

BANK ĊENTRALI TA' MALTA

# Uploading of the Real Estate Returns in the CBM's INFOSTAT Portal

Statistics Department Central Bank of Malta Last updated: September 2020

## **INSTRUCTIONS**

1) Ensure that all the checks present in the last few columns of the 'Flows (quarterly)' and 'Stocks (annual)' sheets are OK prior to submitting the return to the CBM.

2) In the '*Cover sheet*' sheet click on 'Generate Annual XML file' to generate the file for the period ending December or 'Generate Quarterly XML file' for any other quarter. This is done so that an XML file is created. This file is to be uploaded in the portal.<sup>1</sup>



Generate Annual XML File (Flows & Stocks)

3) Click on the link <u>http://infostat-cbm.centralbankmalta.org.mt/</u> to access the portal and login using your username and password. You can also access the portal through the CBM website. If this is the first time accessing the portal you can create an account by selecting 'Click here to Register'.

Click here to Register			
LOGIN			
Username			
Password			
ACCESS			
FORGOT YOUR AC	CESS CREDENTIA	LS?	
If you have forgotten	our Password, click	here.	
If you have forgotten	our Username, clic	k here.	

4) Choose the *Real Estate Data Survey* from the list of surveys on the left panel and then click on **Services access**.

<sup>&</sup>lt;sup>1</sup> Common errors which may occur when generating the XML file are explained in Section C: Errors when generating XML.

SURVEY	C Refresh
<ul> <li>DATA RECEIVED FROM THE NATIONAL STATISTICS OFFICE (CMNSO)</li> <li>Pension Funds Return</li> <li>Quarterly National Specific Template (CMQNT)</li> <li>Banknote Recycling Framework - Operational Data Return</li> <li>Incoming Remittances (Survey CMREM)</li> <li>REAL ESTATE DATA SURVEY</li> </ul>	REAL ESTATE DATA SURVEY CMRES CONTACT CMRES survey contacts:
<ul> <li>&gt; CMRFA</li> <li>&gt; RIADCODE MAINTANCE</li> <li>&gt; Reserves Template (survey CMRT)</li> <li>&gt; Time Series Data Survey (CMTSD)</li> <li>&gt; ANACREDIT TEMPLATE 1 MONTHLY (T1M)</li> <li>&gt; ANACREDIT TEMPLATE 2 MONTHLY (T2M)</li> <li>&gt; ANACREDIT TEMPLATE 2 QUARTERLY (T2Q)</li> <li>&gt; WEEKLY DATA ON DEPOSITS</li> </ul>	Services access Messages

5) In the following screen you will see the reference dates for which you can submit data of the survey in question. In case you are responsible for reporting data of more than one institution, the required entity can be selected from the corresponding drop-down menu. Also, the year selected has to be the due date year.

Select partner AGRIBANK	PL.C. (2136008JFRC168UOLL93) -	Select year. 2020 🗸		- Data Entry function	_
Survey: REAL ESTATE DAT	TA SURVEY			- Upload file function	_
Due date	Ref. date	Survey started	🖬 Calendar 📰 Agenda		
1 January, 2020	31 December, 2019	31 December, 2019			
1 April, 2020	31 March, 2020	31 March, 2020			
1 July, 2020	30 June, 2020	30 June, 2020			
1 October, 2020	1 October, 2020	1 October, 2020			

6) Once the submission date has been selected, the following menu will appear on the righthand side of the screen. From this menu, select the **Transmit** button underneath the heading **Upload file function.** 

NESSAGES MAN	NAGEMENT:
► → Transmit	O Check
Confirm	Browse

7) This leads to the file upload screen where you are to click on **Choose data file to upload**. You have to upload the XML file that was generated as shown in step 2.

VEY: REAL ESTATE DATA SURVEY	Partner: AGRIBANK P.L.C.	Start delivery date: Tue 30/06/2020	End delivery date: 01/07/2020
load type: Transmit	Reporting Institution: 213800BJFRCI88UOLL93	Reporting date: 30/06/2020	
artner notes:			

8) Clicking the **Transmit** button will show you the below message acknowledging the submission.



9) To confirm that the submission was completed successfully and without errors, you can now click on the Browse button.

pload file fund	ction
SSAGES MAN	AGEMENT:
✤ Transmit	O Check
O Confirm	Browse

10) Upon clicking on **Browse**, you can go to the **Messages Received** tab and click on the **Search** button. The messages can be seen by clicking on the relevant hyperlink in the **Protocol number** column and clicking on the  $\stackrel{\bullet}{\leftarrow}$  icon next to 'Documenti'. For every submission, a row will be shown for the 'Protocol Notification'. This is an acknowledgement that a submission has been made from your end.

Survey: REAL ESTA	SAGE RECEIVED	MESS	SAGE SENT	Select partner: AGRIBANK P.L.	C.			Messag All	je type: values		
From	То	Most recent mes	sage	Survey started: 2020-06-30		Q Search	X Reset	1			
<b>\$</b>	Survey	Production date	Protocol N.		Protocol date	Ref. date		Send type	Message type	Original message	
-	REAL ESTATE DATA SURVEY	2020-09-14 10:52:27	MT2020000	0000004963	2020-09-14 10:52:27	2020-06-3	0	Send	Discard	MT20200000000004961	

11) Following this process, you might also receive a '*Remark*' or a '*Discard*' message. These are automatically sent by the system if the file contains any type of error:

- a. A **Discard** message indicates that the file has not been received due to some serious error which led to the system not being able to identify the file.
- b. A **Remark** message indicates that the data has been received by the CBM but there are some errors which need to be looked into and confirmed or revised.

Note that if only the protocol notification is shown, then the file has been successfully submitted to the CBM with no failing checks.

12) A copy of any messages in this page will also be sent by e-mail to the person who uploaded the return. A list of common errors that may arise are shown in Section A and Section B.

Any queries can be answered either by phone or by an email to <u>realestate@centralbankmalta.org</u>.

### COMMON ERRORS

Below is a list of system-generated errors which can occur and how the issues can be resolved.

# **Section A: Discard Errors**

#### Wrong Header Info

The message has been discarded; the following errors have been detected:

Message header check remarks

MESSAGE: WRONG HEADER INFO Check ID: 2 Found value: CMRES - 213800BJFRCI88UOLL93 - 31/12/2019 Expected value: CMRES - 213800BJFRCI88UOLL93 - 30/06/2020

The possible mistakes which result in a Wrong Header Info error are:

- a) The submitted survey is not the same as the one which has been selected in the portal.
- b) The CBM ID inputted in the Cover Sheet of the return is either incorrect or does not belong to the institution which has been selected in the portal.
- c) The date in the cover sheet of the return is not the same as the one which has been selected in the portal.

In the example provided, the reference period in the cover sheet is  $31^{st}$  December 2019, while that selected in the Infostat portal is  $30^{th}$  June 2020.

# Substitution Message Wrong Sequence

```
MESSAGE: SUBSTITUTION MESSAGE WRONG SEQUENCE
Check ID: 7
Found value: 19/05/2020 - 09:49:55.00
```

<u>Reason for error</u>: The file has already been submitted or is not the latest XML file generated. If a revised file is expected, a new XML file must be generated and resubmitted through the CBM portal.

### Wrong XML file

MESSAGE: Wrong XML file: XML file is not valid with respect to reference XSD schemas (message.xsd - cube.xsd) Check ID: 1 (already sent with message reference number MT2020000000004963)

MESSAGE: File XML errato: An invalid XML character (Unicode: 0x50) was found in the prolog of the document. Check ID: 1

MESSAGE: File XML errato: Content is not allowed in prolog. Check ID: 1

<u>Reason for error</u>: The XML file uploaded is not valid. Possibly, a different file was uploaded by mistake. Common causes for this error include uploading the Excel file instead of the XML file or uploading a blank XML file.

# **Section B: Remark Errors**

## **DUPL: Duplicate observation**

CUBE: CMRES_50000		
MESSAGE: DUPL_160049		
Check ID: 2001		
Variable	Value	Error Message
ENTITY ID	213800BJFRCI88UOLL93	
REFERENCE_DATE	20191231	
FLOWS CLIENT DETAILS: BORROWER	2	
CLASSIFICATION - AS PER DIRECTIVE 16		
FLOWS CLIENT DETAILS: CONTRACT NUMBER	5	
FLOWS CLIENT DETAILS: CUSTOMER	1	
FLOWS CLIENT DETAILS: EXPOSURE INDENTIFIER OR INSTRUMENT IDENTIFIER	MT0005	
FLOWS CLIENT DETAILS: GROSS ANNUAL INCOME - FROM ALL OPERATIONS	160126	
FLOWS CLIENT DETAILS: NET ANNUAL INCOME PROPERTY RELATED	2	
FLOWS CLIENT DETAILS: TOTAL ANNUAL DISPOSABLE INCOME - AT ORIGINATION	432391	
FLOWS CLIENT DETAILS: TOTAL ANNUAL GROSS INCOME - AT ORIGINATION	940273	
FLOWS CLIENT DETAILS: CLIENT CURRENTLY HAS OUTSTANDING RRE LOANS	2	
FLOWS CLIENT DETAILS: AGE - FIRST CUSTOMER	99	
FLOWS CLIENT DETAILS: OCCUPATIONAL STATUS - FIRST CUSTOMER	5	
FLOWS CLIENT DETAILS: OCCUPATIONAL STATUS - FIRST CUSTOMER (PLEASE SPECIFY)		
FLOWS CLIENT DETAILS: AGE - SECOND CUSTOMER	20	
FLOWS CLIENT DETAILS: OCCUPATIONAL STATUS - SECOND CUSTOMER	5	

<u>Reason for error</u>: A duplicate row was detected within the data. For each instrument, there must only be one row for each unique combination of observations (at least the Identifiers should be unique for each loan reported)

#### WRONG\_OBS: Wrong format value

CLIDE, CMDES, 50000		
MESSAGE: WRONG OBS		
Check ID: 2004		
Variable	Value	Error Message
ENTITY ID	213800BJFRCI88UOLL93	
REFERENCE_DATE	20191231	
FLOWS CLIENT DETAILS: BORROWER CLASSIFICATION - AS PER DIRECTIVE 16	2	
FLOWS CLIENT DETAILS: CONTRACT NUMBER	5	
FLOWS CLIENT DETAILS: CUSTOMER		WRONG FORMAT VALUE
FLOWS CLIENT DETAILS: EXPOSURE INDENTIFIER OR INSTRUMENT IDENTIFIER	MT0005	
FLOWS CLIENT DETAILS: GROSS ANNUAL INCOME - FROM ALL OPERATIONS	160126	
FLOWS CLIENT DETAILS: NET ANNUAL INCOME - PROPERTY RELATED	379112	
FLOWS CLIENT DETAILS: TOTAL ANNUAL DISPOSABLE INCOME - AT ORIGINATION	432391	
FLOWS CLIENT DETAILS: TOTAL ANNUAL GROSS INCOME - AT ORIGINATION	940273	
FLOWS CLIENT DETAILS: CLIENT CURRENTLY HAS OUTSTANDING RRE LOANS	2	
FLOWS CLIENT DETAILS: AGE - FIRST CUSTOMER	99	
FLOWS CLIENT DETAILS: OCCUPATIONAL STATUS - FIRST CUSTOMER	5	
FLOWS CLIENT DETAILS: OCCUPATIONAL STATUS - FIRST CUSTOMER (PLEASE SPECIFY)		
FLOWS CLIENT DETAILS: AGE - SECOND CUSTOMER	20	
	-	

<u>Reason for error</u>: The value inputted is not in the same format as expected by the system.

Examples:

• In a particular row, for example, the currency, type of property, or other categorical variable was left blank or had an invalid option selected. Make sure to select an option from the drop-down in each case.

• A gross amount was reported with a negative sign, which is not allowed.

# Section C: Errors when converting the EXCEL file to XML

## 1. Type Mismatch

Microsoft Excel	×
13 Type mismatch	
ОК	

<u>Reason for error</u>: Either the country, sector or currency (???) that was selected was not present in the drop-down menu provided.

## 2. Wrong Path

Microsoft	Excel 23
76 Path	not found
	ок

<u>Reason for error</u>: The program is not able to access the desktop of the PC. In this case kindly forward the MS Excel file to the CBM using email address <u>statsreg@centralbankmalta.org</u> indicating the desired path where the program will save the XML file.