

LH Portal for Credit Institutions



Guidelines for Credit Institutions to Upload and Review Supervisory Reporting Data through the LH Portal

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Contents

LH Portal for Credit Institutions - Guidelines for Credit Institutions to Upload and Review Supervisory Reporting Data through the LH Portal

UPLOAD OF SUPERVISORY REPORTING MODULES

SIGN IN	4
FILE UPLOAD	4
FILE NAMING CONVENTIONS	5
COMPRESSING MODULES FOR SUBMISSION	7
RESUBMISSIONS	8

REVIEW OF SUPERVISORY REPORTING SUBMISSIONS

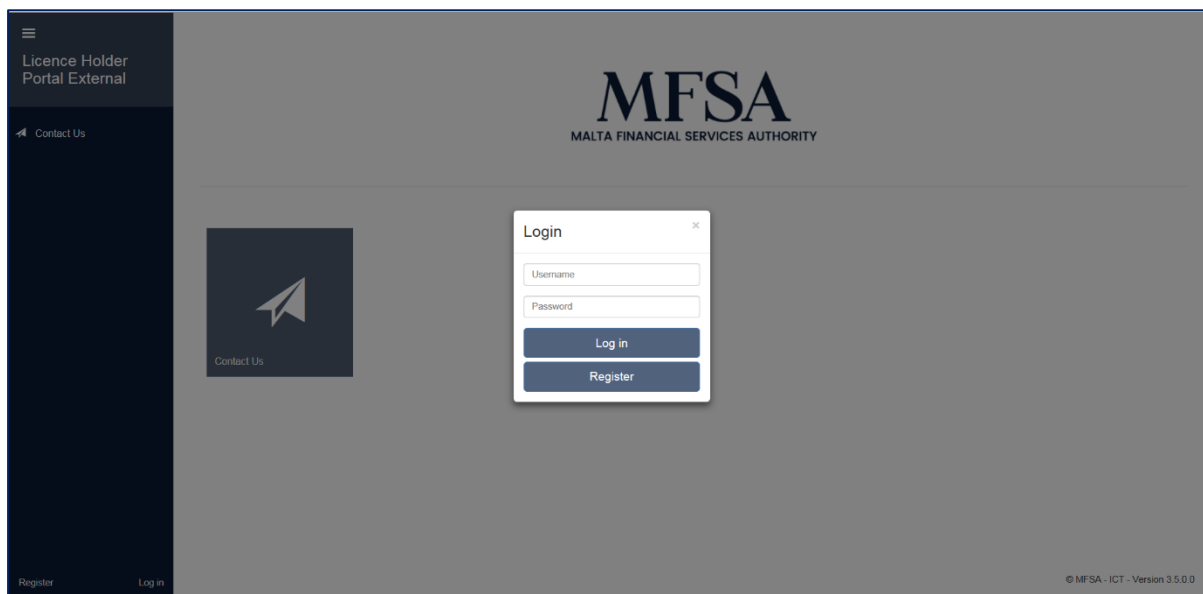
KEEPING TRACK OF SUBMISSIONS	12
INVALID SUBMISSIONS	13
VALID SUBMISSIONS	14
EBA SINGLE RULEBOOK Q&A	15
RESUBMISSIONS	15

Upload of Supervisory Reporting Modules

1. Sign in

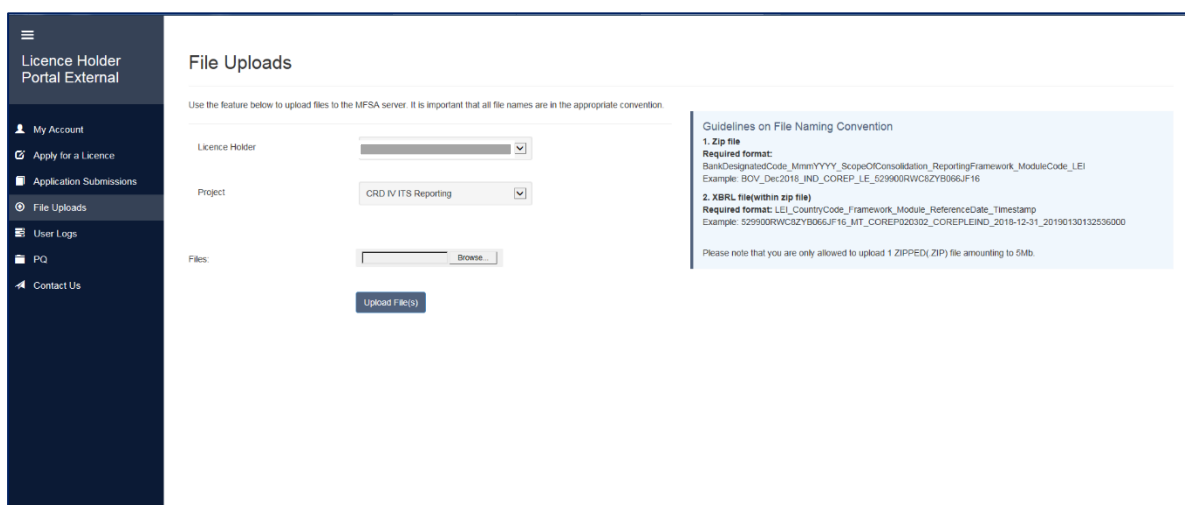
Sign into LH Portal through the below link using the user credentials.

<http://lhportal.mfsa.com.mt/>



2. File upload

Once successfully signed in, select CRD IV ITS Reporting project in File Uploads.



Credit Institutions are required to upload Supervisory Reporting Module in a zip file including excel templates and 1 XBRL file for the whole module.

The XBRL filename and ZIP filename should follow the file naming convention as outlined in sections 3.1 and 3.2 below.

3. File Naming Conventions

3.1 XBRL File Naming Convention

The following file naming convention should be used for the XBRL file within submissions of Supervisory Reporting Modules:

LEI_CountryCode_Framework_Module_ReferenceDate_Timestamp

where:

- LEI: 20-character Legal Entity Identifier
- Country Code: MT
- Framework: Version of the framework in use
 - For ITS v2.10, the below frameworks apply:
 - ✓ For module FP = FP020001
 - ✓ For module REM = REM010001
 - ✓ For module REMHE = REM010001
 - ✓ For all other modules, same framework as ITS v2.9 applies
 - For ITS v2.9 the below frameworks apply:
 - ✓ For module LCRDA = COREP020401 (applicable as from reference date April 2020)
 - ✓ For module ALMM = COREP020401 (applicable as from reference date April 2020 if monthly and June 2020 if quarterly)
 - ✓ For module NSFR = COREP020401 (applicable as from reference date June 2020)
 - ✓ For modules LE, LR, OF = COREP020401 (applicable as from reference date March 2020)
 - ✓ For module FINREP using IFRS = FINREP020301 (applicable as from reference date June 2020)
 - ✓ For module FINREP using GAAP = FINREP020301 (applicable as from reference date June 2020)
 - ✓ For module FINREP_AE = AE010005 (same as ITS v2.8)
 - ✓ For module FP = FP010006 (same as ITS v2.8)
 - For ITS v2.8, applicable as of December 2018 reference date, the below frameworks apply:
 - ✓ For modules LCRDA, NSFR, ALMM, LE, LR, OF = COREP020302
 - ✓ For module FINREP using IFRS = FINREP020202
 - ✓ For module FINREP using GAAP = FINREP020202
 - ✓ For module FINREP_AE = AE010005
 - ✓ For module FP = FP010006
 - For ITS v2.7, the below frameworks apply:

- ✓ For modules LCRDA, NSFR, ALMM, LE, LR, CA = COREP020300
- ✓ For module FINREP using IFRS = FINREPO20201
- ✓ For module FINREP_AE = AE010004

The framework codes change whenever an updated ITS version is in place. The Authority will be providing the respective updates, when applicable. In case a resubmission is due for version prior to ITS v2.7, reporting agents are kindly requested to contact the Authority to provide such framework codes.

- Module: The code of the module being submitted, followed by the consolidation scope (individual or consolidated), as applicable:
 - For AE module = AEIND or AECON
 - For ALM module = COREPALMIND or COREPALMCON
 - For LE module = COREPLEIND or COREPLECON
 - For LCRDA module – COREPLCRDAIND or COREPLCRDACON
 - For NSFR module = COREPNSFRIND or COREPNSFRCON
 - For FINREP_IFRS9 module = FINREP9INDIFRS or FINREP9CONIFRS
 - For FINREP_IFRS module = FINREPINDIFRS or FINREPCONIFRS (*applies only for FINREP resubmissions for reference dates prior to IFRS9 implementation*)
 - For FINREP_GAAP module = FINREP9CONGAAP or FINREP9INDGAAP
 - For OF module = COREPOFIND or COREPOFCON
 - For LR module = COREPLRIND or COREPLRCON
 - For FP module = FPCON or FPIND (*applies only to institutions requested to submit the Funding Plans module*)
 - For CA module = COREPCON or COREPIND (*applies only for CA resubmissions for reference dates prior to December 2018*)
 - For REM module = REM
 - For REMHE module = REMHE
- ReferenceDate: The reference date of the module being submitted, in the format YYYY-MM-DD
- Timestamp: 17-digit timestamp of the XBRL file creation, in the format YYYYMMDDhhmmsszz, where z denotes milliseconds and for which zeroes would suffice.

In cases in which XBRL filename does not match the naming convention, as specified above, the upload will not be successful.

3.2 Zip File Naming Convention

The following file naming convention should be used for the submission of Supervisory Reporting Modules:

BankDesignatedCode_MmmYYY_ScopeOfConsolidation_ReportingFramework_
ModuleCode_LEI

where:

- BankDesignatedCode: 3 letter code assigned to the institution
- MmmYYYY: reference date of the module e.g. Dec 2018
- ScopeOfConsolidation: CON for Consolidated or IND for Individual, as applicable
- ReportingFramework_ModuleCode: COREP for prudential reporting or FINREP for financial reporting, followed by the module code. The below options apply:
 - COREP_OF
 - COREP_LR
 - COREP_CA (*applies only for CA resubmissions for reference dates prior to December 2018*)
 - COREP_LE
 - COREP_LCRDA
 - COREP_NSFR
 - COREP_AMM
 - FINREP
 - FINREP_GAAP
 - FINREP_AE
 - FP
 - REM
 - REMHE
- LEI: 20-character Legal Entity Identifier

In cases in which the ZIP filename does not match the naming convention as specified above, the upload will not be successful.

3.3 Resubmissions

For resubmissions, the ZIP filename should include a 'REVxx', where x denotes a digit from 0 to 9.

BankDesignatedCode_MmmYYY_ScopeOfConsolidation_ReportingFramework_
ModuleCode_REVxx_LEI

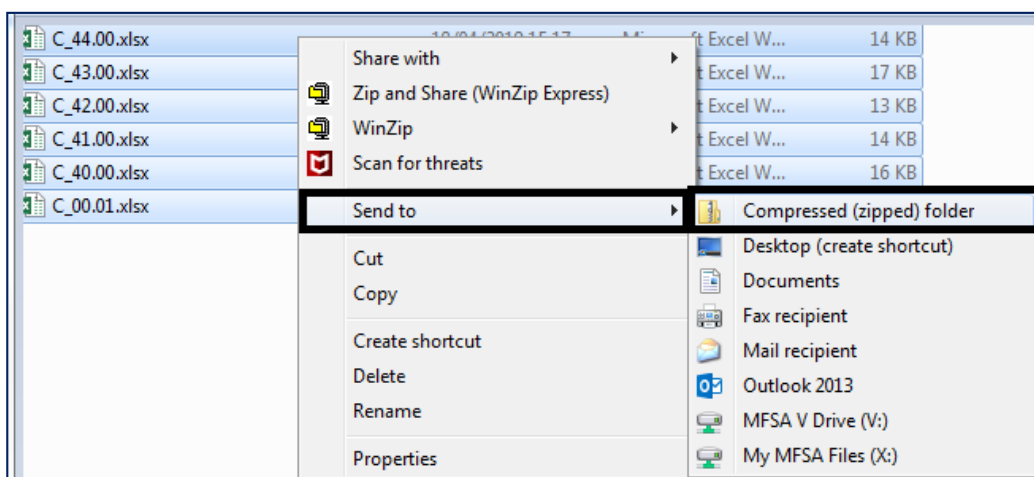
4. Compressing modules for submission

Modules for submission through LH Portal are required to be compressed into ZIP files as per below procedure.

- i. Highlight all the templates and reports within the module:

Name	Type
XXXXXXXXXXXXXXXXXXXXXXXXX_MT_COREP020302_COREPLRIND_...	XBRL File
C_00.01	Microsoft Excel W..
C_40.00	Microsoft Excel W..
C_41.00	Microsoft Excel W..
C_42.00	Microsoft Excel W..
C_43.00	Microsoft Excel W..
C_44.00	Microsoft Excel W..
C_47.00	Microsoft Excel W..

- ii. Right click to compress the selected files



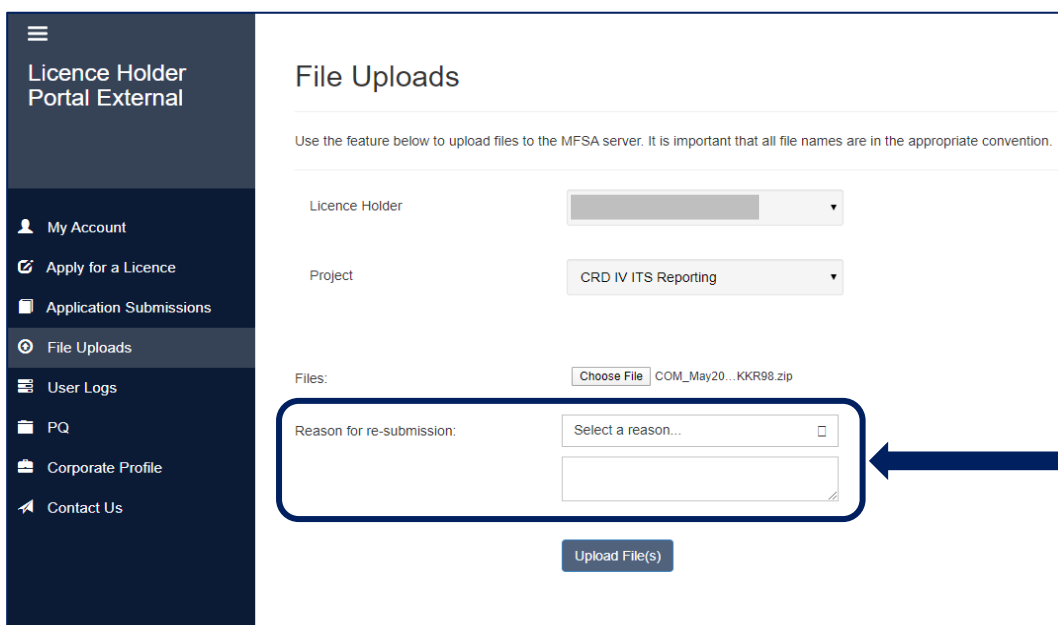
- iii. Rename the newly created ZIP file in line with ZIP file naming convention outlined in section 3.2

- iv. Submit this ZIP file through the LH Portal

Note that compressing the folder instead of its contents will generate an error in LH Portal and the file upload will not be successful.

5. Resubmissions

Whenever a resubmission is made through the LH Portal, the user will be prompted to provide a reason for the resubmission.



Institutions are required to select a reason for the resubmission from the drop-down menu as well as provide additional comments as outlined below. Both fields are mandatory for resubmissions.

The below table shows the options in the drop-down menu, the criteria for selecting each option as well as the additional information expected in the free text section. Comments should be limited to a concise summary of the reason for resubmission.

Drop-down Menu	Criteria	Expected additional comments
Data quality amendments requested by the Authority	Resubmission due to data quality issues amended following a request by the MFSA	As applicable: <ul style="list-style-type: none"> - list of amended failing validation rules/data quality checks - brief description of amendments - other relevant information <i>E.g. v0123_m, v0456_m and inclusion of data in C_04.00</i>

Data quality amendments initiated by the entity	Resubmission due to data quality issues amended following recognition by the entity	As applicable: <ul style="list-style-type: none"> - list of amended failing validation rules/data quality checks - brief description of amendments - other relevant information <i>E.g. amendments in C_07.00</i>
Post-audit figures	Resubmission with post-audit figures	Declaration that the resubmission includes post-audit figures, and hence reconciled with the entity's financial statements <i>E.g. Module revised with post-audit figures which have been reconciled with published financial statements</i>
Post-audit figures and data quality amendments	Resubmission with post-audit figures and data quality amendments following a request by the MFSA and/or following recognition by the entity	Declaration that the resubmission includes post-audit figures, and hence reconciled with entity's financial statements AND as applicable: <ul style="list-style-type: none"> - list of amended failing validation rules/data quality checks - brief description of amendments - other relevant information <i>E.g. Module revised with post-audit figures which have been reconciled with published financial statements AND inclusion of data in C_04.00</i>
Technical issues	Resubmission due to technical issues encountered when uploading previous (re)submission/s to the MFSA	Upload date and time of previous (re)submission/s which was/were not processed – this can be extracted from LH Portal User Logs <i>E.g. Previous resubmission uploaded on 18/08/2020 13:50 not processed</i>

Completeness amendments	Resubmission due to completeness checks of previous (re)submission/s: - template(s) not required but reported - template(s) required but not reported	Case leading to resubmission together with the list of templates added/omitted. <i>E.g. Template required but not reported – C_02.00 AND templates not required but reported – C_06.01, C_06.02</i>
Other	Resubmission due to another reason not captured in any of the above options	Brief description of the reason for the resubmission

If the reason for the resubmission is not provided, the upload will not be successful.

In case of resubmissions, institutions are being reminded to resubmit the excel templates for the whole module, not only the templates for which revisions were expected.

This also means that the resubmitted XBRL file should include data relating to all the applicable templates of the specific module.

Review of Supervisory Reporting Submissions

6. Keeping Track of Submissions

A status is assigned to each submission made through the LH Portal.

Status	Definition
File uploaded to MFSA	Submission successfully uploaded to MFSA.
File pending MFSA validation	Submission is being validated by MFSA
File processed invalid	Submission failed to pass MFSA data validation.
File processed failed	Technical error occurred during MFSA processing. Please contact MFSA.
File pending upload to ESA	Submission successfully passed MFSA validation and is pending submission to ECB.
File uploaded to ESA	Submission successfully uploaded to ECB.
File upload to ESA failed	Technical error occurred during upload to ECB. Please contact MFSA.
File superseded	Submission has been superseded by a resubmission made by the bank.

The status of each submission can be viewed in the LH Portal User Logs.

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User Logs

A list of files uploaded by users that form part of your entity.

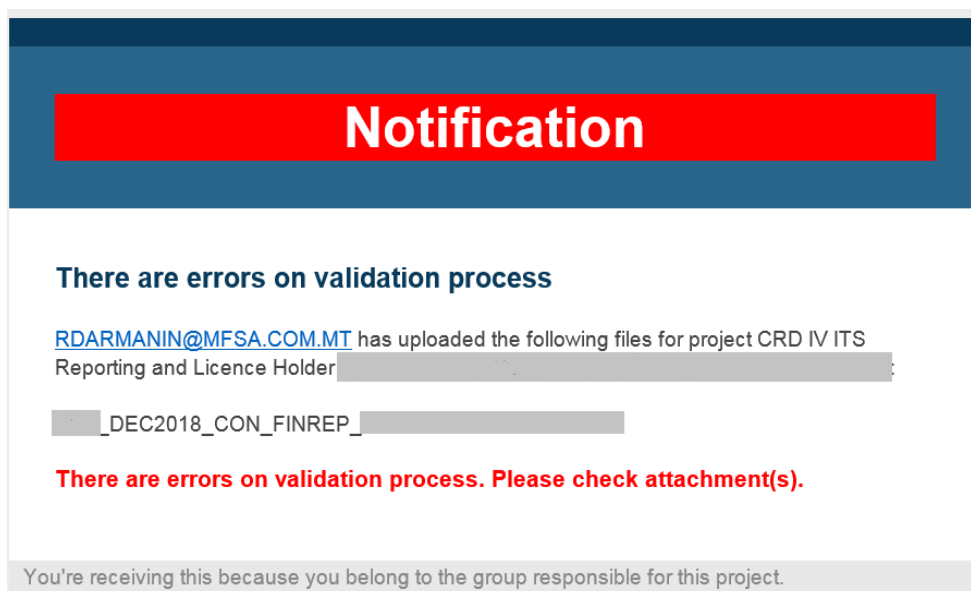
Start typing part of the Filename or Username and click search. (e.g. 'baw')

Filename	Project	Upload Date	Username	Status	IREF	MFSA feedback
█_Mar2018_CON_FINREP_REV01_█_20190425171724066.zip	CRDIV	25/04/2019 17:17:25	rdarmanin@mfsa.com.mt	File uploaded to ESA	7500	↓
█_MAR2019_CON_FINREP_REV01_█_20190425164953101.zip	CRDIV	25/04/2019 16:49:54	rdarmanin@mfsa.com.mt	File uploaded to ESA	7499	↓
█_Dec2018_IND_COREP_LR_REV01_█_20190425163849636.zip	CRDIV	25/04/2019 16:38:50	rdarmanin@mfsa.com.mt	File uploaded to ESA	7498	↓

6. Invalid Submissions

Reporting Agents will notice the following outcome whenever an invalid module is submitted.

- i. An automated email notification is received indicating the submission is invalid.



Validation reports generated by the MFSA validation tool will be in attachment to this email and will also be available for download through the LH Portal User Logs.

Licence Holder Portal External

User Logs

A list of files uploaded by users that form part of your entity.

Search by Filename or Username ⓘ Start typing part of the Filename or Username and click search. (e.g. 'baw')

Filename	Project	Upload Date	Username	Status	IREF	MFSA feedback
[redacted]_Mar2018_CON_FINREP_REV01_[redacted]_20190425171724066.zip	CRDIV	25/04/2019 17:17:25	rdarmanin@mfsa.com.mt	File uploaded to ESA	7500	↓
[redacted]_MAR2019_CON_FINREP_REV01_[redacted]_20190425164953101.zip	CRDIV	25/04/2019 16:49:54	rdarmanin@mfsa.com.mt	File uploaded to ESA	7499	↓
[redacted]_Dec2018_IND_COREP_LR_REV01_[redacted]_20190425163849636.zip	CRDIV	25/04/2019 16:38:50	rdarmanin@mfsa.com.mt	File uploaded to ESA	7498	↓

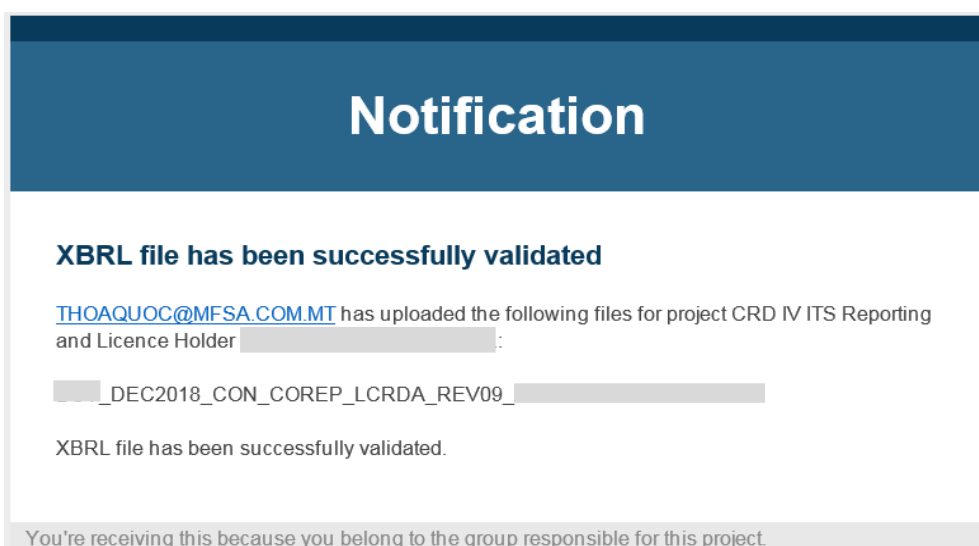
- ii. The status of the invalid submission in LH Portal User Logs will show “File processed invalid”.
- iii. The bank will be required to take action and amend any issues outlined in the MFSA validation reports. A resubmission will be expected, using ‘REVxx’ in the ZIP filename.

7. Valid Submission

Reporting Agents will notice the following outcome whenever a valid module is submitted.

- i. An automated email notification is received indicating a valid submission.

Validation reports generated by the MFSA validation tool will be available for download through the LH Portal User Logs.



- ii. The status of the valid submission in LH Portal User Logs will show "File uploaded to ESA", denoting that the bank's submission has been automatically submitted to the ECB.
- iii. LH Portal User Logs will also show an IREF number for the valid submission. An IREF is a unique number assigned to each submission made to the ECB, which may be used as a reference for the specific submission.
- iv. The MFSA may forward ECB feedback on the submission to the bank, requiring some form of action.

8. EBA Single Rulebook Q&A

Institutions and industry associations, as well as other stakeholders, can submit questions (a Q&A) on the practical application and consistent implementation of regulation applicable to the EU banking sector.

In the first instance, institutions should refer to the below dedicated EBA Q&A webpage for queries regarding interpretation of reporting requirements within the modules and interpretation of the respective instruction annexes. This webpage provides replies to queries already raised by various stakeholders, to which the EBA has issued its guidance and clarifications.

www.eba.europa.eu/single-rule-book-qa

Interested parties can lodge their own queries on areas which have not yet been raised or discussed by other stakeholders.

- *It is imperative that the MFSA is immediately informed whenever an EBA Q&A is lodged by submitting to Bankingdata@mfsa.mt the following information:*
 - *Q&A ID*
 - *Q&A text*
 - *Validation rules being challenged.*

There are instances whereby a bank will be temporarily allowed to submit invalid modules, with the failing validation rules pertaining to a pending EBA Q&A. In such case, the relevant validation rule is disabled in the LH Portal for that specific institution. Upon submission, procedures outlined in Section 7 follow - provided that the only failing validation rules are those pertaining to the submitted EBA Q&A.

9. Resubmissions

When the bank makes a resubmission, the status of previous submissions for the same module and reference date will change to "File superseded".