Finanstilsynet's XBRL Filing manual for CRR/CRD Reporting

1. Introduction

This document assists the reporting entities to create XBRL instance documents for CRD-IV. This is because of fact that XBRL is a broad language, and it is necessary to make some decisions to ensure that the pattern of a XBRL instance document is similar across entities using different tools/venders to produce XBRL instance documents.

2. Purpose and Scope

This document provides Norway-specific rules to create XBRL instance documents for CRR/CRD reporting. **These rules are in addition to the EBA Filing Rules that MUST be adhered to**. The rules in this document further clarify or constrain the EBA Filing Rules.

The scope of this document only addresses the concerns to create XBRL instance documents for CRR/CRD and does not apply to other XBRL and NON-XBRL reporting obligations from Finanstilsynet.

The document is intended for use by reporting entities and XBRL vendors involved in preparation of XBRL instance documents. Further information on reporting format and related material from EBA can be found here.

3. Filing Syntax Rules

Filing Naming

File extension MUST be either *xbrl* or *zip*

NB: XBRL instance document MUST be zipped in case size of the document is >10 MB

Taxonomy Extensions

Finanstilsynet will not extend EBA taxonomy and therefore reporting entities MUST use the same taxonomy (as is) that is published by EBA for a given period. This is necessary to harmonize the CRR/CRD reporting across Europe.

Filing Indicators:

Each reported fact in a XBRL report corresponds to one or more reporting units known as "templates".

From reference date 31st December 2020, XBRL reports **MUST** provide filing indicator elements (positive and/or negative) **for all reporting unit** ("template") defined in the reporting module to which the XBRL report refers.

It means "**missing filing indicators**" are no longer permitted. In other words, XBRL reports MUST include appropriate negative filing indicator elements (instead of "missing filing indicator") to express which reporting units ("templates") are intended NOT to be reported.

Example: **positive** filing indicator (can define with or without attribute: `find:filed="true"`):

```
<find:filingIndicator contextRef="c-1">C_28.00</find:filingIndicator>
<find:filingIndicator contextRef="c-1" find:filed="true">C_28.00</find:filingIndicator>
```

Example: **negative** filing indicator:

```
<find:filingIndicator contextRef="c-1" find:filed="false">C_09.01</find:filingIndicator>
```

You can find more examples of how to declare filing indicators in Annex-I.

More information on **templates categorization** (like "mandatory", "master data dependent", "activity-/threshold-based" templates etc.) for different versions of taxonomy can be found her: https://www.eba.europa.eu/risk-analysis-and-data/reporting-by-authorities (excel file under: ⌄ Templates categorisation)

Furthermore, a XBRL report MUST NOT include facts which are not part of any template indicated by the positive filing indicators (ref. *EBA filing rule 1.7.1*).

Instance Validation

Finanstilsynet will run XBRL validation and XBRL formula (business rules) validation specified by EBA in taxonomy for a given period. All instance documents MUST be valid accordingly.

Business Rules (formulas) provided as part of xbrl taxonomy are the minimum set of rules which are required to be abided by reporting entities. Business Rules those are not implemented in xbrl taxonomy (in addition "cross validation rules") will be run at Finanstilsynet/EBA premises, and in case of errors, Finanstilsynet may ask the relevant reporting entity to make correction(s) and resubmit.

Taxonomy entry point:

An instance MUST refer to single, pre-defined "module" entry points via link:schemaRef element (see below *Annex-1I*).

```
<link:schemaRef xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-2014-05/2015-02-16/mod/corep_lcr_con.xsd" xlink:type="simple"/>
```

Please note there are different entry points (*schemaRef*) for different modules. To find a *schemaRef* for a given reference date, the reference date MUST fall within *ValidFromDate* and *ValidToDate* as shown in the *Annex-II* below.

Moving consolidation-level in a xbrl file from <schemaRef> to <identifier>:

From taxonomy **version 3.2**, EBA will publish only one taxonomy (schemaRef) for both consolidate and individual type of reports as:

```
<link:schemaRef xlink:type="simple" xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_of.xsd"/>
```

Due to this change, a module code will not anymore contain consolidation level (CON/IND) within its name. For example, new module code for "COREP OF CON" and "COREP OF IND" will be "COREP OF". XML element: <identifier> will contain consolidation level as:

```
<xbrli:identifier scheme="https://eurofiling.info/eu/rs">123456789.IND</xbrli:identifier>
```

For further detail, please consult "EBA filing rules document v 5.2", filing rule 3.6.

Footnotes

Footnotes SHOULD NOT be used for any XBRL elements.

4. Instance/Context Related Rules

Identification of the Reporting Entity

The <identifier> element MUST be populated as follow:

```
<xbrli:identifier scheme="https://eurofiling.info/eu/rs">{organization-number}.{consolidation-level}</xbrli:identifier>
```

where organization number (organisasjonsnummer) is a 9-digits code of the reporting entity provided by *Brønnøysund Register Centre*.

```
<xbrli:identifier scheme="https://eurofiling.info/eu/rs">123456789.IND</xbrli:identifier>
```

A single organization-number and consolidation-level MUST be used throughout the file/instance.

Please also note the new value of scheme attribute (scheme="https://eurofiling.info/eu/rs")

Reporting Period /Reference Date

Reference date MUST be the last day of a given reporting period:

```
<xbrli:period>
    <xbrli:instant>2018-03-31</xbrli:instant>
</xbrli:period>
```

No *duration* (startDate/endDate) or *forever* type of period is allowed.

Single Reporting Currency

All reported facts MUST be reported in Norwegian Krone (NOK).

```
<xbrli:unit id="xyz">
  <xbrli:measure>iso4217:NOK</xbrli:measure>
</xbrli:unit>
```

In special cases, Finanstilsynet may allow to report in a different base currency (other than NOK), but this must be communicated and agreed by Finanstilsynet in advance.

In general, all monetary values in an instance document must be expressed in the same ("reporting") currency (base currency) as mentioned above, i.e., values should be converted to the base 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/original currency), and not converted to the reporting currency (valid from taxonomy version 2.4.1). For more detail, see *EBA Filing Rules*, section: *3.1 – Choice of Currency for Monetary facts*

Unused Contexts and Units

An instance document SHOULD NOT contain unused contexts and/or units.

Duplicate Facts and Contexts

An instance document SHOULD NOT contain duplicate facts and/or contexts.

Typed dimensions

While specifying members in case of typed dimension, the member's name SHOULD be uniform and without special characters (including unnecessary spaces) except "/" where and when it's possible.

Decimals representation:

- Monetary values MUST be expressed in units, not in thousands or millions (e.g., NOK: *2,560,561.43* MUST be reported as *2,560,561.43*, not as "*2561*" or any similar). There SHOULD be no truncation, rounding or any change in the original fact value.

- A fact representing rates, percentages or ratios MUST be reported using decimal notation rather than in percentages (e.g., 9.31% must be reported as 0.0931)

Reporting portal

Reporting entities must use: www.altinn.no to send the XBRL instance documents (as an attachment of a web form). Norwegian personal identification number (or D-number) is required to login to www.altinn.no.

Annex-I

Example 1:

```
<find:fIndicators>
    <find:filingIndicator contextRef="ctx-FI>C_00.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_01.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_02.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_03.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_04.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_05.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_05.02</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_07.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_08.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_08.02</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_09.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_09.02</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_09.04</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_10.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_11.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_15.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_16.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_17.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_23.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_25.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_32.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI>C_33.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_10.02</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_13.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_14.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_14.01</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_17.02</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_18.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_19.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_20.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_21.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_22.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_24.00</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_32.02</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_32.03</find:filingIndicator>
    <find:filingIndicator contextRef="ctx-FI" find:filed="false">C_32.04</find:filingIndicator>
</find:fIndicators>
```

Example 2:

```xml
<find:fIndicators>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_00.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_01.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_02.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_03.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_04.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_05.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_05.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_06.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_06.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_07.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_08.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_08.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_09.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_09.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_09.04</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_10.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_10.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_11.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_13.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_14.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_14.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_15.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_16.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_17.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_17.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_18.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_19.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_20.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_21.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_22.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_23.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_24.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_25.00</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_32.01</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_32.02</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_32.03</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="false">C_32.04</find:filingIndicator>
  <find:filingIndicator contextRef="cFI" find:filed="true">C_33.00</find:filingIndicator>
</find:fIndicators>
```

Annex-II

SchemaRef	Module Code	Taxonomy Code	Valid From Date	Valid To Date
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/ae/its-005-2020/2022-03-01/mod/ae.xsd	AE	AE 3.2	2023-06-30	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_alm.xsd	COREP_ALM	COREP 3.2	2023-06-30	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_frtb.xsd	COREP_FRTB	COREP 3.2	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_lcr_da.xsd	COREP_LCR_DA	COREP 3.2	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_le.xsd	COREP_LE	COREP 3.2	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_lr.xsd	COREP_LR	COREP 3.2	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_nsfr.xsd	COREP_NSFR	COREP 3.2	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2022-03-01/mod/corep_of.xsd	COREP_OF	COREP 3.2	2023-06-30	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/finrep/its-005-2020/2022-06-01/mod/finrep9.xsd	FINREP9	FINREP 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2019-05/2022-06-01/mod/fp.xsd	FP	FP 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/gsii/its-005-2020/2022-03-01/mod/gsii.xsd	GSII	GSII 3.2	2023-06-30	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/mrel/its-008-2020/2022-06-01/mod/mrel_decisions.xsd	MREL_DECISIONS	MREL_DECISIONS 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/mrel/its-006-2020/2022-06-01/mod/mrel_tlac.xsd	MREL_TLAC	MREL_TLAC 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/res/cir-2018-1624/2022-06-01/mod/resol.xsd	RESOL	RES 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cir-2070-2016/2022-06-01/mod/sbp_cr.xsd	SBP_CR	SBP 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cir-2070-2016/2022-06-01/mod/sbp_ifrs9.xsd	SBP_IFRS9	SBP 3.2.1	2022-12-31	
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/ae/its-005-2020/2021-02-28/mod/ae_con.xsd	AE_Con	AE 3.0.1	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/ae/its-005-2020/2021-02-28/mod/ae_ind.xsd	AE_Ind	AE 3.0.1	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_con.xsd	COREP_ALM_Con	COREP 3.0	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_ind.xsd	COREP_ALM_Ind	COREP 3.0	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_frtb_con.xsd	COREP_FRTB_Con	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_frtb_ind.xsd	COREP_FRTB_Ind	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lcr_da_con.xsd	COREP_LCR_DA_Con	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lcr_da_ind.xsd	COREP_LCR_DA_Ind	COREP 3.0	2022-06-30	2022-12-30

http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_le_con.xsd	COREP_LE_Con	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_le_ind.xsd	COREP_LE_Ind	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lr_con.xsd	COREP_LR_Con	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lr_ind.xsd	COREP_LR_Ind	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_nsfr_con.xsd	COREP_NSFR_Con	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_nsfr_ind.xsd	COREP_NSFR_Ind	COREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_of_con.xsd	COREP_OF_Con	COREP 3.0	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_of_ind.xsd	COREP_OF_Ind	COREP 3.0	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/finrep/its-005-2020/2020-11-15/mod/finrep9_con_ifrs.xsd	FINREP9_Con_IFRS	FINREP 3.0	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2019-05/2020-06-30/mod/fp_con.xsd	FP_Con	FP 2.10.1	2020-12-31	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/fp/gl-2019-05/2020-06-30/mod/fp_ind.xsd	FP_Ind	FP 2.10.1	2020-12-31	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/gsii/its-005-2020/2021-02-28/mod/gsii_con.xsd	GSII_Con	GSII 3.0.1	2022-06-30	2023-06-29
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/mrel/its-008-2020/2021-02-28/mod/mrel_decisions.xsd	MREL_DECISIONS	MREL_DECISIONS 3.0.1	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/mrel/its-006-2020/2021-02-28/mod/mrel_tlac_con.xsd	MREL_TLAC_Con	MREL_TLAC 3.0.1	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/mrel/its-006-2020/2021-02-28/mod/mrel_tlac_ind.xsd	MREL_TLAC_Ind	MREL_TLAC 3.0.1	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/res/cir-2018-1624/2021-07-15/mod/resol_con.xsd	RESOL_Con	RES 3.1.1	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/res/cir-2018-1624/2021-07-15/mod/resol_ind.xsd	RESOL_Ind	RES 3.1.1	2022-06-30	2022-12-30
http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/sbp/cir-2070-2016/2021-07-15/mod/sbp_cr_con.xsd	SBP_CR_Con	SBP 3.1.1	2022-06-30	2022-12-30