Building on the XBRL eco sytem

- Paul Staal
- ING
- Member of SBR banken
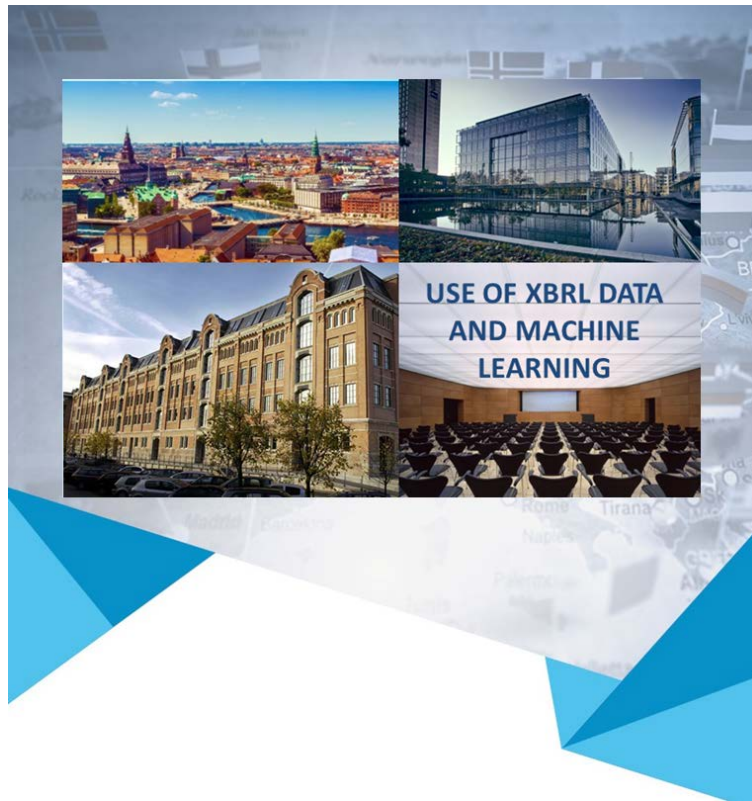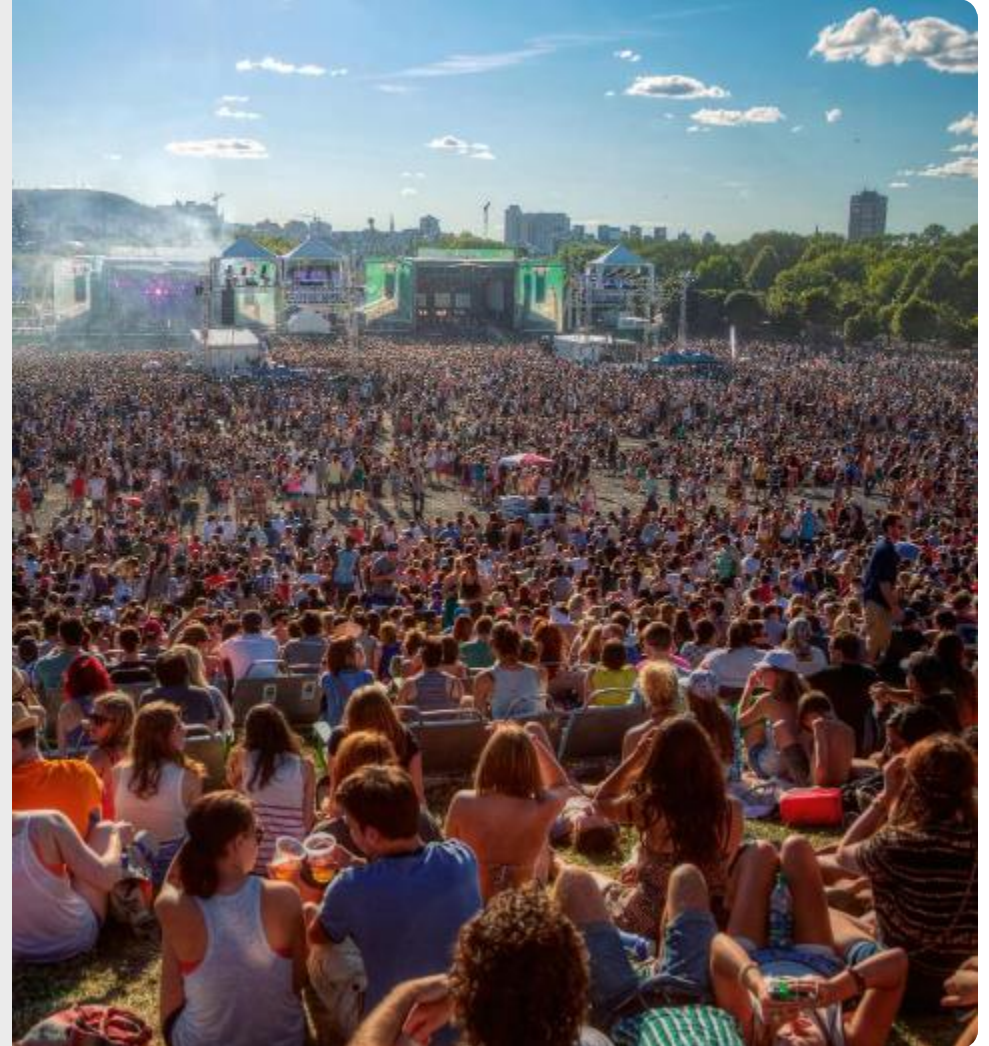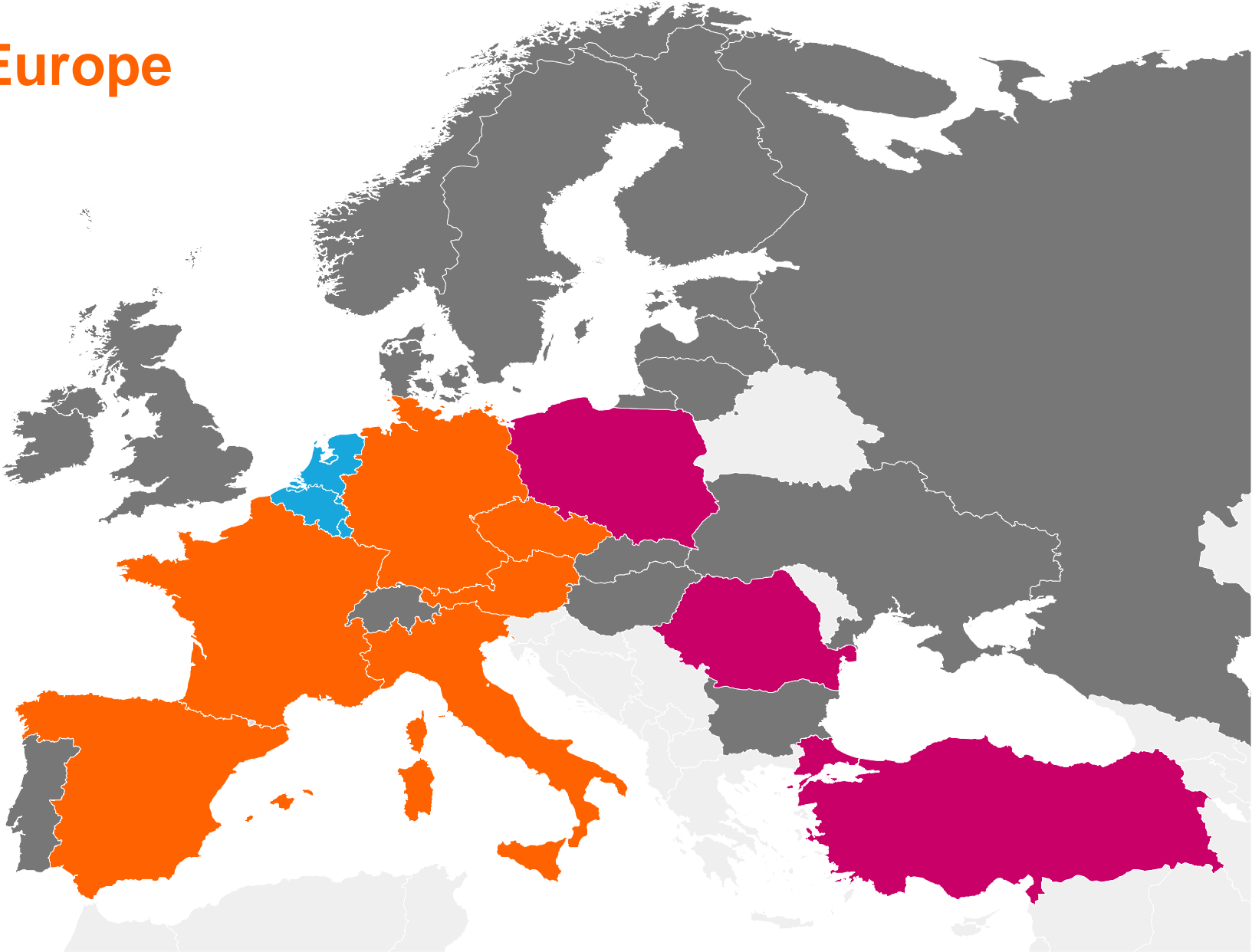
Agenda

1. About ING
2. About DQ
3. Reports figures
4. Banks part of an ecosystem
5. Build up of the bankingtaxonomy

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About ING: ING in Europe

Market Leaders

Challengers

Growth Markets

Wholesale Banking
activities only

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Advantages of using SBR in a commercial banking environment

Better customer insight
- Frequent, more detailed data
- Data analytics

Efficiency
- No manual data entry; less errors
- Faster response times to client
- Quicker processing of data in reporting

Data quality
- Complete, digital higher-quality data
- Higher-quality reporting to regulators

Better risk models
- More, higher-quality data to adjust internal risk models

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About data quality
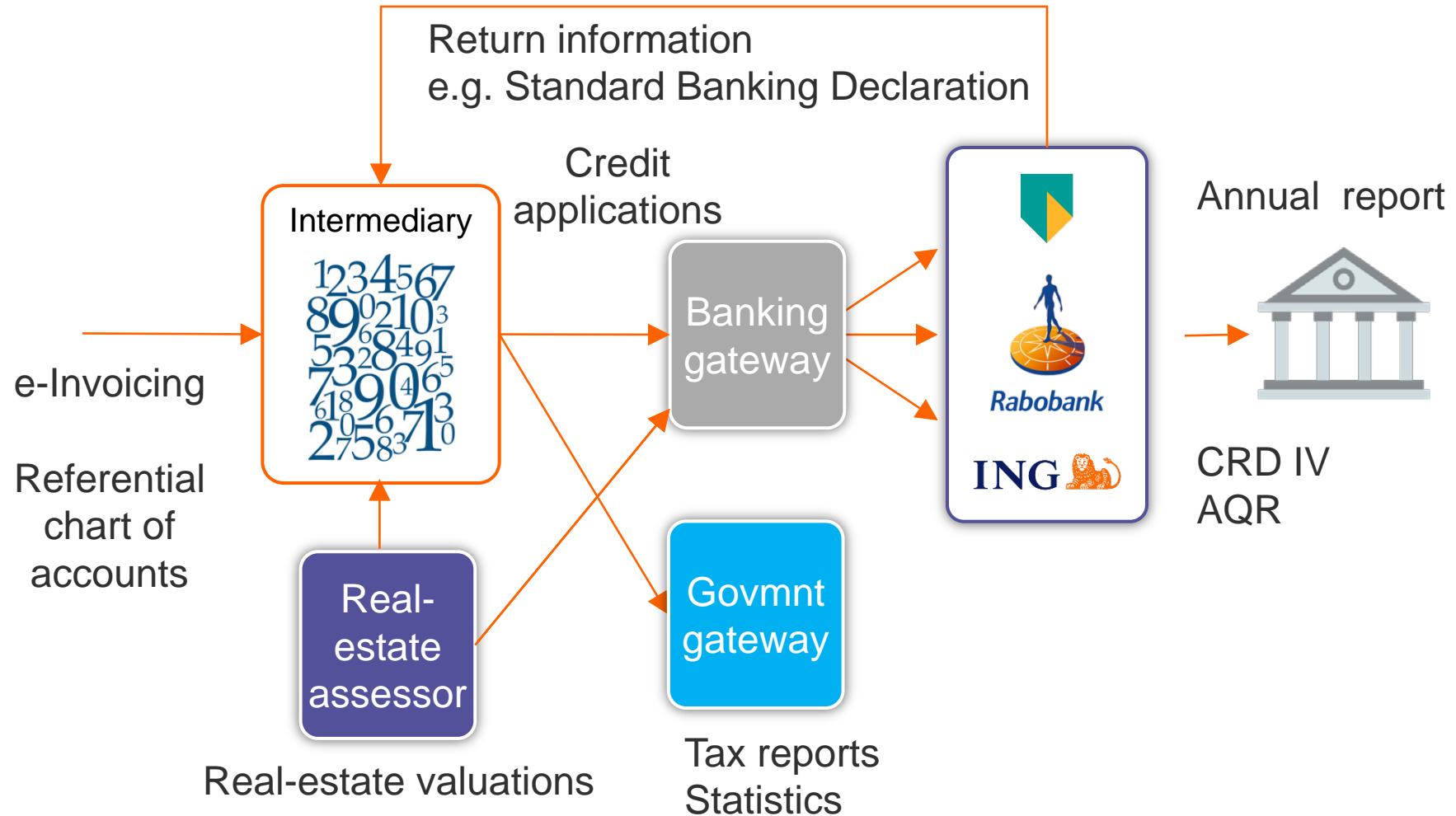
Count the 6th letter of the alphabet in this text:

The necessity of training farm hands for first class farms in the fatherly handling of farm livestock is foremost in the minds of farm owners. Since the forefathers of the farm owners trained the farm hands for first class farms in the farms in the fatherly handling of farm livestock, the farm owners feel they should carry on with family tradition of training farm hands of first class farms in the fatherly handling of farm livestock because they believe it is the basis of good fundamental farm management.

thinkforward
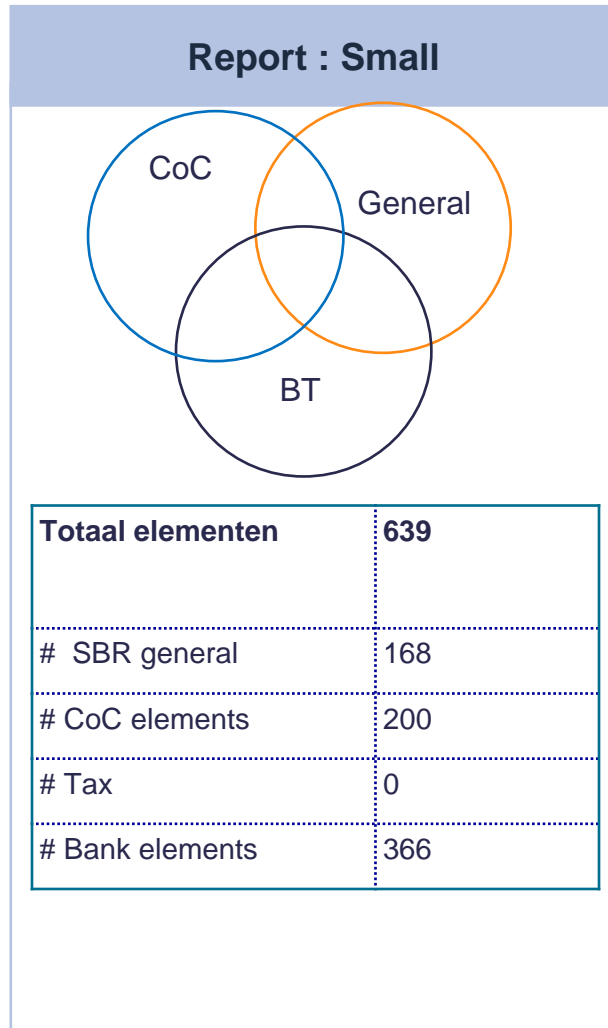
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December figures delivery of reports

- 96% of the XBRL messages are automatically matched and imported.
- 4% of the XBRL messages received are not imported or not matched.
    - messages are received, but the customer isn't found in the matching system
    - XBRL messages are matched but not imported.
- Most use reports are for small entities (84%)
- Second most used report is for micro entities (16 %)
- The are almost no deliveries from Medium or Large enterprises (due to declaration of the accountant issues)
- 50% of the delivery is based om the BT2016 ,not the latest taxonomy (due to software vendors that have not implemented the latest version of the BT)

2 of 3 applicable:	Activa	Turnover	Employees
Micro	< €350.000	< €700.000	<10 persons
Small	€350.000 – <€ 6 mln	€700.000 – < €12 mln	10-< 50 persons
Medium	€6 mln - €20 mln	€12 mln – <€ 40 mln	50-< 250 persons
Large	>€20 mln	>€40 mln	>250

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Banks: part of an ecosystem

Return information
e.g. Standard Banking Declaration

Credit applications

Intermediary

e-Invoicing

Referential chart of accounts

Real-estate assessor

Real-estate valuations

Banking gateway

Govmnt gateway

Tax reports
Statistics

Rabobank

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Annual report

CRD IV
AQR

Build up banking taxonomy

Report : Small

Totaal elementen	639
# SBR general	168
# CoC elements	200
# Tax	0
# Bank elements	366

- National Taxonomy (Taxs and CoC) are based on legislation
- BT looks at economic relevant data
- 60% van de BT elements are disclosures
- Extra elements are for instance:
  - General information of the intermediary
  - Profit & Loss
  - Loan information (product , interest)
  - Lease information
  - More information about the entrepreneur
  - Real estate information

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Questions