



EUROFILING CONFERENCE

17-18-19 JUNE 2019

ANACREDIT EXPERIENCES

WOULD AN XBRL TAXONOMY BE OF ANY HELP FOR
THIS TYPE OF GRANULAR REPORTING?

DAVID PALLUCH
AMANA CONSULTING GMBH

Frankfurt, June 18th



TOC

1. What is AnaCredit
2. Should you use XBRL for AnaCredit
3. Other challenges



WHAT IS ANACREDIT

- Detailed information on individual loans must be reported
 - Around 100 attributes can be reported
 - 4 different schemas
 - Reporting interval: monthly or quarterly
- Large amount of data must be reported on a regularly basis

WHAT IS ANACREDIT

- Report format: SDMX XML
- Static tables contains data, which must not reported in each reporting period

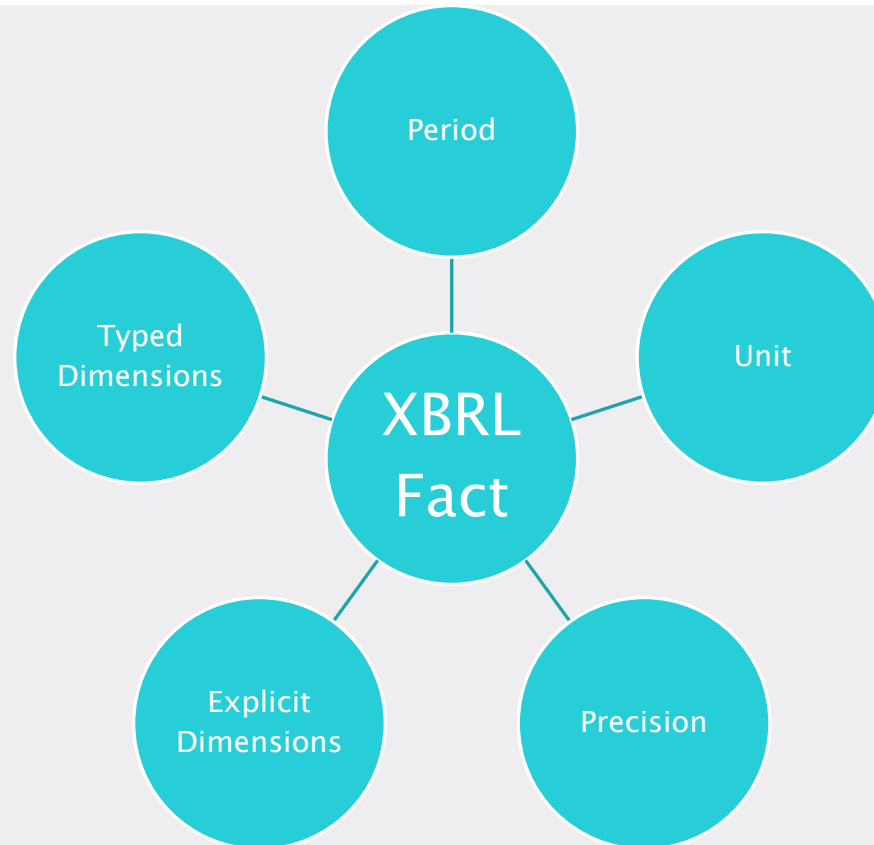
```
<message:DataSet data:structureRef="BBK_ANCRDT_INSTRMNT_C" xsi:type="T1M:BBK_ANCRDT_INSTRMNT_C" data:dataScope="DataStructure" data:action="Replace">  
<Obs CNTRCT_ID="A910" INSTRMNT_ID="BE02" TYP_INSTRMNT="20" TYP_AMRTSTN="5" CRRNCY_DNMNTN="EUR" F  
<Obs CNTRCT_ID="E100" INSTRMNT_ID="BE01" TYP_INSTRMNT="1000" TYP_AMRTSTN="4" CRRNCY_DNMNTN="EUR"  
<Obs CNTRCT_ID="A500" INSTRMNT_ID="BE50" TYP_INSTRMNT="1003" TYP_AMRTSTN="4" CRRNCY_DNMNTN="EUR"
```

SHOULD YOU USE XBRL FOR ANACREDIT



©Disney

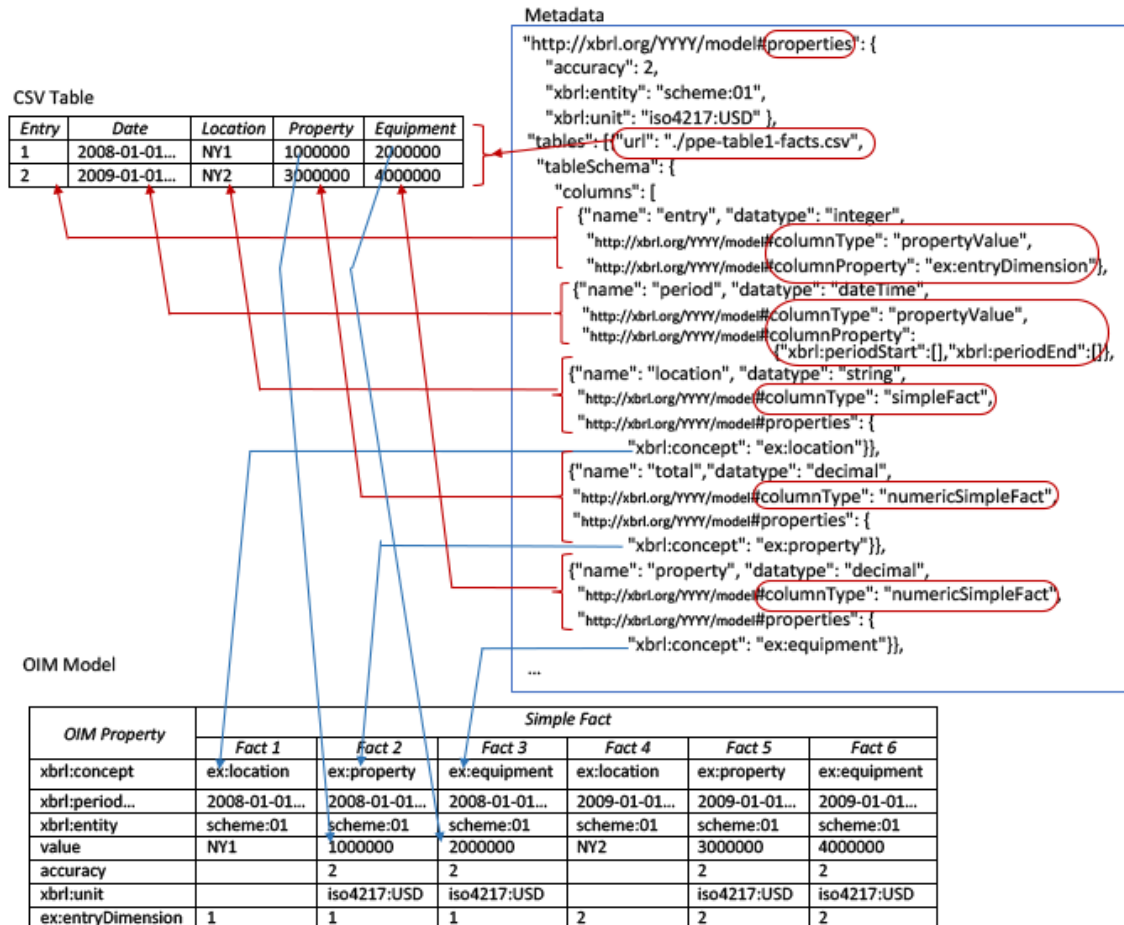
SHOULD YOU USE XBRL FOR ANACREDIT



SHOULD YOU USE XBRL FOR ANACREDIT

- Open Information Model (OIM), a syntax-independent model for XBRL data
- XBRL can be transformed into other representations, e.g. CSV or JSON

SHOULD YOU USE XBRL FOR ANACREDIT



SHOULD YOU USE XBRL FOR ANACREDIT

- Consistent rendering of XBRL files using presentation/table linkbases
 - AnaCredit table structures are quite simple
- Validation via formula linkbase
 - Not all validations can be covered using those formulas (e.g. validation spanning multiple reports or reporting periods)



CONCLUSION

- Size matters: larger overhead in XBRL blows up file size for large reports
- SDMX is easy to read (no memorization of context elements, etc.)
- XBRL has some advantages, however they cannot be (easily) applied to AnaCredit Filings



OTHER CHALLENGES

- Legal questions: what to do if information were requested, which are protected by local law
- Different schemas & requirements in different countries



THANK YOU FOR YOUR ATTENTION



David Palluch

.....
XBRL Developer & Consultant

.....
david.palluch@amana.de