



Guidelines on COVID-19 reporting emanating from Banking Rule 23 - Reporting and Disclosure of Exposures subject to Measures applied in response to the COVID-19 Crisis

Guidelines for Credit Institutions to submit reporting requirements related to Banking Rule 23 – Reporting and Disclosure of Exposures subject to Measures applied in response to the COVID-19 Crisis and emanating from EBA Guidelines on COVID-19 measures reporting and disclosure

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1. COVID19 Reporting

1.1. Banking Rule 23 – Reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis

Banking Rule 23 – Reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (“BR/23”) is introduced to adopt and implement the requirements specified in the EBA guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07) published on the 2nd June 2020.

1.2. Reporting templates

Credit institutions are required to submit to the MFSA the Reporting Templates available for download from the [COVID-19 reporting webpage](#) on an individual, sub-consolidated and consolidated basis, as applicable according to the reference date.

1.3. Frequency of reporting

The reporting frequency is on a monthly basis for all credit institutions, unless otherwise informed by MFSA and/or ECB.

1.4. Reference and remittance dates

1.4.1. Significant Institutions

The reference and remittance dates are set as per the JST communication.

1.4.2. Less Significant Institutions and Significant Subsidiaries

The table below outlines the reference periods and remittance dates for submission of the COVID-19 reporting in line with BR/23.

Reference period	Remittance date
31 January	14 March
28 February	11 April
31 March	12 May
30 April	11 June
31 May	12 July
30 June	11 August
31 July	11 September
31 August	12 October
30 September	11 November
31 October	12 December
30 November	11 January
31 December	11 February

The first reporting reference date is on the 30th June 2020, with a remittance date on 11th August 2020.

1.5. Data Quality

All submissions are required to adhere to validation rules as published by the EBA.

1.6. Proportionality

Reference is made to the proportionality aspects outlined in paragraph 21 of BR/23. In the case one or more of the proportionality aspects applies, MFSA will notify respective credit institutions by email. Significant institutions and significant subsidiaries may also receive a direct communication by the ECB (Joint Supervisory Team) on such proportionality aspects, after which the MFSA will follow-up with the respective institutions bilaterally.

1.7. Q&As

In case of any queries, institutions are requested to send their inquiries by email to Bankingdata@mfsa.mt.

2. For reporting until August 2020 reference date

2.1. Reporting templates

Credit institutions are required to submit to the MFSA the Reporting Templates available for download from the [COVID-19 reporting webpage](#) on an individual, sub-consolidated and consolidated basis, as applicable.

'Instructions' tab: credit institutions are requested to follow the general instructions provided in this tab.

'Identification' tab: credit institutions are requested to fill in all the information in this tab, except for the "JST code" which only applies to Significant Institutions. This field shall be left blank for all other credit institutions.

Tabs '90', '91', '92' and '93': credit institutions are requested to fill in the information requested in these tabs, as applicable.

2.2. Reporting Format

For submissions and resubmissions with reference dates until August 2020 the format of submission is required to be in Excel (.xlsx) format.

2.3. Submission of data

The reporting template and any resubmissions are required to be submitted by email to MFSA on Bankingdata@mfsa.mt and to Central Bank of Malta on fsquery@centralbankmalta.org.

2.4. File Naming Convention

The following file naming convention should be used for the submission of the Excel template:

C_CollectionName_CycleName_ModuleName_ReportingCode_ReferenceDate_VersionNumber_ConsolidationLevel.xlsx

where:

- **Collection Name** should always be *SSMC19*
- **Cycle Name** should show the reference date by expressing month and year in the format *MMMy* e.g. *JUN20* (please use caps due to case-sensitivity)
- **Module Name** should be *MORATORIA* (please use caps due to case-sensitivity)
- **Reporting Code** LEI Code (20 characters) of the institution
- **Reference Date** for which the reporting requirement is reported in *yyyymmdd* format e.g. *20200630*
- **Version Number** is an integer starting from 1 to 99, signifying the version of the submitted template, in sequence
- **Consolidation Level** of the reporting, with value: *GR* for Consolidated, *CO* for Individual.

Examples:

- For the first reporting submission with June 2020 reference date at a consolidated level:
C_SSMC19_JUN20_MORATORIA_1234F67890A5CDEFGHT0_20200630_1_GR.xlsx
- For the second reporting submission with July 2020 reference date at an individual level:
C_SSMC19_JUL20_MORATORIA_1234F67890A5CDEFGHT0_20200731_2_CO.xlsx

Submissions that do not follow the above naming convention will not be accepted.

3. For reporting from September 2020 reference date onwards

3.1. Reporting templates

Credit institutions are required to submit to the MFSA the Reporting Templates available for download from the [COVID-19 reporting webpage](#) on an individual, sub-consolidated and consolidated basis, as applicable. It is important that this new version of the templates is used from September 2020 reference date onwards - resubmissions may be requested if the wrong templates are submitted to the Authority.

3.2. Reporting Format

As from September 2020 reference date onwards, COVID19 reporting will be required in **both Excel (.xlsx) and XBRL formats**.

The XBRL file should be produced using the CRDIV taxonomy in line with EBA's publication of the relevant technical documentation.

Credit Institutions are required to submit COVID19 Reporting in a single zip file containing the excel templates and 1 XBRL file for each reference date starting September 2020. Bank officials are reminded to not alter, in any way, the format, structure and/or file names of the excel templates as provided by the Authority.

3.3. Submission of data

For submissions and resubmissions with reference dates starting September 2020, institutions are required to submit data through the [LH Portal](#).

3.4. Upload of Supervisory Reporting Modules

See Sections 1 and 2 of the [LH Portal Guidelines](#) for details on how to sign in to the LH Portal and the procedures involved when uploading the single zip file.

3.5. File Naming Conventions

3.5.1. XBRL File Naming Convention

The following file naming convention should be used for the XBRL file within submissions of COVID19 Reporting:

LEI_CountryCode_Framework_Module_ReferenceDate_Timestamp

where:

- **LEI:** LEI Code (20 characters) of the institution
- **CountryCode:** MT
- **Framework:** FINREPCOVID19010000
- **Module:** one of the following, as applicable: COVID19CONGAAP, COVID19CONIFRS, COVID19INDGAAP, COVID19INDIFRS
- **ReferenceDate:** reference date of the module in format YYYY-MM-DD e.g. 2020-09-30
- **Timestamp:** 17-digit timestamp

This is similar to all other CRDIV modules, but with different 'Framework' and 'Module'

3.5.2. ZIP File Naming Convention

The following file naming convention should be used for the submission of COVID19 Reporting:

3letterBankCode_MmmYYYY_ScopeofConsolidation_ReportingFramework_ModuleCode_
LEI

where:

- **3letterBankCode:** 3-letter code assigned to the institution
- **MmmYYYY:** reference date of the module e.g. Sep2020
- **ScopeofConsolidation:** CON for Consolidated or IND for Individual, as applicable
- **ReportingFramework_ModuleCode:** One of the following as applicable: C19MORATORIA, C19MORATORIA_GAAP, the latter only used by institutions using GAAP accounting framework

- **LEI:** LEI Code (20 characters) of the institution

This is similar to all other CRDIV modules, but with a different '*ReportingFrameworkModuleCode*'.

3.6. Compressing modules for submission

See Section 4 of the [LH Portal Guidelines](#) for details on how to compress modules into ZIP files.

3.7. Review of COVID19 Submissions

See Sections 6 onward of the [LH Portal Guidelines](#) for details on: keeping track of submissions, invalid submissions, and valid submissions.

3.8. Resubmissions

In case of resubmissions institutions are required to resubmit all the applicable templates of the COVID19 module, not only templates for which revisions were expected. The resubmitted XBRL file should also include data relating to all applicable templates, irrespective of which templates have been revised.

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

For example:

3letterBankCode_MmmYYYY_ScopeofConsolidation_ReportingFramework_ModuleCode_REVxx_LEI

Please also see Section 5 of the [LH Portal Guidelines](#) for details on resubmission via the LH Portal as institutions are required to provide a reason for the resubmission.