

MFSA

MALTA FINANCIAL SERVICES AUTHORITY

Circular to Credit Institutions on EBA Q&A Updates

Pursuant to the Circular to credit institutions on the Supervisory Reporting Requirements Webpage and the Draft ITS on Supervisory Reporting, dated 22 April 2015, the Authority is hereby issuing a communication to all credit institutions to highlight the importance of keeping updated with regards to replies provided by the EBA as a result of the **EBA Q&A** process. Credit institutions are also encouraged to use this tool to submit any queries. This process provides guidance and interpretations of the provisions in Directive 2013/36/EU (CRD IV), Regulation (EU) No 575/2013 (CRR), the associated binding technical standards and EBA guidelines adopted under that legislation and Directive 2014/59/EU (BRRD). In the case of BRRD, this will also include technical standards under Directive 2014/49/EU (Deposit Guarantee Schemes Directive or DGS where there are interactions).

The replies and guidance provided by the EBA might require ITS templates (COREP and FINREP) revisions and re-submissions by credit institutions. Recent developments in this regard include: EBA Q&As 1019, 1940 and 2034. It is the responsibility of each institution to keep up-to-date with these developments.

Communications Unit

Malta Financial Services Authority

7th July 2016