



COREP/FINREP Reporting

Filing Manual

Purpose of this document

This filing manual contains the rules and guidance for firms and software vendors when creating XBRL instance files for COREP and FINREP reporting.

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2. Introduction

This document has been produced to assist firms and software vendors in creating XBRL instance documents for CRD IV COREP and FINREP reporting.

There is a large degree of flexibility in the XBRL reporting language and certain decisions have needed to be taken to remove any ambiguity and uncertainty between filer and the FCA (and ultimately the EBA).

3. Purpose and Scope

The purpose of this document is to provide UK-specific guidance and rules that are in addition to the EBA Filing Rules. The EBA rules are in general the base rules which MUST be adhered to. The rules in this document further clarify, emphasise, or constrain the EBA rules.

The scope relates purely to concerns around creating an XBRL instance document. I.e. it does not consider interaction with the FCA GABRIEL report collection system; please refer to the recently updated [GABRIEL Technical Pack](#) for such details.

4. Related Documents

This manual is based on the [EBA Filing Rules](#) which are in turn based on the CEN Workshop Agreement on European filing rules developed by the CEN WS/XBRL project (<http://cen.eurofiling.info>).

5. Filing Syntax Rules

5.1. Filing naming

This applies to the Web Upload channel only since there is no file as such for the Direct Communications channel. The uploaded file must have one of the following extensions:

- .xml (NB – this is just an acceptable file extension; the document contents must still of course be XBRL)
- .xbrl
- .gz (in the case of a compressed instance).

5.2. Encoding of XBRL instance documents

All instances MUST be encoded in UTF-8. The instance file MUST be created in UTF-8 AND the encoding attribute of the XML processing instruction should specify “UTF-8” as follows:

```
<?xml version="1.0" encoding="utf-8"?>
```

5.3. Taxonomy entry point selection

While XBRL supports reference to any taxonomy file through DTS discovery, the instance MUST reference only the appropriate, defined “module” entry points via the `link:schemaRef` element. The appropriate module entry point will be generated by the FCA on the firm schedule. The correct version for the reporting period must be used. Please refer to the Gabriel COREP/FINREP webpages for a full list of module entry points applicable to each taxonomy and how they map to Gabriel.

5.4. Filing Indicators

Each reported fact in a filing is assigned to one or more reporting units (known as “templates”). One, and only one, filing indicator with a code associated to a particular template, MUST be used to explicitly indicate the intention of the reporter to file that template. Conversely, the absence of a filing indicator indicates the reporter did not intend to file. Alternatively, a filer SHOULD specify a (negative) filing indicator with an attribute of `filed="false"` to explicitly state the intention not to file a template. The two cases are semantically identical.

The ‘negative’ filing indicator SHOULD only be used when the template that is NOT being filed is a template that is expected to be filed but has no information to report for that period. It SHOULD NOT be used simply to signify that ‘I don’t submit this template’.

Please refer to §8.5 of the EBA publication “Representation in XBRL of the Data Point Model - Documentation of XBRL taxonomy” for a full description of the implementation and use of filing indicators in the CRD IV XBRL taxonomy. This document is part of the [“General Documentation” archive](#) published on the [EBA website](#).

Filing indicators MUST NOT be set in the case no facts are being reported for that template. The FCA will automatically run the validation rules embodied in the CRD IV taxonomy, and these are driven by the presence of filing indicators. Therefore setting indicators without filing the corresponding facts is likely to cause many validation errors and cause the submission to be rejected.

Instances MUST NOT include facts which are not contained in any of the templates indicated by the filing indicators

5.5. Valid XML/XBRL

Instance documents MUST be XBRL 2.1 and XBRL Dimensions 1.0 valid. The FCA XBRL infrastructure will reject all submissions which are not compliant with the prevailing XML and XBRL standards and specifications required for the EBA taxonomy. Please refer to the EBA documentation for full details of the standards, etc. which pertain to any given version of the EBA taxonomy.

5.6. Instance Validation

All instances MUST be valid with regards to the validation rules specified in the CRR ITS. Technically, the FCA will be running the validations exactly as specified in the EBA taxonomy.

5.7. Taxonomy Extensions

Instances MUST only reference the published EBA taxonomies and entry points. The FCA will not be extending the EBA taxonomy, and reporter MUST NOT use any extensions.

5.8. Resubmissions

Any instances requiring to be resubmitted for any reason MUST be full and complete resubmissions of the entire instance. Partial submissions are not valid and will likely result in many failed validation rules.

6. Instance Syntax Rules

6.1. XLink xml:base Attribute

There is no semantic need for this attribute, and it MUST not appear in any instance document.

6.2. Referencing the Taxonomy

There MUST be only one xbrli:schemaRef element.

This element MUST resolve to the full, published EBA entry point.

This is the ONLY supported taxonomy referencing method. I.e. the use of link:linkbaseRef, while valid in general XBRL terms, MUST NOT be used.

6.3. XML Comments

Any XML comments in an instance document will be ignored and therefore no attempt to convey any semantic meaning through comments should be undertaken. Comments also add unnecessarily to the size of instance documents so should be avoided.

7. Context Related Rules

7.1. Context Ids

Context ids are merely keys used to relate facts to their context within an XBRL instance. No attempt should be made to convey semantic meaning through context ids. Context ids should be kept as short as possible, with a maximum length of 50 characters.

7.2. No Unreferenced Contexts

All contexts should be referenced by at least one fact. Instance documents SHOULD NOT contain unreferenced contexts since these add size but no value.

7.3. Identification of the Reporting Entity

The xbrli:identifier element MUST be populated as follows:

```
<xbrli:identifier scheme="http://www.fca.org.uk/register">FRN</xbrli:identifier>
```

where FRN is the FCA FRN of the reporting entity.

OR

```
<xbrli:identifier scheme="http://standards.iso.org/iso/17442">LEI</xbrli:identifier>
```

where LEI is the LEI of the reporting entity.

A single FRN or LEI MUST be used consistently throughout the instance.

7.4. Reporting Period

The EBA has chosen to simplify the reporting of periods by defining the following rules and constraints:

- All dates MUST be instants; i.e. reported through the use of the `xbrli:instant` element ONLY. The `xbrli:forever` and `xbrli:startDate/endDate` (for flows) MUST never be used.
- All dates MUST be in whole days with no timezone.
- All dates MUST be valid with regards to the `xs:date` type.
- The reference date of the instance MUST be used for all periods.

Semantic distinctions between the flow vs stock nature of a fact can be determined from the naming convention for the primary item: if the second character is 'i' the fact is a stock; if the second character is 'd' the fact is a flow or change. Other logical distinctions relating to date-like aspects of a fact are reported through dimensions.

7.5. Dimensions

Two *de facto* standards have evolved for specifying dimensions in XBRL: through the `xbrli:segment` element or the `xbrli:scenario` element of the context. For CRD IV COREP/FINREP reporting, ONLY the `xbrli:scenario` element is used. Filers MUST therefore ONLY use this element when specifying dimensions.

Further, the `xbrli:scenario` element MUST NOT be used to hold any other content at all. Typed member values are restricted to being no greater than 255 characters.

8. Fact Related Rules

8.1. Fact Length

Fact values MUST NOT be greater than 2048 characters.

8.2. Duplicated Facts

An instance document MUST NOT contain duplicate facts. Duplicate facts are defined in §2.16 of the EBA Filing Manual. Instances must conform strictly to this EBA definition.

8.3. Precision – Precision Attribute

The 'precision' attribute MUST NOT be used to convey the precision of a fact. Only the 'decimals' attribute can be used (see following section).

8.4. Precision – Decimals Attribute

The 'decimals' attribute SHOULD be used to convey the precision of the *source* data used for reporting a fact. No truncated or rounded source values should be reported.

This is a subtle and potentially confusing subject. As such, the filer should be familiar with the following documents which together define precisely how the accuracy of facts should be reported:

DOCUMENT	SUMMARY
EBA Filing Manual	Explains the EBA rules which UK filers must conform to, and gives example coding of facts.
Precision, Decimals and Units 1.0 Request for Comments	Formal XBRL documentation for the 'precision' and 'decimal' attributes. Good background reading for understanding the EBA rules.

In particular, the EBA rules in §2.18 of the EBA Filing Manual MUST be conformed to. The decimals attribute is restricted to being no greater than 10 characters in length.

8.5. Zero, Empty, and Nil Values

If the value of a fact is known to be 0 it SHOULD be reported as 0. E.g.:

```
<... decimals='INF'>0</...>
```

Facts that are not applicable within a given template MUST be omitted and not reported in any way. Nil values MUST NOT be reported in any way.

8.6. Language

The 'xml:lang' attribute may be used to identify the language of a string-based fact. The FCA/PRA cannot foresee a use for this nationally as we will not be implementing any specific processing related to it. It is therefore not necessary to specify a language with this attribute.

9. Unit Related Rules

Careful attention should be given to the section entitled "Unit Related Rules" on page 16 of the EBA Filing Manual. These contain detailed rules that UK filers must conform to regarding the use of 'xbrli:unit' and 'xbrli:measure' elements.

Unit ids are restricted to being no greater than 20 characters.

10. Additional Guidance

10.1. Table Codes

Table codes are restricted to being no greater than 20 characters.

10.2. Currency for Monetary facts

In general monetary values in an instance must all be expressed in the same ("reporting") currency, i.e. values should be converted to that currency.

For some specific data items however it may be indicated (in the taxonomy/DPM) that the values reported should be expressed in their "currency of denomination" (i.e. intrinsic currency), and not converted to the reporting currency.

This is indicated by such facts having the "Expressed in currency of denomination (not converted to reporting currency)" member of the "Currency Conversion Approach" (CCA) dimension in their context.

Such a marker will often be used in tables that e.g. report a breakdown of figures with a different currency on each sheet. Such facts should have a currency that is consistent with the currency breakdown they intend to express.

One “Reporting” Currency:

(a) An instance MUST express all monetary facts which do not fall under point (b) using a single currency:

“Currency of denomination” facts:

(b) Monetary facts whose associated context contains the eba_CA:x1 member for the CCA dimension MUST be expressed in units of their currency of denomination.

Currency dimension consistency:

(c) For facts falling under point (b), whose context also includes the dimension “Currency with significant liabilities” (CUS), the currency of the fact (i.e. unit) MUST be consistent with the value given for this dimension.

10.3. Non-monetary Units

All non-monetary units MUST be reported as ‘pure’. I.e. the ‘xbrli:unit’ element must contain a single ‘xbrli:measure’ element with a value of ‘xbrli:pure’.

Rates, percentages and ratios MUST be reported using decimal notation rather than in percentages where the value has been multiplied by 100 (e.g. 9.31% must be reported as 0.0931).

10.4. Decimal Representation

The value of numeric facts MUST be expressed in the specified units, without any change of scale and SHOULD be expressed without rounding or truncation.

There are important considerations regarding the precision of source data, and how it must be specified in instance files, in §2.18 and §3.3 of the EBA Filing Manual. UK filers MUST be familiar with these rules and abide by them in all submissions.

Monetary values must be reported in single units.