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

Statistics Department

Central Bank of Malta
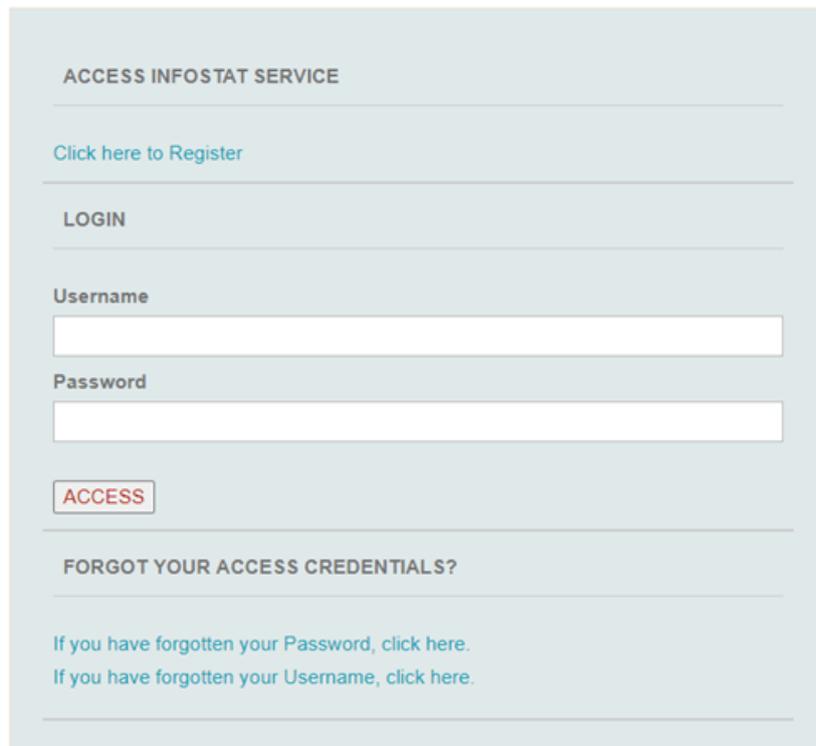
Last updated: September 2020

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.[1]


3)   Click on the link http://infostat-cbm.centralbankmalta.org.mt/ 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'.

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

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[1] Common errors which may occur when generating the XML file are explained in Section C: Errors when generating XML.
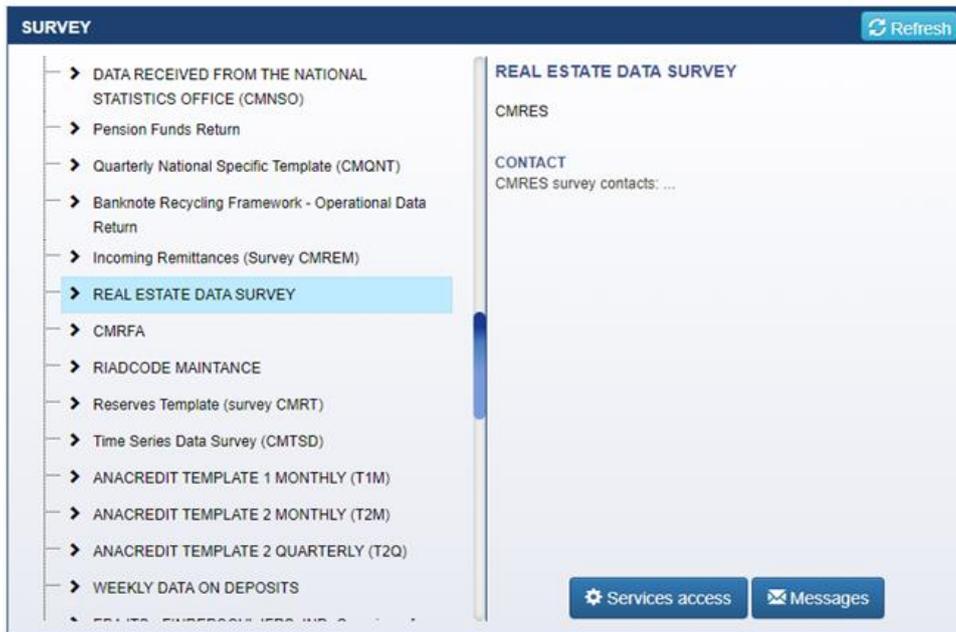
5)   In the following screen you will see the reference dates for which you can submit data of the survey in question. In case you are responsible for reporting data of more than one institution, the required entity can be selected from the corresponding drop-down menu. Also, the year selected has to be the due date year.

6)   Once the submission date has been selected, the following menu will appear on the right-hand side of the screen. From this menu, select the **Transmit** button underneath the heading **Upload file function.**
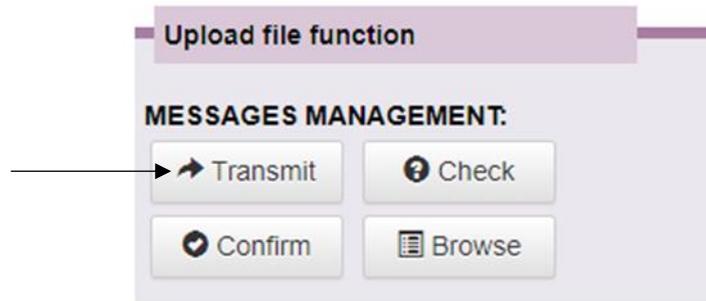
7)   This leads to the file upload screen where you are to click on **Choose data file to upload**. You have to upload the XML file that was generated as shown in step 2.

8)   Clicking the **Transmit** button will show you the below message acknowledging the submission.
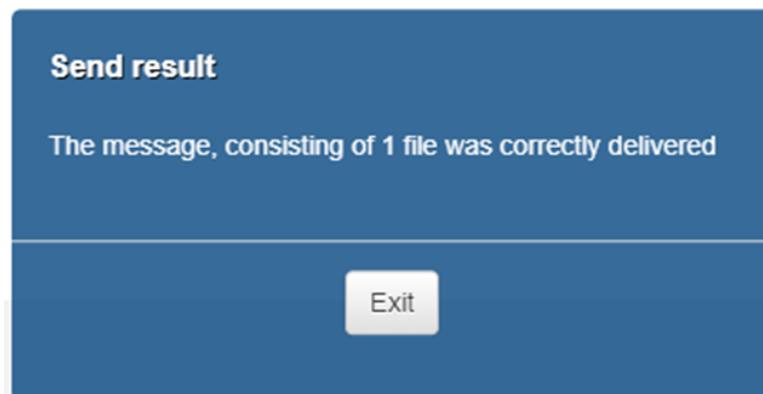
9)   To confirm that the submission was completed successfully and without errors, you can now click on the Browse button.

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 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.

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:
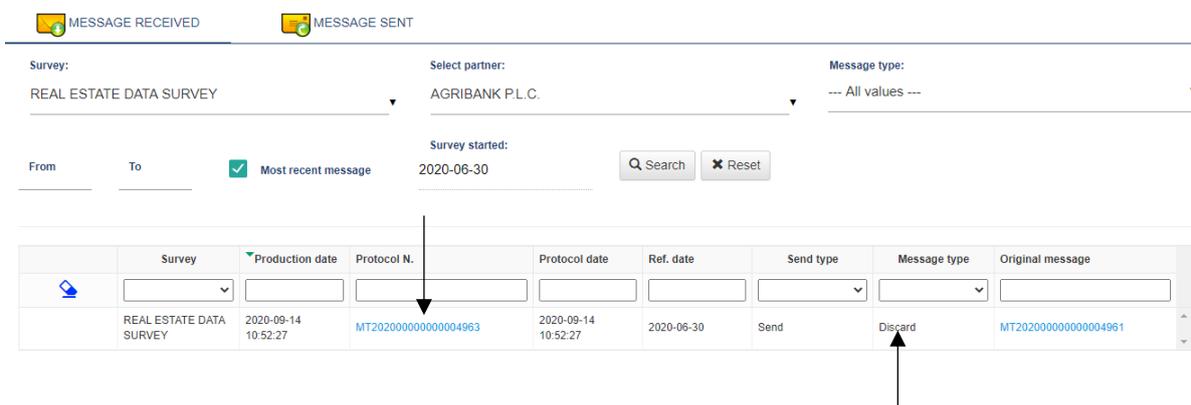
> a. A **Discard** message indicates that the file has not been received due to some serious error which led to the system not being able to identify the file.

> 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 realestate@centralbankmalta.org.

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 31st December 2019, while that selected in the Infostat portal is 30th June 2020.

Substitution Message Wrong Sequence

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

Reason for error: 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   MT202000000000004963)

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

Reason for error: 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 CLASSIFICATION - AS PER DIRECTIVE 16	2	
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	

Reason for error: 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

CUBE: CMRES_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
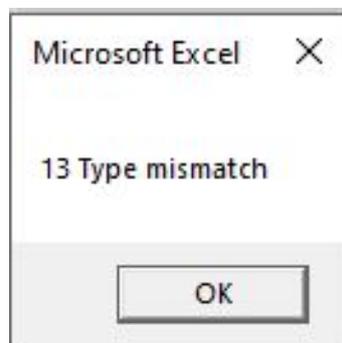
Reason for error: Either the country, sector or currency **(???)** that was selected was not present in the drop-down menu provided.

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2. Wrong Path

Reason for error: 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 statsreg@centralbankmalta.org indicating the desired path where the program will save the XML file.