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# Welcome at Lexparency.org

Hello! We will walk you through a short demo of Lexparency.org



skip Demo

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ns and Directives of the EU.

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[test.lexparency.org](http://test.lexparency.org)

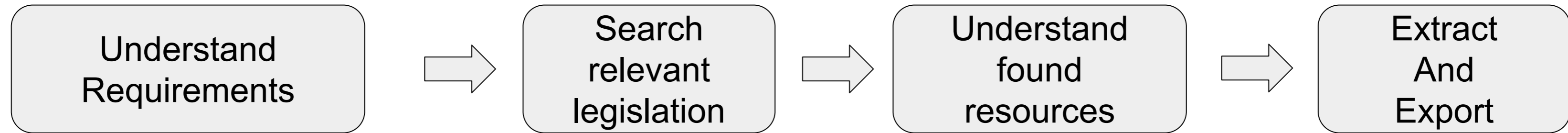
**EUDATATHON**  2018

2 October 2018 · Brussels

- General Data Protection Regulation
- Markets in Financial Instruments Directive
- European Arrest Warrant (EAW)
- Payment Services Directive (PSD 2)

# how do we use legislative text ?

[test.lexparency.org](http://test.lexparency.org)



**“Begin at the beginning,” the King said, very gravely,  
“and go on till you come to the end: then stop.”**

— Lewis Carroll, [Alice in Wonderland](#)

# searching on eur-lex

The screenshot shows the EUR-Lex search results page for the query "personal data". The page is divided into several sections:

- Header:** Includes a search bar with the query "personal data", a "MENU" button, and a link to "Advanced search".
- Refine query (FILTER):** A sidebar on the left with three main categories:
  - By domain:** EU law and case law (45336), Official Journal (23283), National law and case law (351).
  - By subdomain:** All documents (60416), All EU law (37209), Preparatory documents (17949), Parliamentary questions (8067), Legal acts (7509).
  - By year of document:** 2019 (2), 2018 (2209), 2017 (2676), 2016 (2606), 2015 (1861).
  - By type of procedure:** Ordinary legislative procedure (COD) (2534), Co-decision procedure (COD) (2325), Consultation procedure (CNS) (1956), Non-legislative procedure (NLE) (1164), Agreement (ACC) (320).
- Search Results:** A central area showing search criteria and a list of results.
  - Search criteria:** Search for: personal data, Search language: English. Includes options to "Save to My searches", "Create in My RSS feeds", and "Save to My items".
  - Results 1 - 10 of 60794:** Includes a "Sort by" dropdown set to "Default" and pagination controls.
  - Result 1:** Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (Text with EEA relevance).
    - Metadata:** In force, Latest consolidated version: 04/05/2016, CELEX number: 32016R0679, Form: Regulation, Author: European Parliament, Council of the European Union, Date of document: 27/04/2016; Date of signature.
  - Result 2:** Directive (EU) 2016/680 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data by competent authorities for the purposes of the prevention, investigation, detection or prosecution of criminal offences or the execution of criminal penalties, and on the free movement of such data, and repealing Council Framework Decision 2008/977/JHA.
    - Metadata:** In force, Latest consolidated version: 04/05/2016, CELEX number: 32016L0680, Form: Directive, Author: European Parliament, Council of the European Union, Date of document: 27/04/2016; Date of signature.



# Search

Full text search retrieves Articles in Documents

[test.lexparency.org](http://test.lexparency.org)

## Advanced search

personal data

### Act type

Regulation

Directive

Decision

### Status

Any

in force

expired

### Search depth

only document titles

full body

### Year of publication

from 2010 to 2017  exact year

### Serial number

## Search results (total: 10313)

personal data

### Article 42 of Regulation (EU) 2017/2403

Data management, protection of personal data and confidentiality

... Data obtained under this Regulation shall be handled in accordance with Articles 112 and 113 of the Control Regulation, Regulation (EC) No 45/2001 and ...

### Article 48 of Regulation (EU) 2017/1939

Administrative personal data

... Regulation (EC) No 45/2001 applies to all administrative personal data processed by the EPPO. ... The EPPO shall determine the time limits for the storage of administrative personal data in the data protection provisions of

# Document Contents Table

Table of Contents offers an Overview of Legislation

[test.lexparency.org](http://test.lexparency.org)

## On markets in financial instruments

- Preamble
- ⊖ TITLE I — SCOPE AND DEFINITIONS
  - Article 1 — Scope
  - Article 2 — Exemptions
  - Article 3 — Optional exemptions
  - Article 4 — Definitions
- ⊖ TITLE II — AUTHORISATION AND OPERATING CONDITIONS FOR INVESTMENT FIRMS
  - ⊖ CHAPTER I — Conditions and procedures for authorisation
    - Article 5 — Requirement for authorisation
    - Article 6 — Scope of authorisation
    - Article 7 — Procedures for granting and refusing requests for authorisation
    - Article 8 — Withdrawal of authorisations
    - Article 9 — Management body
    - Article 10 — Shareholders and members with qualifying holdings
    - Article 11 — Notification of proposed acquisitions

## On the protection of natural persons with regard to the processing of personal data and on the free movement of such data

- Preamble
- ⊖ CHAPTER I — General provisions
  - Article 1 — Subject-matter and objectives
  - Article 2 — Material scope
  - Article 3 — Territorial scope
  - Article 4 — Definitions
- ⊖ CHAPTER II — Principles
  - Article 5 — Principles relating to processing of personal data
  - Article 6 — Lawfulness of processing
  - Article 7 — Conditions for consent
  - Article 8 — Conditions applicable to child's consent in relation to information society services
  - Article 9 — Processing of special categories of personal data
  - Article 10 — Processing of personal data relating to criminal convictions and offences
  - Article 11 — Processing which does not require identification
- ⊖ CHAPTER III — Rights of the data subject

## On payment services in the internal market

- Preamble
- ⊖ TITLE I — SUBJECT MATTER, SCOPE AND DEFINITIONS
  - Article 1 — Subject matter
  - Article 2 — Scope
  - Article 3 — Exclusions
  - Article 4 — Definitions
- ⊖ TITLE II — PAYMENT SERVICE PROVIDERS
  - ⊖ CHAPTER 1 — Payment institutions
    - ⊖ Section 1 — General rules
      - Article 5 — Applications for authorisation
      - Article 6 — Control of the shareholding
      - Article 7 — Initial capital
      - Article 8 — Own funds
      - Article 9 — Calculation of own funds
      - Article 10 — Safeguarding requirements
      - Article 11 — Granting of authorisation

## On prudential requirements for credit institutions and investment firms

- Preamble
- ⊖ PART ONE — GENERAL PROVISIONS
  - ⊖ TITLE I — SUBJECT MATTER, SCOPE AND DEFINITIONS
    - Article 1 — Scope
    - Article 2 — Supervisory powers
    - Article 3 — Application of stricter requirements by institutions
    - Article 4 — Definitions
    - Article 5 — Definitions specific to capital requirements for credit risk
  - ⊖ TITLE II — LEVEL OF APPLICATION OF REQUIREMENTS
    - ⊖ CHAPTER 1 — Application of requirements on an individual basis
      - Article 6 — General principles
      - Article 7 — Derogation from the application of prudential requirements on an individual basis
      - Article 8 — Derogation from the application of liquidity requirements on an individual basis
      - Article 9 — Individual consolidation method
      - Article 10 — Waiver for credit institutions permanently affiliated to a central body
    - ⊖ CHAPTER 2 — Prudential consolidation



# Document Metadata

Shows Information From EUR-LEX Dataset

[test.lexparency.org](http://test.lexparency.org)

- In force
  - Status
  - Date
- Version (latest)
- Publication date
- Related documents
  - Amends
  - Repeals
  - Same topic
- Topics
  - Specified
  - Hierarchy
- Transposed by Countries
  - Ireland
  - Italy

Directive 2011/61/EU [view on EUR-LEX](#)

Document Type: Directive

In force since July 21st 2011

Status ● Version ●

Document date: 2011-06-08

Published on: July 1st 2011

Passed by:

- Council of the European Communities
- Common Assembly

Amends:

- [Directive 2003/41](#)
- [Directive 2009/65](#)
- [Regulation 2009/1060](#)
- [Regulation 2010/1095](#)

Based on: [Link to Legislation](#)

Topics:

financial market, right of establishment, market supervision, exchange of information, financial control, freedom to provide services, intergovernmental cooperation (EU), investment company,

Transposed by Countries:

ireland:

- [European Union \(Alternative Investment Fund Managers\) \(Amendment\) Regulations 2014](#)

italy:

- <http://www.gazzettaufficiale.it/eli/id/2014/03/25/14G00056/sg>

Regulation (EU) 2016/679 [view on EUR-LEX](#)

Document Type: Regulation

In force since May 25th 2018

Status ● Version ●

Document date: 2016-04-27

Published on: May 4th 2016

Passed by:

- Council of the European Communities
- Common Assembly

Repeals:

- [Directive 1995/46](#)

Based on: [Link to Legislation](#)

Topics:

data protection, area of freedom, security and justice, natural person, personal data, disclosure of information, cross-frontier data flow, protection of privacy, access to information, data-processing law,

Is also about:

data processing, communications systems, legal status, rights of the individual, data transmission, European Union, information policy, telecommunications, civil law,

Regulation (EU) 2016/399 [view on EUR-LEX](#)

Document Type: Regulation

In force since April 12nd 2016

Status ● Version ●

Document date: 2016-03-09

Published on: March 23rd 2016

Passed by:

- Council of the European Communities
- Common Assembly

Based on: [Link to Legislation](#)

Topics:

EU national, foreign national, external border of the EU, internal border of the EU, admission of aliens, cross-border cooperation, border control, Schengen Agreement,

Is also about:

public order, police checks, private international law, frontier, free movement of persons, cooperation policy, territorial law, public international law, national, rights of aliens, public safety,

Regulation (EU) No 575/2013 [view on EUR-LEX](#)

Document Type: Regulation

In force since January 1st 2014

Status ● Version ●

Document date: 2013-06-26

Published on: June 27th 2013

Passed by:

- Council of the European Communities
- Common Assembly

Amends:

- [Regulation 2012/648](#)

Based on: [Link to Legislation](#)

Topics:

banking policy, market supervision, credit institution, financial legislation, financial control, private-sector liquidity, investment company, trade information,

Is also about:

money market, money supply, free movement of capital, implementation of the budget, financial institution, marketing, trade policy, market intervention, banking,

Related acts:

- [Regulation 2015/1555](#)
- [Regulation 2015/1556](#)

Transposed by Countries:

ireland:

- [European Union \(Capital Requirements\) \(No. 2\) Regulations 2014](#)

Regulation (EU) No 575/2013 [view on EUR-LEX](#)

Document Type: Regulation

In force since January 1st 2014

Status ● Version ●

Document date: 2013-06-26

Published on: June 27th 2013

Passed by:

- Council of the European Communities
- Common Assembly

Amends:

- [Regulation 2012/648](#)

Based on: [Link to Legislation](#)

Topics:

banking policy, market supervision, credit institution, financial legislation, financial control, private-sector liquidity, investment company, trade information,

Versions by date

- June 27th 2013 (initial version)
- June 28th 2013
- January 18th 2015
- July 19th 2016
- January 1st 2018 (latest version)

# Article

Document search form

Contents table and navigation bar

Lexparency.org

Search this document ...

Regulation (EU) No 575/2013 (CRR) Status ●

< Article 161 > Version ●

⊖ Section 4 — PD, LGD and maturity

⊖ Sub-Section 1 — Exposures to corporates, institutions and central governments and central banks

Article 160 — Probability of default (PD)

Article 161 — Loss Given Default (LGD)

Article 162 — Maturity

⊕ Sub-Section 2 — Retail exposures

⊕ Sub-Section 3 — Equity exposures subject to PD/LGD method

## Loss Given Default (LGD)

1. Institutions shall use the following LGD values:
  - (a) senior exposures without eligible collateral: 45 %;
  - (b) subordinated exposures without eligible collateral: 75 %;
  - (c) institutions may recognise funded and unfunded credit protection in the LGD in accordance with Chapter 4;
  - (d) covered bonds eligible for the treatment set out in Article 129(4) or (5) may be assigned an LGD value of 11,25 %;
  - (e) for senior purchased corporate receivables exposures where an institution is not able to estimate PDs or the institution's PD estimates do not meet the requirements set out in Section 6: 45 %;
  - (f) for subordinated purchased corporate receivables exposures where an institution is not able to estimate PDs or the institution's PD estimates do not meet the requirements set out in Section 6: 100 %;
  - (g) for dilution risk of purchased corporate receivables: 75 %.
2. For dilution and default risk if an institution has received permission from the competent authority to use own LGD estimates for corporate exposures pursuant to Article 143 and it can decompose its EL estimates for purchased

Article body with semantic markup  
Technical terms  
Cross references



# Search

Find Relevant Items within Legislation

[test.lexparency.org](http://test.lexparency.org)

Search page navigation

Overview of result page

The screenshot shows the Lexparency.org search interface. At the top, the search bar contains the query 'competent authorities'. Below the search bar, the results are for 'Regulation (EU) No 575/2013 (CRR)'. A pagination bar shows page 1 is selected. The left sidebar lists several articles with the search term highlighted in yellow. The main content area displays the full text of Article 144 and Article 115, with the search term highlighted in yellow throughout the text.

Lexparency.org

competent authorities

Regulation (EU) No 575/2013 (CRR)

1 2 3 4 >

Article 144 — **Competent authorities'** assessment of an application to use an IRB Approach

Article 115 — Exposures to regional governments or local **authorities**

Article 31 — Capital instruments subscribed by public **authorities** in emergency situations

Article 146 — Measures to be taken where the requirements of this Chapter cease to be met

Article 9 — Individual consolidation method

Article 21 — Joint decisions on the level of application of liquidity requirements

Article 314 — Combined use of different approaches

Article 148 — Conditions for implementing the IRB Approach across different classes of exposure and business units

Article 78 — Supervisory permission for reducing own funds

Article 312 — Permission and notification

Search Results for »competent authorities«  
(229 results)

**Article 144 — Competent authorities' assessment of an application to use an IRB Approach**

... The **competent authority** shall grant permission pursuant to Article 143 for an institution to use the IRB Approach, including to use own estimates of LGD ... and conversion factors, only if the **competent authority** is satisfied that requirements laid down in this Chapter are met, in particular those laid down ... EBA shall develop draft regulatory technical standards to specify the assessment methodology **competent authorities** shall follow in assessing the compliance ...

**Article 115 — Exposures to regional governments or local authorities**

... within the Union which relevant **competent authorities** treat as exposures to their central governments. ... When **competent authorities** of a third country jurisdiction which applies supervisory and regulatory arrangements at least equivalent to those applied in ... a decision, until 1 January 2015, institutions may continue to apply the treatment set out in this paragraph to the third country where the relevant **competent** ...

Search summary

Search word highlighting



# Definitions

## Linking Concepts and References to their Defining Articles

[test.lexparency.org](http://test.lexparency.org)

Lexparency.org

Search this document ...

Regulation (EU) No 575/2013 (CRR)

Status ●

Article 161

Version ●

Definition: unfunded credit protection - Article 4(1-59)

"unfunded credit protection" means a technique of credit risk mitigation where the reduction of the credit risk on the exposure of an institution derives from the obligation of a third party to pay an amount in the event of the default of the borrower or the occurrence of other specified credit events;

### Loss Given Default (LGD)

1. Institutions shall use the following LGD values:
  - (a) senior exposures without eligible collateral: 45 %;
  - (b) subordinated exposures without eligible collateral: 75 %;
  - (c) institutions may recognise funded and unfunded credit protection in the LGD in accordance with Chapter 4;
  - (d) covered bonds eligible for the treatment set out in Article 129(4) or (5) may be assigned an LGD value of 11.25 %;
  - (e) for senior purchased corporate receivables exposures where an institution is not able to estimate PDs or the institution's PD estimates do not meet the requirements set out in Section 6: 45 %;
  - (f) for subordinated purchased corporate receivables exposures where an institution is not able to estimate PDs or the institution's PD estimates do not meet the requirements set out in Section 6: 100 %;
  - (g) for dilution risk of purchased corporate receivables: 75 %.
2. For dilution and default risk if an institution has received permission from the competent authority to use own LGD estimates for purchased corporate exposures pursuant to Article 143 and it can decompose its EL estimates for purchased corporate receivables into PDs and LGDs in a manner the competent authority considers to be reliable, the LGD estimate for purchased corporate receivables may be used.
3. If an institution has received the permission of the competent authority to use own LGD estimates for exposures to corporates, institutions, central governments and central banks pursuant to Article 143, unfunded credit protection may be recognised by adjusting PD or LGD subject to requirements as specified in Section 6 and permission of the competent authorities. An institution shall not assign guaranteed exposures an adjusted PD or LGD such that the adjusted risk weight would be lower than that of a comparable, direct exposure to the guarantor.
4. For the purposes of the undertakings referred to in Article 153(3), the LGD of a comparable direct exposure to the protection provider shall either be the LGD associated with an unhedged facility to the guarantor or the unhedged facility of the obligor, depending upon whether in the event both the guarantor and obligor default during the life of the hedged transaction, available evidence and the structure of the guarantee indicate that the amount recovered would depend on the financial condition of the guarantor or obligor, respectively.

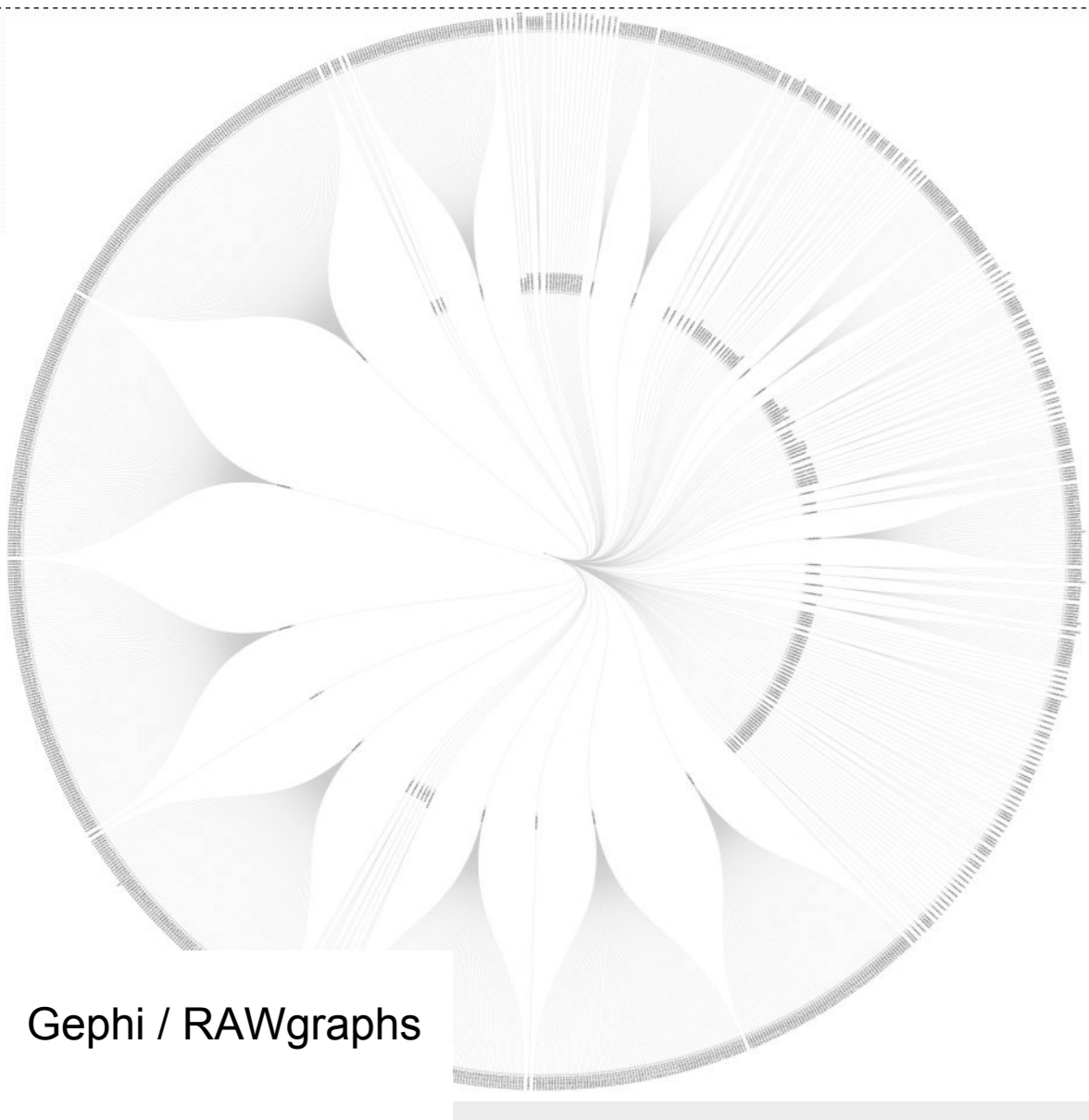
On mouse hovering over technical terms or cross-references



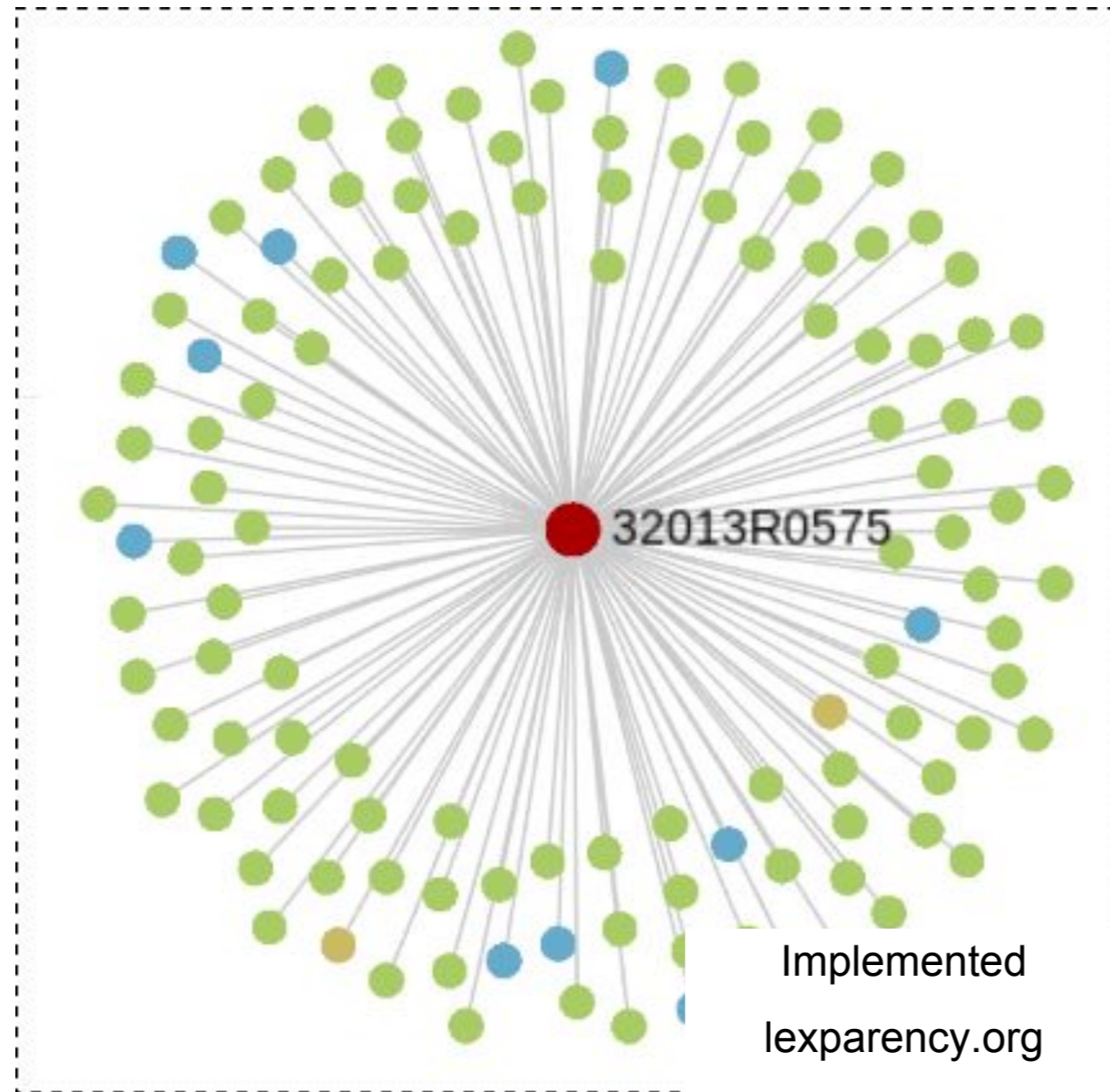
# Citation Graph

Showing Related Documents in a Graphical Visualiation

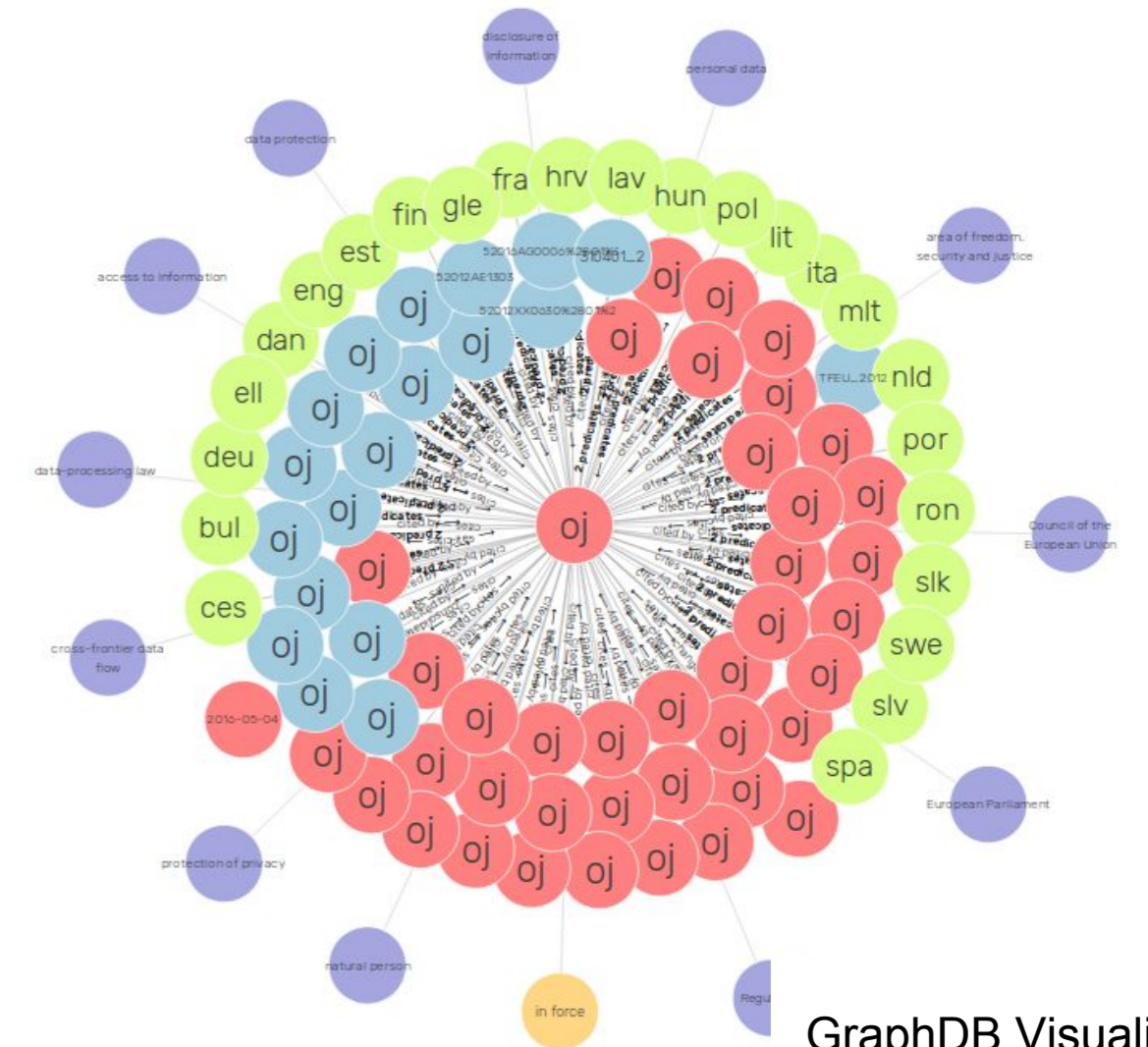
[test.lexparency.org](http://test.lexparency.org)



Gephi / RAWgraphs



Implemented  
lexparency.org



GraphDB Visualiser



# Annotations

via [hypothes.is](https://hypothes.is) - non-profit open platform

[test.lexparency.org](https://test.lexparency.org)

## Lawfulness of processing

1. Processing shall be lawful only if and to the extent that at least one of the following applies:
  - (a) the data subject has given consent to the processing of his or her personal data for one or more specific purposes;
  - (b) processing is necessary for the performance of a contract to which the data subject is a party or in order to take steps at the request of the data subject prior to entering into a contract;
  - (c) processing is necessary for compliance with a legal obligation to which the controller is subject;
  - (d) processing is necessary in order to protect the vital interests of the data subject or of another natural person;

vested in the controller;

- (f) processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child.

Point (f) of the first subparagraph shall not apply to processing carried out by public authorities in the performance of their tasks.



Powered by -

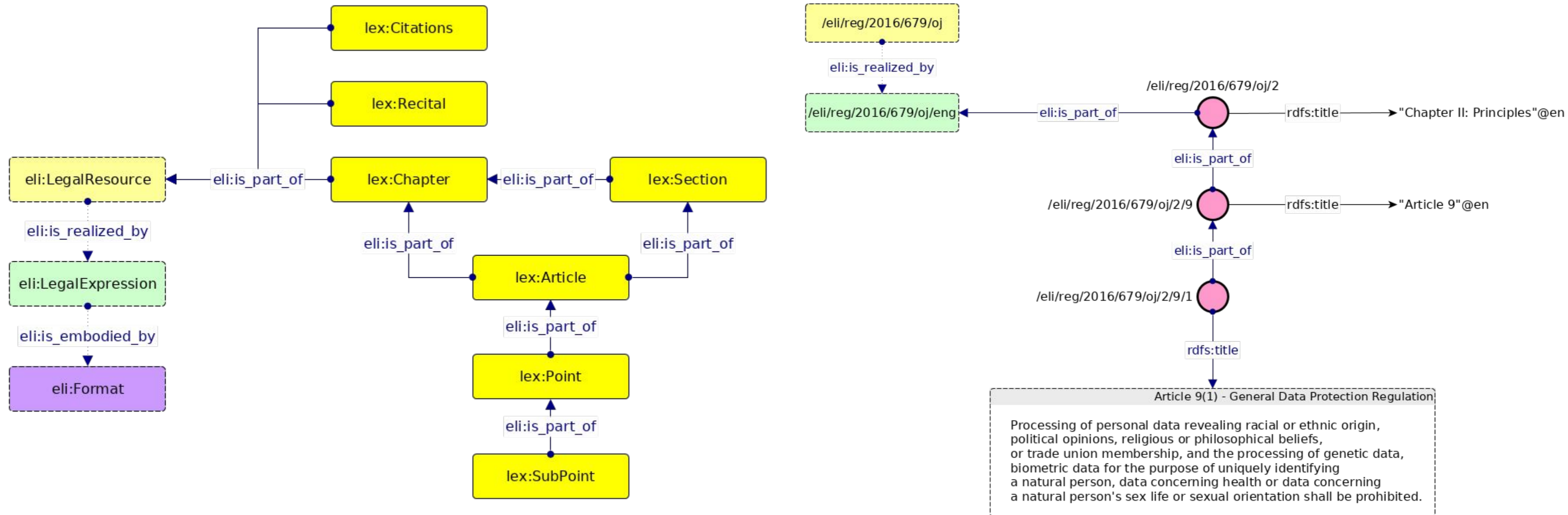


A screenshot of the hypothes.is web interface. At the top, it shows 'Public' and search, share, and user icons. Below that is a 'Show all annotations (2)' button. The main content area shows an annotation by user 'coolharsh55' posted '2 mins' ago. The annotation text is 'processing is necessary for the purposes of the legitimate interests pursued by the controller or b... More'. Below the text is a rich text editor with various formatting options (bold, italic, quote, link, image, list, indent) and a 'Preview' button. The text 'Legitimate interests of Controller as a legal basis for processing' is visible in the editor. At the bottom, there is an 'Add tags...' input field and a 'Post to Only Me' dropdown menu with a 'Cancel' button.

# Extending ELI Ontology

To Represent Legislations at Granular Level

[test.lexparency.org](http://test.lexparency.org)





# Adopted Schema.org Extension

Supporting Metadata Initiative By ELI Taskforce

[test.lexpacency.org](http://test.lexpacency.org)

## EUR-Lex – 31980L0181 – EN – EUR-Lex

Council Directive of 20 December 1979 on the approximation of the laws of the Member States relating to units of measures ...

Status : **Currently in force** About : [metrology](#), [measuring equipment](#), [approximation of laws](#)

Original version (20/12/1979) | [latest consolidation \(27/05/2009\)](#)

```
13 <!-- ELI metadata properties -->
14 <meta about="http://data.europa.eu/eli/reg/2016/679/oj" typeof="eli:LegalResource" />
15 <meta about="http://data.europa.eu/eli/reg/2016/679/oj" property="eli:id_local legislationIdentifier" content="32016R0679" lang="" />
16 <meta about="http://data.europa.eu/eli/reg/2016/679/oj/eng" typeof="eli:LegalExpression" />
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18 <meta about="https://lexpacency.org/eu/32016R0679" typeof="eli:Format" />
19 <meta about="https://lexpacency.org/eu/32016R0679" property="eli:embodies" content="http://data.europa.eu/eli/reg/2016/679/oj/eng" />
20 <meta about="https://lexpacency.org/eu/32016R0679" property="eli:format" content="https://www.iana.org/assignments/media-types/text/html" />
21 <!-- this article properties -->
22 <meta about="http://test.lexpacency.org/eu/32016R0679/ART_6/EN/latest/" typeof="eli:LegalResourceSubdivision" />
23 <meta about="http://test.lexpacency.org/eu/32016R0679/ART_6/EN/latest/" property="eli:is_part_of" content="https://lexpacency.org/eu/32016R0679" />
```

## Article 6 - Lawfulness of processing

[test.lexpacency.org/eu/32016R0679/ART\\_6/EN/](http://test.lexpacency.org/eu/32016R0679/ART_6/EN/)

On the protection of natural persons with regard to the processing of personal data and on the free movement of such data  
General Data Protection Regulation (GDPR)

EUR-LEX: <http://data.europa.eu/eli/reg/2016/679/oj>

Status: **Currently in force**

About: data protection, cross-frontier data flow, protection of privacy, access to information... data-processing law,

Also About: data processing, communications systems, legal status, rights of the individual, data transmission

The screenshot shows a web browser window displaying the EUR-Lex page for Article 6. An RDFa viewer overlay is visible on the right side of the page, showing the metadata for the document. The viewer displays two statement collections, each with an entity and a list of attributes.

**Statement Collection #2**

Entity	Value
Entity	<a href="http://data.europa.eu/eli/reg/2016/679/oj">http://data.europa.eu/eli/reg/2016/679/oj</a>
Attributes	
rdf:type	<a href="#">eli:LegalResource</a>
eli:id_local	"32016R0679"@en
schema:legislationIdentifier	"32016R0679"@en
eli:is_realized_by	" <a href="http://data.europa.eu/eli/reg/2016/679/oj/eng">http://data.europa.eu/eli/reg/2016/679/oj/eng</a> "@en
schema:legislationType	"Regulation"@en
eli:type_document	"Regulation"@en
schema:legislationDate	"2016-04-27"@en
eli:date_document	"2016-04-27"@en
schema:datePublished	"May 4th 2016"@en
eli:date_publication	"May 4th 2016"@en
schema:legislationPassedBy	"Council of the European Union"@en
schema:legislationPassedBy	"European Parliament"@en
eli:passed_by	"Council of the European Union"@en
eli:passed_by	"European Parliament"@en
schema:legislationChanges	<a href="http://localhost:8000/eu/31995L0046/TOC">http://localhost:8000/eu/31995L0046/TOC</a>
eli:changes	<a href="http://localhost:8000/eu/31995L0046/TOC">http://localhost:8000/eu/31995L0046/TOC</a>
schema:isBasedOn	<a href="http://publications.europa.eu/resource/authority/treaty/TFEU_2012">http://publications.europa.eu/resource/authority/treaty/TFEU_2012</a>
eli:based_on	<a href="http://publications.europa.eu/resource/authority/treaty/TFEU_2012">http://publications.europa.eu/resource/authority/treaty/TFEU_2012</a>

**Statement Collection #3**

Entity	Value
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Attributes	
rdf:type	<a href="#">eli:LegalExpression</a>

OpenLink Structured Data Sniffer ver: 2.16.10 Copyright © 2015-2018 OpenLink Software

# Datasets

Exported a Sample Corpus of Definitions, References, Document Structure

[test.lexparency.org](http://test.lexparency.org)

**DOI** 10.5281/zenodo.144240148

## References

Links between legislations at the level of Points within Articles.  
E.g. L1 A(13-2) cites L2 A(2-5)

## Definitions

concepts and location where they are defined

## Document Structure

Export Table of Contents for Chapter, Article, Point, and Sub-Points within a Legislation



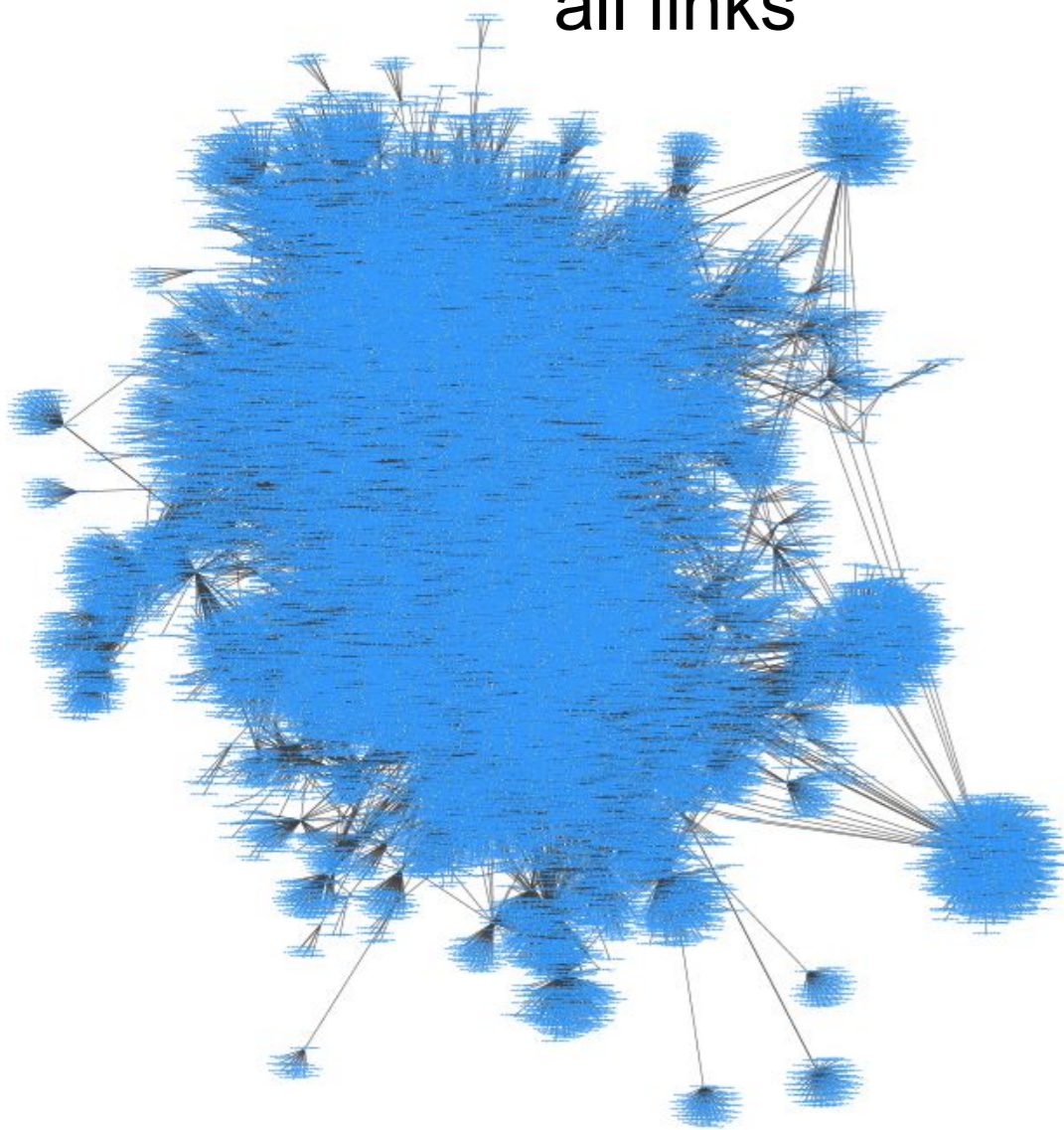


# Future Work

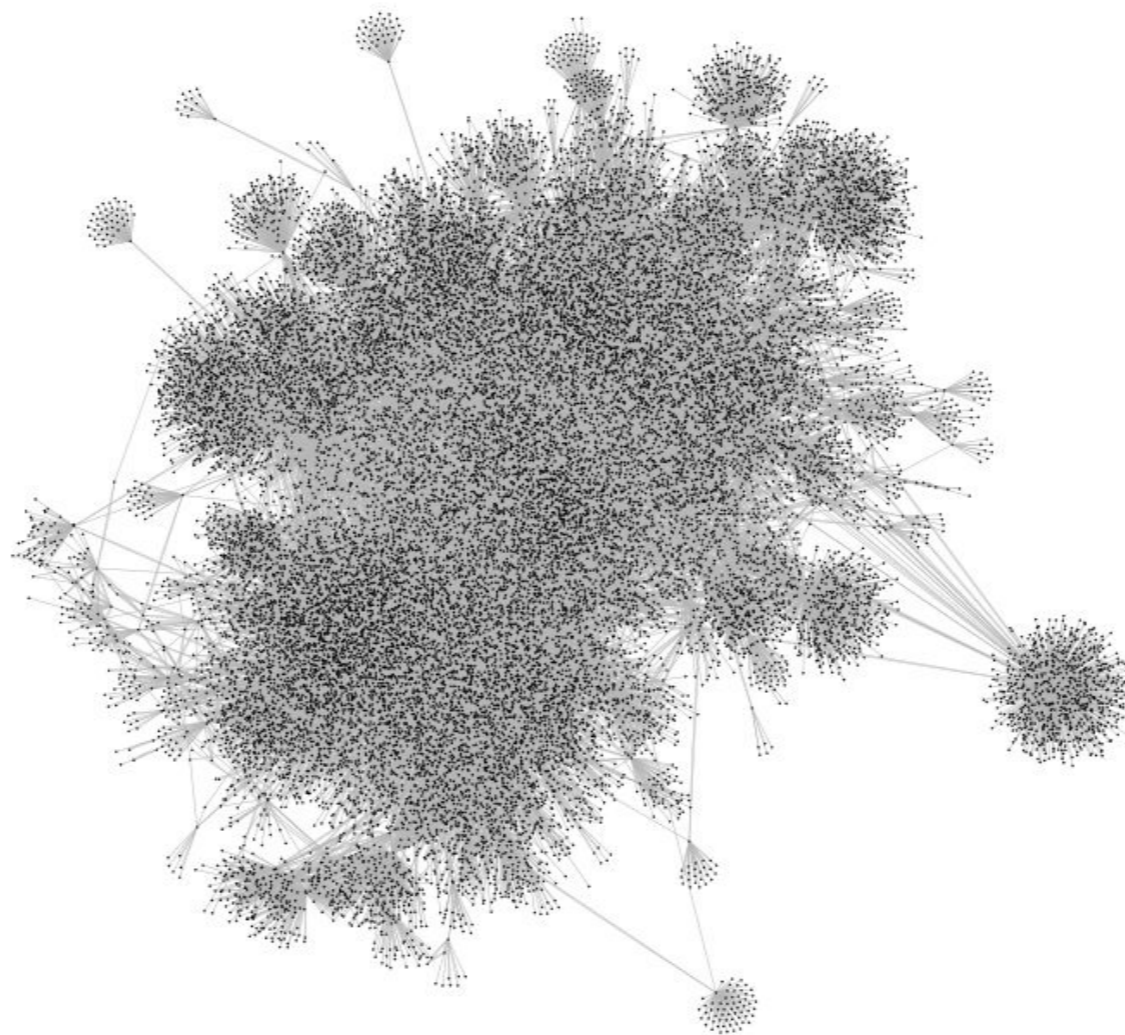
Explore Relations between Documents Using Machine Learning

[test.lexpacency.org](http://test.lexpacency.org)

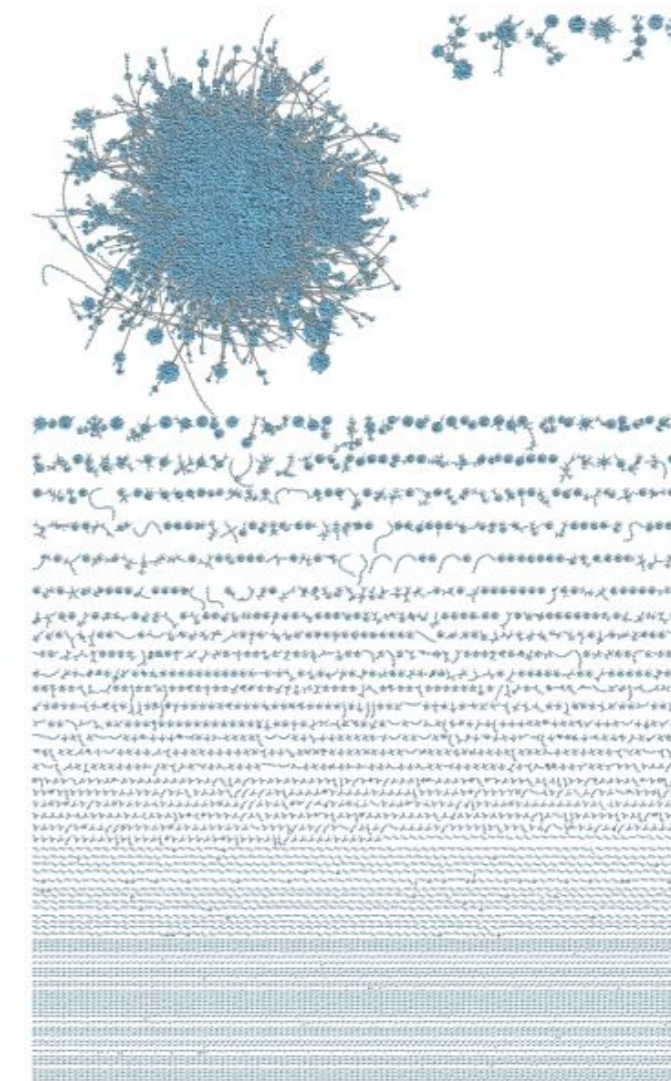
all links



only citations



cluster by relation









# Lexparency.org @

**EUDATATHON** 2018  
2 October 2018 · Brussels

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