CRD IV XBRL File Upload
User Guidelines Document

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1. Introduction

This document is a guide for users who will be uploading XBRL files to the Central Bank of Ireland via the Online Reporting Platform (ONR). The document will encompass the process of Individual File uploads as well as the Finalising and Sign-Off of both Individual and Grouped Returns.

Screenshots and accompanying text will describe scenarios when the file upload has been both successful and unsuccessful.

Please refer to the latest version of the EBA filing rules document on the EBA website prior to loading XBRL returns to the ONR. These filing rules represent a collection of additional rules and guidance specifically applicable to the remittance of XBRL reports for reporting entities in scope of relevant EBA regulations (e.g. banks). In particular, please note the new conventions required under Filing Rules 1.6 and 3.6 for XBRL uploads which are summaried below.

EBA Filing Rule updates – Rule 1.6

- **All applicable templates in a module must now include an explicit positive or negative filing indicator.**
- **An omitted indicator will no longer be accepted to signify an omitted template**.
- (a) missingPositiveFilingIndicator: XBRL reports MUST include appropriate positive (i.e. either with @find:filed="true" or without @find:filed attribute) filing indicator elements to express which reporting units ("templates") ARE intended to be reported.
- (b) missingNegativeFilingIndicator: XBRL reports MUST include appropriate negative (i.e. with @find:filed="false") filing indicator elements to express which reporting units ("templates") are intended NOT to be reported

EBA Filing Rule updates – Rule 3.6

Before reference date 31/12/2022 or for the module having _con/_ind in its module name:

<xbrli:entity>
<xbrli:identifier scheme="**http://www.centralbank.ie**" >
C1234567
/xbrli:identifier>
</xbrli:entity>

From reference date 31/12/2022 onwards and for the module without _con/_ind in its module name:

For the highest-level consolidation report:

<xbrli:entity>
<xbrli:identifier scheme=" ***https://eurofiling.info/eu/rs***" >
LEIIDENTIFIERABCDEFG**.CON**

</xbrli:identifier>
</xbrli:entity>

For the individual report:

<xbrli:entity>
<xbrli:identifier scheme=" ***https://eurofiling.info/eu/rs***" >
LEIIDENTIFIERABCDEFG**.IND**
</xbrli:identifier>
</xbrli:entity>

From reference date 31/12/2022 onwards and for the module without _con/_ind in its module name:
For CRD liquidity sub-group reporting (ALMM, LCR DA and NSFR returns):

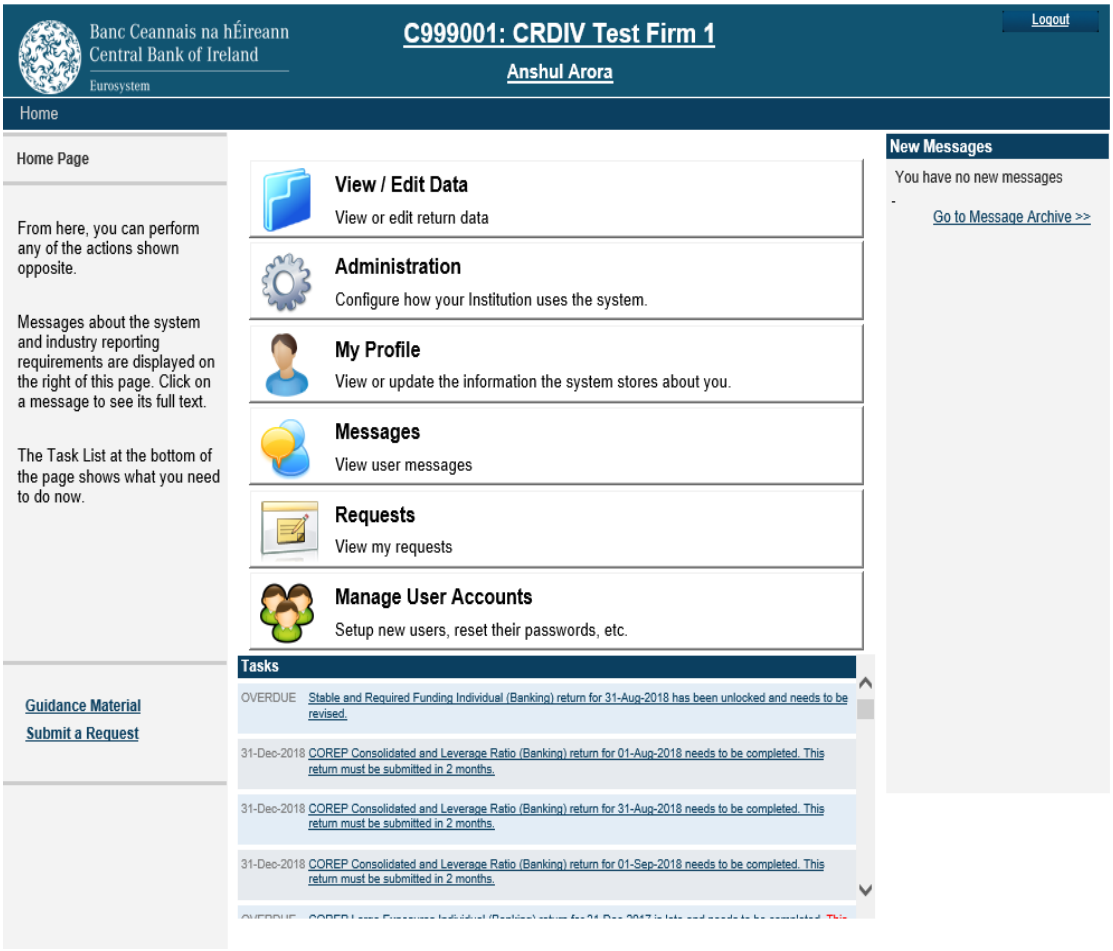
<xbrli:entity>
<xbrli:identifier scheme=" ***https://eurofiling.info/eu/rs***" >
LEIIDENTIFIERABCDEFG**.**CRDLIQSUBGRP
</xbrli:identifier>
</xbrli:entity>

In addition, the current list of applicable validation rules (including XBRL and non-XBRL rules) for each individual taxonomy release is available on the EBA website.

2. XBRL File Load

2.1 Navigation to the File Upload Screen

To upload an XBRL return instance the user will log-on to the ONR system with their normal user details and will be presented with the following Home Page screen.



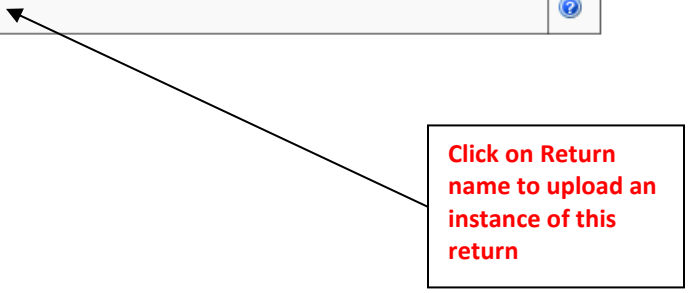
The user will select the "**View / Edit Data**" option and will be presented with a list of returns types that they / their firm have permission to upload.

Returns can be either Individual Returns or part of a Return Group where cross validations exist between the returns that make up that group

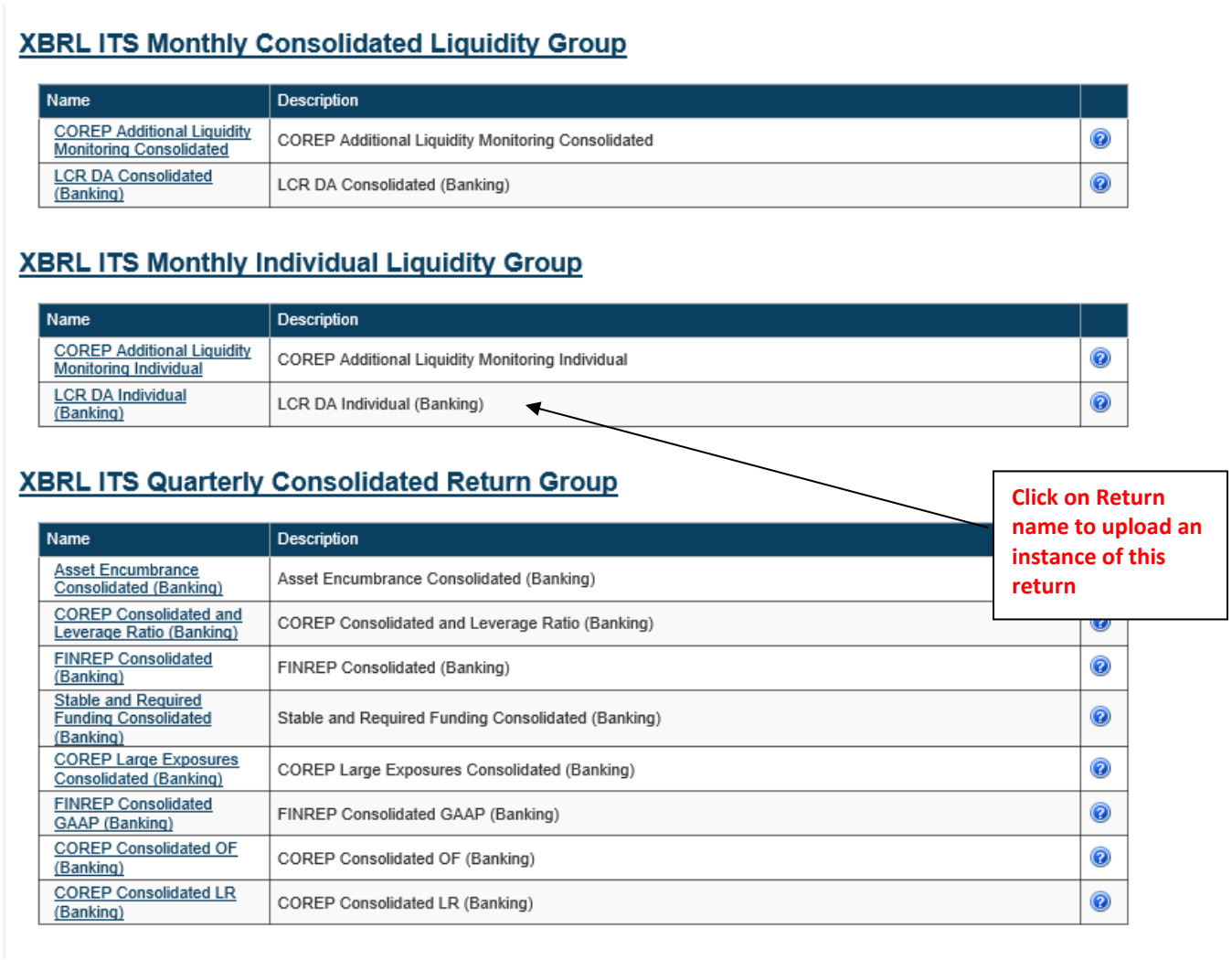
Individual Returns Display

Banking - XBRL Only

Name	Description	
Funding Plans Consolidated	Funding Plans Consolidated	
Funding Plans Individual	Funding Plans Individual	
Initial Market Valuation Consolidated (Banking)	Initial Market Valuation Consolidated (Banking)	
Initial Market Valuation Individual (Banking)	Initial Market Valuation Individual (Banking)	
Liquidity Coverage Ratio Consolidated (Banking)	Liquidity Coverage Ratio Consolidated (Banking)	
Liquidity Coverage Ratio Individual (Banking)	Liquidity Coverage Ratio Individual (Banking)	
SBP Consolidated (Banking)	SBP Consolidated (Banking)	
SBP Credit Risk Consolidated (Banking)	SBP Credit Risk Consolidated (Banking)	
SBP Credit Risk Individual (Banking)	SBP Credit Risk Individual (Banking)	
SBP Individual (Banking)	SBP Individual (Banking)	
SBP Market Risk Consolidated (Banking)	SBP Market Risk Consolidated (Banking)	
SBP Market Risk Individual (Banking)	SBP Market Risk Individual (Banking)	



Grouped Returns Display



XBRL ITS Monthly Consolidated Liquidity Group

Name	Description	
COREP Additional Liquidity Monitoring Consolidated	COREP Additional Liquidity Monitoring Consolidated	
LCR DA Consolidated (Banking)	LCR DA Consolidated (Banking)	

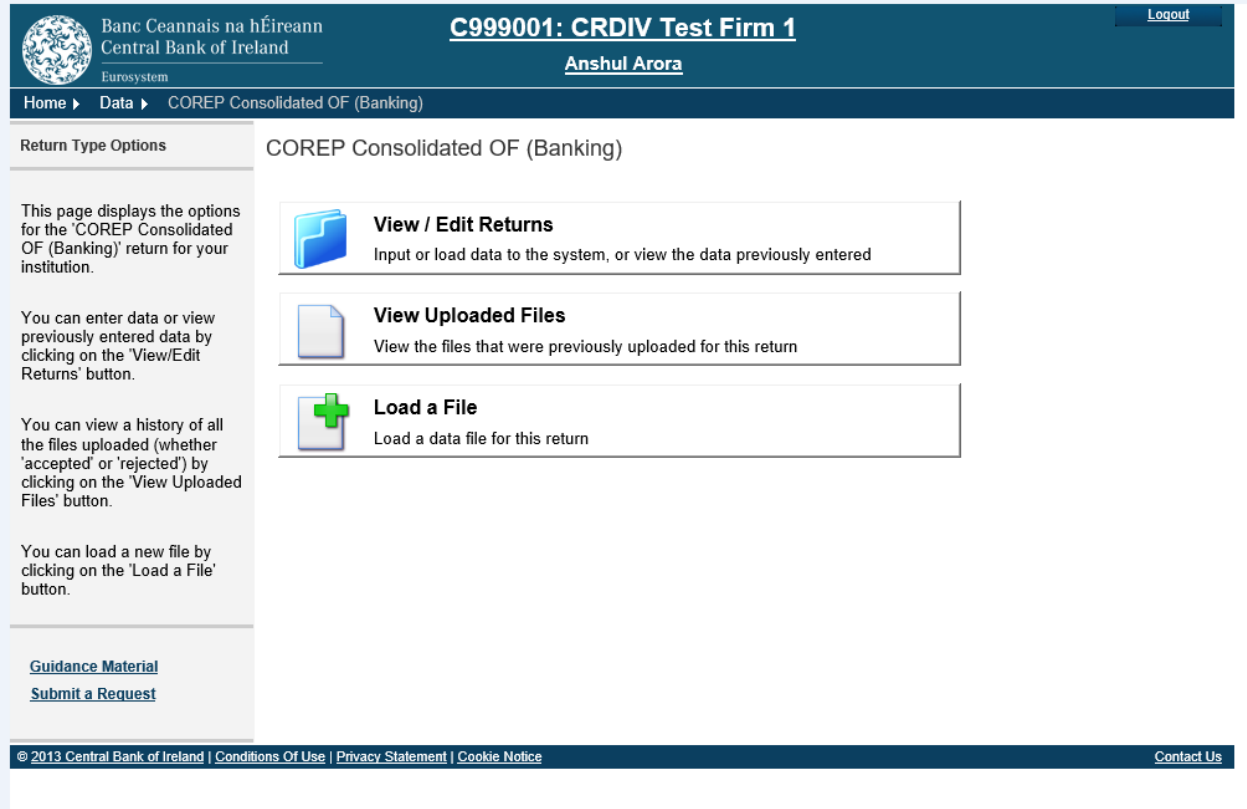
XBRL ITS Monthly Individual Liquidity Group

Name	Description	
COREP Additional Liquidity Monitoring Individual	COREP Additional Liquidity Monitoring Individual	
LCR DA Individual (Banking)	LCR DA Individual (Banking)	

XBRL ITS Quarterly Consolidated Return Group

Name	Description
Asset Encumbrance Consolidated (Banking)	Asset Encumbrance Consolidated (Banking)
COREP Consolidated and Leverage Ratio (Banking)	COREP Consolidated and Leverage Ratio (Banking)
FINREP Consolidated (Banking)	FINREP Consolidated (Banking)
Stable and Required Funding Consolidated (Banking)	Stable and Required Funding Consolidated (Banking)
COREP Large Exposures Consolidated (Banking)	COREP Large Exposures Consolidated (Banking)
FINREP Consolidated GAAP (Banking)	FINREP Consolidated GAAP (Banking)
COREP Consolidated OF (Banking)	COREP Consolidated OF (Banking)
COREP Consolidated LR (Banking)	COREP Consolidated LR (Banking)

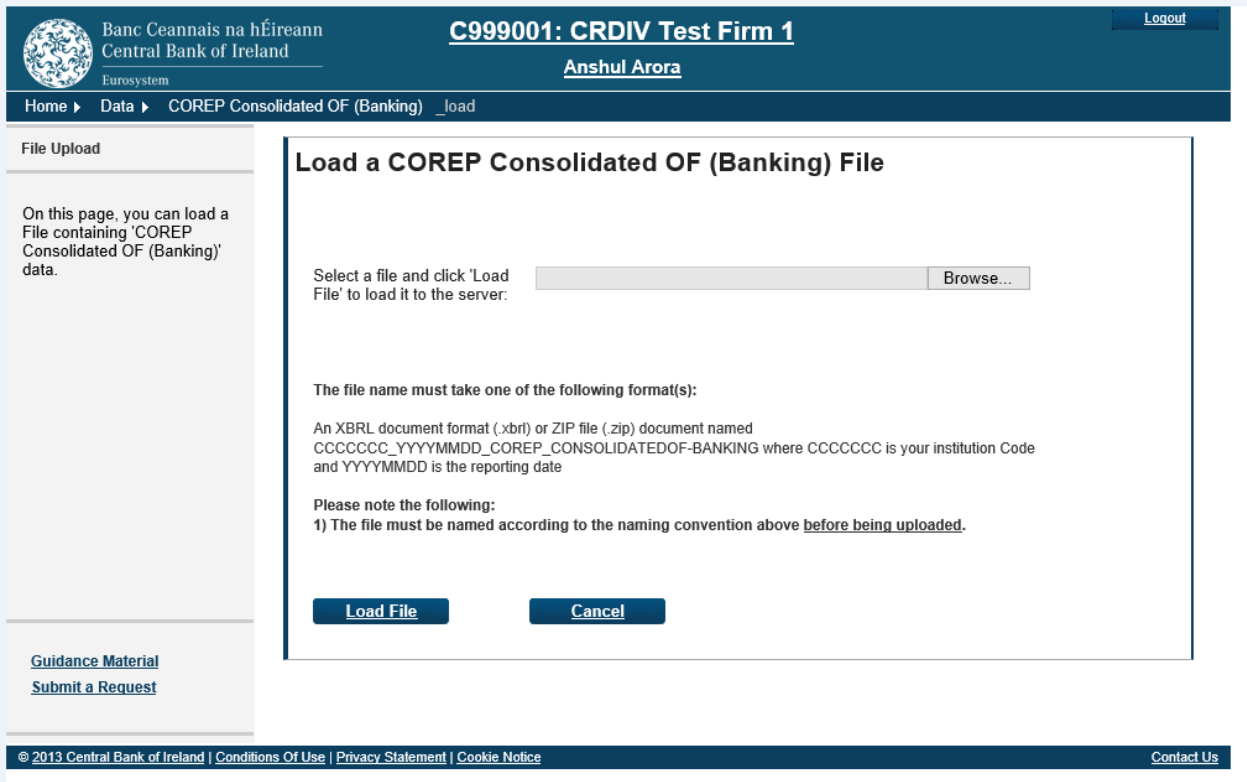
The User will select the particular return for which a return instance needs to be created. When a particular Return is selected, the following screen is displayed to user.



The user must then choose the “Load a File” option from the screen above in order to access the Load File functionality.

2.2 Loading an XBRL File

The screen below is used to commence the upload process



The user will select the "Browse" button to locate an XBRL file on their local network and once located they will choose the "Load File" option at the bottom of this screen. This will then kick-off the file validation process (described in Section 3 below)

2.2.1 XBRL File Naming Convention

All XBRL files uploaded will follow a defined naming convention. Filenames must conform to the following naming convention.

"Cnnnnnn_YYYYMMDD_XXXXXXXXXXXXX_XXXXXXXXXX.xbrl"

Where

1. Cnnnnnn is the institution code (The 6/7 institution digit code used for logging into ONR)

2. YYYYMMDD is the return reporting date (not submission date) e.g.: 20181231

3. XXXXXXXXXXXXX_XXXXXXXXXX is the CRD IV "Return File name" on the ONR system (see table below.

4. .XBRL is the file extension. This must be either '.XBRL' or '.ZIP'

An example of this is as follows:
"C123456_20181231_COREP_ConsolidatedOF-Banking.XBRL"

The full list of CRD IV return file names to be included in the XBRL file name is as follows:

CRD IV Return Type	Return File Name
Liquidity Coverage Ratio Individual (Banking) (Return no longer submitted post 31 August 2016 reporting date)	LCR_Individual-Banking
Liquidity Coverage Ratio Consolidated (Banking) (Return no longer submitted post 31 August 2016 reporting date)	LCR_Consolidated-Banking
Liquidity Coverage Ratio DA Individual (Banking)	LCRDA_Individual
Liquidity Coverage Ratio DA Consolidated (Banking)	LCRDA_Consolidated
COREP Individual and Leverage Ratio (Banking) (Return no longer submitted post 30 September 2018 reporting date)	COREP_Individual-Banking
COREP Consolidated and Leverage Ratio (Banking) (Return no longer submitted post 30 September 2018 reporting date)	COREP_Consolidated-Banking
COREP Consolidated OF (Banking)	COREP_ConsolidatedOF-Banking
COREP Individual OF (Banking)	COREP_IndividualOF-Banking
COREP Consolidated LR (Banking)	COREP_ConsolidatedLR-Banking
COREP Individual LR (Banking)	COREP_IndividualLR-Banking
COREP Large Exposures Individual (Banking)	LE_Individual-Banking
COREP Large Exposures Consolidated (Banking)	LE_Consolidated-Banking

CRD IV Return Type	Return File Name
Stable and Required Funding Individual (Banking) (Return no longer submitted post 31 March 2021 reporting date)	NSFR_Individual-Banking
Stable and Required Funding Consolidated (Banking) (Return no longer submitted post 31 March 2021 reporting date)	NSFR_Consolidated-Banking
Net Stable Funding Ratio Consolidated (Banking)	NSFRCON-Banking
Net Stable Funding Ratio Individual (Banking)	NSFRIND-Banking
COREP FRTB Consolidated (Banking)	COREP_FRTBCON-BANKING
COREP FRTB Individual (Banking)	COREP_FRTBIND-BANKING
FINREP Consolidated (Banking) IFRS *(Note: From Taxonomy 2.7 onwards, submissions will be deemed IFRS or GAAP based on their content).*	FINREP_Consolidated FINREP_Consolidated_GA
FINREP Individual (Banking) IFRS (Return no longer submitted post 31 March 2017 reporting date)	FINREP_Individual
FINREP Solo (Banking) IFRS *(Note: From Taxonomy 2.7 onwards, submissions will be deemed IFRS or GAAP based on their content).*	FINREP_Solo FINREP_Solo_GA
FINREP COVID 19 Consolidated (Return no longer submitted post 31 December 2022 reporting date)	COVID19IFRS_Consolidated-Banking COVID19GAAP_Consolidated-Banking
FINREP COVID 19 Individual (Return no longer submitted post 31 December 2022 reporting date)	COVID19IFRS_Individual-Banking COVID19GAAP_Individual-Banking
Asset Encumbrance Consolidated (Banking)	AE_Consolidated-Banking
Asset Encumbrance Individual (Banking)	AE_Individual-Banking
Additional Liquidity Monitoring Metrics (Banking)	ALM_Consolidated
Additional Liquidity Monitoring Metrics (Banking)	ALM_Individual

CRD IV Return Type	Return File Name
Funding Plans Consolidated (Banking)	FP_Consolidated
Funding Plans Individual (Banking)	FP_Individual
Supervisory Benchmarking Portfolios ('SBP') Consolidated (Banking) (Return no longer submitted post 31 December 2018 reporting date)	SBP_Consolidated-Banking
Supervisory Benchmarking Portfolios ('SBP') Individual (Banking) (Return no longer submitted post 31 December 2018 reporting date)	SBP_Individual-Banking
SBP Credit Risk Consolidated (Banking)	SBP_CRConsolidated-Banking
SBP Credit Risk Individual (Banking)	SBP_CRIndividual-Banking
SBP IFRS9 Benchmarking Consolidated (Banking)	SBP_IFRS9-Consolidated
SBP IFRS9 Benchmarking Individual (Banking)	SBP_IFRS9-Individual
SBP Market Risk Consolidated (Banking)	SBP_MRConsolidated-Banking
SBP Market Risk Individual (Banking)	SBP_MRIndividual-Banking
Initial Market Valuation ('IMV') Consolidated (Banking)	IMV_Consolidated-Banking
Initial Market Valuation ('IMV') Individual (Banking)	IMV_Individual-Banking
RE1 Resolution - Point of Entry Individual (EBA)	EBARES_INDPOE.xbrl
RE2 Resolution - Consolidated (EBA)	EBARES_CON.xbrl
RE3 Resolution - Other Individual (EBA)	EBARES_INDOTH.xbrl
RE4 Resolution - Res Group Consolidated (EBA)	EBARES_CONRG.xbrl
Remuneration – Benchmarking (Consolidated)	REM_Benchmarking_Banking
Remuneration – Benchmarking (Solo)	REM_Benchmarking-IND
Remuneration – High Earners (Consolidated)	REM_High-Earners_Banking

CRD IV Return Type	Return File Name
Remuneration – High Earners (Solo)	REM_High-Earners-IND
Remuneration – High Ratio Institutions	REM_High-Ratio-Institution_Banking
Remuneration – Gender Pay Gap	REM_Payment-Gap_Banking
G-SII indicators and EBU items (Consolidated)	GSII_EBUCON
G-SII indicators and EBU items (Individual)	GSII_EBUIND
Resolution: MREL Decisions (EBA)	MREL _Decisions
Resolution: MREL/TLAC Consolidated (EBA)	MREL-TLAC_Consolidated
Resolution: MREL/TLAC Individual (EBA)	MREL-TLAC_Individual
Resolution: Notification of Impracticality (EBA)	notif _impracticability

3. XBRL File Validation

3.1 Initial Validation Checks

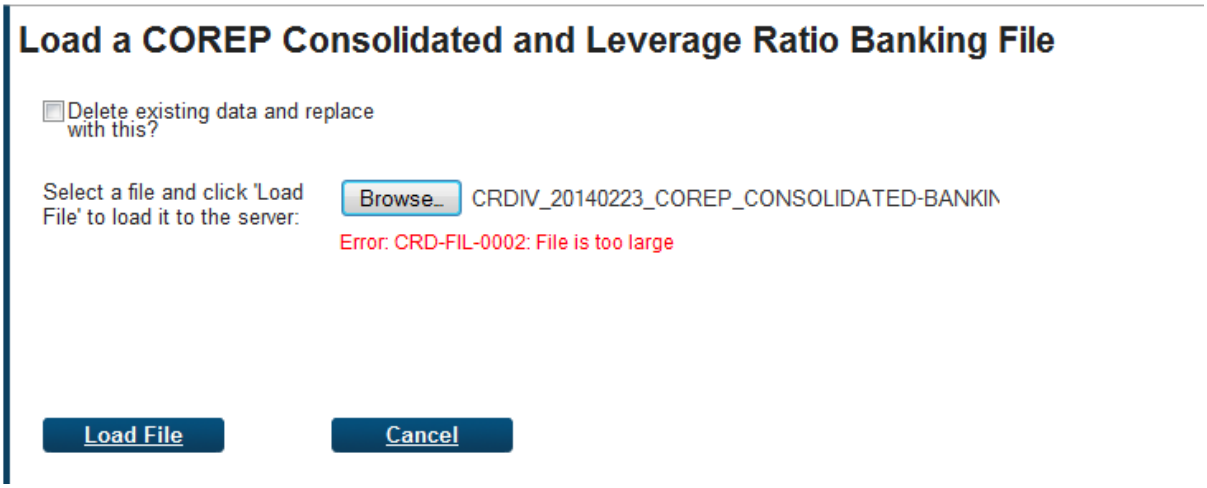
On receipt of the uploaded file, a number of validation checks are performed as the file is processing. These checks are as follows

- File Size is within permitted levels
- Date of file
- A return instance exists on ONR for the Reporting Date of the file
- File name conforms to the naming convention

3.1.1 File Size Validation

The size of the file being submitted must be within the allowable file size limit of 30MB. If not, the following error message is displayed to the file submitter.

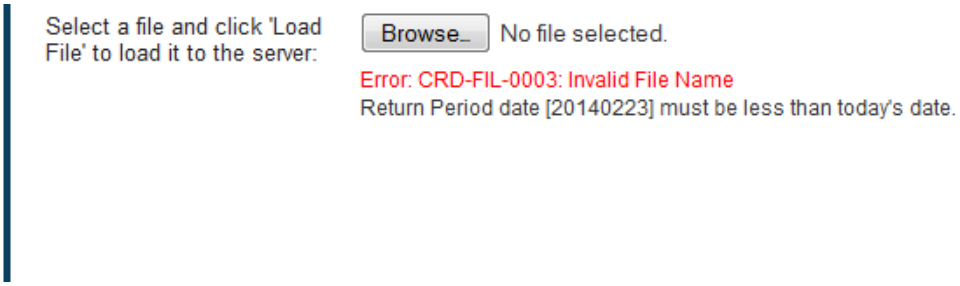
Where the XBRL file is in excess of the 30MB limit the file should be compressed before resubmission



Where the XBRL file is in excess of the 30MB limit, the file should be compressed before resubmission.

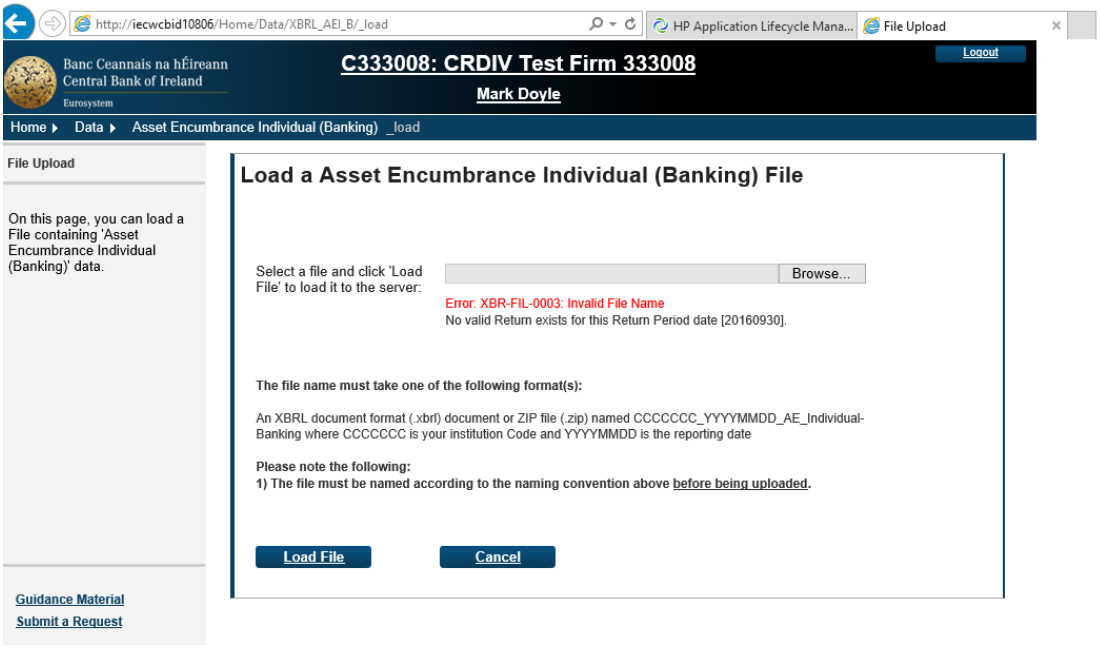
3.1.2 Validation of File Date

The reporting date contained in the filename on the file being uploaded must not be in the future. If it is, the following error screen is displayed



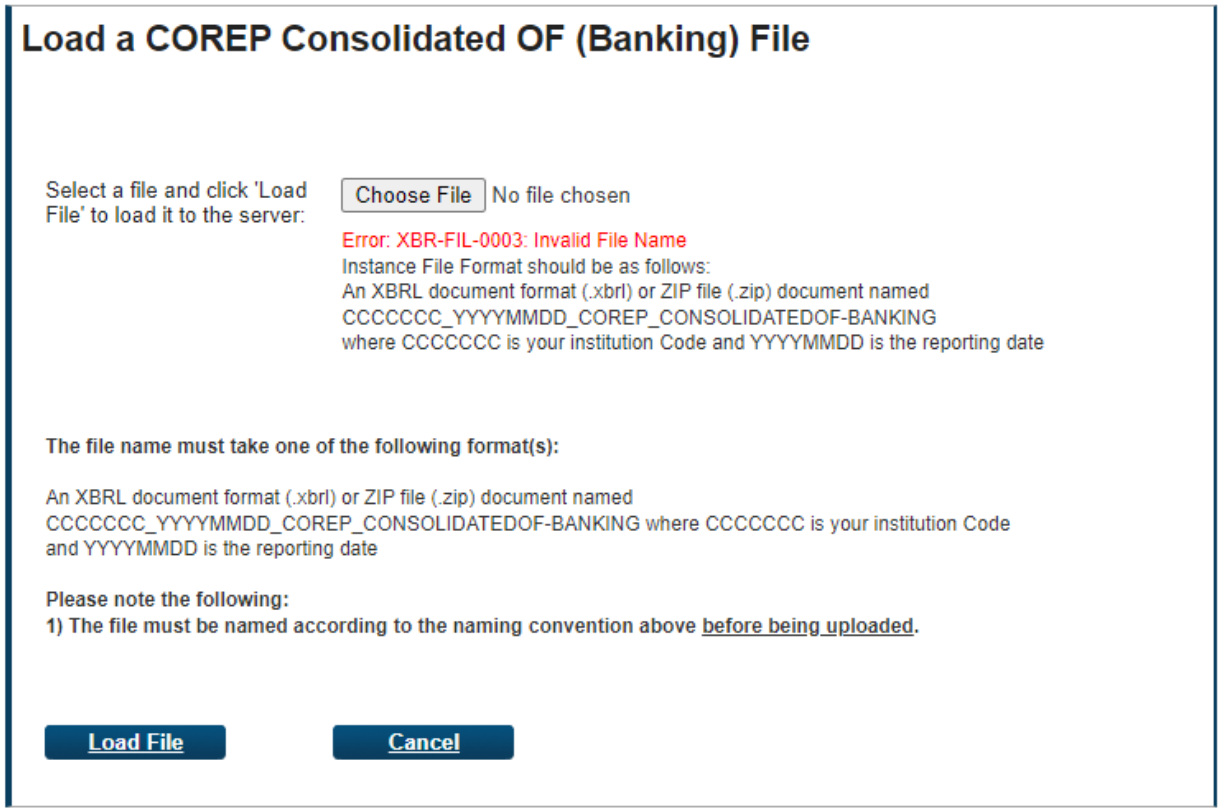
3.1.3 Return Instance on ONR

A check needs to be made that the Return instance exists on the ONR system for the “Reporting Date” contained in the file name. If so, the following error message is returned.


http://iecwcbid10806/Home/Data/XBRL_AEI_B/_load
HP Application Lifecycle Mana...
File Upload
Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem
C333008: CRDIV Test Firm 333008
Mark Doyle
Logout
Home
Data
Asset Encumbrance Individual (Banking) _load
File Upload
On this page, you can load a File containing 'Asset Encumbrance Individual (Banking)' data.
Guidance Material
Submit a Request
Load a Asset Encumbrance Individual (Banking) File
Select a file and click 'Load File' to load it to the server:
Browse...
Error: XBR-FIL-0003: Invalid File Name
No valid Return exists for this Return Period date [20160930].
The file name must take one of the following format(s):
An XBRL document format (.xbrl) document or ZIP file (.zip) named CCCCCCC_YYYYMMDD_AE_Individual-Banking where CCCCCCC is your institution Code and YYYYMMDD is the reporting date
Please note the following:
1) The file must be named according to the naming convention above before being uploaded.
Load File
Cancel

3.1.4 File Naming Convention

Check that the XBRL file name is in the correct format. If no the following error screen is returned



3.2 Business Card Validation

Validation is also performed on the uploaded file to ascertain whether its content matches the ECB Business Card for this institution of Expected returns for this period.

If the uploaded file does not match the Business Card either one of two errors will be displayed.

Note that from 1 Jan 2023, **ALL** templates must be referenced with a positive or negative filing indicator.

For example, in the COREP OF return, there are 11 separate templates for C34.XX and each of these will require an individual reference in the xbrl file from 2023. Up until Q4 2022, excluding a template reference implied that it was not being reported, however EBA taxonomy 3.2 release now requires a false indicator to be assigned to a template which is not being reported:

Reporting obligation	**Positive** filing indicator (filing declaration: "Reported")	**Negative** filing indicator (filing declaration: "Not Reported")
MANDATORY (Always expected or Master data dependent fulfilling conditions)	OK	Error
OPTIONAL/UNDETERMINED (Threshold based or Activity based)	OK	OK
NOT EXPECTED (Always not expected or Master data dependent not fulfilling conditions)	Error	OK
template sent outside normal frequency (e.g. C06.01 in March)	Error	OK
template that does not exist in the module (e.g. C06.01 in FINREP)	Error	Error

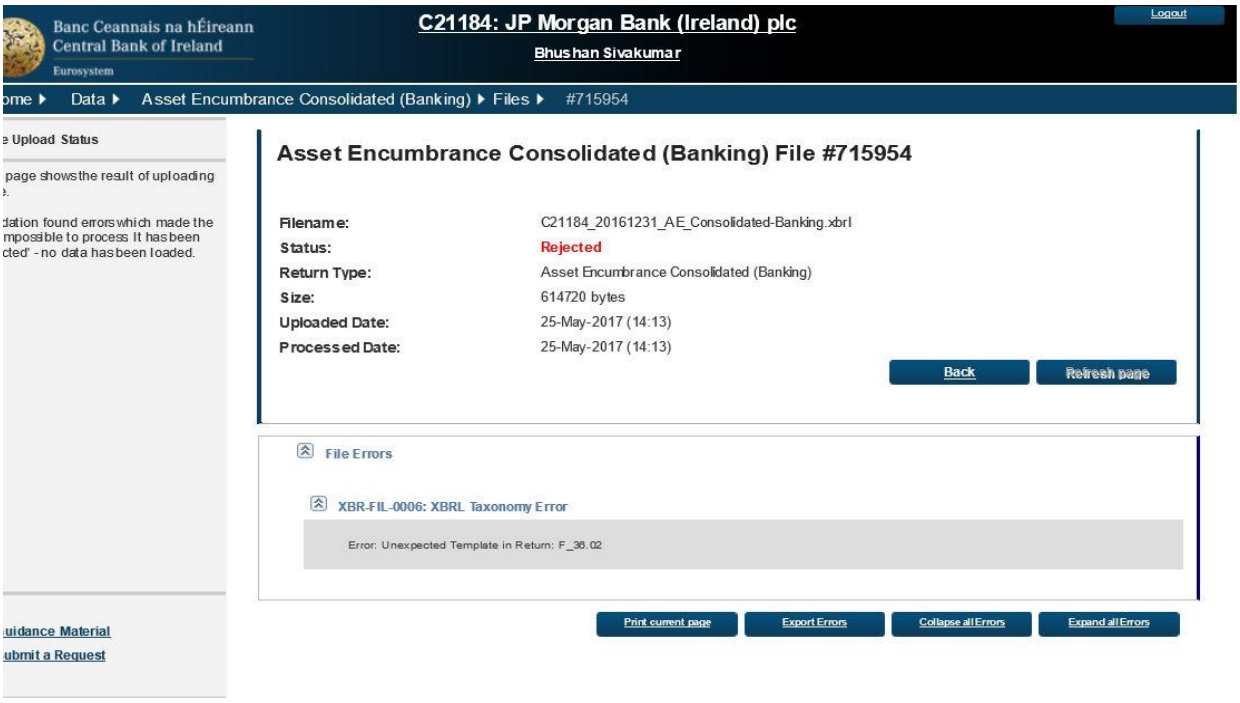
From DPM 3.2 filing indicators simplified by removing "missing" option – each template in module should be declared explicitly "positive" or "negative" from calendar date 01/01/2023;

Correct use of filing indicators remains crucial to avoid rejection (error 405). Error 405 indicate:

- Misuse of negative filing indicator: (File Rejected – data partially loaded);
- Non-expected templates: (File Rejected – data partially loaded);
- Module/template mismatch: (File Rejected – severe error, file blocked (will return other error code), no data loaded);

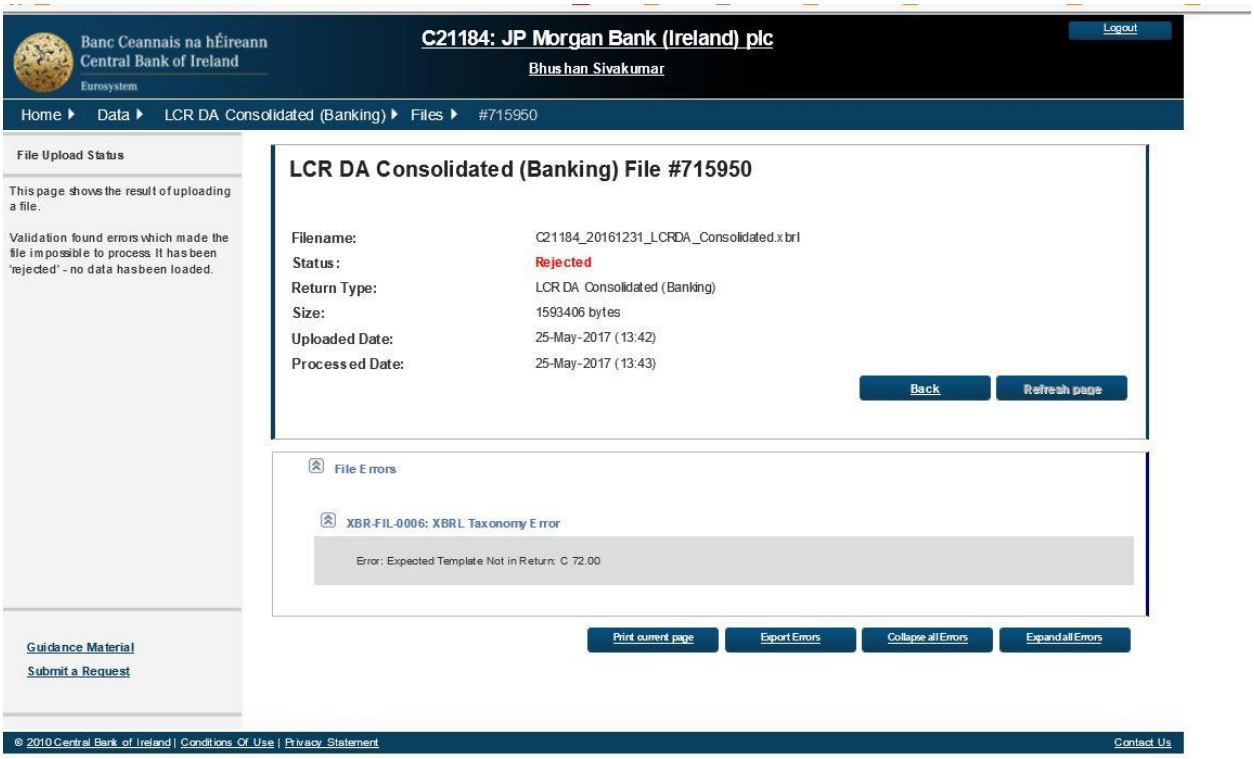
3.2.1 Return Not Expected / Received at Wrong Frequency

If an unexpected return is uploaded or if an instance of an expected return is received at a time interval that is not expected an error screen is displayed to the submitter as outlined below



3.2.2 Filing Indicator Missing

The following error screen is displayed when the uploaded return template is expected but the Filing Indicator has not been reported in the XBRL file for this particular template



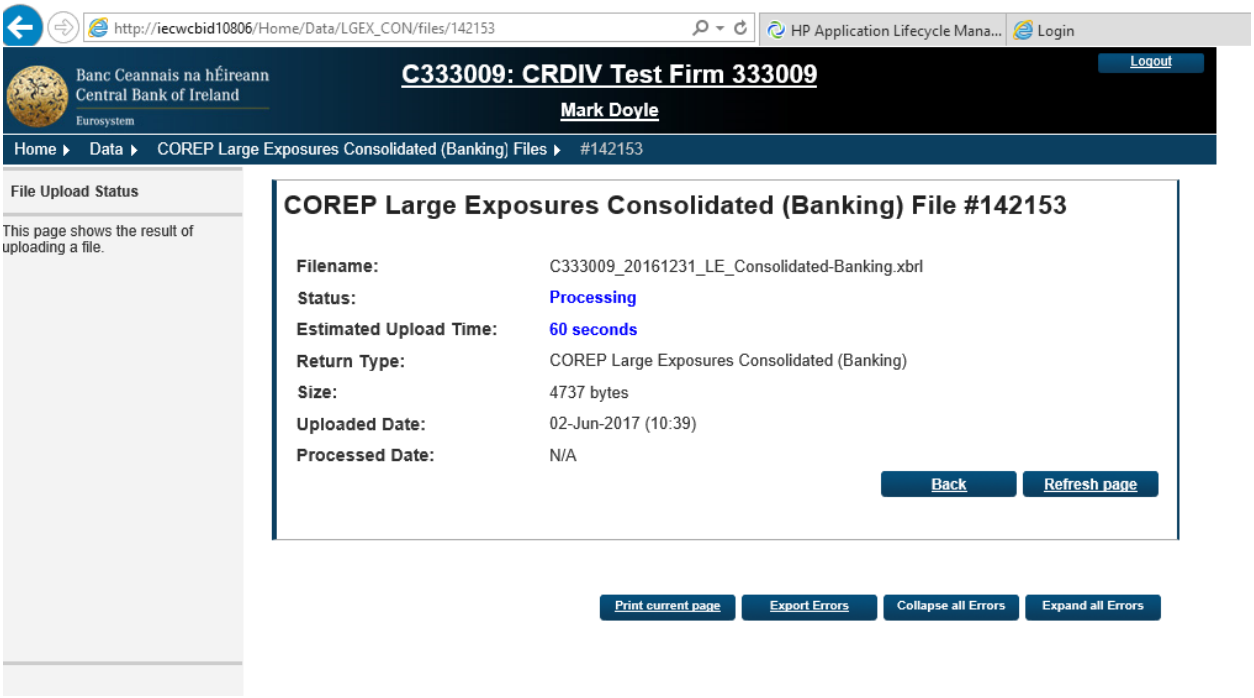
4. XBRL File Processing

4.1 In-Processing Status

Once the XBRL file has passed the above validations, it will be queued for processing. The length of time it will be queued will depend on the number of institutions uploading and validating XBRL files on the ONR system at the same time but an indicative time for processing will be displayed to the user as outlined below

Validation will be performed against the EBA XBRL Taxonomy Validation Set and the Non-XBRL Taxonomy EBA and ECB Validation lists. XBRL Validations are performed first before Non XBRL Taxonomy Validations are invoked.

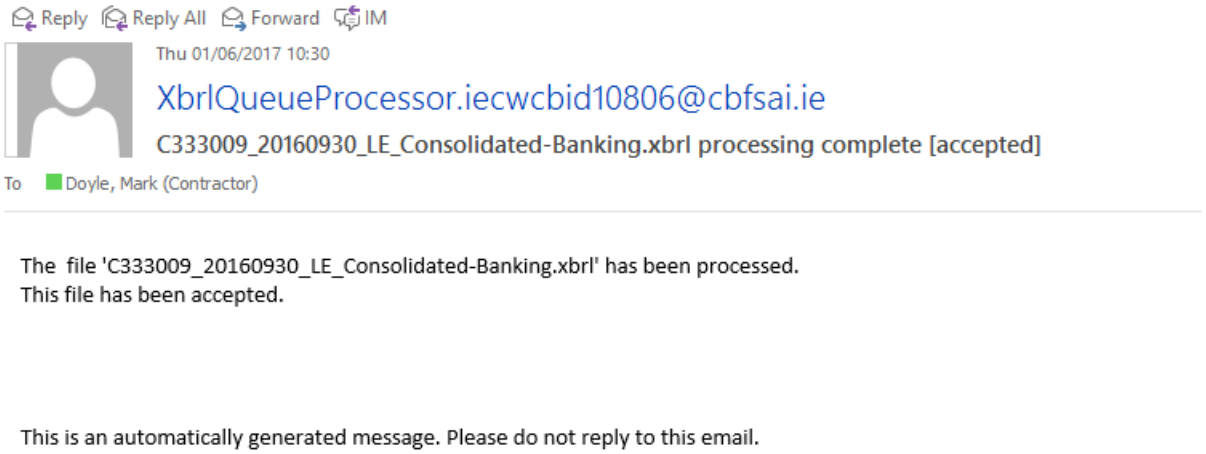
Once the process of validation is underway, the following screen will be displayed to the submitter with a status of “Processing”.



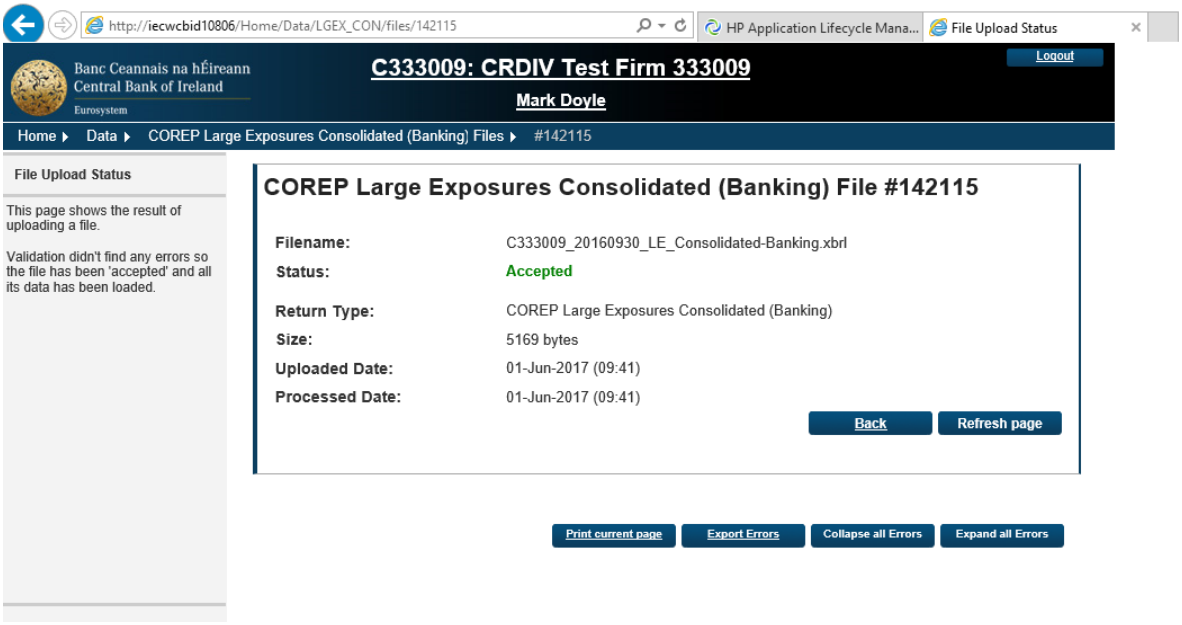
4.2 File Successfully Processed

When the uploaded file has successfully passed all Taxonomy and Non-Taxonomy blocking validations, an e-mail will be sent to the ONR administrator of the submitting institution to inform them that the file has been processed and accepted. This will be one of two e-mails sent to the administrator – second one sent immediately afterwards will confirm the conversion of the submitted from XBRL to Excel format.

A sample of the e-mail informing the submitter that the file has been processed is outlined below



In addition, the following screen will be displayed to the file submitter on ONR indicating that the uploaded file has been accepted

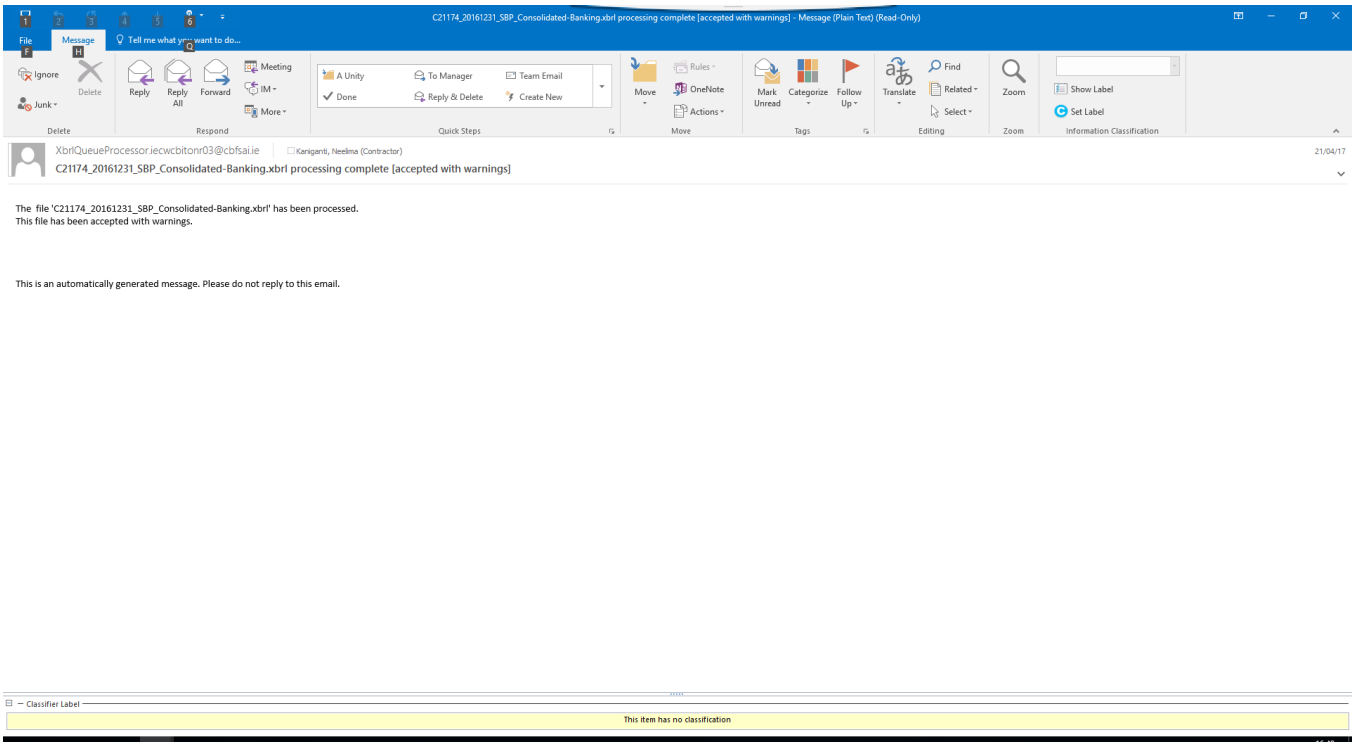


4.3 File Successfully Processed with Warnings

There are a number of XBRL Taxonomy validations that, when breached, produce warning messages instead of errors. These warning messages do not prohibit the file from being accepted however, they do need to be acknowledged.

The warnings are referenced in the e-mail that is sent to the ONR Administrator in the submitting firm. The actual XML containing the errors can be accessed from the File Statues screen view for this return.

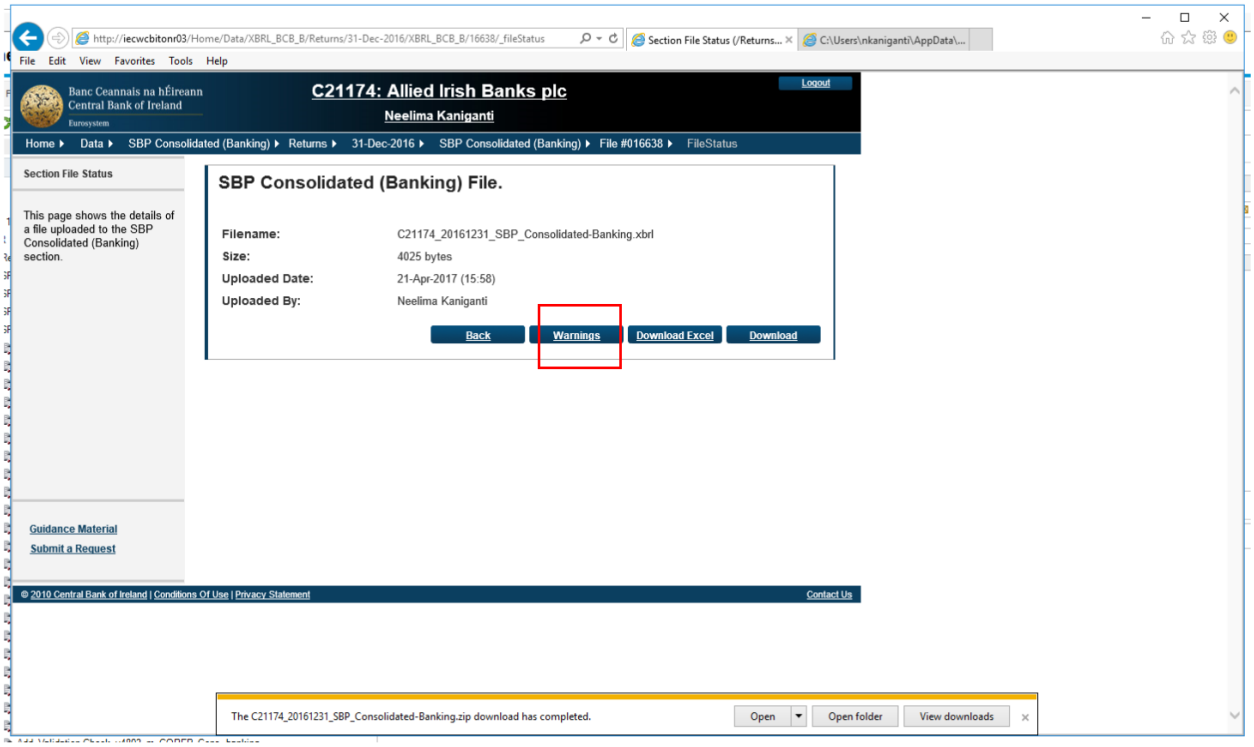
4.3.1 XBRL File Acceptance E-Mail with Warning

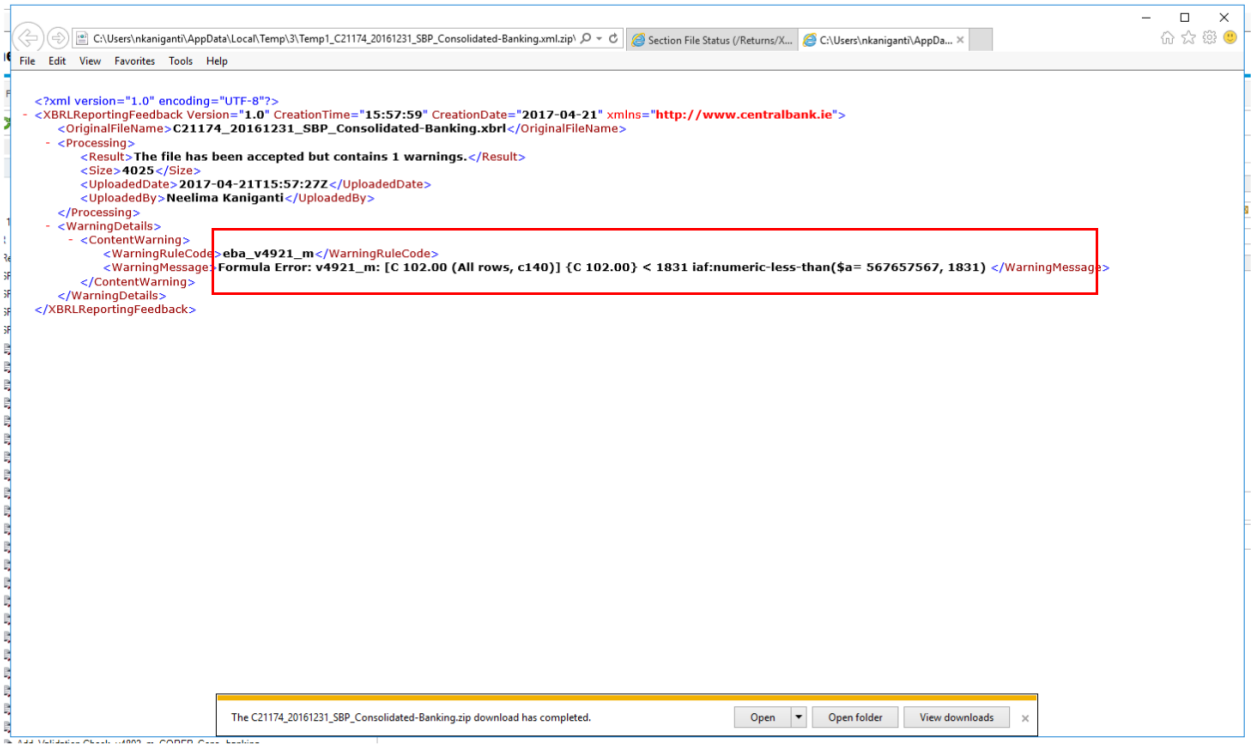


4.3.2 Warnings Screen & Error Template

Warnings will be written to an XML error report that can be accessed by pressing the “Warning” button on the File Status Screen for a particular return. This will display an XML report with details of the error messages. The screens relating to both of these are outlined below.

On sign-off of the return, a warning message will be displayed prompting the user to acknowledge the existence of these errors (See section 5.2 below).


File Edit View Favorites Tools Help
Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem
C21174: Allied Irish Banks plc
Neelima Kaniganti
Logout
Home ▸ Data ▸ SBP Consolidated (Banking) ▸ Returns ▸ 31-Dec-2016 ▸ SBP Consolidated (Banking) ▸ File #016638 ▸ FileStatus
Section File Status
This page shows the details of a file uploaded to the SBP Consolidated (Banking) section.
SBP Consolidated (Banking) File.
Filename: C21174_20161231_SBP_Consolidated-Banking.xbrl
Size: 4025 bytes
Uploaded Date: 21-Apr-2017 (15:58)
Uploaded By: Neelima Kaniganti
Back
Warnings
Download Excel
Download
Guidance Material
Submit a Request
© 2010 Central Bank of Ireland | Conditions Of Use | Privacy Statement
Contact Us
The C21174_20161231_SBP_Consolidated-Banking.zip download has completed.
Open
Open folder
View downloads


File Edit View Favorites Tools Help
<?xml version="1.0" encoding="UTF-8"?>
<XBRLReportingFeedback Version="1.0" CreationTime="15:57:59" CreationDate="2017-04-21" xmlns="http://www.centralbank.ie">
<OriginalFileName>C21174_20161231_SBP_Consolidated-Banking.xbrl</OriginalFileName>
<Processing>
<Result>The file has been accepted but contains 1 warnings.</Result>
<Size>4025</Size>
<UploadedDate>2017-04-21T15:57:27Z</UploadedDate>
<UploadedBy>Neelima Kaniganti</UploadedBy>
</Processing>
<WarningDetails>
<ContentWarning>
<WarningRuleCode>eba_v4921_m</WarningRuleCode>
<WarningMessage>Formula Error: v4921_m: [C 102.00 (All rows, c140)] {C 102.00} < 1831 iaf:numeric-less-than($a= 567657567, 1831) </WarningMessage>
</ContentWarning>
</WarningDetails>
</XBRLReportingFeedback>
The C21174_20161231_SBP_Consolidated-Banking.zip download has completed.
Open
Open folder
View downloads

The full list of warning rule breaks for all returns within an XBRL return group can be accessed by pressing the “Show Warnings” tab on the XBRL Group return page:

XBRL ITS Quarterly Consolidated Group , 30-Jun-2021 - Returns

XBRL Warnings

Return Filename	Message
C999001_20210630_COREP_ConsolidatedOF-Banking	Formula Error: v0191_m: [C 01.00] {C 01.00, r0370, c0010} = {C 05.01, r0170, c0060} FAILS because -2752508508.63063 = -2698545573.31974 is not true iaf:numeric-equal($a= -2752508508.63063, $b= -2698545573.31974)
C999001_20210630_COREP_ConsolidatedOF-Banking	Formula Error: v3693_s: [C 05.01 (r0080;0090;0091;0092;0380, c0060)] {C 05.01} >= 0 FAILS because -3748823.66962514 >= 0 is not true $a= -3748823.66962514 >= 0
C999001_20210630_COREP_ConsolidatedOF-Banking	Formula Error: v09753_m: [C 08.03 (c0010;0020;0030;0040;0060;0090;0100;0110, All sheets)] {r0010} = {r0020} + {r0030} FAILS because 55.0403960508591 = 59.2090133991424 + 48.2717365712066 is not true iaf:numeric-equal($a= 55.0403960508591, iaf:sum(($b= 59.2090133991424, $c= 48.2717365712066)))
C999001_20210630_COREP_ConsolidatedOF-Banking	Formula Error: v09753_m: [C 08.03 (c0010;0020;0030;0040;0060;0090;0100;0110, All sheets)] {r0010} = {r0020} + {r0030} FAILS because 2.25563909774436 = 0 + 60 is not true iaf:numeric-equal($a= 2.25563909774436, iaf:sum(($b= 0, $c= 60)))
C999001_20210630_COREP_ConsolidatedOF-Banking	Formula Error: v09753_m: [C 08.03 (c0010;0020;0030;0040;0060;0090;0100;0110, All sheets)] {r0010} = {r0020} + {r0030} FAILS because 58.3002961449001 = 65.2151373540835 + 47.972840094215 is not true iaf:numeric-equal($a= 58.3002961449001, iaf:sum(($b= 65.2151373540835, $c= 47.972840094215)))
C999001_20210630_COREP_ConsolidatedOF-Banking	Formula Error: v09754_m: [C 08.03 (c0010;0020;0030;0040;0060;0090;0100;0110, All sheets)] {r0070} = {r0080} + {r0090} FAILS because 85.6509970005073 = 78.2349731301502 + 93.7594792495949 is not true iaf:numeric-equal($a= 85.6509970005073, iaf:sum(($b= 78.2349731301502, $c= 93.7594792495949)))

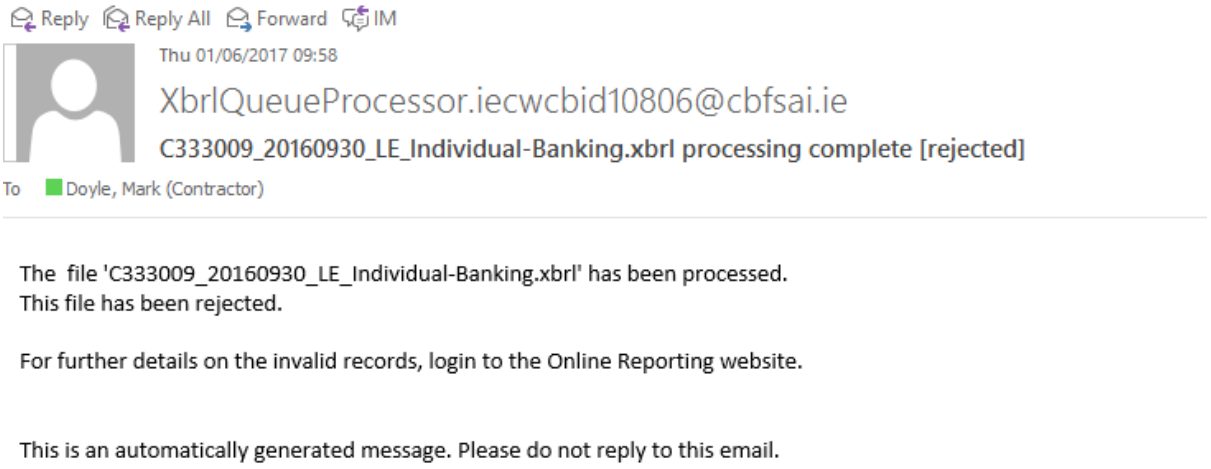
4.4 File Processed with Errors

When an individual return is being processed, there is a sequence in which validation checks are executed as follows:

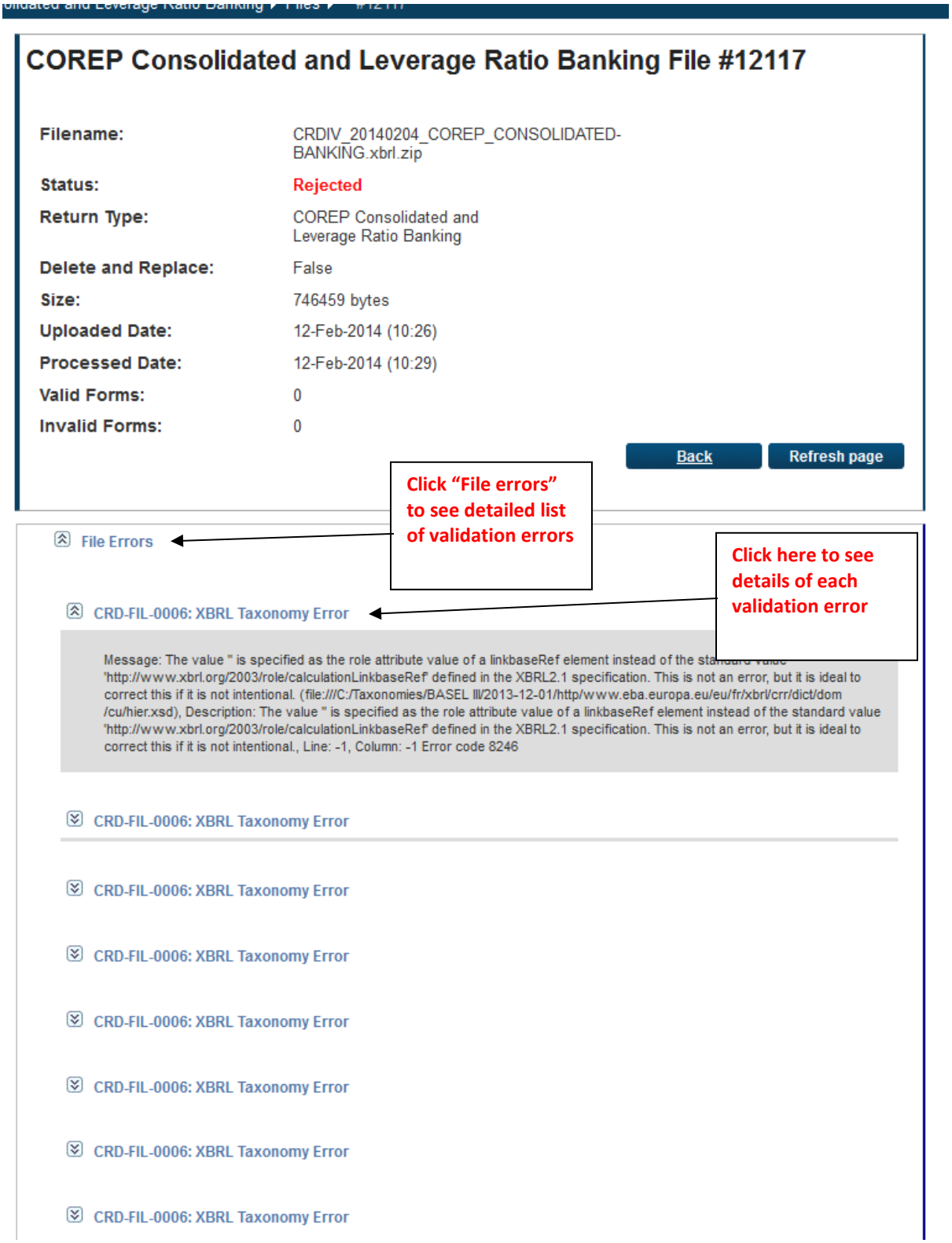
- XBRL Taxonomy Within Return Blocking Rules (i.e. rule breaches that cause the processing of the return instance to cease and an error report generated)
- Non XBRL Within Return Blocking Rules (i.e. rule breaches that cause the processing of the return instance to cease and an error report generated)
- Non XBRL Within Return Non-Blocking Rules (i.e. rule breaches that will not cause the processing of the Return to stop but will need to be acknowledged by the submitter)
- Within Return Variance Checks (Variances that are out of tolerance range and which must be acknowledged by the submitter)

4.4.1 Uploaded File containing XBRL Taxonomy Blocking Errors

When the uploaded file has failed any XBRL Taxonomy Blocking Rules, file processing will stop and an e-mail will be sent to the ONR administrator of the submitting institution to inform them that the file has been processed but rejected (The same process will occur for Non-XBRL Taxonomy blocking rules). A sample of the e-mail that is sent is to the Administrator is outlined below.



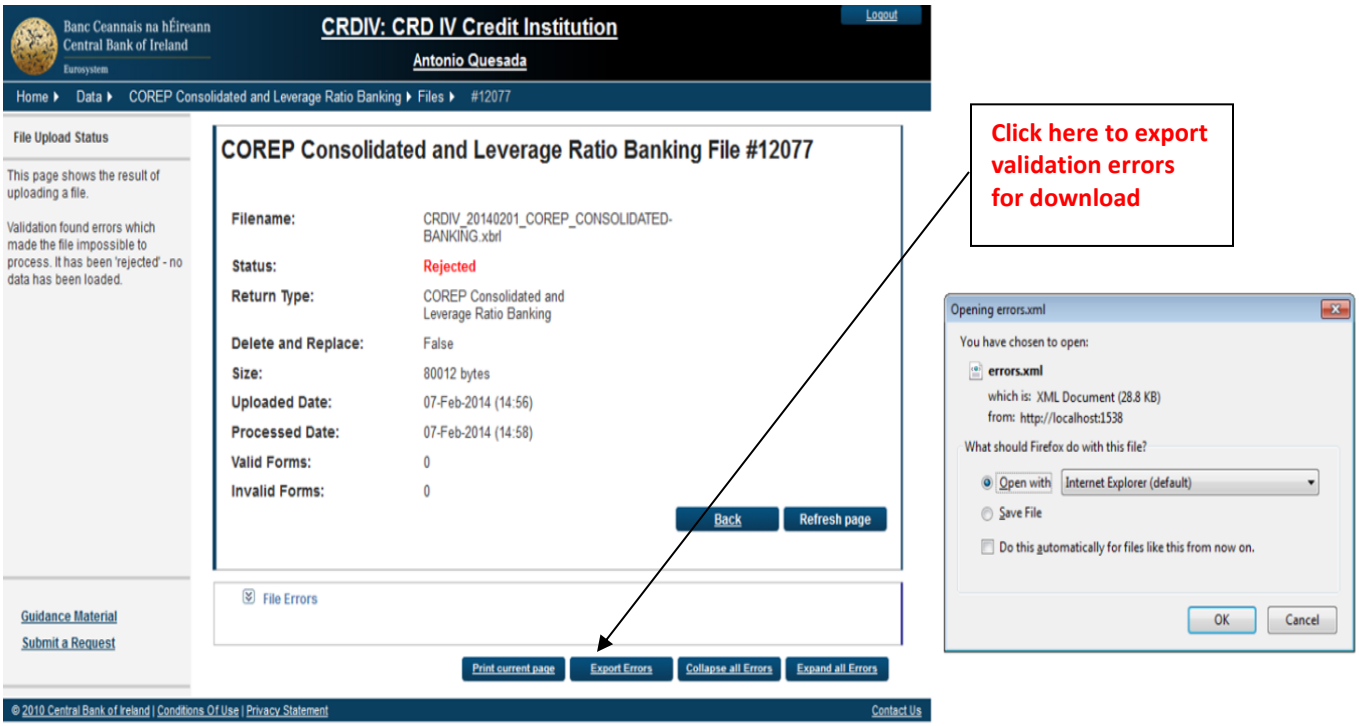
In addition, the following screen will be displayed to the file submitter on ONR indicating that the uploaded file has been accepted

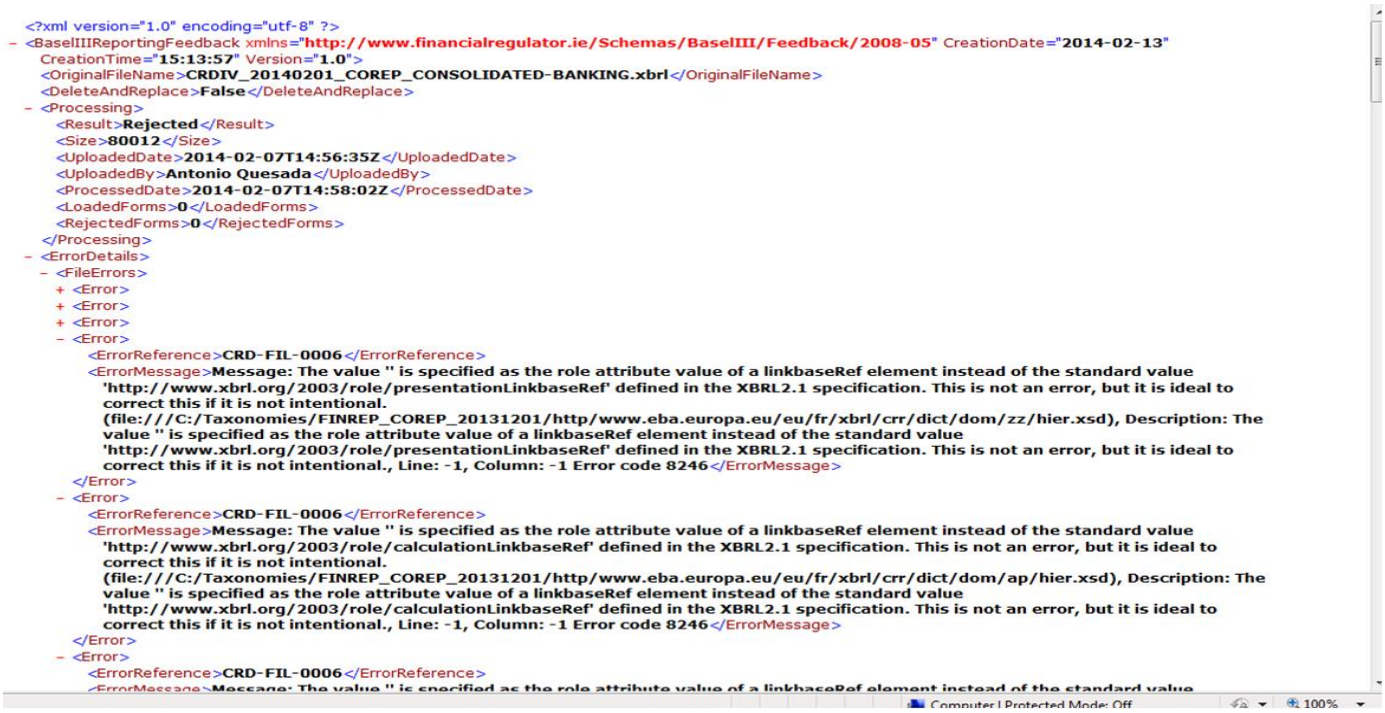

COREP Consolidated and Leverage Ratio Banking File #12117
Filename:
CRDIV_20140204_COREP_CONSOLIDATED-BANKING.xbrl.zip
Status:
Rejected
Return Type:
COREP Consolidated and Leverage Ratio Banking
Delete and Replace:
False
Size:
746459 bytes
Uploaded Date:
12-Feb-2014 (10:26)
Processed Date:
12-Feb-2014 (10:29)
Valid Forms:
0
Invalid Forms:
0
Back
Refresh page
Click "File errors" to see detailed list of validation errors
File Errors
Click here to see details of each validation error
CRD-FIL-0006: XBRL Taxonomy Error
Message: The value '' is specified as the role attribute value of a linkbaseRef element instead of the standard value 'http://www.xbrl.org/2003/role/calculationLinkbaseRef' defined in the XBRL2.1 specification. This is not an error, but it is ideal to correct this if it is not intentional. (file:///C:/Taxonomies/BASEL III/2013-12-01/http/www.eba.europa.eu/eu/fr/xbrl/crr/dict/dom/cu/hier.xsd), Description: The value '' is specified as the role attribute value of a linkbaseRef element instead of the standard value 'http://www.xbrl.org/2003/role/calculationLinkbaseRef' defined in the XBRL2.1 specification. This is not an error, but it is ideal to correct this if it is not intentional., Line: -1, Column: -1 Error code 8246
CRD-FIL-0006: XBRL Taxonomy Error
CRD-FIL-0006: XBRL Taxonomy Error
CRD-FIL-0006: XBRL Taxonomy Error
CRD-FIL-0006: XBRL Taxonomy Error
CRD-FIL-0006: XBRL Taxonomy Error
CRD-FIL-0006: XBRL Taxonomy Error
CRD-FIL-0006: XBRL Taxonomy Error

Details of the error messages are displayed in the second half of the screen above. In order to see a detailed list of validation errors the user must click the "File Errors" arrow in the screen above and this will break out into a display of a sample of errors that have been encountered.

To view details on each of the individual errors displayed, the user must click the arrow on each individual error where additional details on the error will be displayed.

It is also possible to export detailed validations to a web page or file that can be downloaded. In order to generate this report, the user chooses the "Export Errors" option that is available at the bottom of a Files Status "Rejected" screen. See below for screen shot and sample report in webpage format.

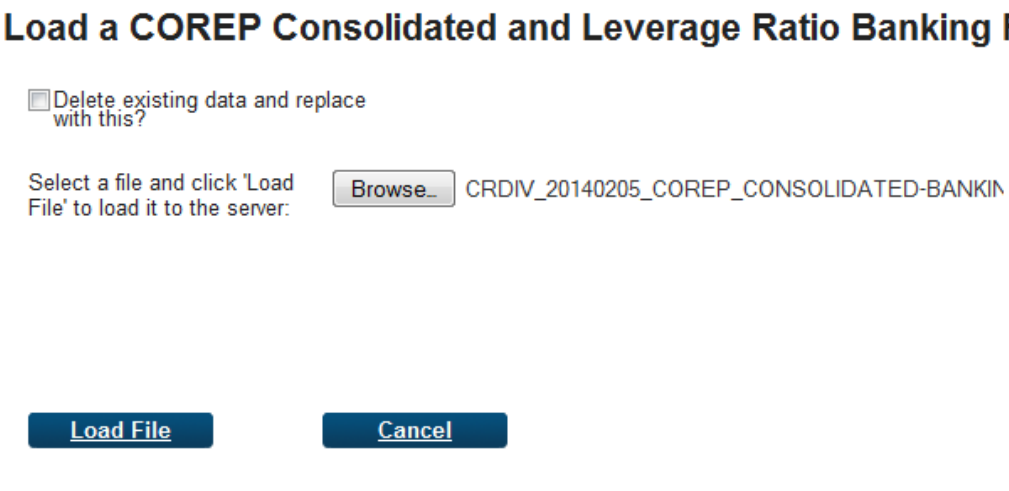




The rejected file will sit on the ONR system (along with the validation errors) and can be accessed at any time.

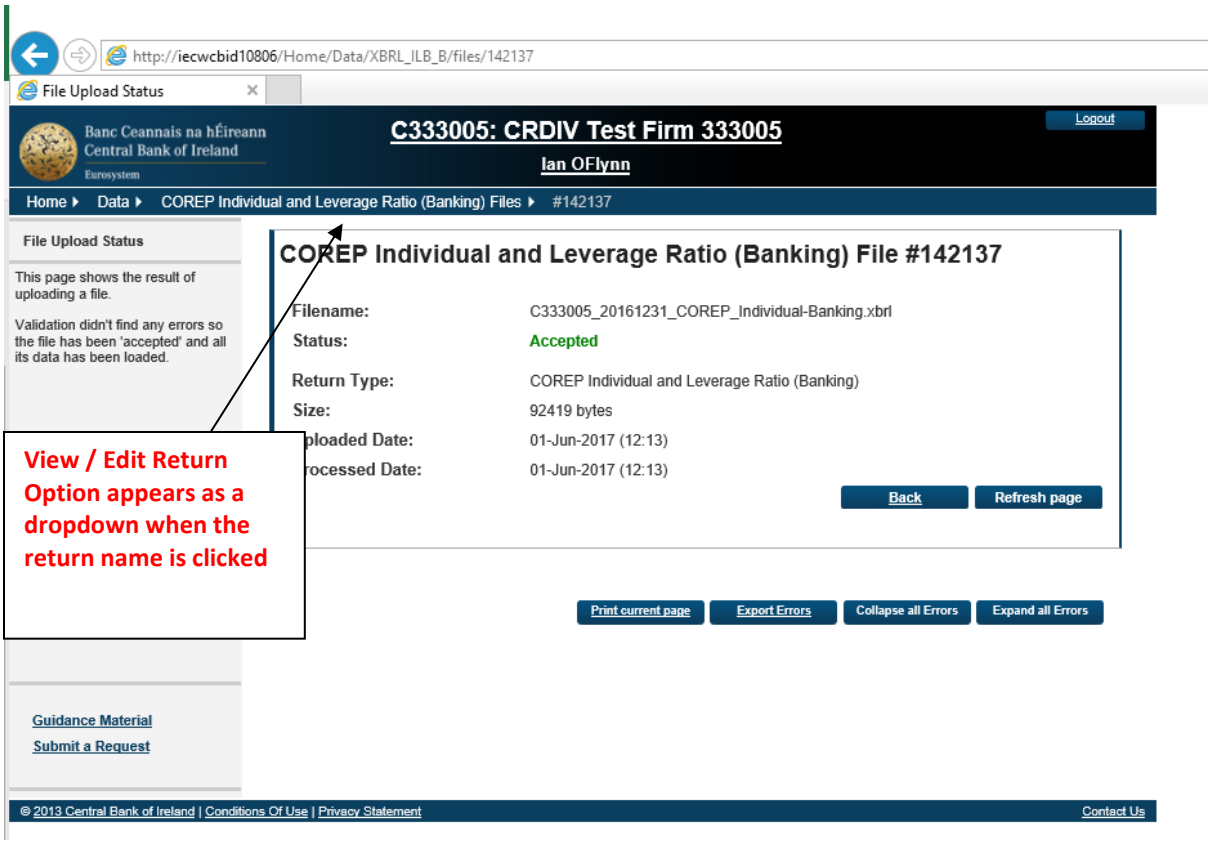
4.4.1.1 Loading a Replacement File

A replacement file can be loaded to correct the errors encountered in a file already processed. To load a new file a user must go to the File Upload screen (outlined below) and browse for a new file. An option to delete data from the existing file is also available when re-loading a file.

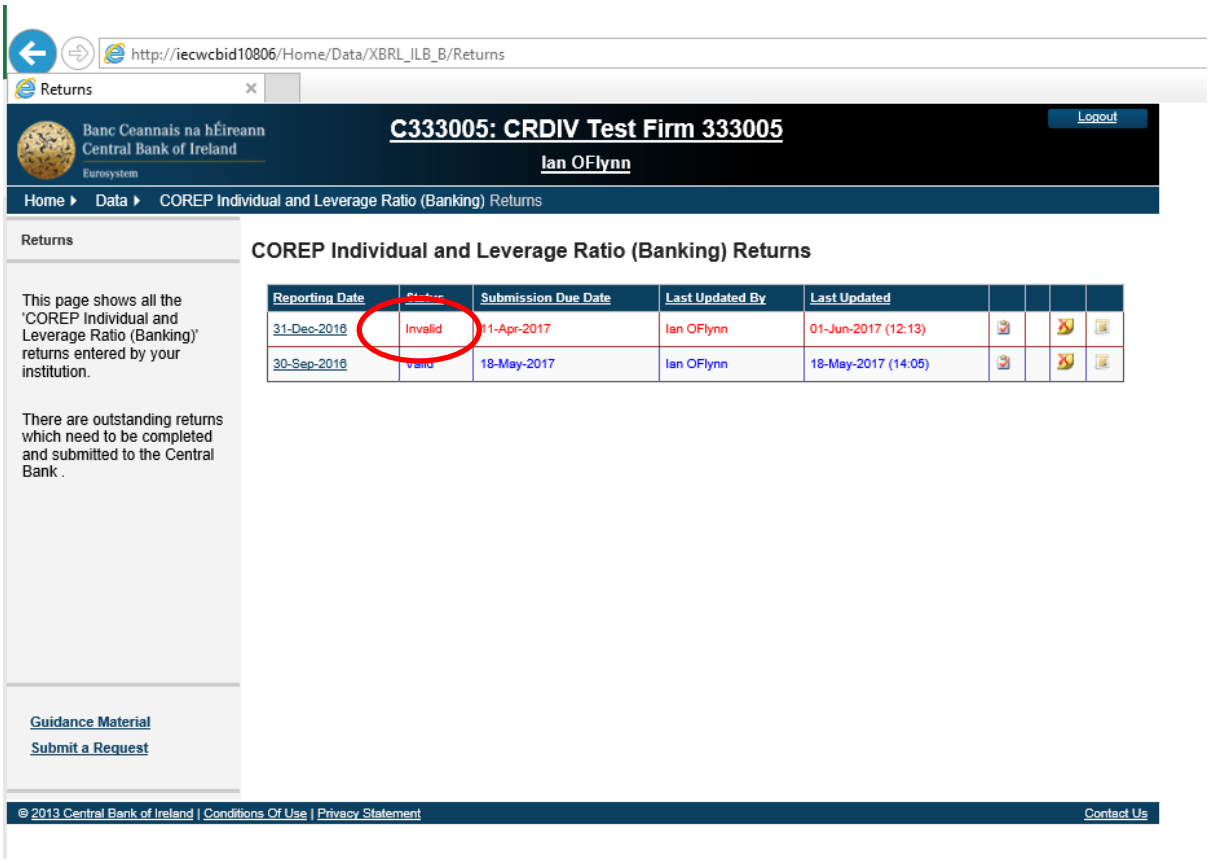


4.4.2 Uploaded File containing Non-Blocking Errors

When a file passes the XBRL Taxonomy Blocking and Non-Blocking Validations, then all Non XBRL Taxonomy Validations (Blocking and Non-Blocking) will be executed. If errors are encountered in Non-Blocking Validations, they will need to be acknowledged by the submitter before the return can be finalised. The process involved in viewing and acknowledging Non-Blocking Errors is outlined below.

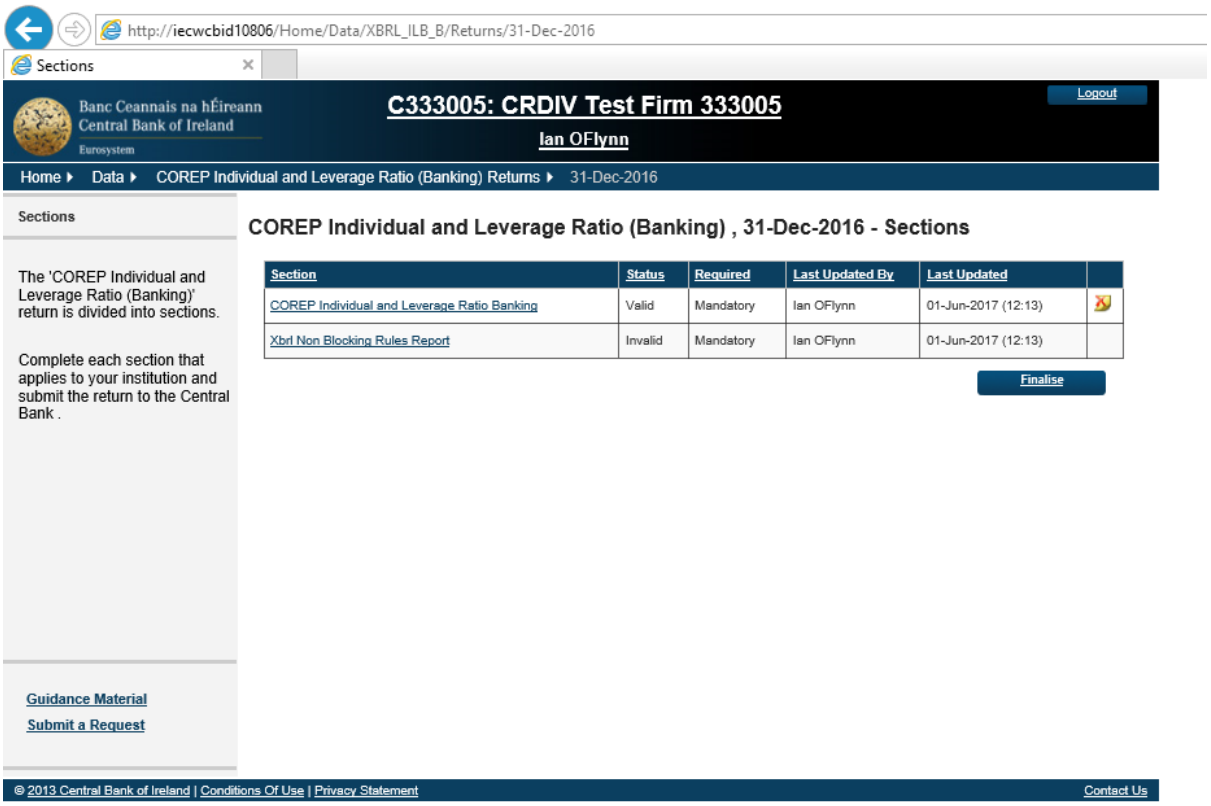


To ascertain whether or not Non-Blocking errors exist, the submitter will need to click the View / Edit option that appears as a dropdown option when the user hovers over the return name in the screen above. When this is done, the following screen appears

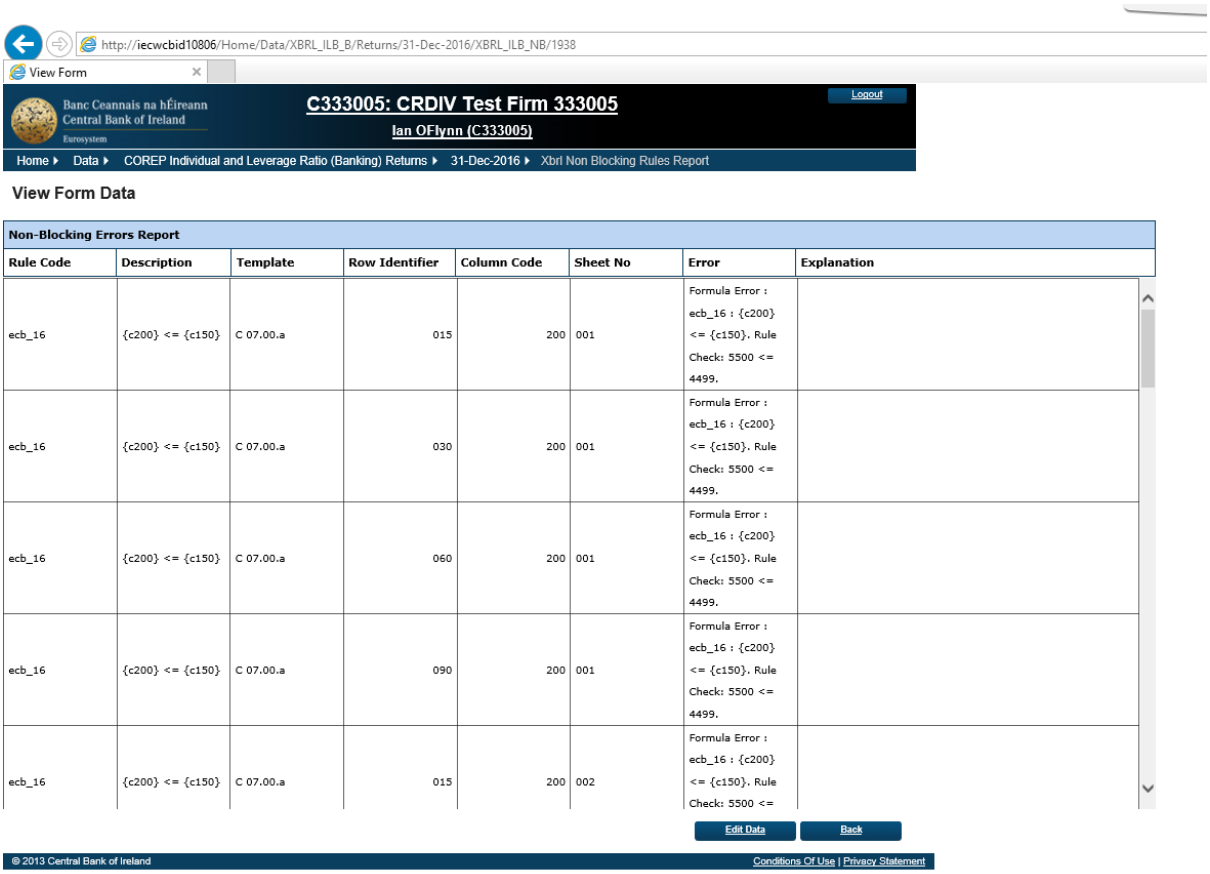


Note the status of the file as “Invalid” indicating that Non-Blocking Rule breaches have taken place.

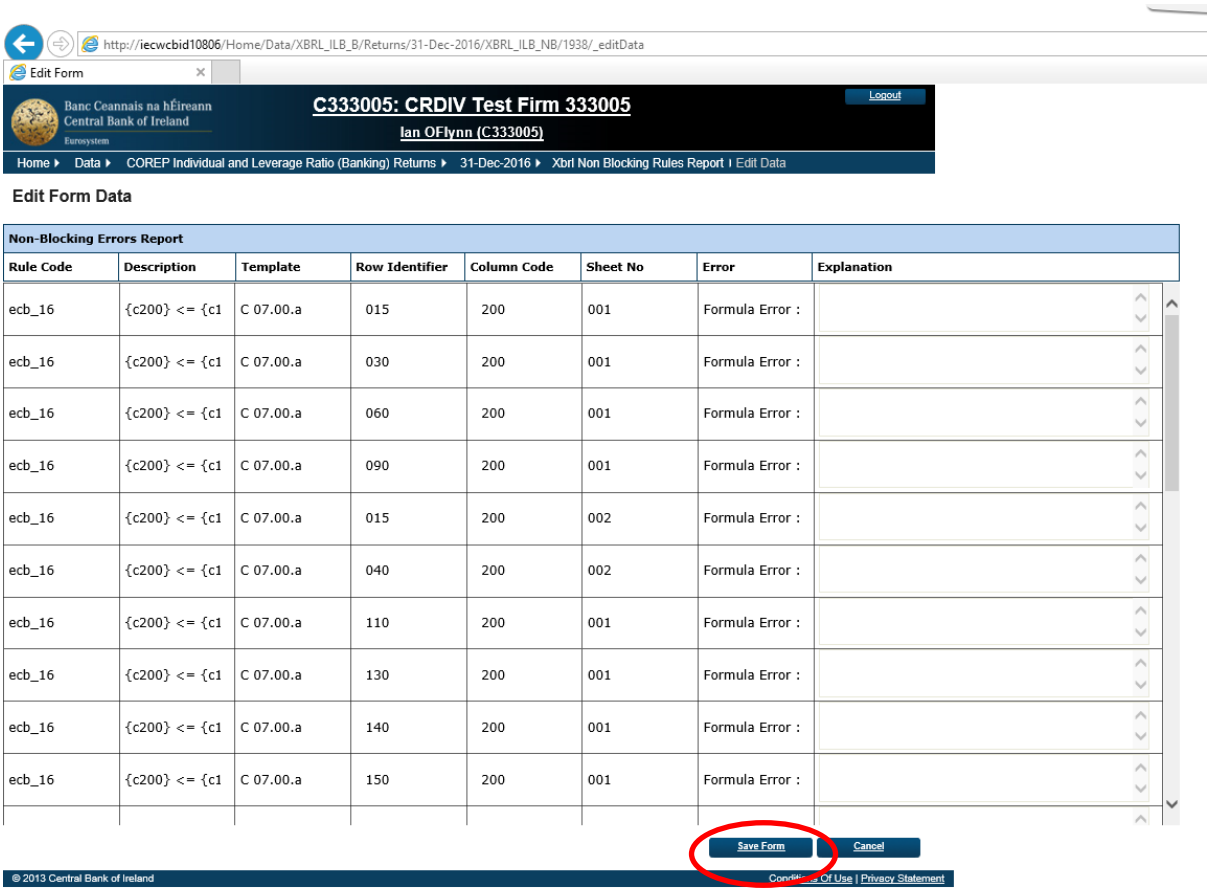
The user will then click on this instance of the return and the follow screen will be displayed.



This screen displays the instance of the return (with a “Valid” status) and a link to the Non-Blocking Rules Report. When this is clicked, the Non-Blocking error report is displayed.

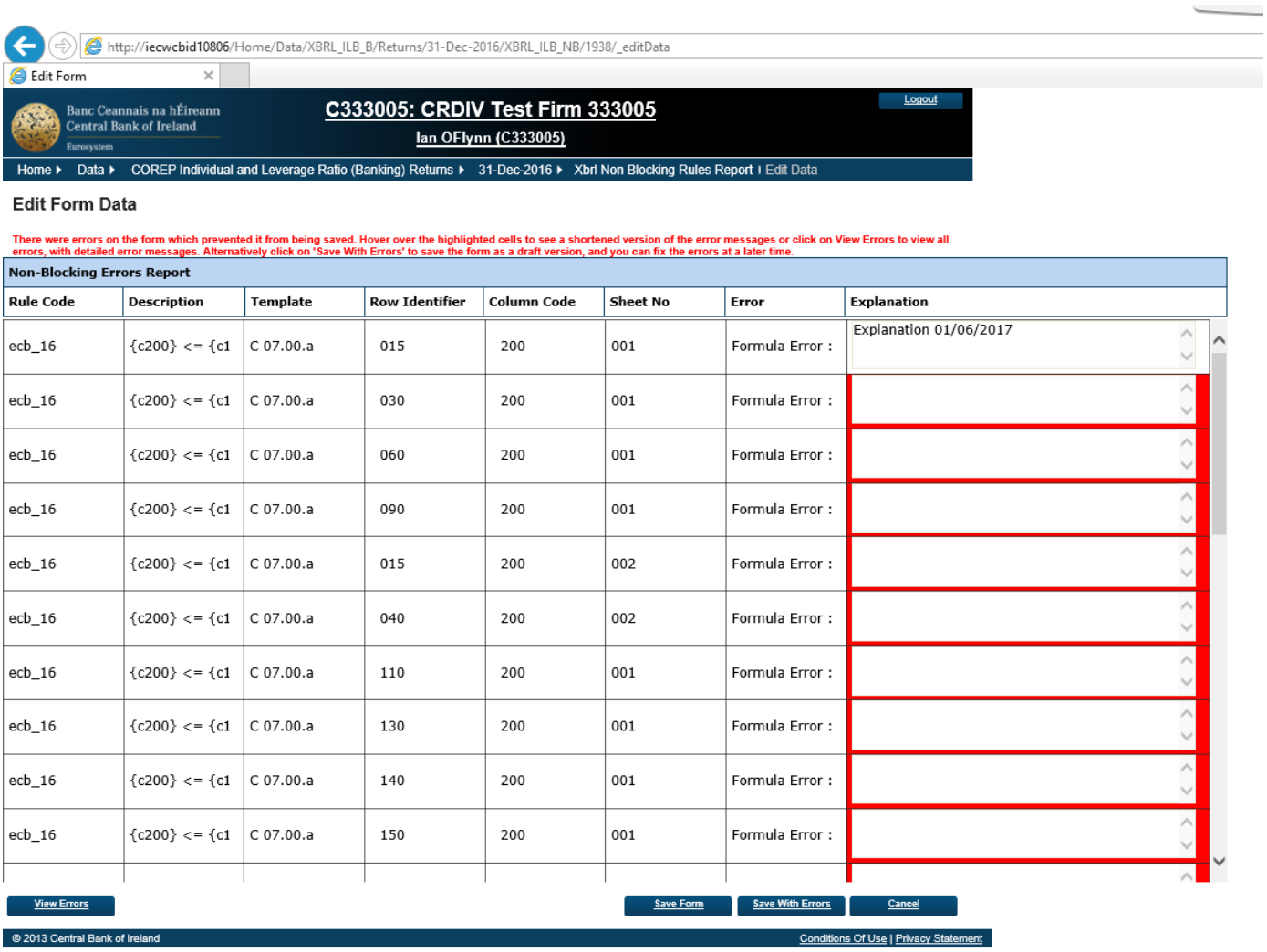


Each entry on the Non-Blocking Error report needs to be acknowledged / explained. To enter an explanation the user must click the “Edit Data” button at which point the cells in the “Explanation” column will become editable.



When in Edit mode on the report the “Save Form” button is enabled. If a user tries to save the report without having entered a comment for each rule break the following screen and associated error message will be displayed to the user.

Note: The user can hover over the highlighted cells to see a shortened version of the error message or can click the “View Errors” button to see the error message in greater detail.

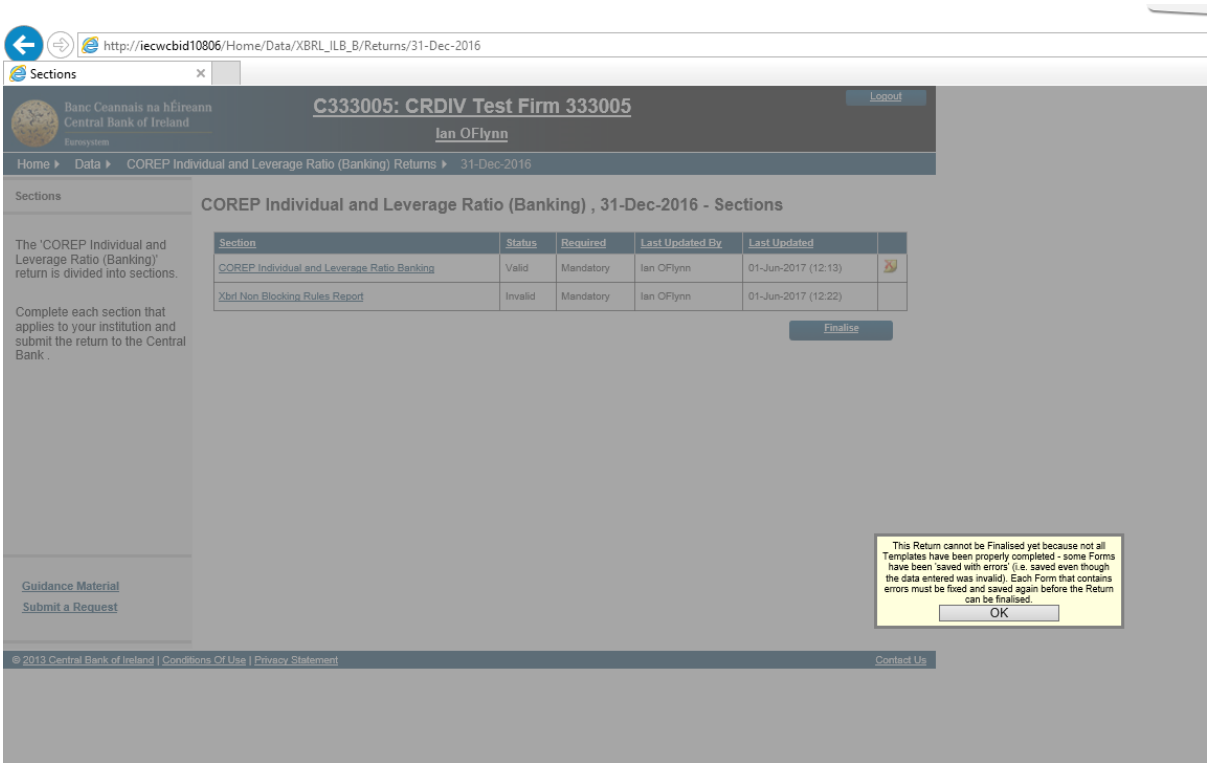


Note: The user can hover over the highlighted cells to see a shortened version of the error message or can click the "View Errors" button to see the error message in greater detail.

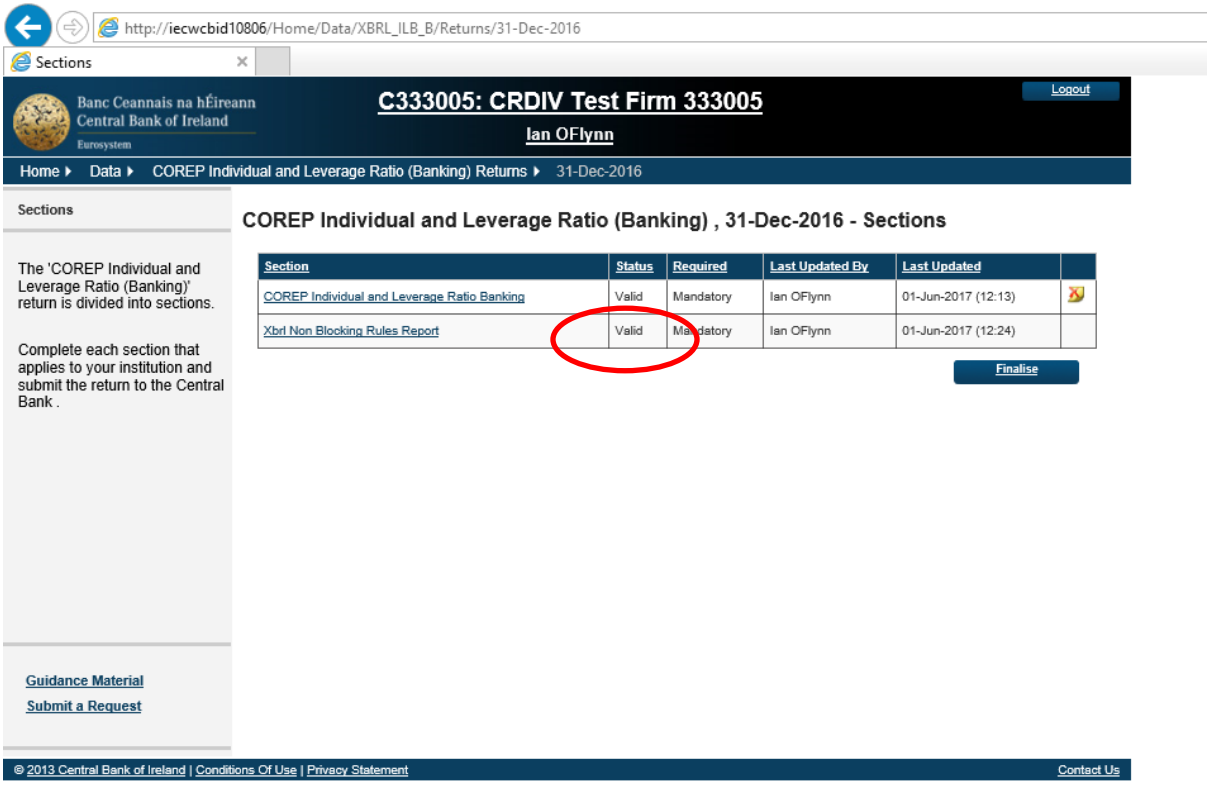
The user has two options at this stage…

- to complete the "Explanations" column in full and Save the form – which will permit the return to be finalised
- to click "Save with Errors" which saves the form for later editing but doesn't allow the return to be finalised

If the user tries to finalise the return without fully completing the "Explanation" column fully the following error screen will be displayed to the user.



Once the user has filled in comments / explanations for all the error messages and the report is saved, the status of the Non-Blocking Rules report changes from “Invalid” to “Valid” and the process of Finalising the Return can now commence



Once the status changes to “Valid” on the Report, the process of Finalising the Return can now commence.

5. Variance Analysis & Finalising Uploaded Files

Once a return has been successfully uploaded, accepted and processed, all blocking errors addressed and non-blocking errors acknowledged the file is ready to be finalised in advance of being signed-off.

- If the uploaded file is an Individual Return that **is not part** of a Grouped Return, the finalisation and sign-off process can commence
- If the uploaded file **is part** of a Return Group, the file can be finalised. However, the Group of returns that it is part of cannot be finalised and signed-off until all returns within that Group have been finalised

Variance Analysis checks will be performed as part of the finalising routine and all Variances must be explained in advance of the return instance being finalised.

5.1 Variance Analysis Explanation

The Online Reporting System contains a 'Variance Analysis' solution which compares CRD IV returns period on period and requires banking institutions to explain variances that exceed a certain percentage and threshold.

N.B. **The returns for the previous reporting period must be signed-off before the returns for the subsequent reporting period and the variance analysis explanations template can be finalised and signed-off.**

The following are the COREP and FINREP templates, which are covered by Variance Analysis:

COREP

- C01.00 OWN FUNDS
- C02.00 OWN FUNDS REQUIREMENTS
- C03.00 CAPITAL RATIOS
- C04.00 MEMORANDUM ITEMS

FINREP

- F01.01 Balance Sheet Statement: assets
- F01.02 Balance Sheet Statement: liabilities
- F01.03 Balance Sheet Statement: equity
- F02.00 Statement of Profit or Loss

An explanation is required for the following in relation to all templates listed above aside from F02.00:

- Where there is a positive or negative variance of greater than or equal to 10%, then an explanation must be provided. The 10% variance applies to all of the above templates except for the ratios in C03.00 CAPITAL RATIOS where any variance that exceeds +/- 5% must be explained.

- An explanation is required for any variance from Zero (increase or decrease)
- Where a + /– 10% variance is detected, an explanation is only required where this variance is ALSO greater than/= 1% of Own Funds (COREP) or 1% of Total Assets (FINREP)
- Variances in Percentages will be treated the same as amounts and will follow the same rules as above

F02.00

There is also a requirement to explain Variances in the data points within the FINREP Quarterly Statement of Profit or Loss template (FINREP 2.00).

Variance Analysis must be done on a quarter-by-quarter basis where income data points are expressed in terms of the actual value for that quarter as opposed to a cumulative year to date total for that data point. For an income data point to generate a variance error, **two conditions** need to be satisfied in tandem:

a) Current / Previous quarter variance as expressed in absolute percentage terms must be greater than or equal 10%

And

b) The absolute value of the variance expressed as a percentage of FINREP Total Assets (from template F1.01) must be greater than or equal to 0.1%.

In the cases where:

(a) The value of a data point changes from being a positive value in a previous period to a negative value in the current period or

(b) Where the value of a data point changes from being a negative value in a previous period to a positive value in the current period

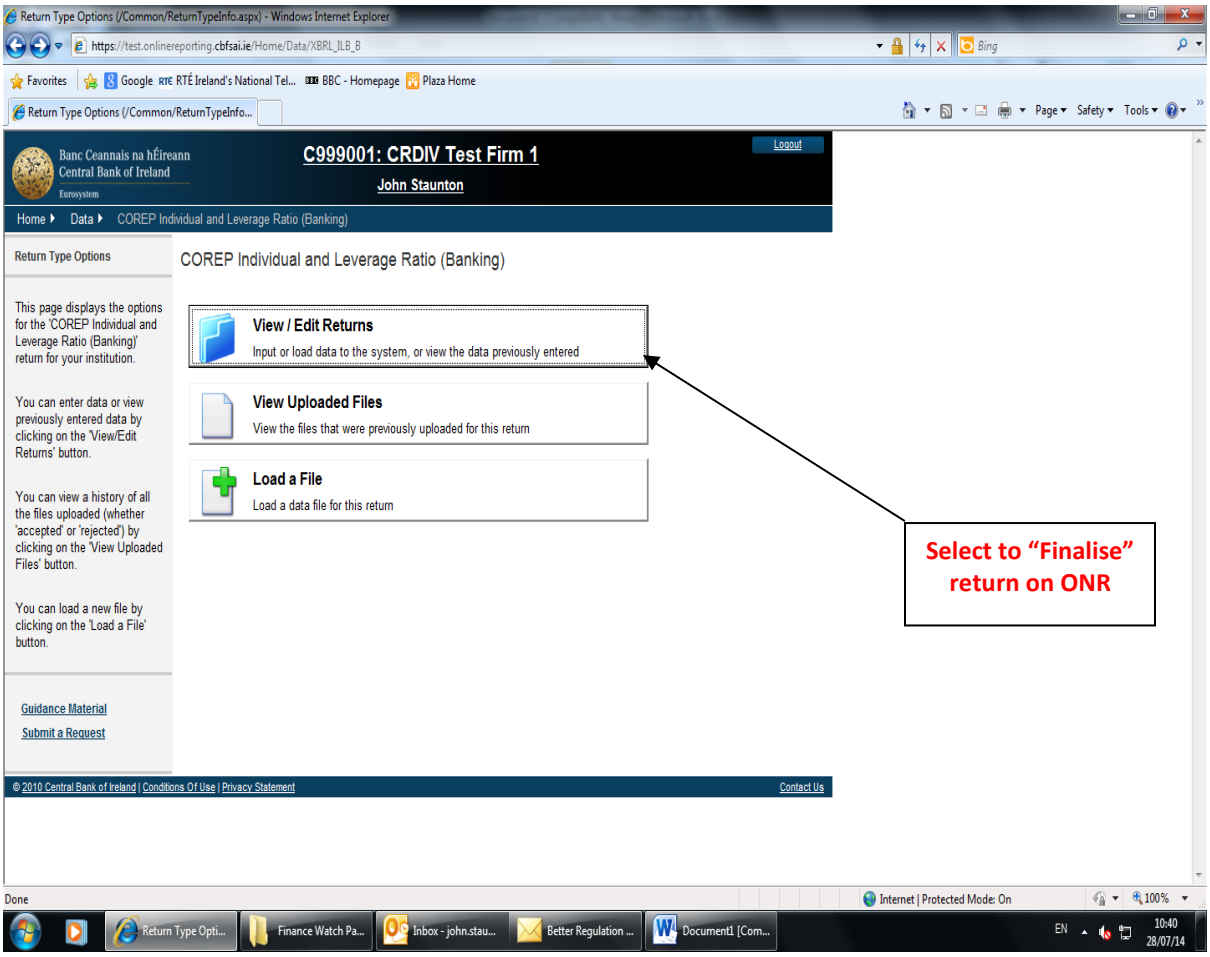
the variance formulae as outlined above must still be used and the answer expressed in absolute percentage terms.

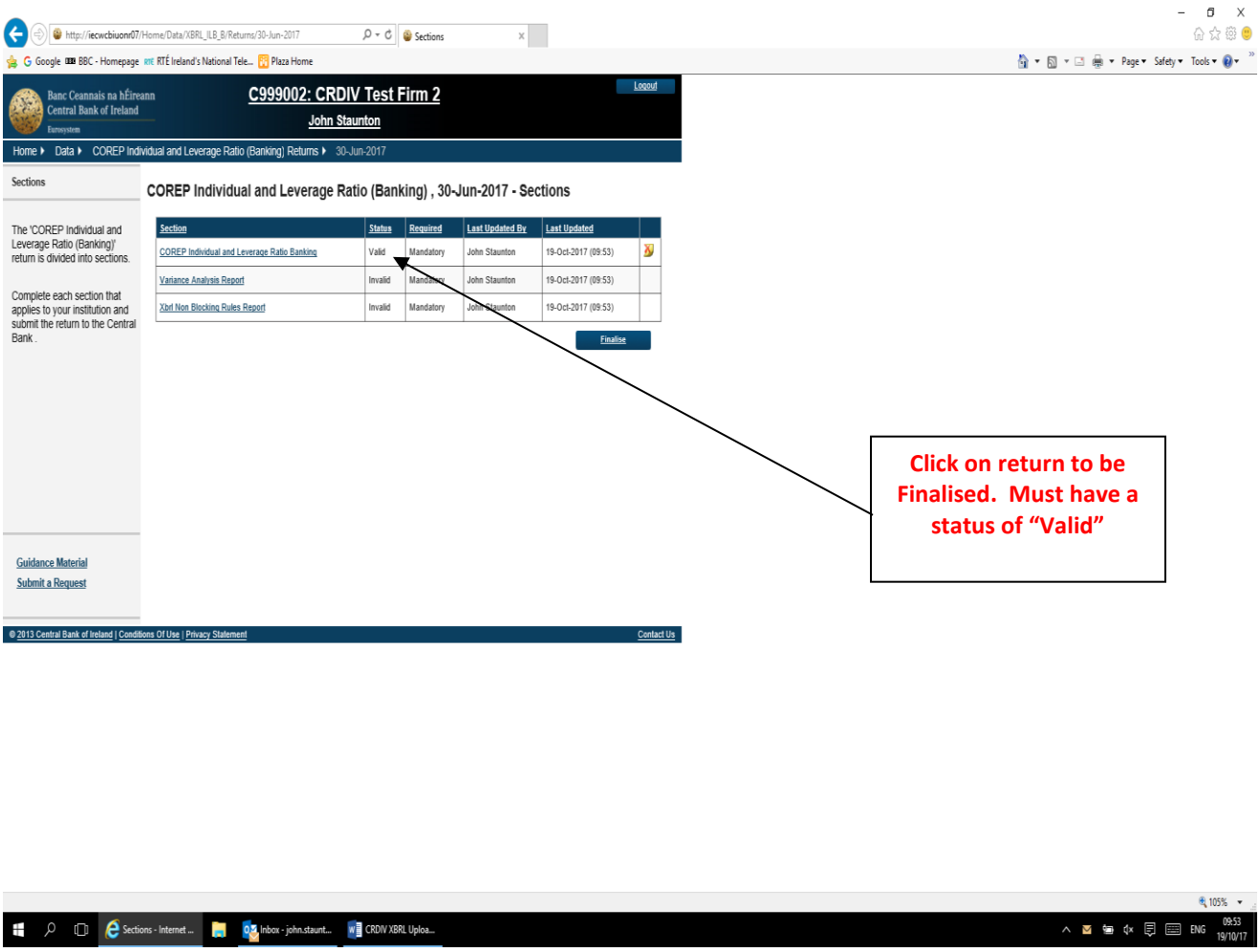
The particular fiscal Year-End date relevant to a submitting institution will be taken into account when executing the variance calculation

5.2 Finalising an Individual Return

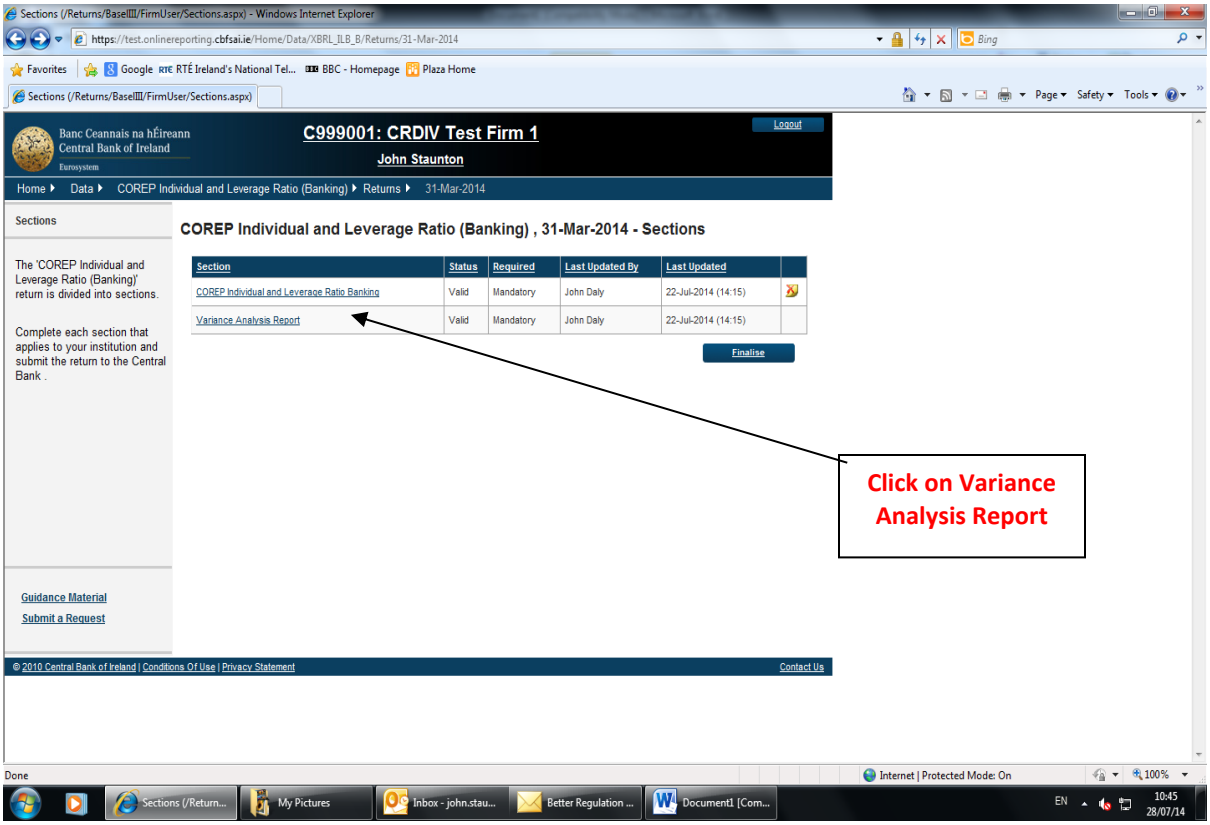
The following steps must be taken when Finalising an Individual valid return i.e. it has passed all Blocking / Non-Blocking rules.

To access a return to be Finalised, choose the return to be updated and click the View / Edit Returns option from within this return view

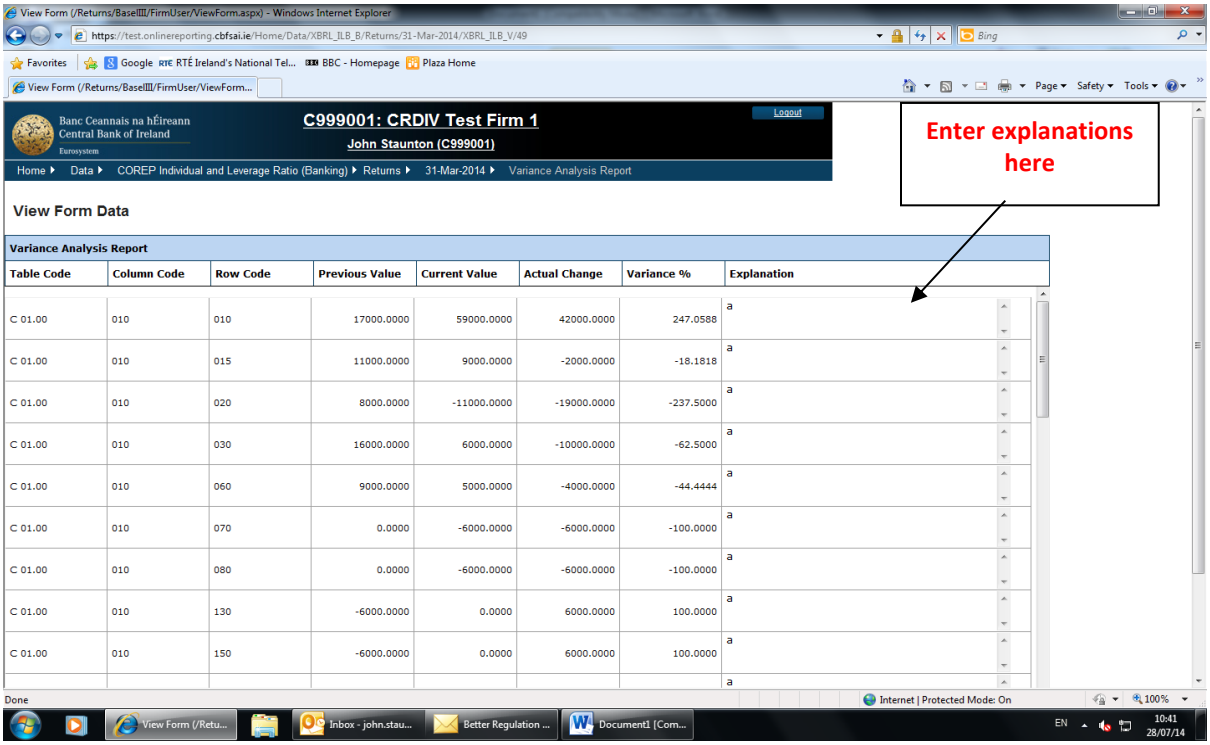




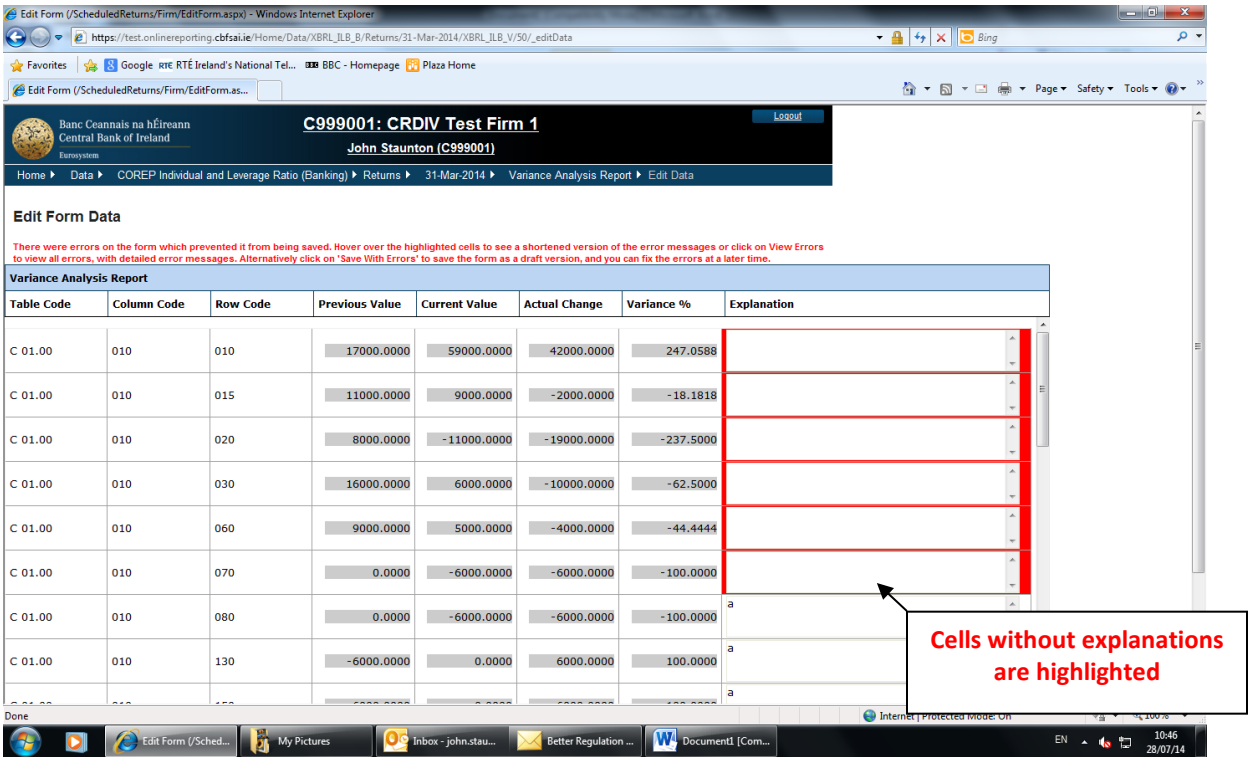
The individual files loaded for that return instance are displayed as a list. User must click on the return instance that is required to be Finalised. When this is done, the following screen is displayed with the Finalise button displayed.



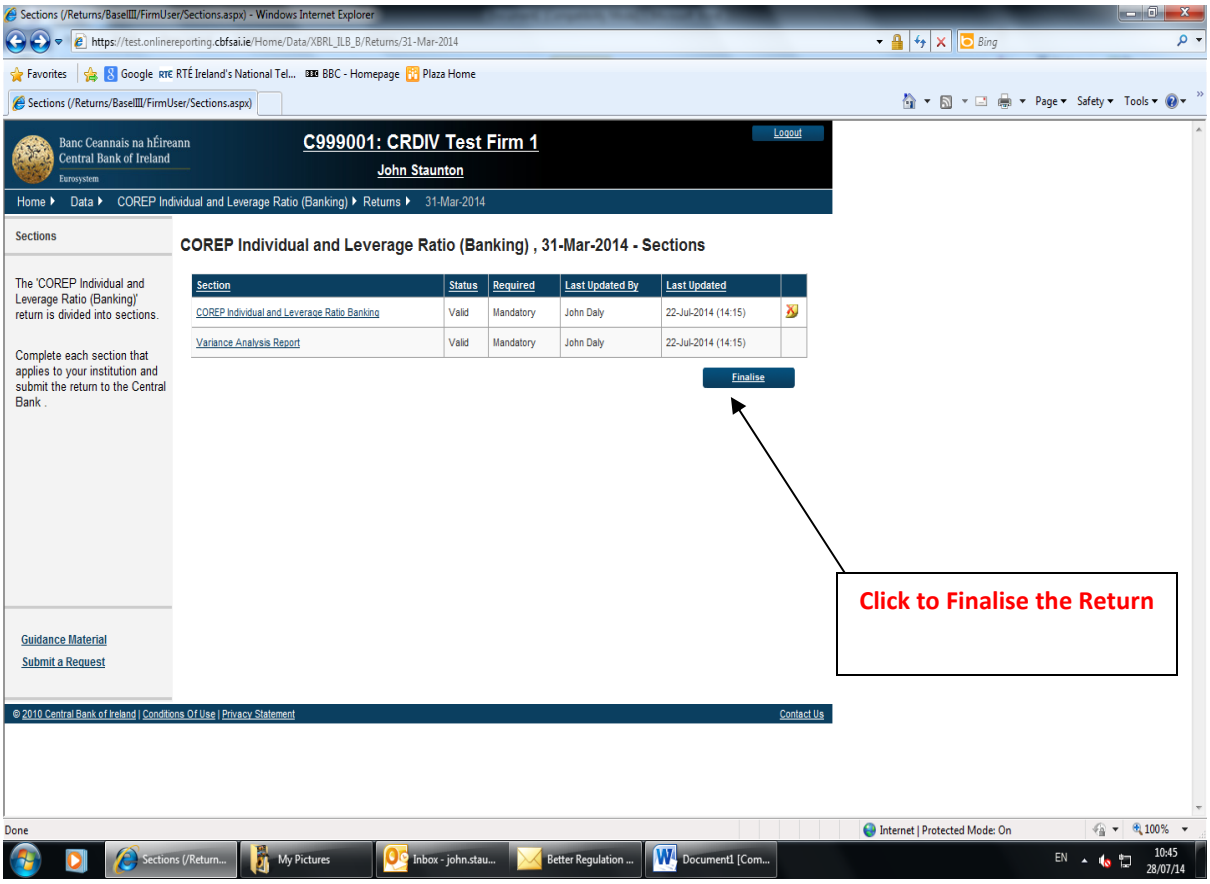
If there are variances (between this instance of the return and the previous quarter of the return) these are highlighted on the Variance Report (a link to which is displayed on this screen). Variances must be addressed before the return can be finalised. When the link to the Variance Report is pressed the screen below is displayed.



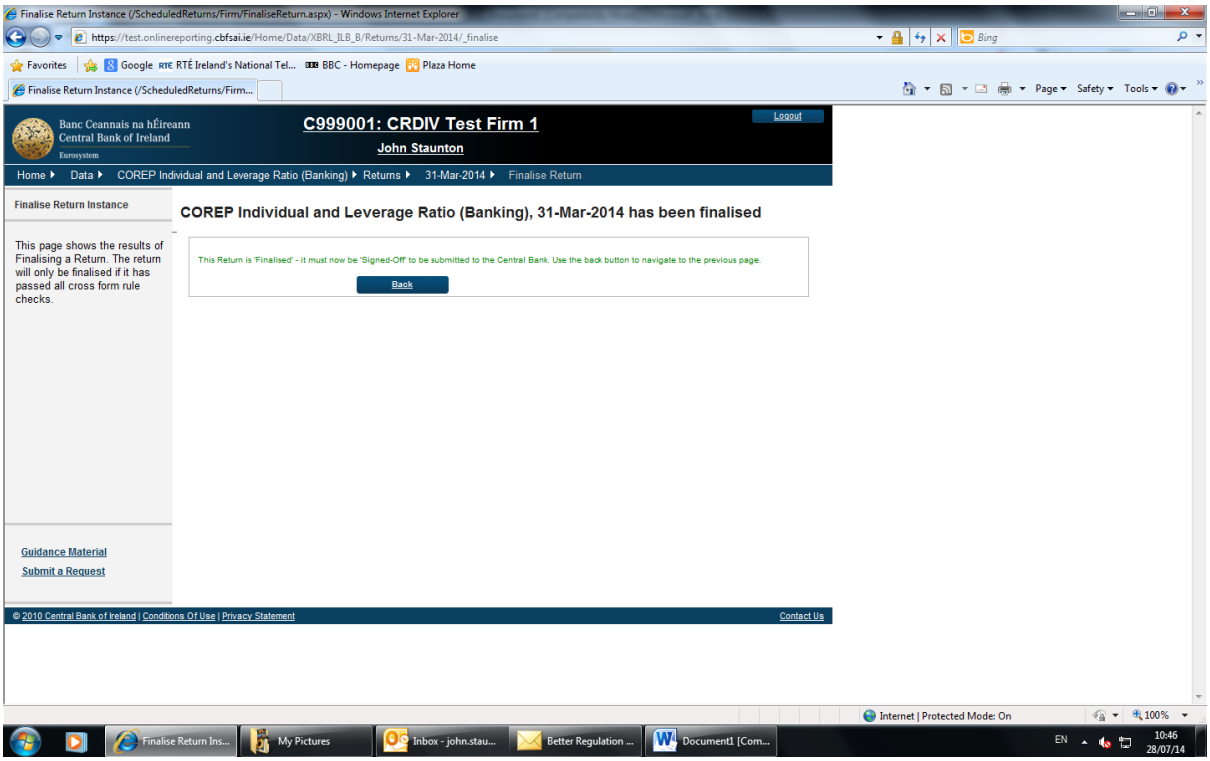
The Previous and Current values for the data point as well as the variance in actual and percentage terms are displayed. The user must enter an explanation for each of the variances listed. If this is not done the following screen – highlighting where no variance explanation has been entered – is displayed.



If the user saves the Variance Analysis report without completing all the fields, they will be allowed to do so, however they will not be allowed to finalise the return. Once the Variance Analysis report is fully completed, the user will be allowed to save it without errors. The user can then proceed to finalise this individual file.

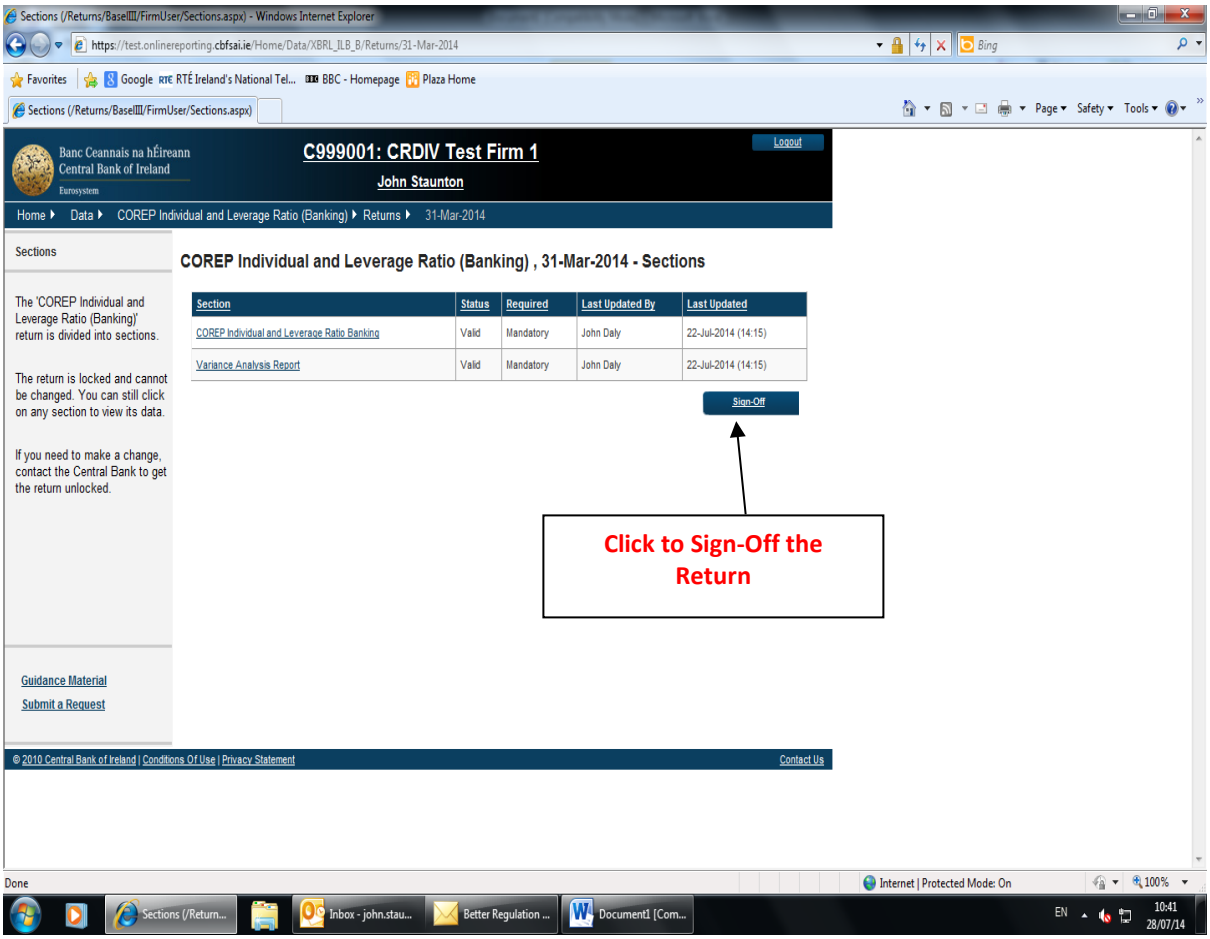


Once successfully finalised, the following screen will be displayed to the Finaliser.

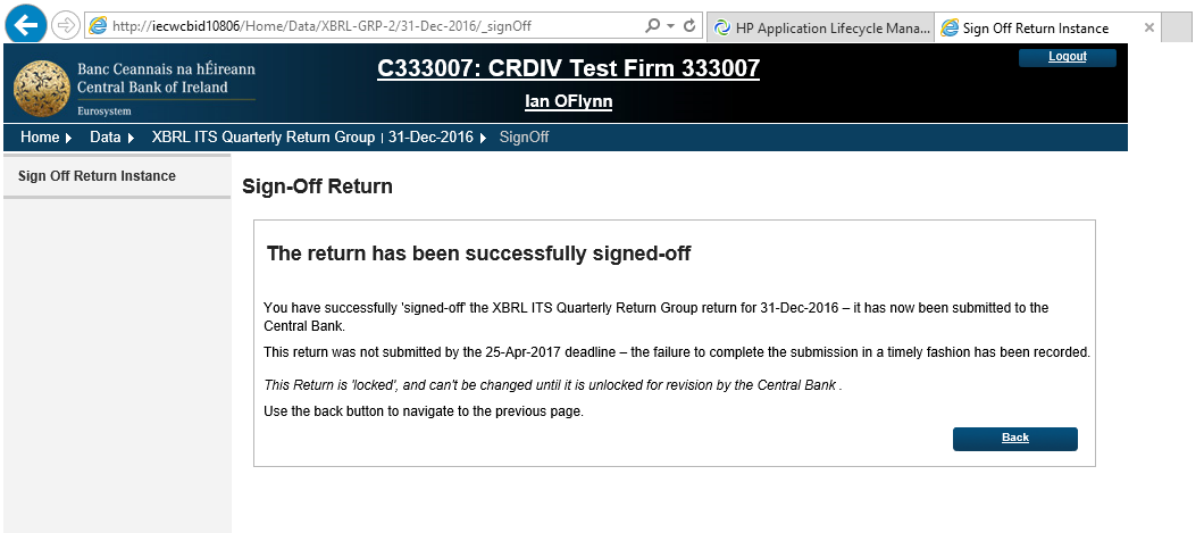


The Return is now ready to be signed off. Note that the person that Signs Off the return must be a different user from the one who Finalises the Return.

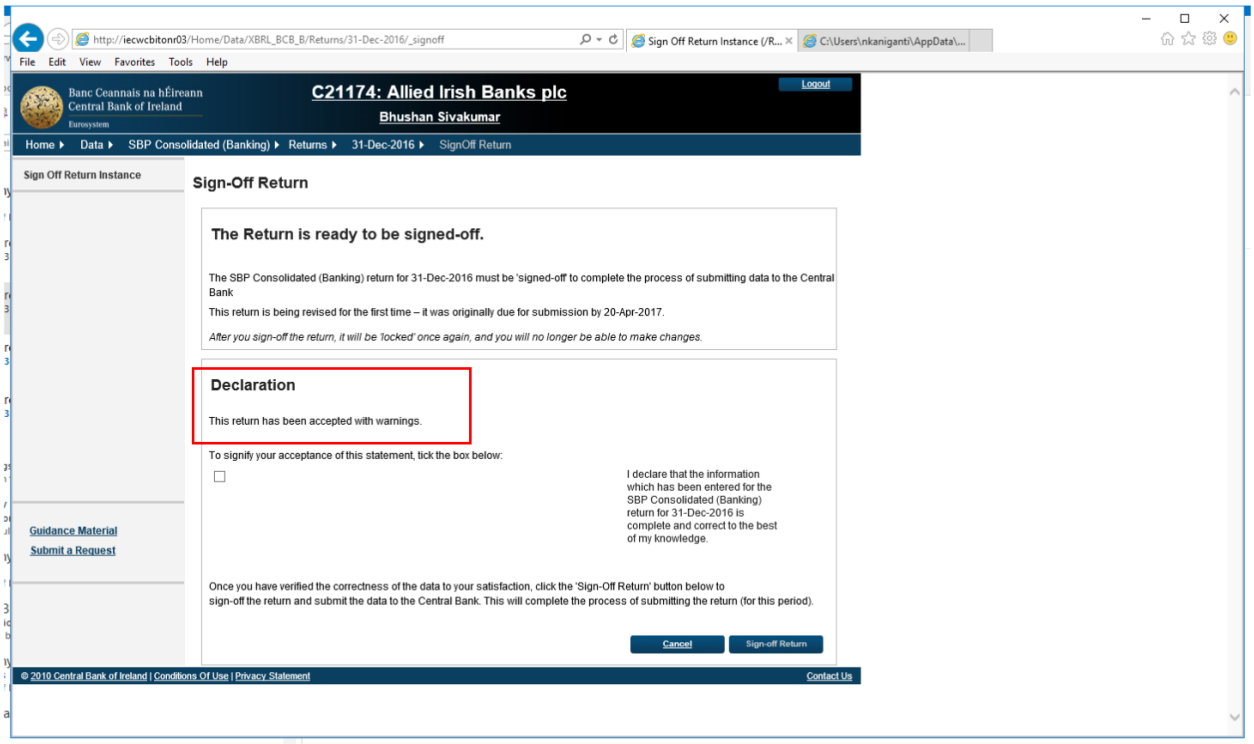
The user within the firm who Signs-Off Returns will log in with their credentials and only this person will be able to access the Sign-Off functionality.



Sign-Off Confirmation



As outlined in section 4.3.2 above, if warning rules have been breached these need to be acknowledged by the user who is signing off the individual return. This is done by checking a box on the sign-off screen that is presented to the user.

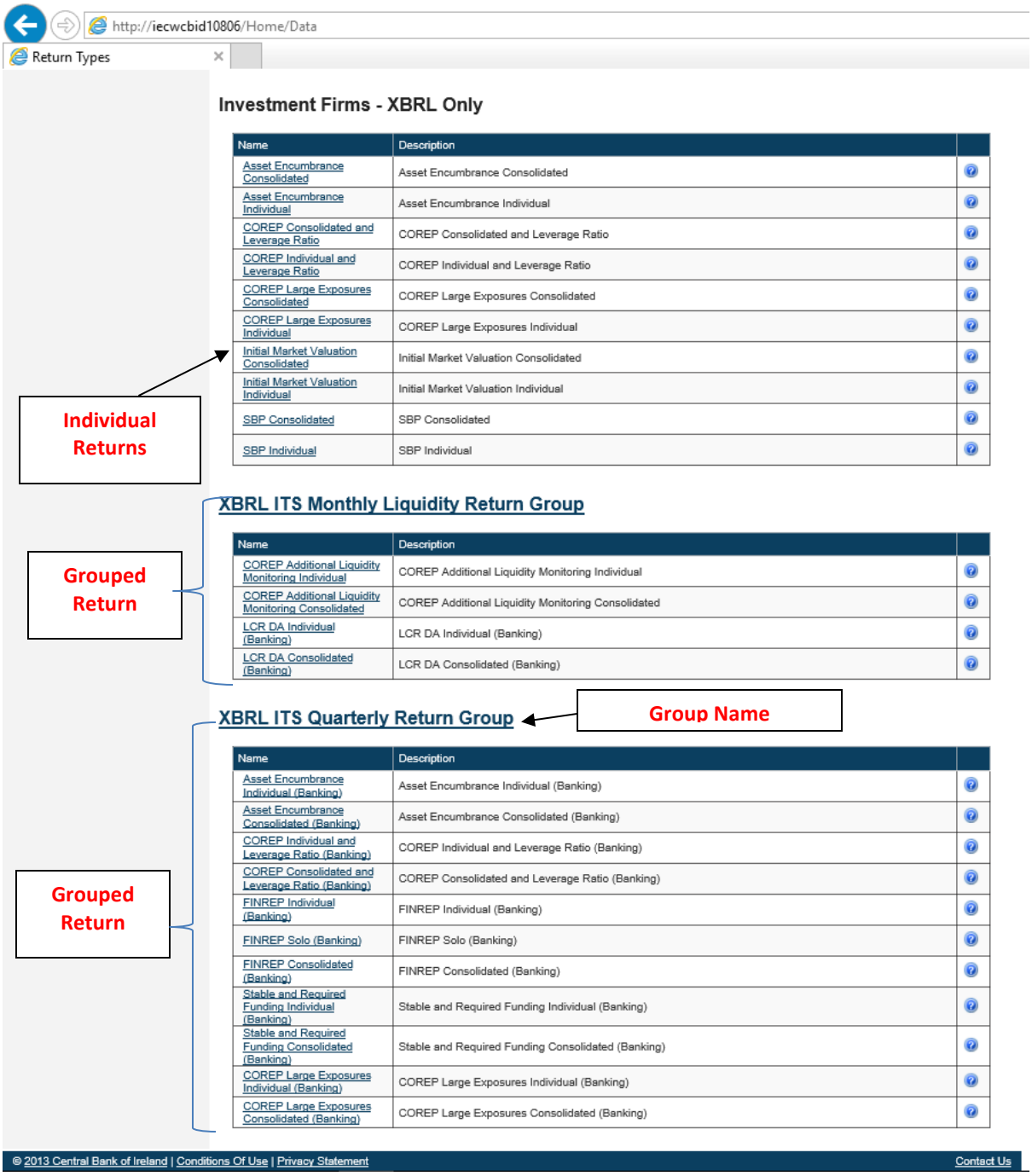


5.3 Finalising a Grouped Return

When a return is part of an XBRL return group, a number of key points must be noted:

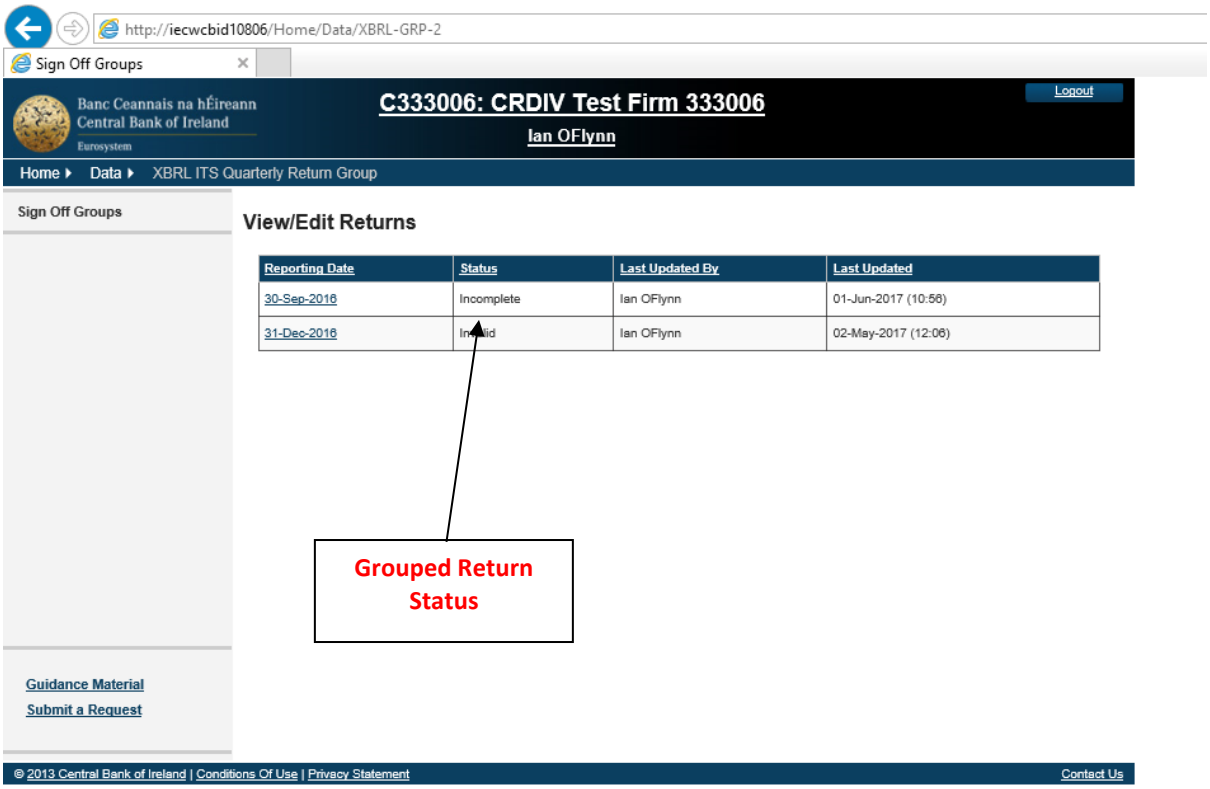
- The Individual return must firstly be finalised
- Then the Return Group that the Return is part of must be Finalised
- The Finalising of the Return Group must be done in advance of the Return Group being signed off
- The Individual Return is never signed off – just the Grouped Return

When a user logs into the ONR in the Institution context, they will be presented with the view of the returns that they are required to upload. Some of these will be Individual Returns and others will be part of a Return Group.

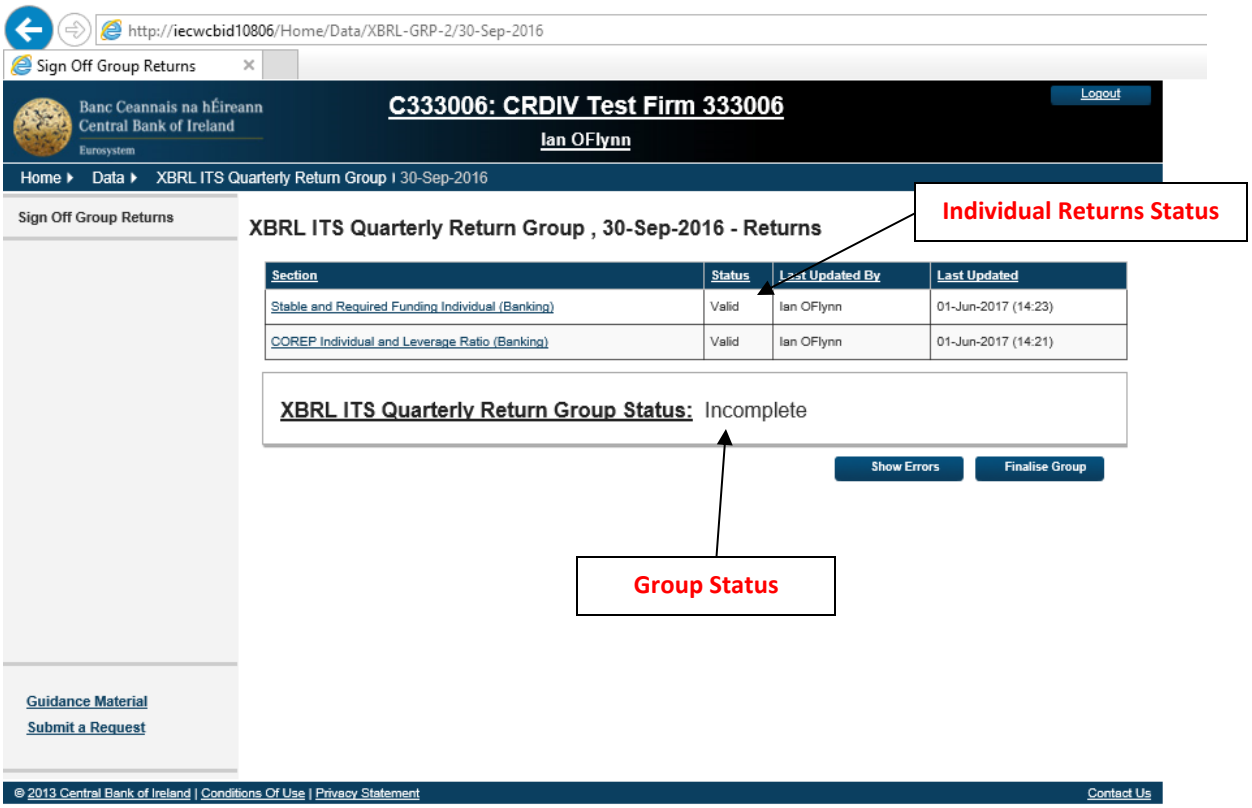


When the user clicks on the Group Name Hyperlink the current status of the Return Group for a particular reporting period will be displayed.

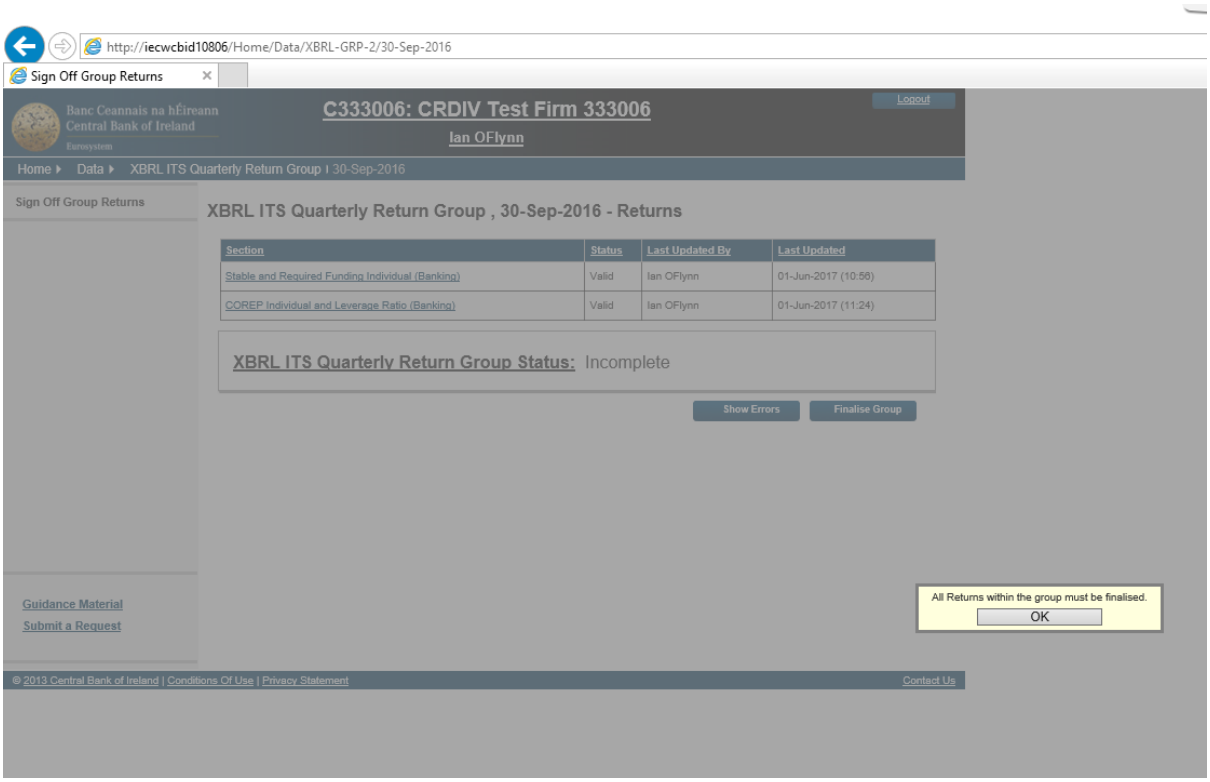
The screen below displays the status of the XBRL Quarterly Return Group. A status of Incomplete on the Group indicates that there are individual returns within in the Group that have not yet been Finalised (and until they have been finalised, the Group cannot be Finalised or Signed Off)



To view the status of the individual returns within a Return Group, click on the particular reporting date hyperlink in the screen above. This will display the individual returns, their Finalisation status as well as the status of the overall Return Group.

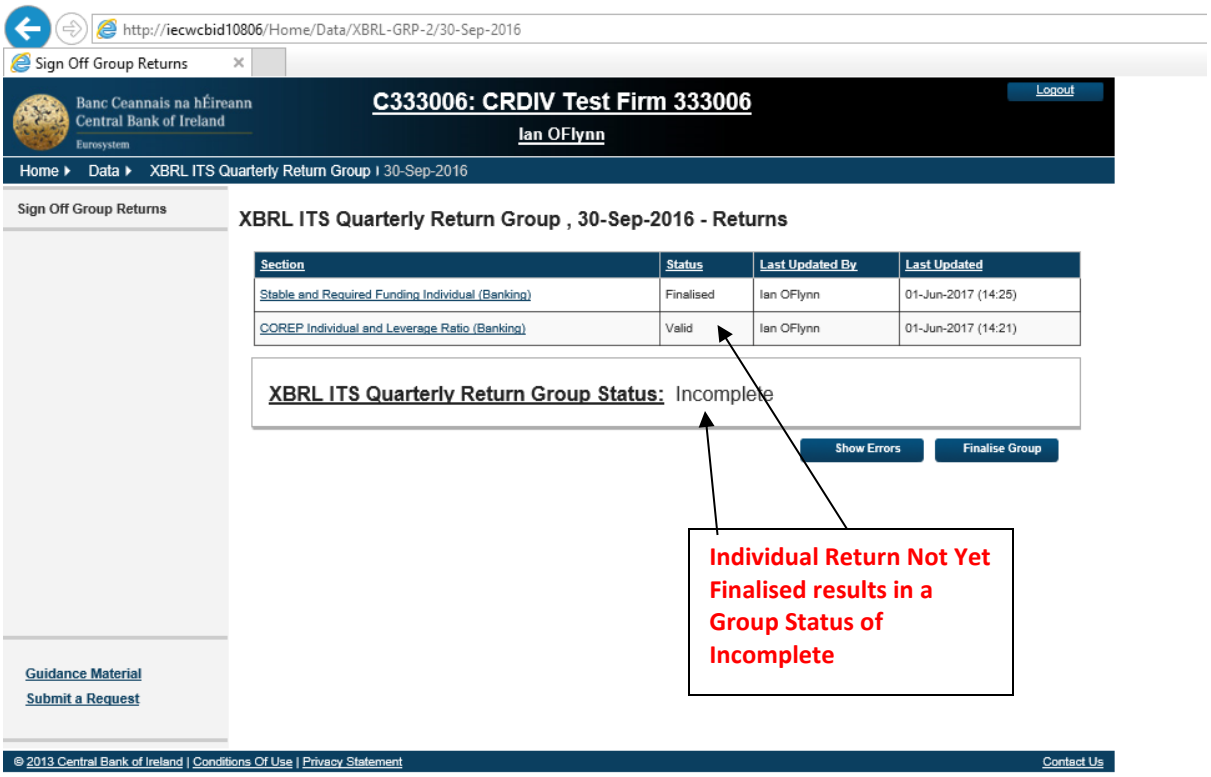


If the user tries to Finalise the Group at this stage (before the individual returns have been Finalised) the following error message is displayed.



Each individual return needs to be Finalised as per the process outlined in Section 5.2 above (this will include the addressing of any individual return errors for these returns).

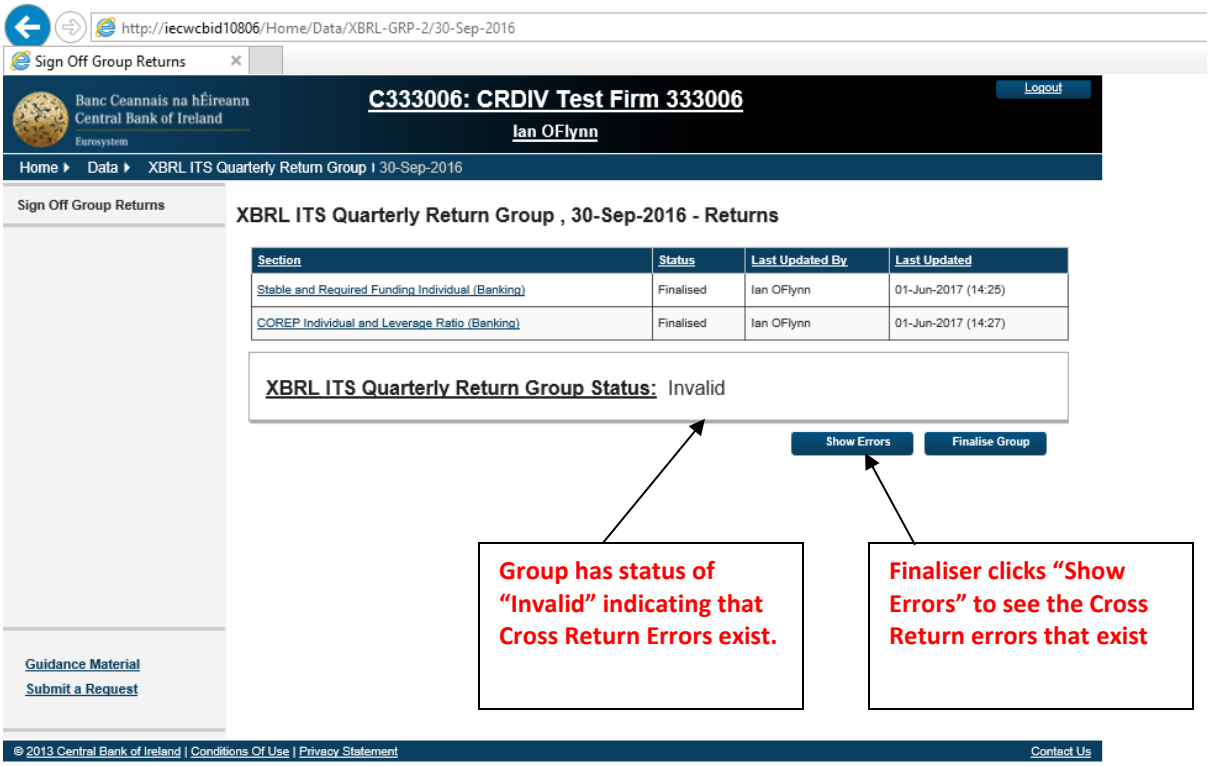
If any individual return within a Group have been a status other than Finalised, the Group will have a status Incomplete.



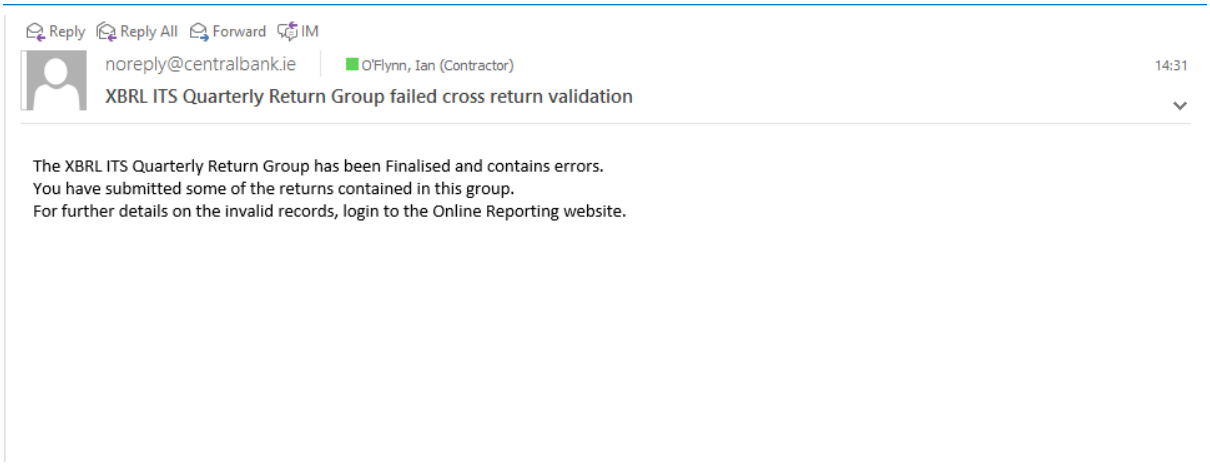
When all Individual Returns within a Group have a status of Finalised, the Group can now be Finalised by clicking on the “Finalise Group” button.

It is at this point that Cross Return validation rules are run (i.e. validations between data-points on two or more different returns within a Return Group which may prevent the Group from being Finalised and require one or more individual files to be resubmitted). If Cross-Return blocking validation errors are encountered, the Group Status will change to “Invalid” and the Finaliser can see what errors exist by clicking the “Show Errors” button on the screen.

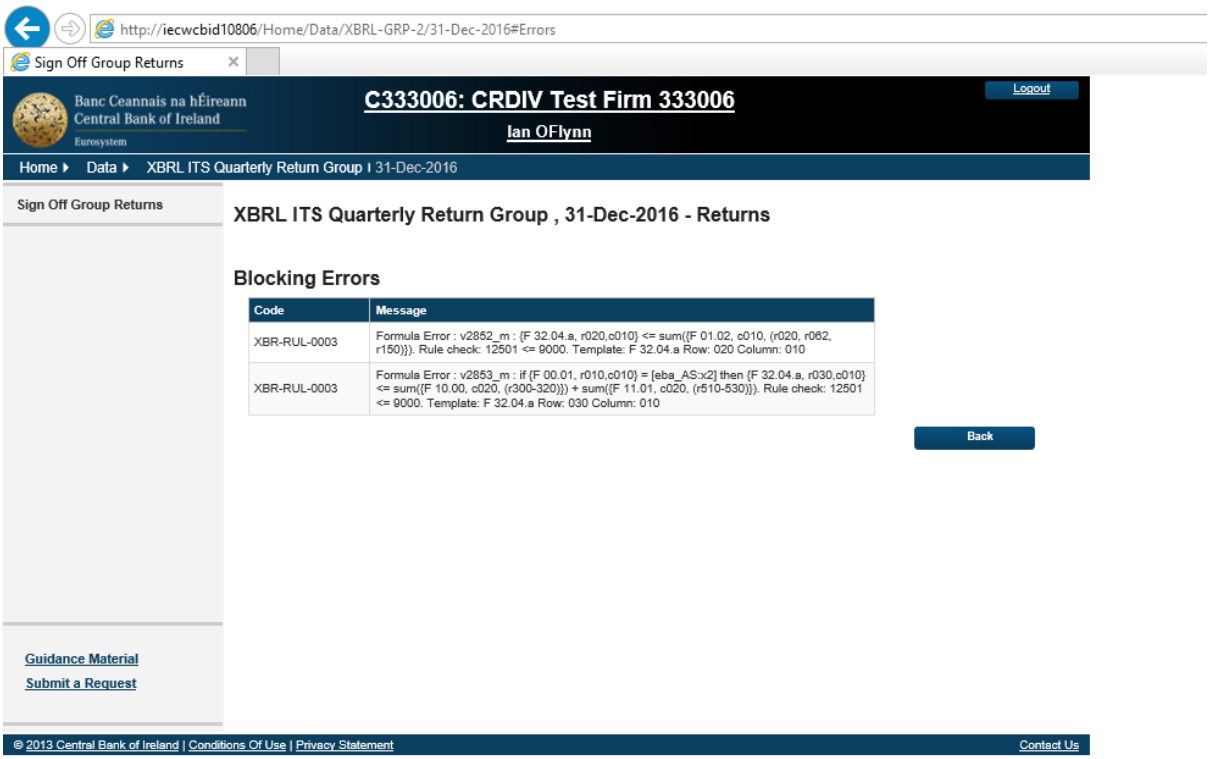
Note: Any user who has permission to Finalise an Individual Return will have permission to Finalise the Group Return of which they are part.



If cross-return blocking validations exist, all individual return submitters will receive an e-mail informing them that such errors have occurred and directing them to see further details.

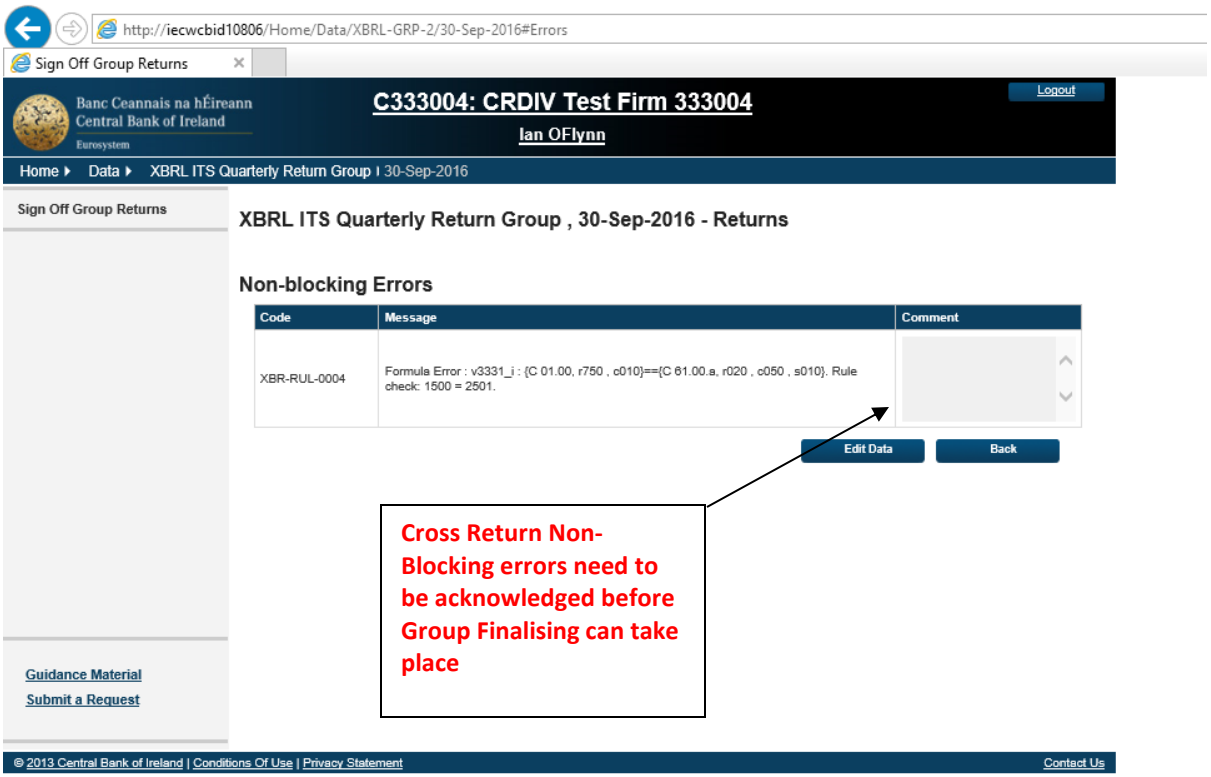


Details of the blocking errors are visible in ONR on the following screen

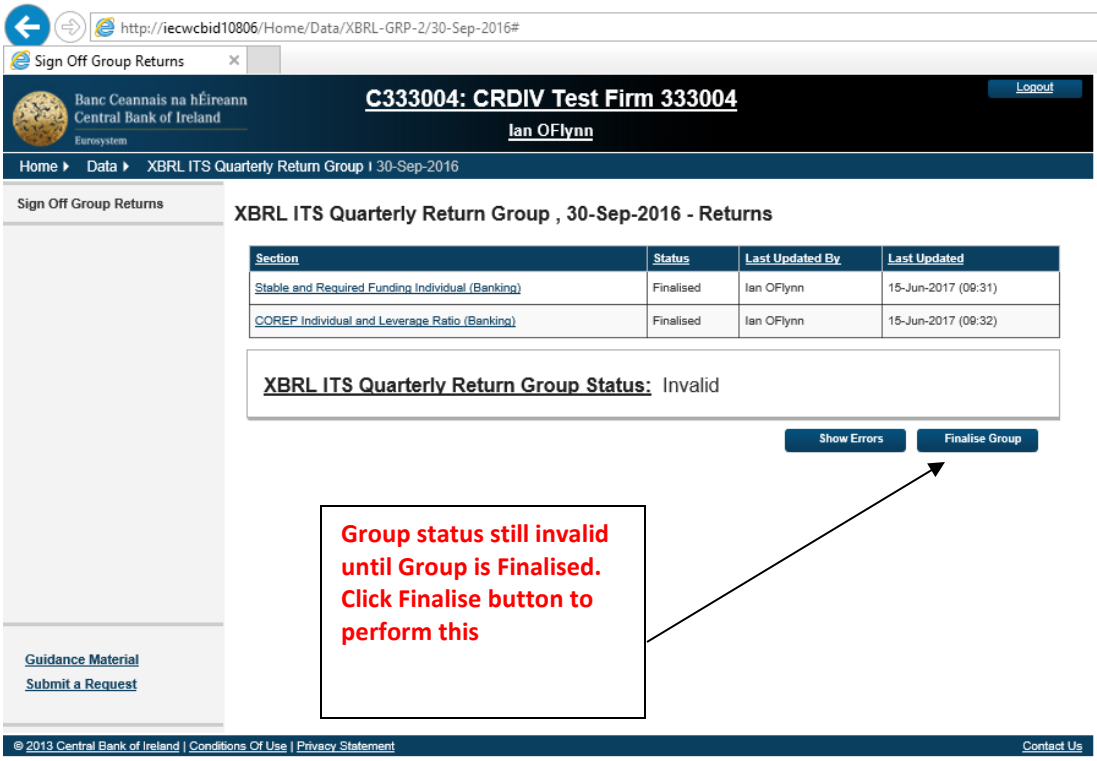


The submitting entity will be required to address these errors and resubmit the relevant returns. When this is done, the individual resubmitted returns will need to be Finalised as well as the Group Return following the same process as outlined above.

In addition to checks for cross-return blocking errors, validation is also performed on cross-returns non-blocking errors (i.e. validations between data points on different returns within a Returns Group, which need to be acknowledged on Finalising the Group but do not require return resubmission). Details of these errors are displayed to the firm on the following screen.

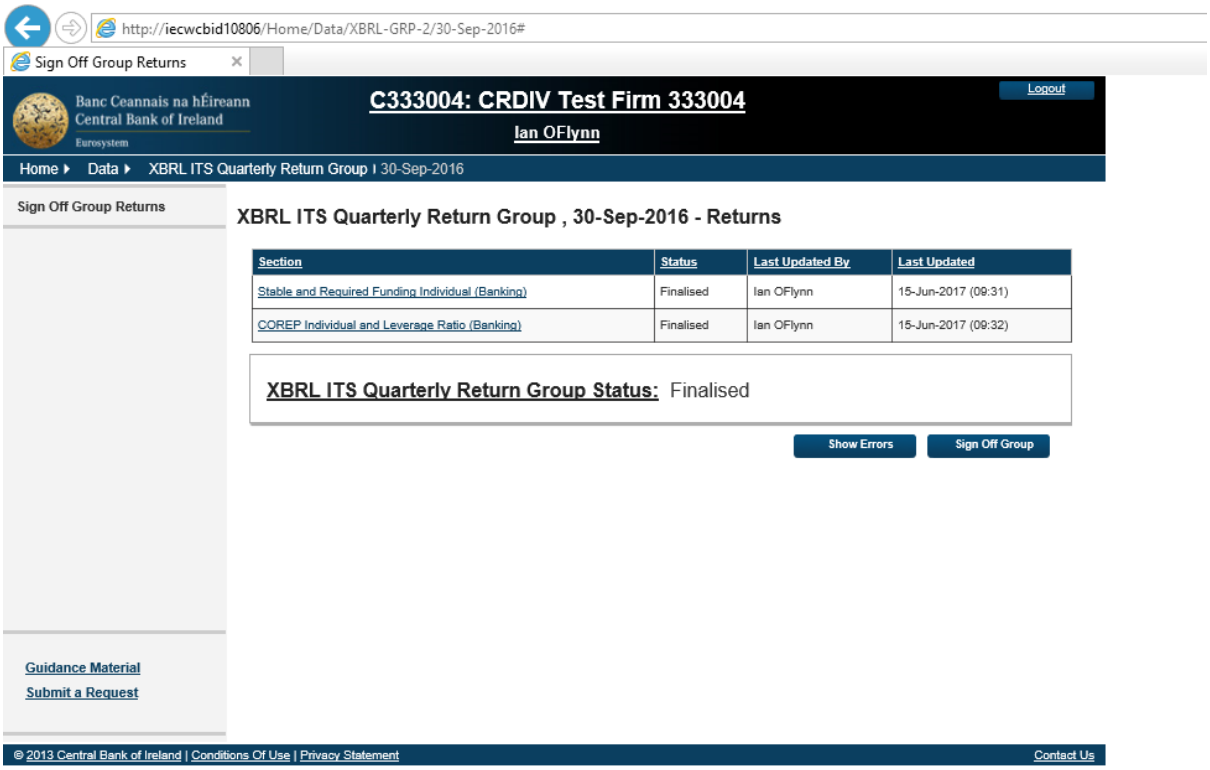


Once all Cross Return errors have been acknowledged the Group Return is ready to be Finalised and subsequently signed off.

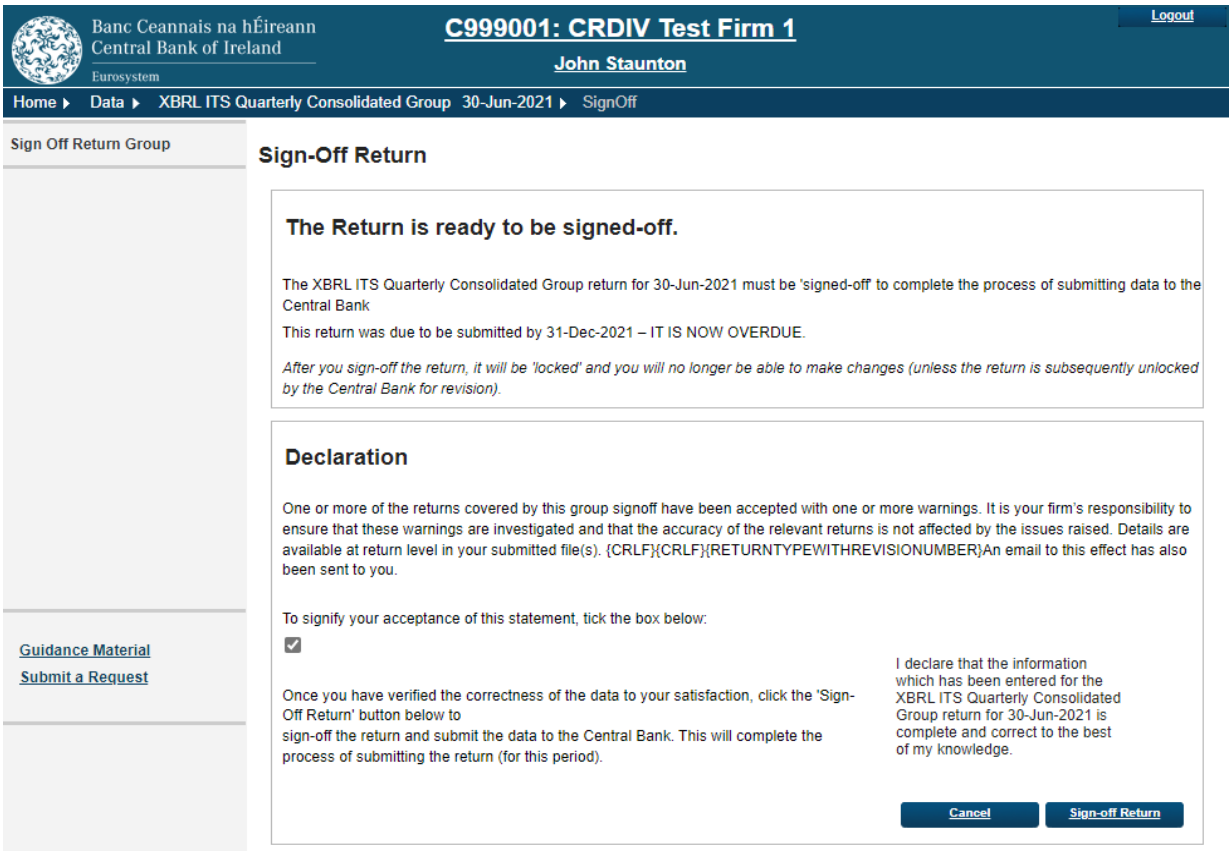


On successful Finalisation of the Group Return the status of the group will change to “Finalised” as seen on the screenshot below. The Sign-Off button is also visible on this screen however, Sign-Off of the Group return must be performed by a user who has different access permissions to the Group Finaliser.

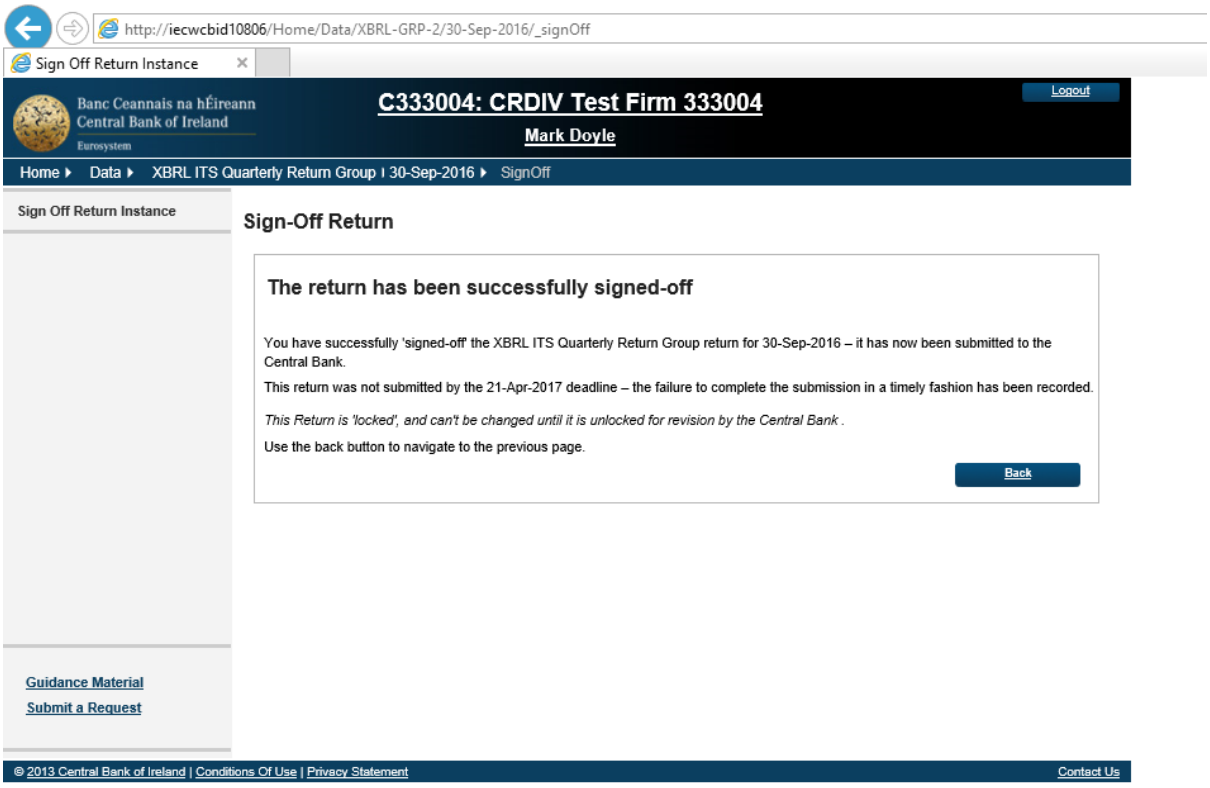
If the person who Finalises the Group tries also to Sign Off the Group, an error screen will be displayed to them and they will be prevented for performing this action.



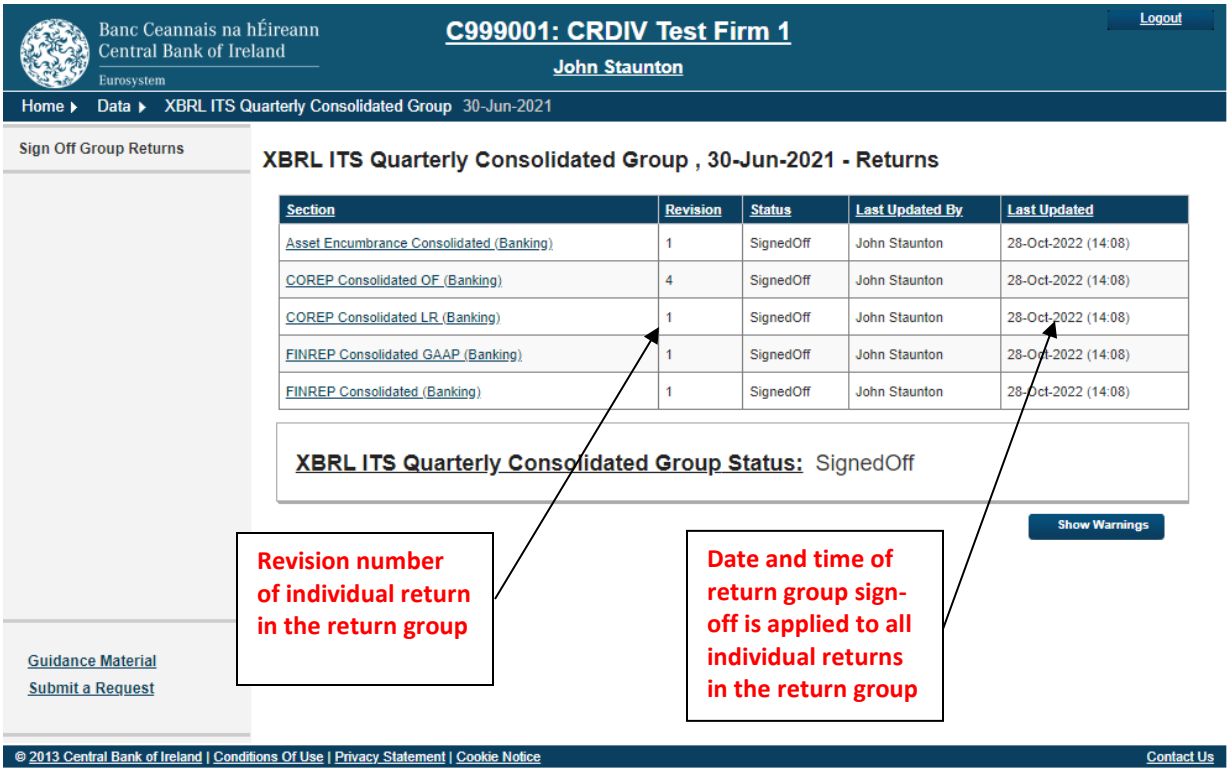
When a different user, with Sign-Off permission – logs into ONR they can navigate to the Group status screen above and click the Sign-Off Group button. When this is done the following screen is displayed to them.



The user signing off must tick the Declaration check box confirming that the Returns information is complete and correct before the “Sign-Off Return” button is enabled. Once this is done, a sign-off confirmation screen is displayed to them.



When the back button is clicked on this screen, the following screen is displayed showing the status of the Individual Returns within the Group as Signed-Off and also the Group Status Sign-Off



Individual signing off the group return will receive an e-mail informing them of the Group Sign Off, the existence of warning rule breaks and the revision number of each individual return in the return group.

One or more of the returns covered by this group signoff have been accepted with one or more warnings.

ReturnType : Asset Encumbrance Consolidated (Banking) Revision Number : 1

ReturnType : COREP Consolidated OF (Banking) Revision Number : 4

ReturnType : COREP Consolidated LR (Banking) Revision Number : 1

ReturnType : FINREP Consolidated GAAP (Banking) Revision Number : 1

ReturnType : FINREP Consolidated (Banking) Revision Number : 1

- END -