

**PROTOCOL OVER DE AFGIFTE VAN DE STRUCTUURENQUÊTE DOOR DE
KREDIETINSTELLINGEN (DOMEIN MBS, RAPPORT BNK)**

**PROTOCOLE DE REMISE DE L'ENQUÊTE STRUCTURELLE PAR LES ETABLISSEMENTS
DE CREDIT (DOMAINE MBS, RAPPORT BNK)**

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PROLOGUE

Given the technical nature of the reporting protocol, this document is written only in English. There are no other languages of the protocol available.

1. INTRODUCTION

This document describes the technical protocol for submitting XML files to the National Bank of Belgium via the online portal “OneGate”, domain MBS, report BNK (“structural survey”).

Disclaimer: all XML syntax excerpts in this document are for non-normative, illustrative purposes and should not be considered as valid. For valid XML syntax, the preparer should make use of appropriate parsers.

2. ONEGATE, REPORTING PORTAL OF 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 ensure the confidentiality of the data transmitted, the National Bank of Belgium proposes two access methods:

- access by means of a **username** and **password** (“standard secured”);
- access by means of an **electronic certificate** (“strong secured”).

The reporting by financial institutions via OneGate [in domain MBS] is to be done only by means of an electronic certificate, i.e. in the “strong secured” mode.

This application, as well as the necessary documentation, is available via the site of the NBB (<http://www.nbb.be/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.onegate@nbb.be

Français

 +32 2 221 49 39

 access.onegate@nbb.be

3. THE REPORTING PROCESS

3.1. LINKS WITH SCHEMA A (REPORT SCHA)

The structural survey BNK has several links with schema A (report SCHA). In case of 1-1 relationships the data are derived from schema A by means of “derivation” rules”; this implies that the relevant cells are filled automatically with the SCHA data and cannot be modified in the BNK report. In other cases, there is a formal validation rule between report BNK and report SCHA.

3.2. LINKS WITH PREVIOUS PERIOD

Some administrative data in table 60.10 are generally quite stable over time. To facilitate the reporting of the declarers, these administrative data are extracted automatically from the previous reporting period by means of “initialization” rules. The declarer must verify them and adapt whenever necessary.

3.3. QUALITY CHECKS AND CORRECTIONS

The National Bank of Belgium performs quality checks in order to ascertain the intrinsic quality of the communicated figures and reports. These checks may result in bilateral questions to individual institutions with the objective to clarify remarkable evolutions or figures. In case errors are discovered, the institution will be requested to correct the reports. The necessary corrections must be submitted to the National Bank of Belgium at the latest within one Belgian bank working day.

3.4. CLOSING WORKFLOW

Each report must be officially closed; this is only possible when no initial or erroneous forms are left. An institution that closes the report is assumed to have approved the figures and its comprehensiveness. The closing event is registered with a time stamp, after which all report forms become read-only, consultable but unchangeable. If after closing an exceptional correction must be applied, the institution should contact its NBB account manager to reopen the closed report.

It is possible to close the report manually in the control panel of OneGate once all the forms have been correctly reported or by means of an attribute in the XML file:

```
<Report close="true" code="BNK" date="...">
  <Data form="...">
    <Dim prop="BNKBAS">...</Dim>
    <Dim prop="BNKCBRK">...</Dim>
    <Dim prop="BNKCUR">...</Dim>
    <Item>
      ...
    </Item>
  </Data>
</Report>
```

Non-normative sample report (for illustration purposes only)

4. STRUCTURE OF THE REPORTS

4.1. IDENTIFICATION

Reporting agents are to be identified by means of the unique enterprise number [Kruispuntbank van Ondernemingen; Banque-Carrefour des Entreprises]. This code is composed of 10 figures.

4.2. COUNTRY AND CURRENCY CODES

The countries and currencies are encoded using the ISO-standards:

- Countries: ISO 3166 - 2 positions (and some specified X*- and 4*-codes);
- Currencies: ISO 4217 - 3 positions.

4.3. THE XML FORMAT - GENERAL

This section describes the generic XML format. A general OneGate XML report is a valid XML document, with the following structure:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes" ?>
<DeclarationReport xmlns="http://www.onegate.eu/2010-01-01">
  <Administration creationTime="2011-12-26T07:25:44">
    <From declarerType=".....1">.....2</From>
    <To>NBB</To>
    <Domain>MBS</Domain>
    <Response feedback="true">
      <Email>a.declarer@companies.be</Email>
      <Language>EN</Language>
    </Response>
  </Administration>
  <Report action=".....3" code=".....4" date=".....5" close=".....6">
    <Data form=".....7">
      <Dim prop=".....8">.....9</Dim>
      .....
      <Item>
        <Dim prop=".....8">.....9</Dim>
        .....
      </Item>
    </Data>
    .....
  </Report>
</DeclarationReport>
```

Non-normative sample report (for illustration purposes only)

Superscript notes:

- ¹ Parameter for the institution's *identification type*. The value of this parameter depends on the institution and report. The identification type for the structural survey BNK is always "KBO".
- ² Parameter for the institution's *identification number*. The value of this parameter depends on the institution and report.
- ³ Parameter to instruct the *processing type* of your submission:
 - action="replace": this will initialise the forms present in the current submission file before processing the values of the submission;
 - action="update": this will only replace the values which are present in your current submission; the values stored in the database from previous uploads will not be replaced if not present in your current submission. In case a figure was previously incorrectly reported, it must be reported again with a "0" value or the form must be completely initialized via the control panel. Otherwise, the incorrect figure will remain in the database when using action="update".

Note: when not included, this attribute's default value is "update"
- ⁴ Parameter to instruct OneGate to which *report* the data belong. For the structural survey, the report code is "BNK".
- ⁵ Parameter to instruct OneGate to which *reporting period* the data belong (format YYYY-MM).
- ⁶ Parameter to instruct OneGate whether or not to *close the report*. Possible values are "true" (close the report) and "false" (don't close the report).
- ⁷ Parameter to instruct OneGate to which *form* the data belong. There may be several forms within one report.
- ⁸ Indication of the *dimension property*. Dimension properties can exist on the level of the form (if they relate to all the items within the form) or within an item (if they relate only to the item itself). There may be none, one or many dimension properties.
- ⁹ Value for the dimension property.

Optional elements:

- Administration, attribute "creationTime" for your own reference, ignored by OneGate;
- Response, attribute "feedback", if not included, this attribute's default value is "true";
- Email node: OneGate will send feedback to this address. No check on the string value;
- Language node: OneGate will provide feedback in one of NL, FR, EN and DE.

4.4. THE XML FORMAT - SPECIFIC

This section describes the specific content for the reporting of the structural survey by the reporting agents to the National Bank of Belgium via OneGate.

Within the report node, the following generic structure applies:

```
<Report>
  <Data form=".....">
    <Dim prop=".....">.....</Dim>
    .....
    <Item>
      <Dim prop=".....">.....</Dim>
      .....
    </Item>
  </Data>
  .....
</Report>
```

Non-normative sample report (for illustration purposes only)

The **form code** relates to a specific table of the structural survey, for instance:

- "6010",
- "6040",
- ...
- "6086".

The **dimension properties on form level** are:

- <Dim prop="BNKBAS">
Reporting basis:
 10 = territorial position;
 20 = statutory position.
- <Dim prop="BNKCBRK">
Currency breakdown:
 2 = all currencies aggregated in their equivalent in EUR;
 4 = separate data for EUR and for all foreign currencies in their equivalent in EUR.
- <Dim prop="BNKCUR">
Currency code. It depends on the currency breakdown:
 Currency breakdown = 2 or 4: currency always **"EUR"**.

The **dimension properties on item level** are:

- <Dim prop="BNKRUB">
Rubrik/Rubrique code: 1 to 6 characters (figures and/or capital letters). The code corresponds to the line number of the items in the reporting templates.
- <Dim prop="BNKCOL">
Column code: 1 to 3 characters (figures and/or capital letters). The code corresponds to the columns of the items in the reporting templates.
- <Dim prop="BNKINT">
Integer value. Figures are to be reported with a scaling factor of thousand (1 million is reported as 1000). No decimals may be used for this dimension property and maximum up to 15 significant figures can be reported. No thousands separator is to be used.
- <Dim prop="BNKDEC">
Decimal value. Up to 2 decimals may be used for this dimension property and maximum up to 15 significant figures can be reported. The decimal mark is a point ".". No thousands separator is to be used. Percentages are to be reported using this dimension property; 15,84 % is to be reported as 15.84.
- <Dim prop="BNKCHR">
Textual value, a limited series of characters from the "ASCII extended character set".
- <Dim prop="BNKDAT">
Date, format YYYY-MM-DD.
- <Dim prop="BNKCONF">
Dummy property to confirm the derivation of data from schema A (report SCHA). As all values table 6060 are derived from schema A, this dummy property with value "Y" has been introduced to fully automate the reporting of the structural survey (report BNK).

A "nihil" declaration

When reporting a form as "nihil", no items have to be declared. However, the relevant dimension properties on form level must be included. An example:

Declaring the form "6070" for the territorial basis as "nihil":

```
<Report date="2015-12" code="BNK">  
  <Data form="6070" action="nihil">  
    <Dim prop="BNKBAS">10</Dim>  
    <Dim prop="BNKCBRK">2</Dim>  
    <Dim prop="BNKCUR">EUR</Dim>  
  </Data>  
</Report>
```

Non-normative sample report (for illustration purposes only)

4.5. TOLERANCES ON VALIDATION RULES

Tolerances are applied on validation rules in order to allow for insignificantly small errors, to cover rounding errors for instance.

- Intra-table rules: a deviation of 5 reporting units is accepted;
- Inter-table rules: a deviation of 10 reporting units is accepted.

4.6. THE MINIMAL UNIT OF REPORTING

There is no minimal unit of reporting, the behavior of the collection tool depends on the parameters added by the reporting agent in the <Report> part of the XML file. At report level, there is an "action" attribute that can contain two values:

- **action="replace"**: this will initialise the forms present in the current submission file before processing the values of the submission;
- **action="update"**: this will only replace the values which are present in your current submission: the values stored in the database from previous uploads will not be replaced if not present in your current submission. This implies that every cell can be reported individually or small corrections or addendums can be added separately. In case a figure was previously incorrectly reported, it must be reported again with a "0" value or the form must be completely initialized via the control panel. Otherwise, the incorrect figure will remain in the database when using action="update".

Note: when not included, this attribute's default value is "update"

4.7. SOME CONCRETE EXAMPLES

Reporting some facts for form "6010" :

```
<Report date="2015-12" code="BNK" close="false">
  <Data form="6010">
    <Dim prop="BNKBAS">20</Dim>
    <Dim prop="BNKCUR">EUR</Dim>
    <Dim prop="BNKCBRK">2</Dim>
    <Item>
      <Dim prop="BNKRUB">102</Dim>
      <Dim prop="BNKCHR">BICBBEBB</Dim>
      <Dim prop="BNKCOL">010</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">122</Dim>
      <Dim prop="BNKCHR">Bank NV</Dim>
      <Dim prop="BNKCOL">010</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">124</Dim>
      <Dim prop="BNKCHR">Street 99</Dim>
      <Dim prop="BNKCOL">010</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">130</Dim>
      <Dim prop="BNKCHR">Brussel</Dim>
      <Dim prop="BNKCOL">010</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">104</Dim>
      <Dim prop="BNKCOL">020</Dim>
      <Dim prop="BNKINT">123456789</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">202</Dim>
      <Dim prop="BNKCOL">030</Dim>
      <Dim prop="BNKDAT">2015-12-31</Dim>
    </Item>
  </Data>
</Report>
```

Non-normative sample report (for illustration purposes only)

Reporting the dummy property BNKCONF for form "6060":

```
<Report code="BNK" date="2015-12" close="false">
  <Data form="6060">
    <Dim prop="BNKBAS">20</Dim>
    <Dim prop="BNKCUR">EUR</Dim>
    <Dim prop="BNKCBRK">2</Dim>
    <Item>
      <Dim prop="BNKCONF">Y</Dim>
      <Dim prop="BNKRUB">999</Dim>
    </Item>
  </Data>
</Report>
```

Non-normative sample report (for illustration purposes only)

Reporting some percentage facts for form "6082":

```
<Report code="BNK" date="2015-12" close="false">
  <Data form="6082">
    <Dim prop="BNKBAS">20</Dim>
    <Dim prop="BNKCUR">EUR</Dim>
    <Dim prop="BNKCBRK">2</Dim>
    <Item>
      <Dim prop="BNKRUB">402</Dim>
      <Dim prop="BNKCOL">050</Dim>
      <Dim prop="BNKDEC">28.13</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">404</Dim>
      <Dim prop="BNKCOL">050</Dim>
      <Dim prop="BNKDEC">8.57</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">406</Dim>
      <Dim prop="BNKCOL">050</Dim>
      <Dim prop="BNKDEC">24.98</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">408</Dim>
      <Dim prop="BNKCOL">050</Dim>
      <Dim prop="BNKDEC">20.82</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">412</Dim>
      <Dim prop="BNKCOL">050</Dim>
      <Dim prop="BNKDEC">17.5</Dim>
    </Item>
    <Item>
      <Dim prop="BNKRUB">499</Dim>
      <Dim prop="BNKCOL">050</Dim>
      <Dim prop="BNKDEC">100</Dim>
    </Item>
  </Data>
</Report>
```

Non-normative sample report (for illustration purposes only)