18th XBRL Europe Day

February 16th, 2017

Amsterdam, The Netherlands

XBRL | EUROPE

XBRL | NL

SBR for Banks

- Paul Staal
- FRC

Banking environment

Competition

- Increased competition from alternative lenders

Digital

- Digital transformation within and around the bank

Social

- Different behavior expected from banks by society

Regulation

- More regulation, more data required from banks, liability for client contracts

Current lending process

Advantages of using SBR

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

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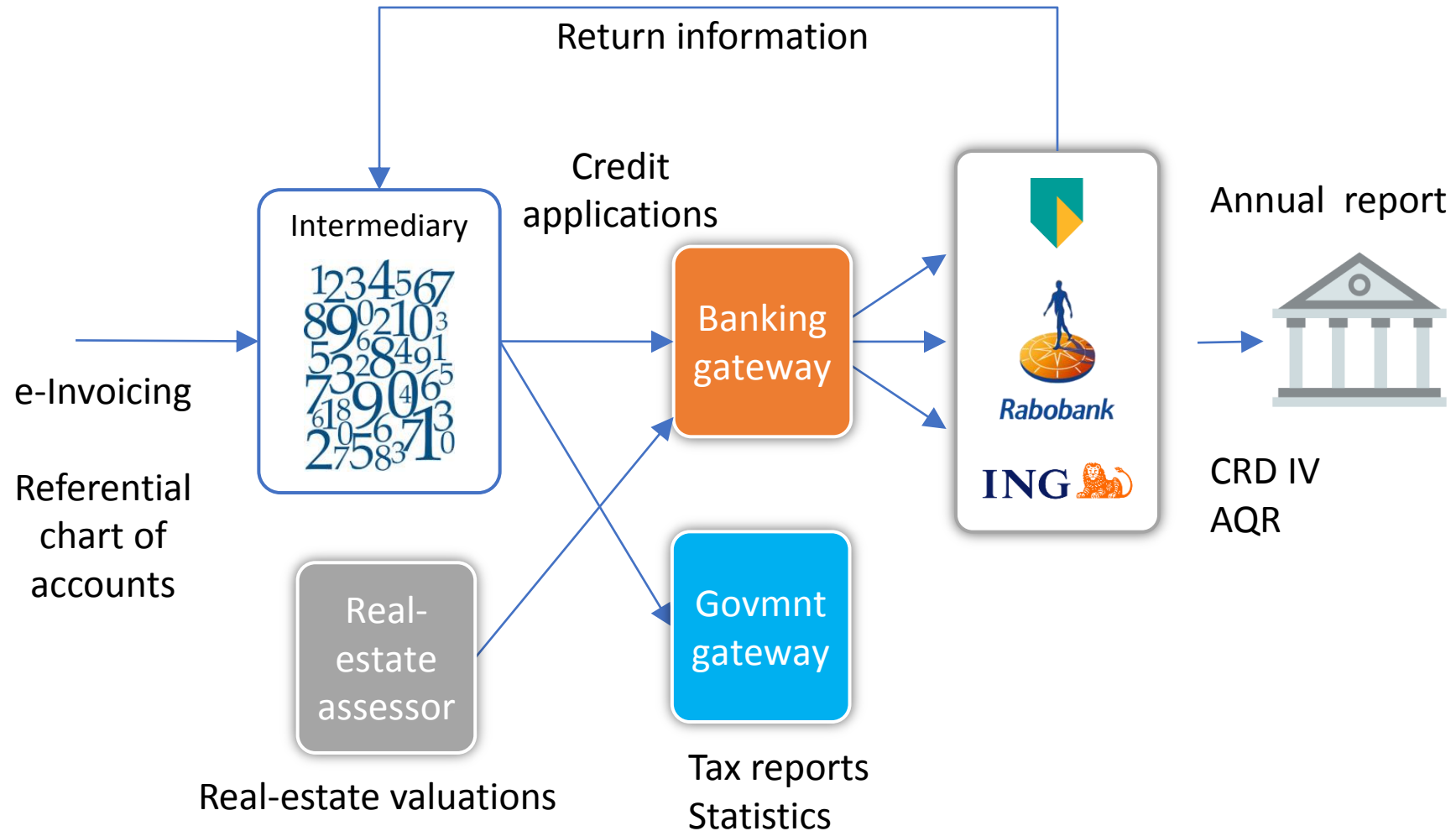- Quicker processing of data in reporting

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

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

Banks: part of an ecosystem

Return information

Credit applications

Intermediary

e-Invoicing

Referential chart of accounts

Banking gateway

Real-estate assessor

Real-estate valuations

Govmnt gateway

Tax reports
Statistics

Rabobank

ING

Annual report
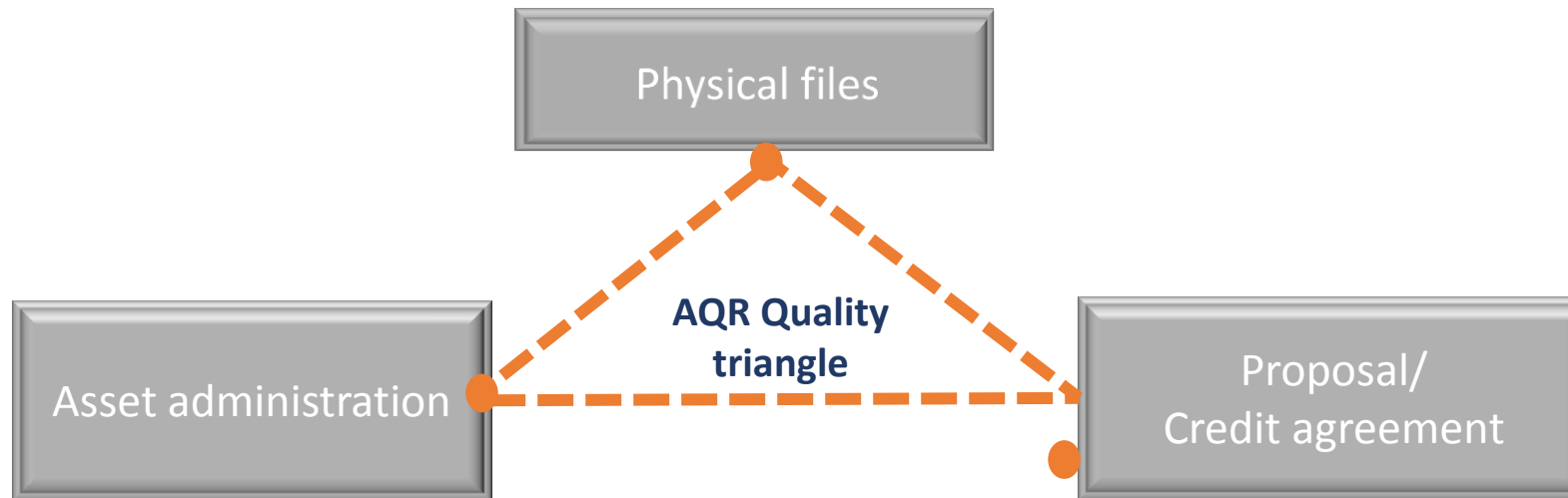
CRD IV
AQR

Network effects

- **Network effect**: the network is more valuable for every participant when it is bigger
- **Economies of scale**: the costs of joining the network decrease
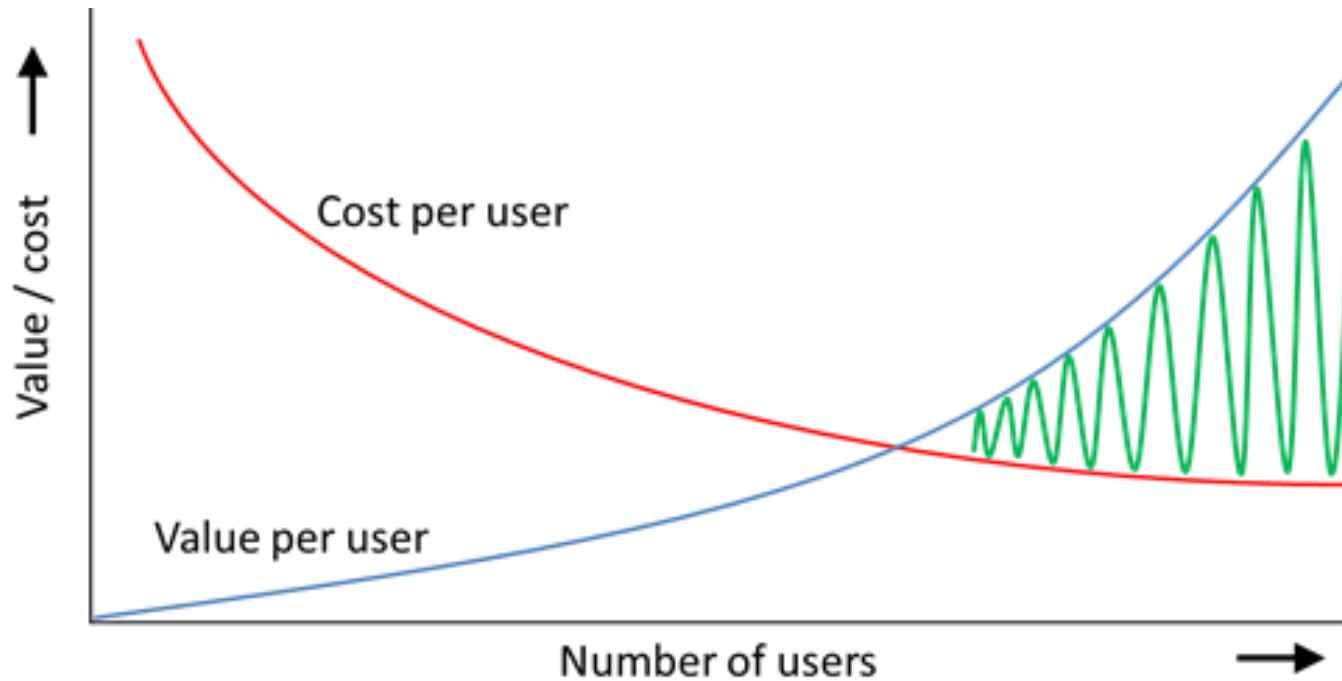
Banks: part of an ecosystem

- Real estate assessment taxonomy
    - Digital registration of assets
    - Better information for collaterals for outstanding loans
    - Feeding Asset Quality Review (AQR)
    - Improve processes
    - New types of services to clients, and with assessors

Current AQR process banks

Governance