

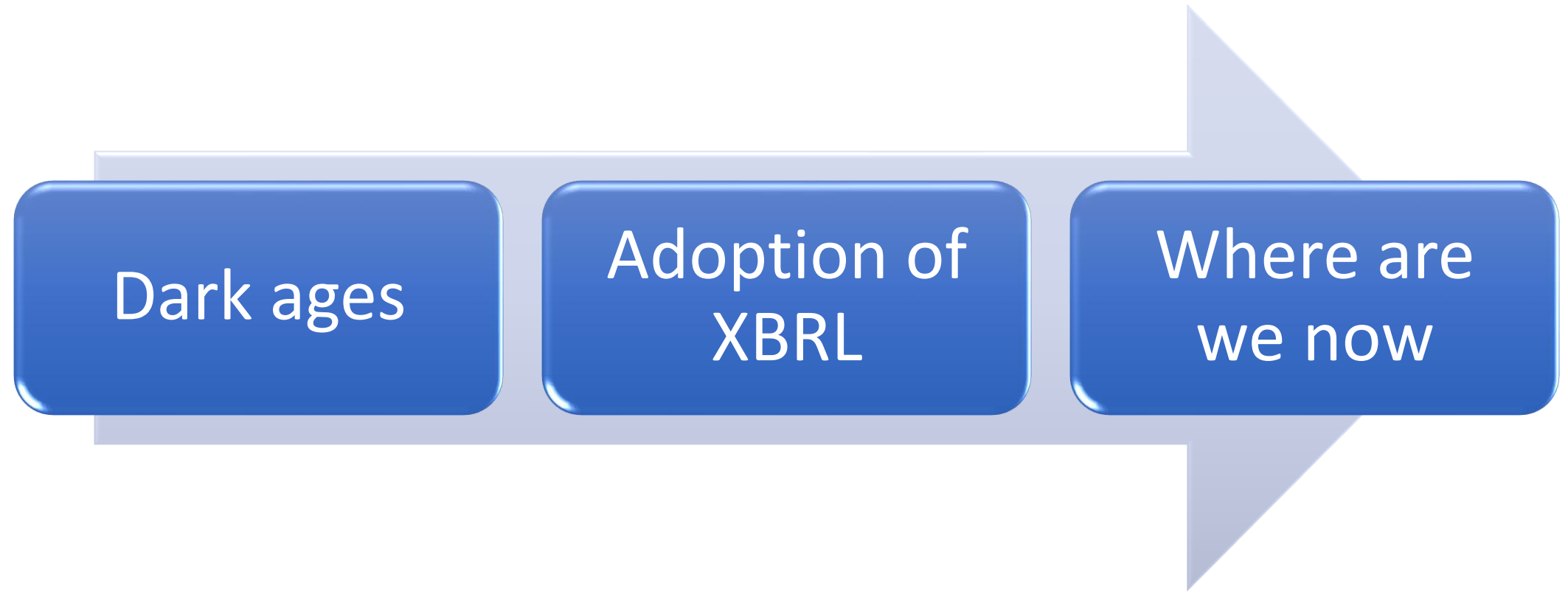
# 20 years of XBRL: Reflections and expectations Insights from banks on digital reporting and good practice

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- BM&A Advisory and RegTech
- Member of XBRL Europe, UK and France

# 20 Years of xBRL



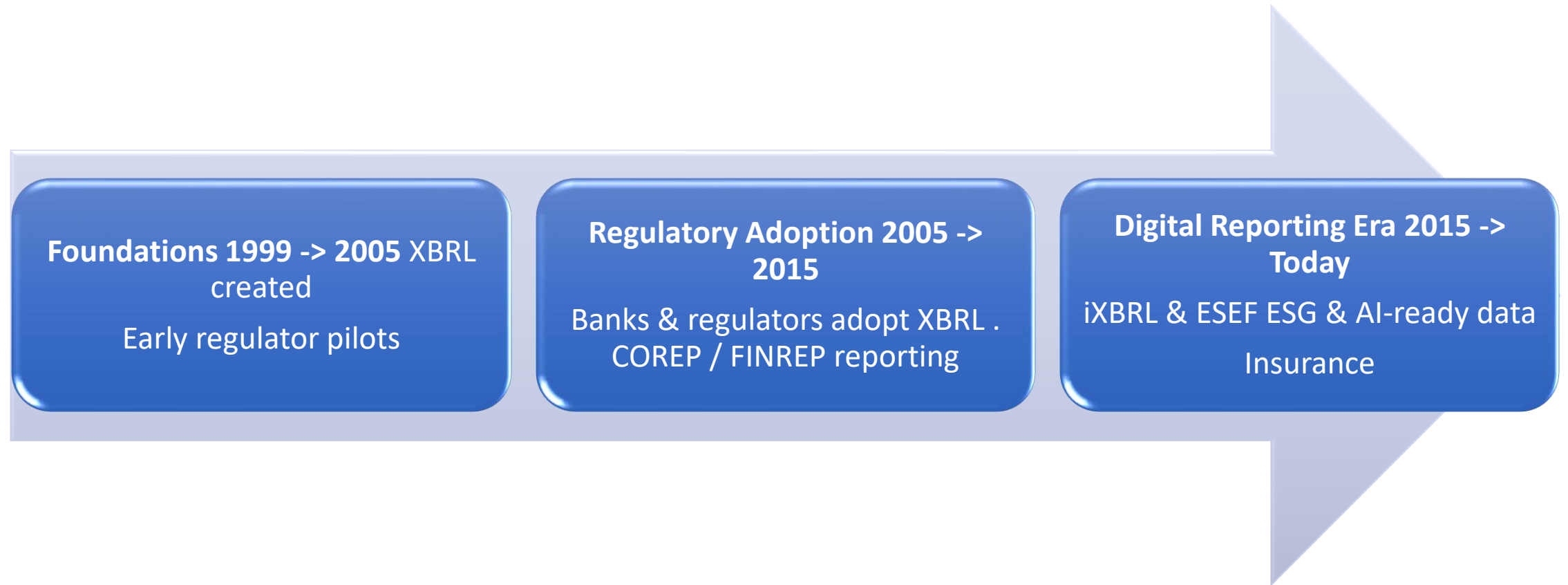
# The Early Days



**Before XBRL, business reporting lacked standardization and automation**

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# Adoption of XBRL



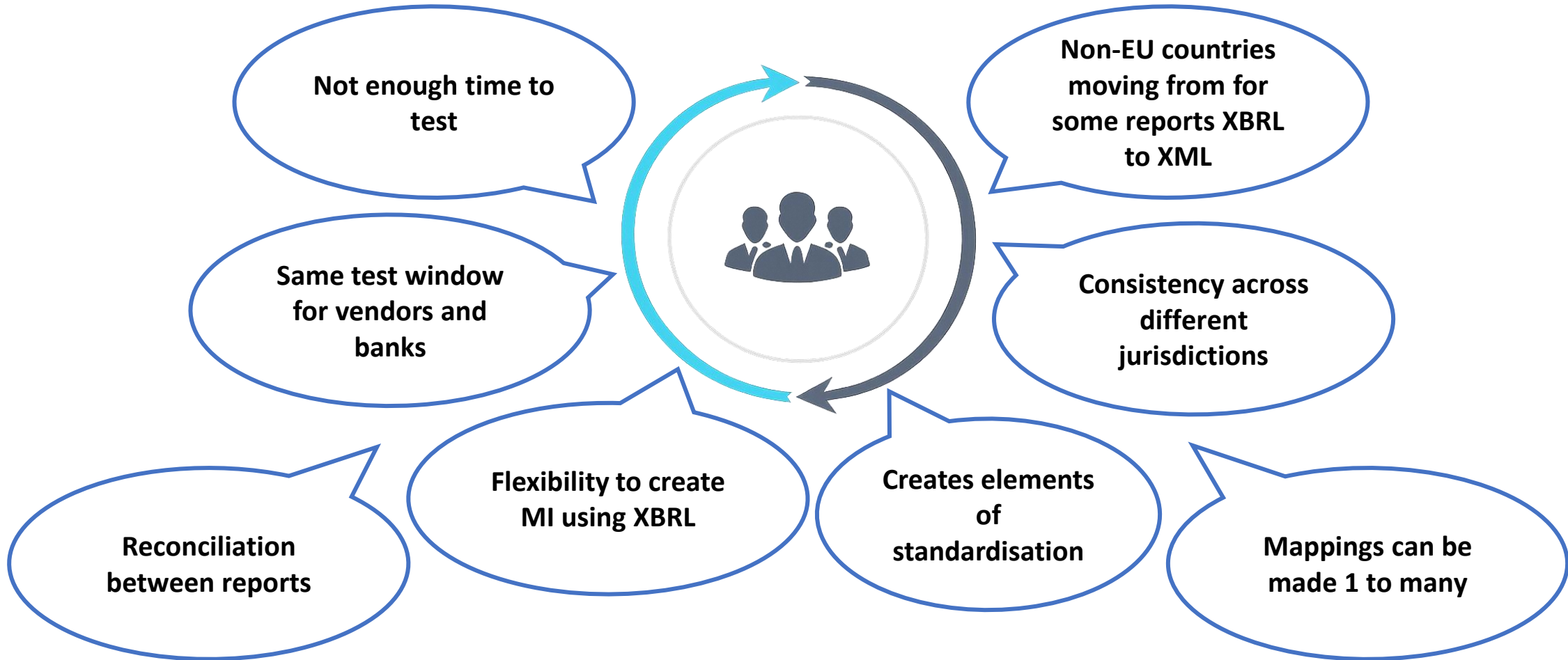
# Where Are We Now?



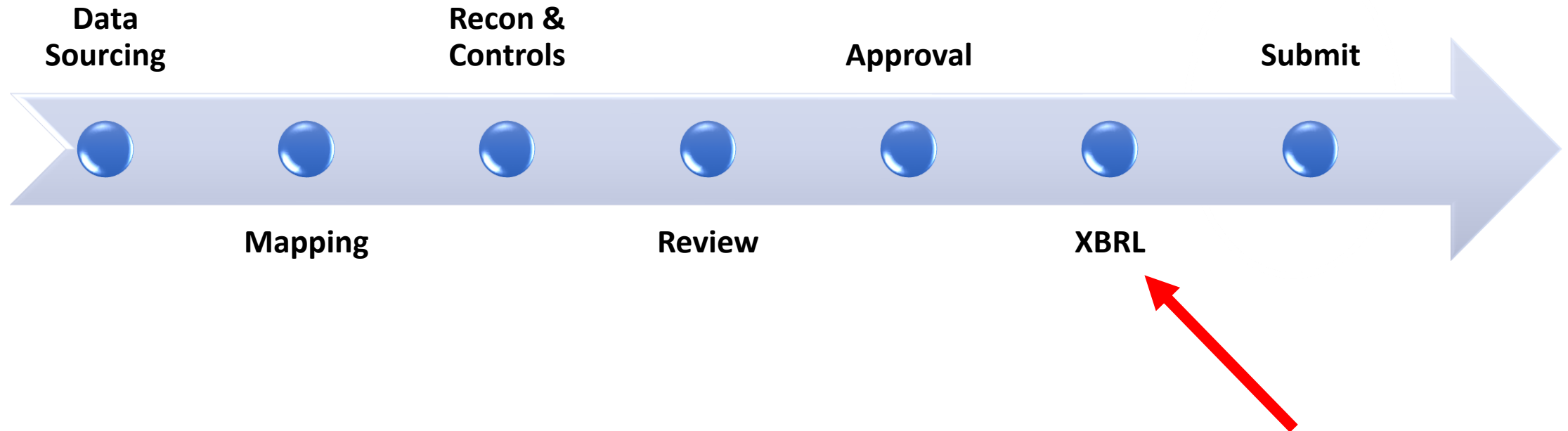
XBRL now powers digital reporting ecosystems

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# XBRL in Technology



# Insights from the Regulatory Process



# XBRL Good Practice for Banks



1. Treat XBRL as part of the regulatory data chain, not the end of it



2. Align internal data models to regulatory taxonomies



3. Build reconciliation and control checks before XBRL generation



# XBRL can read any language

One standard. Any language. Clear insight.

BALANCE SHEET (JAPANESE)	
貸借対照表 (2024年3月31日現在)	
(千円)	
<b>資産の部</b>	
<b>流動資産</b>	
現金及び預金	1,234,567
売掛金	987,654
有価証券	456,789
棚卸資産	345,678
その他の流動資産	123,456
<b>流動資産合計</b>	<b>3,148,144</b>
<b>固定資産</b>	
有形固定資産	2,345,678
無形固定資産	234,567
投資その他の資産	567,890
<b>固定資産合計</b>	<b>3,148,135</b>
<b>資産合計</b>	<b>6,296,279</b>
<b>負債の部</b>	
<b>流動負債</b>	
買掛金	1,111,111
短期借入金	888,888
その他の流動負債	222,222
<b>流動負債合計</b>	<b>2,222,221</b>
<b>固定負債</b>	
長期借入金	1,234,567
その他の固定負債	345,678
<b>固定負債合計</b>	<b>1,580,245</b>
<b>負債合計</b>	<b>3,802,466</b>
<b>純資産の部</b>	
株主資本	2,345,678
その他の包括利益累計額	123,456
<b>純資産合計</b>	<b>2,469,134</b>
<b>負債純資産合計</b>	<b>6,296,279</b>



THE BUSINESS REPORTING STANDARD

## XBRL INSTANCE

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BALANCE SHEET (ENGLISH OUTPUT)	
As of March 31, 2024 (Thousands of JPY)	
<b>ASSETS</b>	
<b>Current Assets</b>	
Cash and Deposits	1,234,567
Accounts Receivable	987,654
Securities	456,789
Inventories	345,678
Other Current Assets	123,456
<b>Total Current Assets</b>	<b>3,148,144</b>
<b>Non-current Assets</b>	
Property, Plant and Equipment	2,345,678
Intangible Assets	234,567
Investments and Other Assets	567,890
<b>Total Non-current Assets</b>	<b>3,148,135</b>
<b>TOTAL ASSETS</b>	<b>6,296,279</b>
<b>LIABILITIES</b>	
<b>Current Liabilities</b>	
Accounts Payable	1,111,111
Short-term Borrowings	888,888
Other Current Liabilities	222,222
<b>Total Current Liabilities</b>	<b>2,222,221</b>
<b>Non-current Liabilities</b>	
Long-term Borrowings	1,234,567
Other Non-current Liabilities	345,678
<b>Total Non-current Liabilities</b>	<b>1,580,245</b>
<b>Total Liabilities</b>	<b>3,802,466</b>
<b>EQUITY</b>	
Shareholders' Equity	2,345,678
Other Comprehensive Income	123,456
<b>Total Equity</b>	<b>2,469,134</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>6,296,279</b>



**Any language**  
Native language  
financial reports



**XBRL**  
Standardizes the data  
with universal tags



**Any output**  
Clear, comparable,  
decision-ready insights

# About BM&A Advisory and RegTech

