

LH Portal for Credit Institutions

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

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REVISIONS LOG

| VERSION | DATE ISSUED | DETAILS |
|---------|------------------|---|
| 1.00 | 14 November 2022 | Publication of revamped LH Portal Guidelines for Credit Institutions including new data collection, processing and validation system in line with ECB HSA requirements; inclusion of ITS v3.2 file naming conventions, incorporating change in EBA filing rules |
| 1.01 | 16 February 2023 | Addition of an attribute that will be included in the summary of the ECB's feedback. |
| 1.02 | 21 June 2023 | Addition of ITS v3.2 file naming convention for Remuneration Reporting |
| 1.03 | 18 December 2023 | Addition of ITS v3.3 file naming convention for ESG & IRRBB Addition of a note regarding the XBRL file timestamp requirement. |

Print screens with specific bank codes and LEIs included in this document are used only for guidance purposes. In no way should these be construed as actual regulatory requirements of an institution.

Upload of Supervisory Reporting Modules

Sign in

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

<https://lhportal.mfsa.mt/>

File upload

Once successfully signed in, select ITS on Supervisory Reporting project in File Uploads.

Credit institutions are required to upload a Supervisory Reporting module in a ZIP file, including excel templates and 1 XBRL file for the whole module.

XBRL file naming convention

The following file naming conventions should be used for the XBRL file submissions of Supervisory Reporting modules and in line with the applicable reporting framework.

Submissions made under the reporting framework v3.2 and onwards

(N.B. due to modular release of reporting framework 3.2, change in XBRL filename must be implemented for each module according to its respective applicability date):

LEI.Scope_CountryCode_Framework_Module_ReferenceDate_Timestamp

where:

- **LEI:** 20-character Legal Entity Identifier
- **Scope:** scope of consolidation (CON=consolidated, IND=individual)
- **CountryCode:** MT
- **Framework:** Version of the framework in use

For ITS V3.3, the below frameworks apply:

- ✓ For module ESG = ESG010000 (applicable as from reference date December 2023)
- ✓ For module IRRBB = IRRBB010000 (applicable as from reference date December 2023)
- ✓ For all other modules, same framework as ITS v3.2 applies.

For ITS v3.2, the below frameworks apply:

- ✓ For module AE = AE010200 (applicable as from reference date June 2023)
- ✓ For module ALM = COREP030100 (applicable as from reference date June 2023)
- ✓ For module FINREP (both IFRS and GAAP) = FINREP030100 (applicable as from reference date December 2022)
- ✓ For module FRTB = COREP030100 (applicable as from reference date December 2022)

- ✓ For module GSII = GSII010100 (applicable as from reference date June 2023)
- ✓ For module LCRDA = COREP030100 (applicable as from reference date December 2022)
- ✓ For module LE = COREP030100 (applicable as from reference date December 2022)
- ✓ For module LR = COREP030100 (applicable as from reference date December 2022)
- ✓ For module NSFR = COREP030100 (applicable as from reference date December 2022)
- ✓ For module OF = COREP030100 (applicable as from reference date June 2023)
- ✓ For module FP = FP020100 (applicable as from reference date December 2022)
- ✓ For module COVID19 = FINREPCOVID19010001 (applicable as from reference date December 2022)
- ✓ For module REMBM = REM020000 (applicable as from 2022 FYE)
- ✓ For module REMHE = REM020000 (applicable as from 2022 FYE)
- ✓ For module REMHRINSTITUTION = REM020000 (applicable as from 2022 FYE)
- ✓ For module REMGAP = REM020000 (applicable as from 2023 FYE)

- **Module:** The code of the module being submitted:

- For AE module = AE
- For ALM module = COREPALM
- For LE module = COREPLE
- For LCRDA module = COREPLCRDA
- For NSFR module = COREPNSFR
- For FINREP (both IFRS and GAAP) module = FINREP9
- For OF module = COREPOF
- For LR module = COREPLR
- For FP module = FP (*applies only to institutions requested to submit the Funding Plans module*)
- For GSII module = GSII
- For FRTB module = COREPFRTB
- For COVID19 module = COVID19
- For REMBM module = REMBM

- For REMHE module = REMHE
 - For REMHRINSTITUTION module= REMHRINSTITUTION
 - For REMGAP module = REMGAP
 - For ESG module = ESG
 - For IRRBB module = IRRBB
- **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 YYYYMMDDhhmmsszzz, where z denotes milliseconds. **A unique timestamp should be used in case of a resubmission of a specific module, for a particular reference date and consolidated level.**

Submissions made under the reporting framework v3.0 and earlier:

LEI_CountryCode_Framework_Module_ReferenceDate_Timestamp

where:

- **LEI:** 20-character Legal Entity Identifier
- **CountryCode:** MT
- **Framework:** Version of the framework in use
 - For ITS v3.0, the below frameworks apply:
 - ✓ For module AE = AE010101
 - ✓ For module ALM = COREP030000
 - ✓ For module FINREP (both IFRS and GAAP) = FINREP030000
 - ✓ For module FRTB = COREP030000
 - ✓ For module GSII = GSII010001
 - ✓ For module LCRDA = COREP030000
 - ✓ For module LE = COREP030000
 - ✓ For module LR = COREP030000
 - ✓ For module NSFR = COREP030000
 - ✓ For module OF = COREP030000
 - ✓ For FP and REM/HE the same framework as ITS v2.10 applies
 - 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 = FINREP020201
 - ✓ 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
 - For GSII modules = GSIICON
 - For FRTB modules = COREPFRTBCON or COREPFRTBIND
- **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 YYYYMMDDhhmmsszzz, where z denotes milliseconds. **A unique timestamp should be used in case of a resubmission of a specific module, for a particular reference date and consolidated level.**

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

ZIP file naming convention

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

**BankDesignatedCode_MmmYYYY_ScopeOfConsolidation_ReportingFramework_
ModuleCode_LEI**

where:

- **BankDesignatedCode:** 3-letter code assigned to the institution
- **MmmYYYY:** reference date of the module e.g. Dec2020
- **ScopeOfConsolidation:** CON for consolidated or IND for individual, as applicable
- **ReportingFramework_ModuleCode:** One of the following, as applicable:
 - 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
 - COREP_FRTB
 - FINREP
 - FINREP_GAAP
 - FINREP_AE
 - FP
 - GSII
 - REM *(applies only to resubmissions of REM module under ITS v2.10 to v3.0)*
 - REMHE *(applies only to resubmissions of REMHE module under ITS v2.10 to v3.0)*
 - REM_BM
 - REM_HE
 - REM_HRINSTITUTION
 - REM_GAP
 - ESG
 - IRRBB
- **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.

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

BankDesignatedCode_MmmYYYY_ScopeOfConsolidation_ReportingFramework_ModuleCode_REVxx_LEI

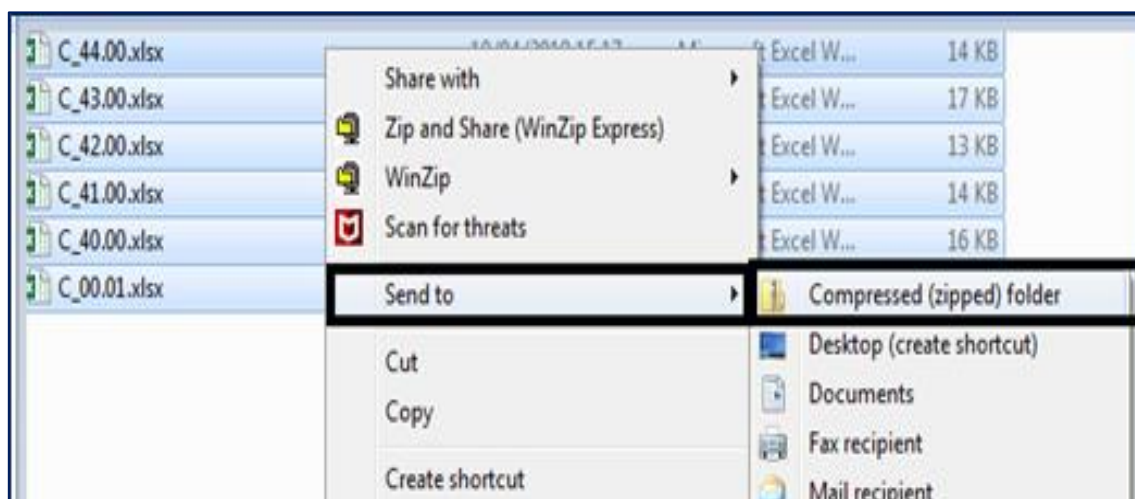
Compressing modules for submission

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 |
|---|----------------------|
| XXXXXXXXXXXXXXXXXXXXX_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 the ZIP file naming convention
- iv. Submit the ZIP file through the LH Portal

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

Resubmissions

Whenever a resubmission is made through 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 and/or the ECB | 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</i> |

| | | |
|-------------------------|---|---|
| | | <i>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 resubmission is not provided, the upload will not be successful.

In case of resubmissions, institutions are 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 pertaining to **all** the applicable templates of the specific module.

Review of Supervisory Reporting Submissions

File submitted to queue

Upon submission through LH Portal, a notification will appear indicating that the file has been successfully submitted to queue.

System Notification

File/s successfully submitted to queue.

First-level (LH Portal) checks

The submitted file goes through a series of first-level checks related to the file's naming convention and the entity's reporting obligations.

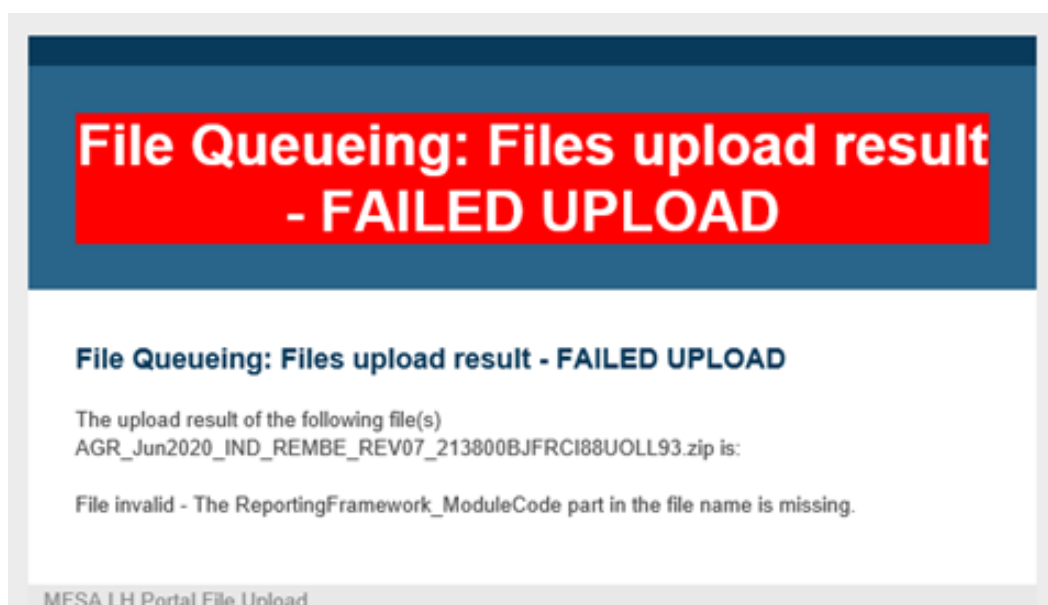
If a submission fails first-level (LH Portal) checks, an automated email is received outlining that the submission failed to upload and provides details of the issue.

Action required

Institution to address the outlined issue and resubmit the module.



Some examples of the automated email outlining failed upload due to first-level checks are shown below.



File Queueing: Files upload result - FAILED UPLOAD

File Queueing: Files upload result - FAILED UPLOAD

The upload result of the following file(s)
BOV_FEB2022_CON_C19MORATORIA_529900RWC8ZYB066JF16.zip is:

File invalid - File does not reflect reporting obligations set for entity.

MFSA LH Portal File Upload

File Queueing: Files upload result - FAILED UPLOAD

File Queueing: Files upload result - FAILED UPLOAD

The upload result of the following file(s)
VCB_Jun2021_IND_COREP_OF_213800DH6UHCSVBP7F78.zip is:

File invalid - This submission was already uploaded. Please use REV03 to resubmit.

MFSA LH Portal File Upload

Technical checks

A series of automated technical checks pertaining to the structure of the XBRL file will be performed on a submission that passes the first-level checks.

If a submission fails technical checks, an automated email is received outlining that the submission failed to upload.

File Queueing: Files upload result - FAILED UPLOAD

File Queueing: Files upload result - FAILED UPLOAD

The upload result of the following file(s)
BOV_DEC2021_CON_C19MORATORIA_REV04_529900RWC8ZYB066JF16.zip is:

There are errors on validation process.

MFSA LH Portal File Upload

Action required

Institutions are recommended to notify the Banking data team members. A resubmission of the module will be required.



Data quality checks

Once a submission is successfully validated against technical checks, an automated email is received outlining that the submission has been uploaded successfully. The submission moves on to data quality validation.

File Queueing: Files upload result

File Queueing: Files upload result

The upload result of the following file(s) AGR_Dec2022_IND_REM_213800BJFRCI88UOLL93.zip is:

Uploaded successfully.

MFSA LH Portal File Upload

Submissions to ECB

For submissions that are forwarded to the ECB, an automated email with ECB's data quality feedback is received.

The automated email will include:

- i. the full ECB feedback in XML format as an attachment
The XML schema specification, describing the structure and content of the XML feedback document, is provided in Annex I to this document
- ii. a summary of ECB's feedback, including the following attributes:

| Attribute in email | Element name in XML schema specification | Definition |
|--------------------|--|--|
| File status | Acceptance status | The validation status and overall assessment of acceptability of the module. Possible values: Accepted, Not-Accepted, Rejected, Discarded. |
| Date Time Received | Received date - timestamp | Date and time of file receipt by the ECB (dd.mm.yyyy – hh:mm:ss) |
| File Name | File name | The file name of the uploaded XBRL file |
| IREF | File IREF | Unique file reference code assigned by the ECB and accessible through the LH Portal User Logs. |
| Errors Found | Errors found | List of all the errors found during the validation process and their description, including the type of error, text description and formula of the error. |
| Other IREFs | Other IREFs | File reference code (IREF) of other file/s involved in cross-module validation rule/s. This attribute will be populated in case a submission is subject to a failing cross-module validation rule/s. |

Some examples of the automated email outlining ECB feedback are shown below.

File Accepted by ECB

File Accepted by ECB

File status: Accepted

Date Time Received: 2022-07-01T13:06:06+02:00

File Name:

529900RWC8ZBYB066JF16_MT_FINREPCOVID19010000_COVID19CONIFRS_2021-12-31_20220215111617000.xbrl

IREF: 8889

Refer to the attached for the entire feedback file received by ECB.

MFSA LH Portal File Upload

File Not-Accepted by ECB

File Not-Accepted by ECB

File status: Not-Accepted

Date Time Received: 2022-08-31T11:23:38+02:00

File Name: 213800TC9PZRBHJW403_MT_REM010001_REM_2021-12-31_20220628103605237.xbrl

IREF: 8941

Errors Found:

- ECB-COMPL_N_T - Completeness check: The template(s) tgR_01.00, tgR_02.00, tgR_03.00 are included in this filing but are not required and should be removed. - **AWAITING CORRECTION** (Type: COMP) (Formula:)

Refer to the attached for the entire feedback file received by ECB.

MFSA LH Portal File Upload

File Rejected by ECB

File Rejected by ECB

File status: Rejected
 Date Time Received: 2022-07-01T12:48:06+02:00
 File Name:
 529900RWC8ZYB066JF16_MT_FINREPCOVID19010000_COVID19CONIFRS_2021-12-31_20210323143902000.xbrl
 iREF: 8888

Errors Found:

- FATAL_ERROR - File does not conform to EBA naming conventions: Reporting period part must be equal to 2021-02-28 - **AWAITING CORRECTION** (Type: ECB) (Formula:)

Refer to the attached for the entire feedback file received by ECB.

MFSA LH Portal File Upload

Action required

Depends on the *File status* outlined in the ECB feedback.



File status = Accepted -> No further action

File status = Not-Accepted -> Resubmission or justification

File status = Rejected -> Resubmission

File status = Discarded -> Contact Banking data team members for clarification

Cross-Module and Cross-Time validation rules

Cross-module validation rules are data quality checks between multiple supervisory reporting modules.

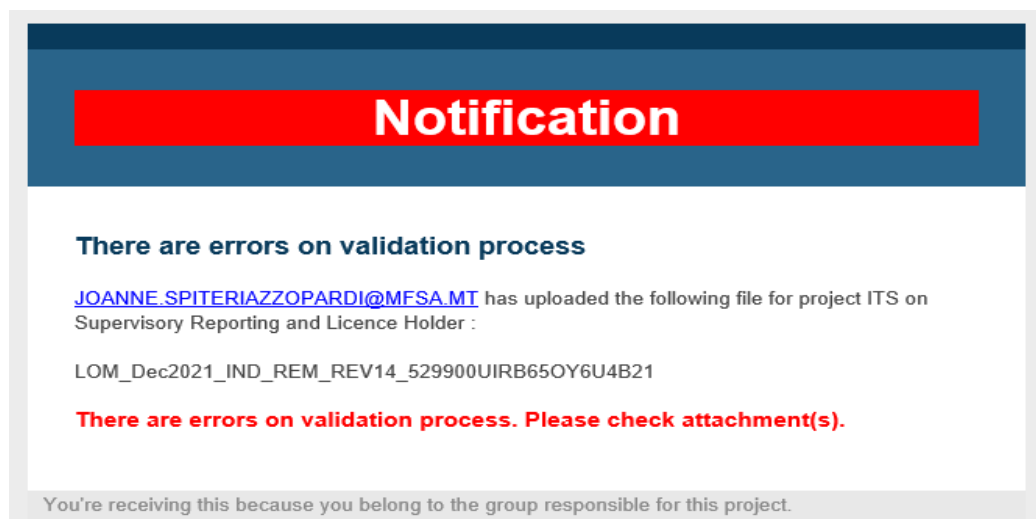
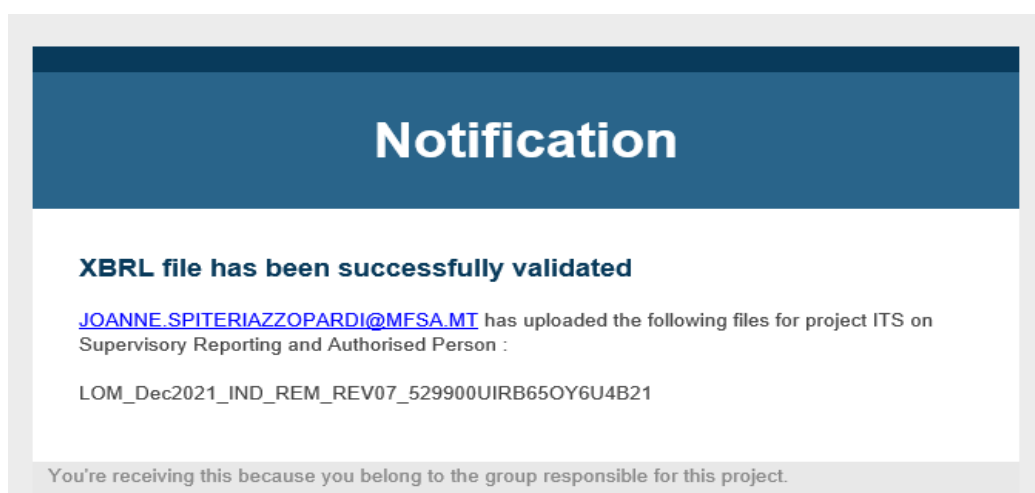
Cross-time validation rules are data quality checks between same supervisory module of different reference dates.

Whenever a submission triggers cross-module or cross-time validation rules, the ECB reprocesses all related reporting modules. As a result, another automated email with the renewed ECB data quality feedback is received.

Submissions to MFSA

For submissions that are **not** forwarded to the ECB, an automated email with MFSA's data quality feedback is received. The automated email will include MFSA validation status. The full validation files in ZIP format will be in attachment in case the submission includes business errors.

Some examples of the automated email outlining MFSA feedback are shown below.



Action required

Depends on the validity of the submission outlined in the MFSA feedback.



Successfully validated -> No further action

Errors on validation process -> Resubmission or justification

Justification for failed validation rules

In the case an institution needs to provide justification/s for failed data quality checks and validation rule/s, the institution is requested to submit the template in Annex II to this document, duly filled in with all the details, to Bankingdata@mfsa.mt.

Submission status

A status is assigned to each submission successfully uploaded through 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 Valid | Submission successfully pass MFSA Validation |
| 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 it is pending to ECB. |
| File uploaded to ESA failed | Technical error occurred during upload to ECB. Please contact MFSA. |
| File uploaded to ESA | Submission successfully uploaded to ECB. |
| File Accepted by ESA | Submission successfully passed ECB validation process and no data quality checks were recorded. |
| File not Accepted by ESA | Submission failed to pass ECB validation process and includes data quality issues. |
| File Rejected by ESA | Submission includes issues within the XBRL File. Example: wrong taxonomy or naming convention within the XBRL File. |
| File Discarded by ESA | Manually discarded by ECB in exceptional circumstances. |
| File Superseded | Submission has been superseded by a resubmission made by the bank. |

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






LH Portal User Logs

The LH Portal User Logs includes details of submissions successfully made by the institution, such as: filename, username of who did the upload, submission status and upload date. Where applicable the IREF, reason for resubmission and icons to download ECB and/or MFSA data quality feedback report will be available.

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 | Authorised Person | Project | Upload Date | Username | Status | StatusError | IREF | Resubmission reason | Resubmission comment | |
|---|----------------------------|---------|---------------------|---------------------------------|--------------------------|-------------|------|--|----------------------|---|
| MTB_Dec2021_CON_REM_REV15_213800TC9PZRBHJW403_20220922154842302.zip | MEDIRECT BANK (M ALTA) PLC | CRDIV | 22/09/2022 15:48:43 | joanne.spiteriazzopardi@mfsa.mt | File accepted by ESA | | 8977 | Data quality amendments requested by the Authority | TEST |  |
| FCM_Mar2022_IND_COREP_LR_REV01_213800ZO1EW481WPV90_20220922154513933.zip | FCM BANK LIMITED | CRDIV | 22/09/2022 15:45:15 | joanne.spiteriazzopardi@mfsa.mt | File accepted by ESA | | | Data quality amendments requested by the Authority | TEST |  |
| BOV_Dec2020_CON_REM_REV15_529900RWC8ZBY066JF16_20220922154137485.zip | BANK OF VALLETTA P.L.C. | CRDIV | 22/09/2022 15:41:38 | joanne.spiteriazzopardi@mfsa.mt | File accepted by ESA | | | Data quality amendments requested by the Authority | TEST |  |
| APS_Dec2021_IND_FINREP_REV05_213800A1O379I6DMCU10_20220922154008034.zip | APS BANK P.L.C. | CRDIV | 22/09/2022 15:40:09 | joanne.spiteriazzopardi@mfsa.mt | File accepted by ESA | | | Data quality amendments requested by the Authority | TEST |  |
| BOV_JUN2022_CON_C19MORATORIA_REV01_529900RWC8ZBY066JF16_20220920125108491.zip | BANK OF VALLETTA P.L.C. | CRDIV | 20/09/2022 12:51:13 | joanne.spiteriazzopardi@mfsa.mt | File not Accepted by ESA | | 8975 | Data quality amendments requested by the Authority | test |  |

EBA Single Rulebook Q&A

The public [EBA Single Rulebook Q&A](#) provides a tool whereby stakeholders can look for and submit questions on the practical application and implementation of the banking, payment services, ALM/CFT and other legislation that falls within the EBA's remit. This includes associated delegated and implementing acts, RTS, ITS, guidelines and recommendations. Supervisory Reporting falls in-scope of the above legislation.

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

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

In case an institution decides to submit a Q&A challenging EBA data validation rules, it is important that the MFSA is immediately informed and provided with the following information:

- Q&A ID
- Q&A text
- List of EBA validation rules being challenged

In such instances, an institution may temporarily submit modules with the failing checks pertaining to the pending EBA Q&A, as long as the institution also submits to the MFSA the template for providing justification on failed validation rules, making reference to the pending Q&A.

Annex I: XML Schema Specification for ECB Feedback

[Annex I](#) is also available for download from the [MFSA Supervisory Reporting Webpage](#).

Annex II: Template for Providing Justification on Failing Checks

[Annex II](#) is also available for download from the [MFSA Supervisory Reporting W](#)

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