

**XBRL PROTOCOL FOR THE REPORTING OF COREP
BY FINANCIAL INSTITUTIONS VIA ONEGATE**

Version 2.0

12-2011

1) ONEGATE, PORTAL TO SUBMIT REPORTS TO THE NATIONAL BANK OF BELGIUM

The National Bank of Belgium provides declarers with a totally secure Internet collection application. This application is called OneGate and allows companies to complete statistical, prudential and other declaration forms either by introducing data directly or by uploading files.

In order to safeguard the confidentiality of the data transmitted, the National Bank of Belgium proposes two access methods:

- access by means of a user code and password;
- access by means of an electronic certificate which guarantees an even greater level of confidentiality.

The reporting of COREP by financial institutions is to be done only via OneGate by means of an electronic certificate.

This application, as well as the necessary documentation, is available via the site of the NBB (<http://www.nbb.be>, statistics, declarations OneGate). The CSSR certificate may be reused to obtain access to OneGate. For more information with regard to certificates or the registration procedure, see the online documentation or contact:

Nederlands

☎ +32 2 221 54 86

✉ access.cssr@nbb.be

Français

☎ +32 2 221 49 39

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2) STRUCTURE OF THE REPORTS

A regular OneGate XBRL report always consists of two parts:

1. a general administrative part, according to the general XML format
2. an application specific conceptual part, according to the XBRL format and XBRL taxonomy, as specified in this protocol memorandum.

An illustrative OneGate XBRL report could look like this:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes" ?>
<XbrlDeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2011-01-05T13:06:44.418+01:00">
    <From declarerType="...">...</From>
    <To>NBB</To>
    <Domain>MBS</Domain>
    <Response feedback="true">
      <Email>a.declarer@companies.be</Email>
      <Language>EN</Language>
    </Response>
    <CustomParameters>
      <Dim prop="og_txn_vrs">BeCorep-2011-12-31</Dim>
    </CustomParameters>
  </Administration>
  <Report action="..." code="...">
    <xbrl>...</xbrl>
  </Report>
</XbrlDeclarationReport>
```

Identification is done by means of the BIC-code for credit institutions and the unique company number for the other declarers. The declarerType must be explicitly mentioned in the Administration part.

```
<From declarerType="BIC">MYBICBEBB</From>
```

```
<From declarerType="KBO">0123456789</From>
```

The following tags and attributes are optional:

- creationTime attribute (the timestamp of the generation of the file, ignored by OneGate);
- Response tag;
- feedback attribute (default value is "true");
- Email tag (the email address that should receive the feedback data. The value is of type string and the validity of the email address will not be checked);
- Language tag (the language of the feedback report: the value should be specified using the ISO 639-1 standard).

The version of the taxonomy is very important as each taxonomy has its own validity period. It must be explicitly mentioned in the XML envelope in order to allow OneGate to validate the instance vis-à-vis the corresponding taxonomy. The following custom parameter is added:

```
<CustomParameters>
```

```
<Dim prop="og_txn_vrs">BeCorep-2011-12-31</Dim>
```

```
</CustomParameters>
```

To avoid misunderstandings, the version is also included as a comment in each of the Belgian taxonomy-files [the European taxonomy files have their own European version number]:

```
<?taxonomy-version BeCorep-2011-12-31?>
```

Within the report tag, the "action" attribute can have two values. By default (so if omitted), the action is "update" implying an incremental update of the report. The alternative is "replace" where all the previously reported figures for the report are first deleted before the new figures are loaded and validated. These actions can only be applied at the level of the report.

The code of the report depends on the scope. For the reporting of COREP, the explicit dimension "Scope" (d-sc-be-2006-07-01.xsd) contains the following relevant members leading to the respective report codes stated next to them:

- | | |
|------------------------|------------------------|
| • d-sc-be:Consolidated | <Report code="COREPC"> |
| • d-sc-be:Social | <Report code="COREPS"> |
| • d-sc-be:Territorial | <Report code="COREPT"> |

The relevant scope, determined by the prudential supervisor, is initialised in the control panel in OneGate and should be used in the report codes and in the scenarios in the instance documents as indicated above.

It is possible to combine several reports (and, as a consequence, several scopes) for one domain (in casu MBS) in one OneGate file:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes" ?>
```

```
<XbrlDeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
```

```
<Administration>
```

```
<From declarerType="...">...</From>
```

```
<To>NBB</To>
```

```
<Domain>MBS</Domain>
```

```
</Administration>
```

```
<Report action="..." code="...">
```

```
<xbrl>...</xbrl>
```

```
</Report>
```

```
<Report action="..." code="...">
```

```
<xbrl>...</xbrl>
```

```
</Report>
```

```
</XbrlDeclarationReport>
```

The minimal unit of reporting is the **XBRL fact** (the reported value for the combination of one primary item and its possible dimensions). This enables the reporting of a limited set of elements (for submitting small scale corrections, updates or revisions).

Facts with a **zero-value** can be reported optionally (unless stated otherwise). As long as a fact has not been reported, it is considered to be zero in OneGate's validation engine and in data analysis environments. Facts with **nil=true** in the instance document result in the removal of these facts from the database (insofar already reported before, otherwise these facts are ignored).

In order to have a valid OneGate report, the following rules or conventions must be respected:

1. Each report must be officially **closed**; this is only possible when no initial or erroneous forms are left. The closing of the report reflects your approval of the figures and the completion of the reporting. The time stamp of the close is registered and all forms become read-only, implying that they can still be consulted, but not modified any more. Obviously, corrections and revisions remain possible: please contact your prudential supervisor so that the closed report can be reopened.
2. The attribute "**decimals**" is mandatory for numeric values (except percentage values) and must hold the constant value "2", implying a reporting in eurocent.

Eg. <AssetsTotal **decimals="2"** unitRef="U-Monetary">...</AssetsTotal>

3. Percentages are in principle reported as follows:
150% = 1.5
8,74% = 0.0874
with the "decimals" attribute always holding the constant value "4".

Eg. <SolvencyRatio **decimals="4"** unitRef="U-Pure">0.1175</SolvencyRatio>

4. For all equalities, there is an absolute tolerance of one thousand euro (1.000 EUR) when applying the validation rules, except for checks on percentages or stated otherwise.
5. Monetary Item Types (and derived types) must have 'iso4217:EUR' as *unit of measure*, unless stated otherwise:

```
<unit id="U-Monetary">  
  <measure>iso4217:EUR</measure>  
</unit>
```

6. In case of a "duration" periodType:
 - the startDate is the first calendar day of the month, following the closing of the accounting year (unless for a form with a 6-monthly or yearly frequency that is independent of the closing of the accounting year);
 - the endDate is the last calendar day of the month of the reporting.

Eg. the period for a reporting on the situation per ultimo September 2012 for a company that ends its accounting year on December 31st, is:

```
<period>  
  <startDate>2012-01-01</startDate>  
  <endDate>2012-09-30</endDate>  
</period>
```

7. Only absolute URI's are accepted as schemaRefs in the "instance document". The relevant entry points for the COREP forms are:
- Table 90.01:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-ca-be-2006-07-01/t-ca-be-2006-07-01.xsd>
 - Table 90.02:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-gd-be-2006-07-01/t-gd-be-2006-07-01.xsd>
 - Table 90.03:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-cs-be-2006-07-01/t-cs-be-2006-07-01.xsd>
 - Table 90.04:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-ci-be-2006-07-01/t-ci-be-2006-07-01.xsd>
 - Table 90.05:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-ce-be-2006-07-01/t-ce-be-2006-07-01.xsd>
 - Table 90.06:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-ss-be-2006-07-01/t-ss-be-2006-07-01.xsd>
 - Table 90.07:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-si-be-2006-07-01/t-si-be-2006-07-01.xsd>
 - Table 90.08:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-sd-be-2006-07-01/t-sd-be-2006-07-01.xsd>
 - Table 90.09:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-ct-be-2006-07-01/t-ct-be-2006-07-01.xsd>
 - Table 90.10:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-mt-be-2006-07-01/t-mt-be-2006-07-01.xsd>
 - Table 90.11:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-me-be-2006-07-01/t-me-be-2006-07-01.xsd>
 - Table 90.12:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-mf-be-2006-07-01/t-mf-be-2006-07-01.xsd>
 - Table 90.13:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-mc-be-2006-07-01/t-mc-be-2006-07-01.xsd>
 - Table 90.14:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-mi-be-2006-07-01/t-mi-be-2006-07-01.xsd>
 - Table 90.15:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-md-be-2006-07-01/t-md-be-2006-07-01.xsd>
 - Table 90.16:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-op-be-2006-07-01/t-op-be-2006-07-01.xsd>
 - Table 90.17:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-od-be-2006-07-01/t-od-be-2006-07-01.xsd>
 - Table 90.18:
<http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/t-lr-be-2006-07-01/t-lr-be-2006-07-01.xsd>
 - Table 90.20:
<http://www.c-ebs.org/eu/fr/esrs/corep/2011-12-31/t-ms-be-2011-12-31/t-ms-be-2011-12-31.xsd>
 - Table 90.21:
<http://www.c-ebs.org/eu/fr/esrs/corep/2011-12-31/t-mp-be-2011-12-31/t-mp-be-2011-12-31.xsd>
8. In principle, there is one template taxonomy for each table (form), but it is allowed within one report to refer to multiple taxonomies or multiple periods. Nevertheless, it is not possible to refer to taxonomies from different reports (eg. FINREP versus COREP).
9. It is not allowed to refer to taxonomies, other than the Belgian extensions or the taxonomies to which these extensions refer.

10. On top of the identification in the general administrative part by means of the BIC-code for credit institutions and the unique company number for the other declarers, every company must repeat its identification in each context of the instance document:

<entity>

<identifier scheme="http://www.swift.com">MYBICBEBB</identifier>

or

<identifier scheme="http://www.swift.com">0123456789</identifier>

</entity>

Export functionalities

It is possible to export your reported data in XBRL format (independent of the way the data were introduced or uploaded).

3) Taxonomies

Taxonomies and representative instance documents are available on the website of the NBB:

- Nederlands: "Kredietinstellingen" > "Circulaires en mededelingen".
- Français: "Etablissements de crédit" > "Circulaires & communications".