomParameters>**