Firm User Manual

Electronic Prudential Reporting System User Manual

ABU DHABI GLOBAL MARKET

سوق أبوظبي العالمي

Contents

Introduction

The Electronic Prudential Reporting System (EPRS) allows firms to file prudential reports to ADGM's Financial Services Regulatory Authority (FSRA). EPRS will allow you to:

- View a calendar of your prudential reporting filing obligations;
- Download instructions and templates for each filing data type (Excel, CSV and XBRL) ;
- Submit regulatory filings;
- View submitted filings;
- Request to resubmit a previous filing obligation;
- View notifications from the Financial Services Regulatory Authority (FSRA);
- View and respond to surveys from the FSRA;

Definitions

Term	Definition
ADGM	Abu Dhabi Global Market
EPRS	Electronic Prudential Reporting System
Filing	The set of data a firm is required to submit to meet a prudential reporting requirement and that must be structured in accordance with the taxonomy for EPRS.
Filing format	There are three file types supported by EPRS: • Excel/XLSM - Macro Enabled Excel Spreadsheet; • CSV - Comma Separated Values; and • XBRL - eXtensible Business Reporting Language.
Firm	A firm can be an individual or consolidated entity and will have a unique ADGM Registration Authority number.
FSP	Financial Services Permission
FSRA	Financial Services Regulatory Authority
Modules (taxonomy entry points)	The FSRA taxonomy is divided into modules e.g. FINREP, COREP. Firms must submit the filings for each specific module (and version) as required under their filing obligations. Each filing will be validated against the definitions and business rules for that module.
Prudential Category	Authorised persons and firms are assigned to a prudential Category based on the Regulated Activities that they undertake. Each Category is associated with particular prudential requirements contained in the Prudential-Investment, Insurance Intermediation and Banking modules (PRU) of the FSRA Rulebook.
Taxonomy Package	A specially-constructed zip archive which contains a taxonomy and the corresponding metadata about that taxonomy, aiding configuration management.
XBRL taxonomy	An XBRL taxonomy defines the data reporting requirements within FSRA. Filings are validated against this taxonomy as part of the EPRS filing process.

Technical specifications

Browser requirements

The supported browser for the EPRS is Internet Explorer 11. The use of Microsoft Edge is not supported and is known to cause issues when downloading and opening the Excel templates from within the EPRS.

Microsoft Excel

The ERPS templates only support Excel on a Windows based platform. This is because the templates make use of Active-X which is not a supported feature in Excel for Mac (OS 'X'). When using Excel for OS 'X', you may encounter errors when opening, editing, or submitting the templates. We encourage you to utilize a version of Excel on a Windows based platform in order for us to be able to assist you with any queries.

New users

Once you have registered with the FSRA you will be granted access to the EPRS. To access the EPRS for the first time please follow these steps:

1. You will receive an email from the FSRA which will contain a verification link (this link will only be valid for 3 days, but you can request a new link by using the reset password link).
2. Click on the link and you will be taken to the portal to create a password.
3. Once your account is active you will be able to login to the EPRS portal.

Forgot password

If you forget your password:

1. Click 'Forgot password' on the login page.
2. Enter your email and phone number. These must match the details you provided to the FSRA (these were emailed to you following registration).
3. Click 'Submit'.
4. You will receive an email which contains a verification link. This link will expire after 3 days.
5. Click the link to open the 'Reset password' page.
6. On the 'Create New Password' page enter your email and phone number (these must match the details you provided to the FSRA).
7. Enter your new password twice.
8. Click 'Save'.
9. You should now be able to login to the EPRS portal using your new password.

Reset password

If you want to reset your password:

1. Click 'Reset password' on the login page.
2. Enter your email and phone number. These must match the details you provided to the FSRA (these were emailed to you following registration).
3. Click 'Submit'.
4. You will receive an email which contains a verification link. This link will expire after 3 days.
5. Click the link to open the 'Reset password' page.
6. On the 'Reset password' page enter your current password, email and phone number (these must match the details you provided to the FSRA).
7. Enter your new password twice.
8. Click 'Save'.
9. You should now be able to login to the EPRS portal using your new password.

Password restrictions

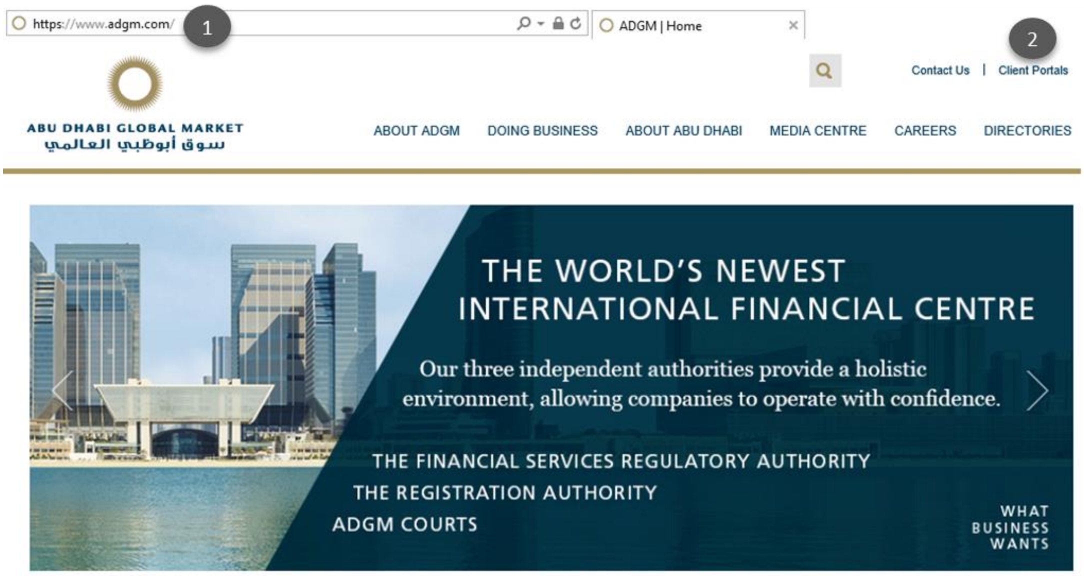
Passwords must be 8-15 characters long and contain at least one character from each of the following:

- Alphanumeric characters
- An uppercase letter
- A special character (e.g. ~, `, !, @, #, $, %, ^, &, *, (,), +, =, \).

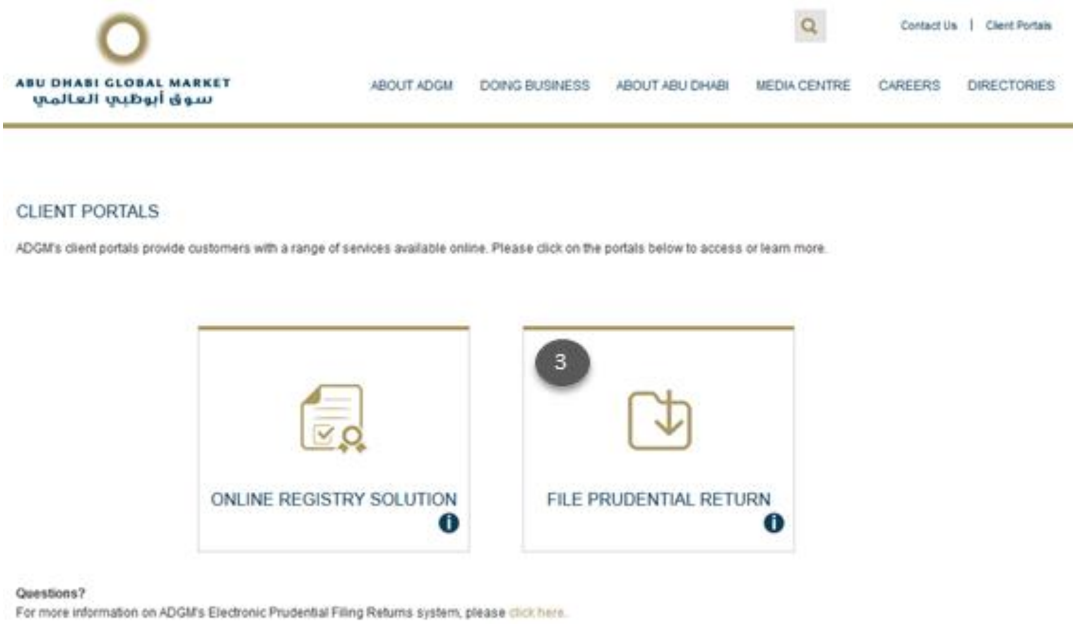
Accessing the Portal

1. Visit http://www.adgm.com.

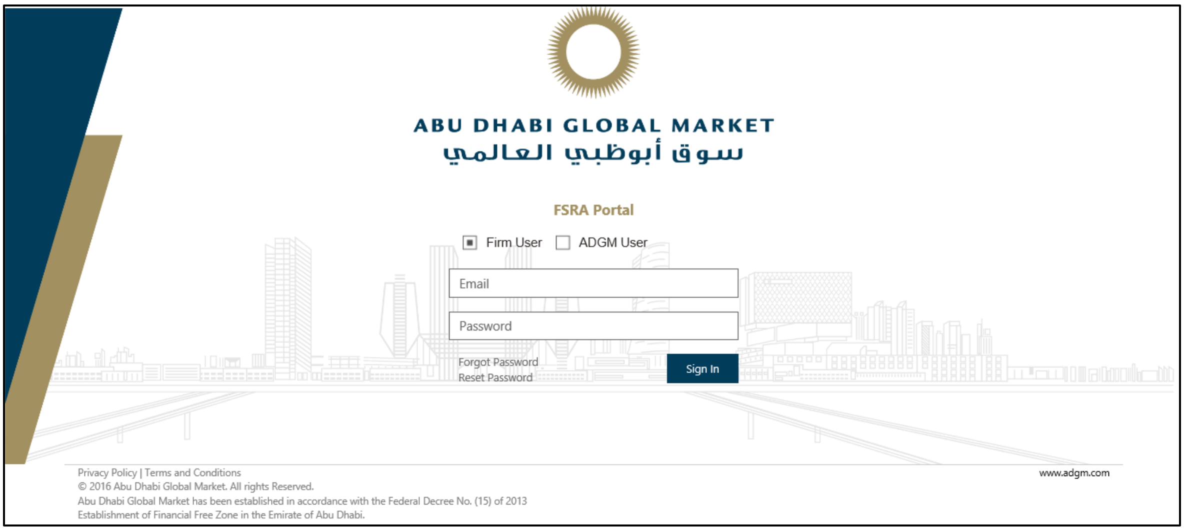
2. Click the Client Portals link



3. Select "FILE PRUDENTIAL RETURN"



4. Log in to the portal



Portal Location

The portal is accessed via a web browser directly at https://fsra-eprs.adgm.com. Please note that using the 'back' or 'refresh' buttons are not supported within the portal may cause you to be logged out of the portal.

Terms and conditions

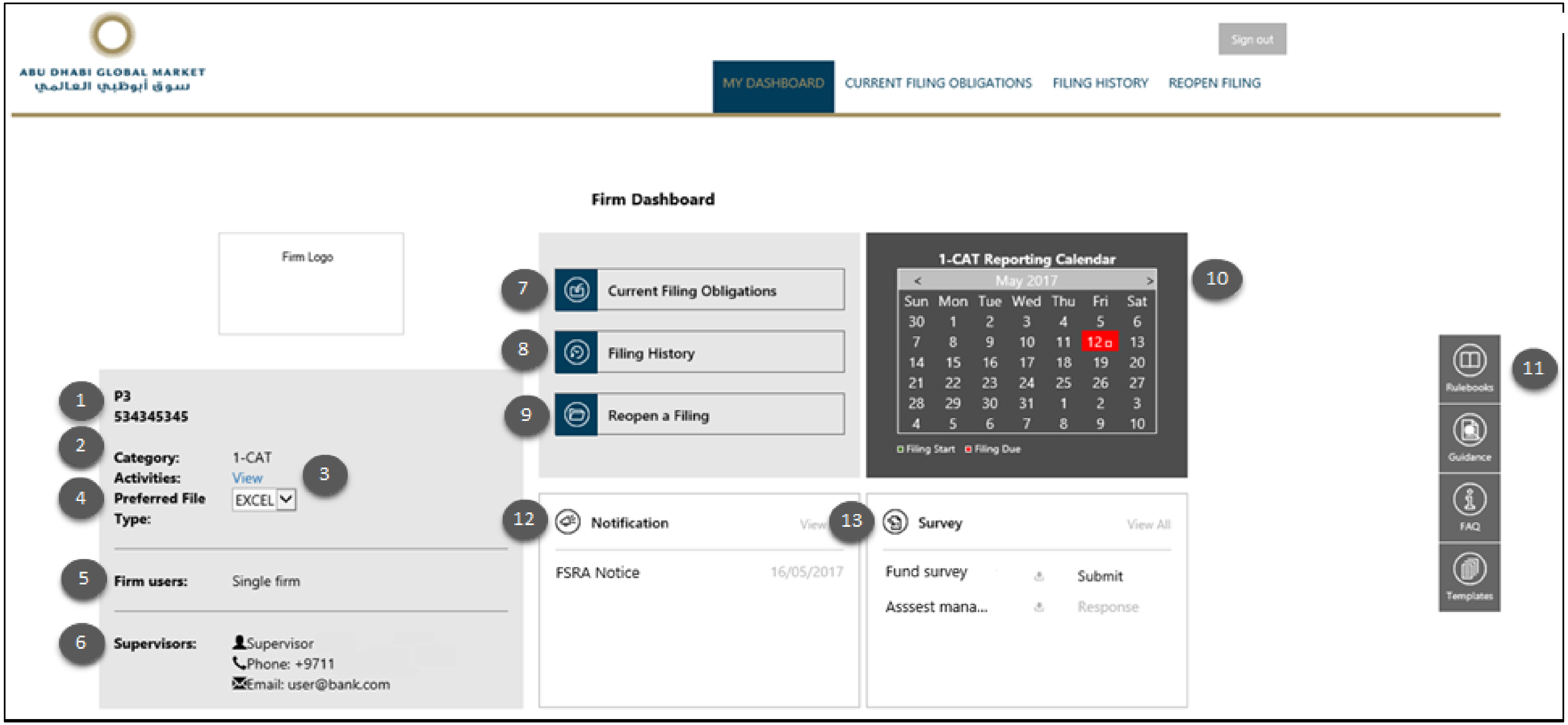
We recommend that you read the Terms and Conditions of the EPRS portal before entering the site.

Privacy policy

We recommend that you read the Privacy Policy of the EPRS portal before entering the site.

Firm Dashboard

After successfully logging into the portal, the Firm Dashboard page will be shown. This section describes the components of the firm dashboard.



1	Your firm name and registration number
2	Your firm's current prudential category.
3	View the list of activities that your firm is registered to perform.
4	Your preferred filing format (Excel, CSV or XBRL) for downloading filing documents via the Calendar and Current Filing Obligations page. Select your preferred file format using the drop-down menu.
5	View all users in your firm that have been setup to use EPRS. It is recommended that firms have more than one user to ensure coverage for holidays and unanticipated events.
6	View your firm's supervisors. The principal supervisor is the first contact in this list.
7	Select 'Current Filing Obligations' to submit and/or view all your firm's current filing obligations.
8	Select 'Filing History' to view filings of previous periods.
9	Select 'Reopen a Filing' to request a reopening of a filing obligation after the due date.
10	Reporting calendar for the firm's category, which shows when a reporting period starts and when the Filing is due. Filing templates can be downloaded from the calendar.
11	QuickLinks to Rulebooks, Guidance, FAQs and Templates.
12	Read the latest notifications from the FSRA.
13	Download and respond to surveys sent by the FSRA.

Firm selection

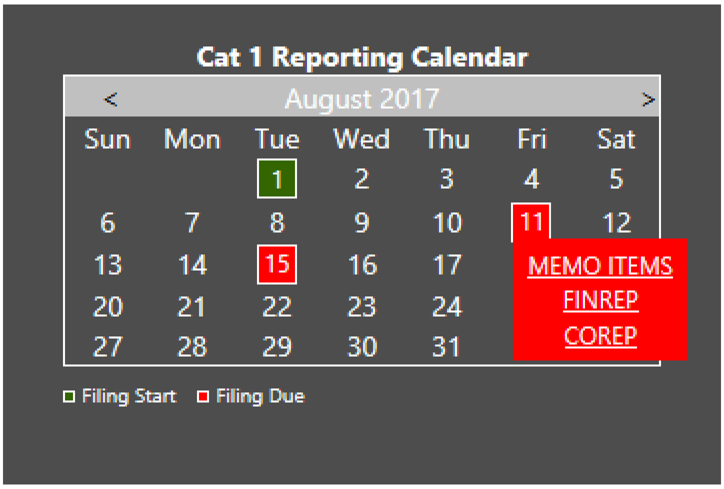
If you have been setup to submit on behalf of more than one firm, you will be asked to select the relevant firm dashboard you want to view after the login page.

Once logged in, this firm selection can be changed by clicking the 'ADGM' icon (see below).

ABU DHABI GLOBAL MARKET
سوق أبوظبي العالمي

Reporting calendar

The firm dashboard has a rolling calendar of filing obligations. This calendar is based on the firm's category (each category will have a different reporting calendar). This calendar should be checked regularly for updates.



The key elements of the calendar:

	Filing obligation start date	A filing obligation starts (is 'opened') after the reporting period ends. For example, for a quarterly module submitting Q1 data (Jan 1st-March 31st), firms can start filing from April 1st.
	Filing obligation due date	A filing obligation ends (is 'closed'). Due dates are set by the FSRA.
Module Name Module Name	Module names (with download links)	Moving the mouse cursor over the highlighted dates will show the module(s) names. Clicking a module name from the calendar downloads the supporting filing documents for your preferred filing format. If a module has several versions, the calendar will download the correct version for the filing obligation period.

Reporting due dates

The reporting due dates will depend on the module reporting frequency, which can be Monthly, Quarterly, Semi-Annually or Annually. Each frequency has set default due dates as listed below.

- Monthly: 15th Feb, 15th Mar, 15th Apr, 15th May, 15th Jun, 15th Jul, 15th Aug, 15th Sep, 15th Oct, 15th Nov, 15th Dec, 15th Jan (15th calendar day after the reporting period end date)
- Quarterly: 30th Apr, 31st Jul, 31st Oct, 31st Jan (the last calendar day of the following month)
- Semi-Annually: 31st Jul, 31st Jan
- Annually: 31st Jan

The FSRA may extend a filing due date if, for example, the filing falls on a holiday. This extension would apply to all firms.

Filing formats

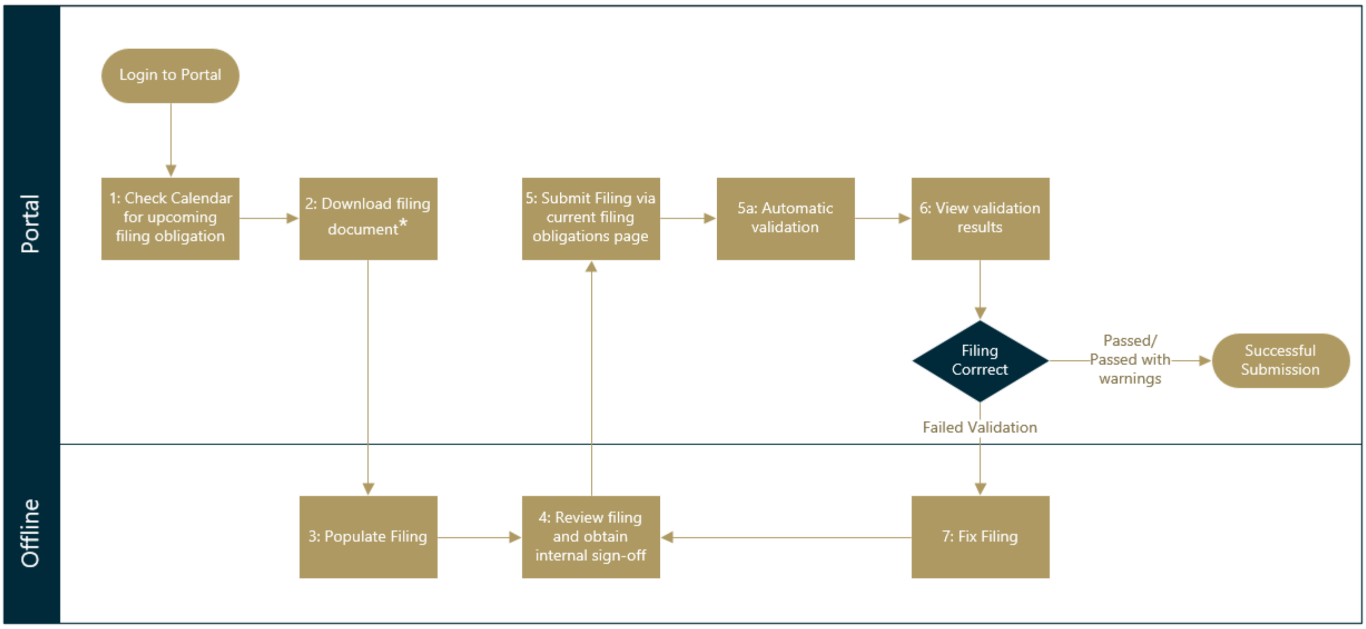
The EPRS portal supports firms filing in Excel Macro-Enabled Spreadsheet (XLSM), Comma Separated Values (CSV) or eXtensible Business Reporting Language (XBRL) formats. Firms can choose which format they would like to file in on the dashboard.

Format	**Filing document: Instruction/ Templates**	**Description**
Excel/XLSM	Macro enabled Excel forms	Excel forms that can be populated and uploaded directly to the FSRA portal.
CSV	CSV reference documentation	An Excel file that details the required format that firms need to submit CSV files in.
XBRL Report	Taxonomy entry point	The XBRL entry point used to create an XBRL report using XBRL authoring software.

The FSRA filing obligations

The FSRA's reporting requirements are divided into different modules. For example, there are modules for Common Reporting (COREP), Financial Reporting (FINREP), Liquidity Coverage Ratio (LCR) and others.

The modules a firm will be obligated to file depends on their prudential category; a Category 1 firm will have different filing obligations to a Category 4 firm.



* Filing resources can be downloaded from a number of sources (templates section, Calendar, Current filing obligations etc.)

This section illustrates how to navigate the EPRS portal to identify your firm's filing obligations: the applicable modules; how frequently a module is filed; when filings are open for filing and their due dates.

Filing obligation email notifications

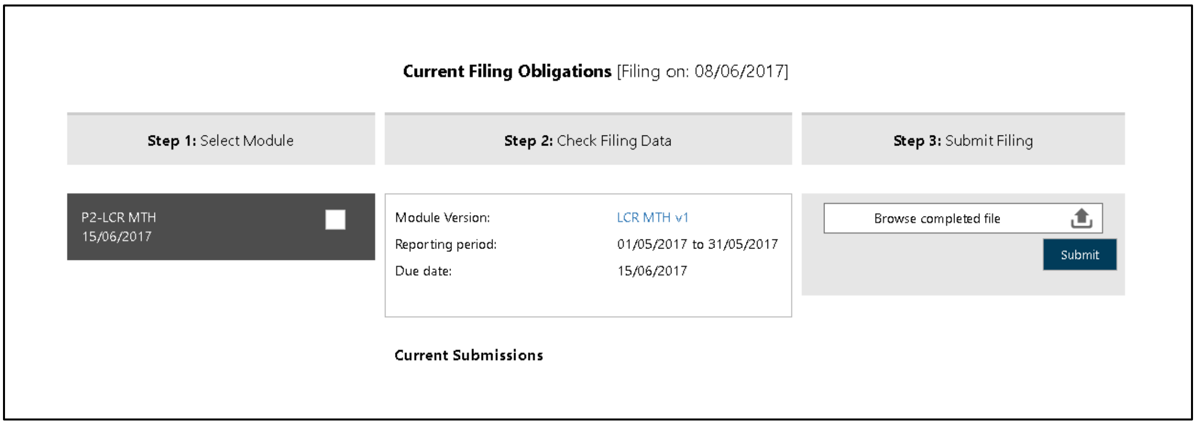
You will be notified via email when:

- A filing obligation starts. You will receive one email per filing obligation.
- A filing obligation has been submitted, along with the status of that filing.
- A filing obligation has not been met by the due date. You will need to send a request to the FSRA to reopen the filing obligation (*see Section Request to re-open a filing*).

Submit a filing

Current Filing Obligations

This page gives you the filing obligations and the applicable modules that are currently open.



Step 1: Select Module

On the left of the page is the set of modules that your firm is required to complete. Each module displays:

1. The Module name
2. Due Date (*see Reporting due dates*)
3. Overall Status of the filing indicated with a colour (*see Step 3: Submit Filing*)

Step 2: Check Filing Data

In the centre of the page, you can see information regarding the module. This will include:

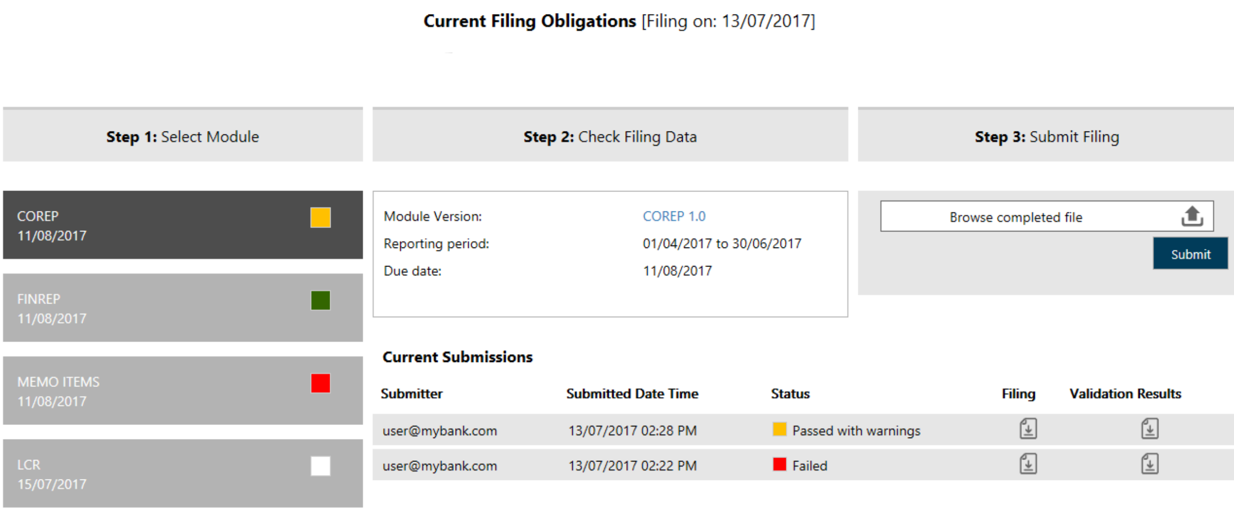
1. Module Version - A link to download the Module Template, CSV documentation, or view the XBRL entry point
   - New versions will automatically be available for download when they are updated.
2. Reporting period - The start and end date of the data being reported.
3. Due Date - The filing due date.

Step 3: Submit Filing

Filings should only be uploaded when they are finalised and ready for legal submission.

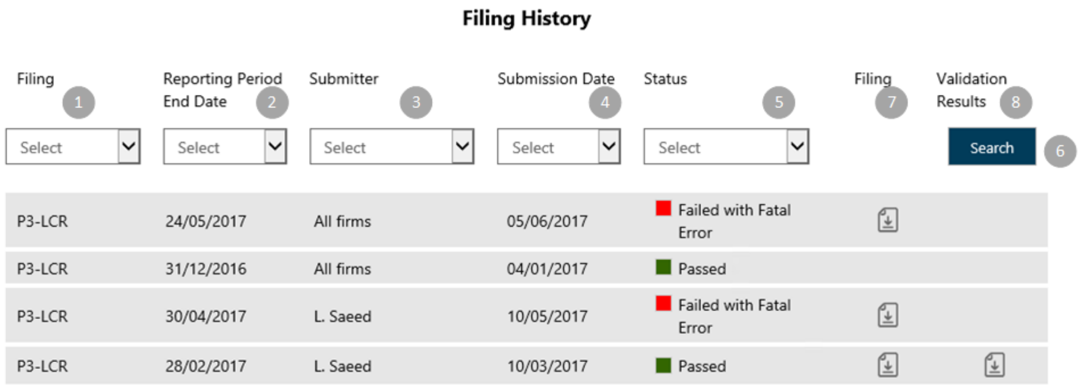
1. Browse to the prepared filing. Only Excel, CSV and XBRL file types will be accepted. You will be informed immediately if a file fails this check.
2. As you click submit please read the Declaration text carefully before confirming the submission.
3. The submitted file will be saved and validated.
4. When validation is complete you will receive an email with the result. If there are any issues, an Excel workbook containing rule failures and warnings will be available to download from the submission results table.

5. Resubmissions are permitted up until the due date. Of note, each submission overwrites the status of the previous submission. At the due date, if the last submission failed validation then the filing will be considered unsuccessful. This is true even if there are older submissions that passed validation.
6. The status of a filing will be one of the following and is indicated by colour coding:
    - Due (white) – filing is open. No submissions have been made.
    - Passed (green) – Filing has passed validation.
    - Passed with warning (yellow) – filing has passed validation but with warnings.
    - Failed (red) – validation has failed and will require a resubmission. There is also a "Failed with Fatal Error" state which is explained in appendix A.
7. A filing is considered successfully complete if the status is either "Passed" (green) or "Passed with warnings" (yellow) at the due date.



View historical filings

To view filings from previous periods, select 'Filing History' from the firm dashboard. The table lists the final submissions made for each filing.

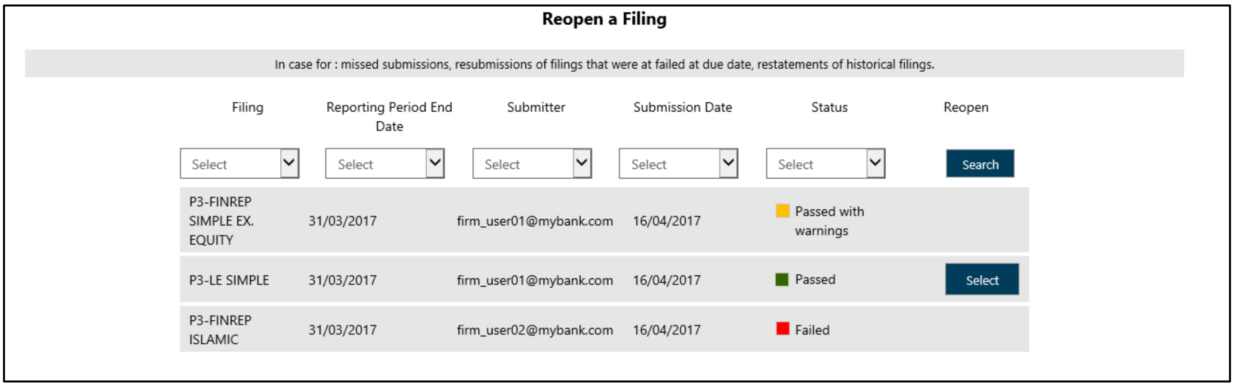


1-5	Filter the search using the criteria drop-down boxes items 1-5
6	Perform the search
7	Link to the filing document if any available.
8	Link to the validation results if any available.

Request to reopen a filing

From the firm dashboard, you can select 'Reopen a Filing'. The main reasons for reopening a filing are:

1. There were no files submitted for the filing obligation.
2. There were submissions, but the latest submission failed validation.
3. You need to correct data in a previous filing.
4. FSRA requested re-submission.

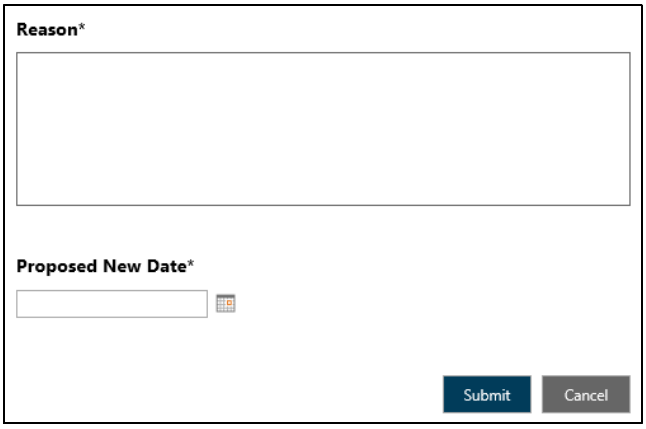

Reopen a Filing

In case for : missed submissions, resubmissions of filings that were at failed at due date, restatements of historical filings.

Filing	Reporting Period End Date	Submitter	Submission Date	Status	Reopen
Select	Select	Select	Select	Select	Search
P3-FINREP SIMPLE EX. EQUITY	31/03/2017	firm_user01@mybank.com	16/04/2017	Passed with warnings	
P3-LE SIMPLE	31/03/2017	firm_user01@mybank.com	16/04/2017	Passed	Select
P3-FINREP ISLAMIC	31/03/2017	firm_user02@mybank.com	16/04/2017	Failed	

Instructions for reopening a filing:

1. Filter the table to find the filing that you wish to reopen.
2. Click "Select" under the re-open column for the required filing.
3. In the opened popup enter:
   3.1. The reason why you require the filing to be reopened.
   3.2. A proposed new due date. This date should be the date the firm expects it can submit a valid filing by.


Reason*

Proposed New Date*

Submit Cancel

4. Click "Submit".
5. An email will be sent to all firm users registered with EPRS, confirming that the request has been sent to the FSRA.

6. The request will be reviewed by the FSRA and if more information is required the supervisor will contact you and/or other registered firm users.
7. An email will be sent to all firm users with the FSRA's approval or rejection.
8. If approved:
   8.1. You will be able to immediately perform submissions via the 'Current Filing Obligations' page.
   8.2. You will have until the new due date to resubmit. The due date may have been overwritten by your FSRA supervisor, so please take note of the new filing due date.
   8.3. **Note: The calendar will not be updated to reflect the new filing due date.**
9. If rejected, please contact your supervisor for further information.

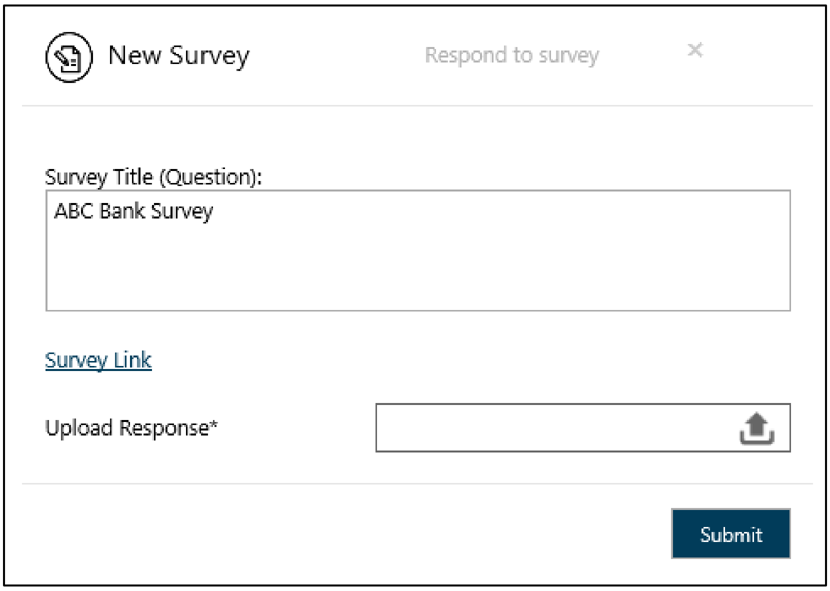
Surveys and Notifications

Surveys

Included on the firm dashboard are the latest surveys sent by the FSRA for your firm to complete by the survey due date. Completion of each survey will be tracked.

To view/respond to the survey:

1. Select the Survey. A popup window will appear showing the title and survey link.
2. Click the “Survey Link” to download
3. Complete the survey.
4. Upload the completed survey and click ‘Submit’.



Notifications

Notifications will be posted by the FSRA to your firm dashboard. Users should watch the notifications in the portal regularly for updates

Email Alerts

A user can expect to receive a notification email for all of the below activities:

- When a new firm user is created.
- When firm user’s details have been updated (excludes changing password).
- When a user requests a password reset.
- When a filing obligation is open for submission (separate email for each filing module).
- After submission of a filing (contains validation results).
- When a filing obligation becomes overdue with either no submissions or the last submission failed.
- When requesting a re-open of a filing obligation.

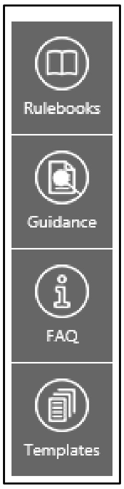
- When a re-open filing request has been approved or rejected
- A new Survey is available to complete
- A notification has been sent by the FSRA.

Email Notifications will come from fsra.eprs@adgm.com please ensure emails from this domain can be received by your mail server. Please note this is a ‘no-reply’ address so emails sent to this address will not be responded to.

Getting help

QuickLinks

The QuickLinks bar is available on the right-hand side of each EPRS portal page and provides some extra resources for users.



Access the Rulebooks for detailed guidelines on the prudential reporting data requirements.

Links to Guidance documents that will help with the filing process.

- User Manuals;
- Filing Rules
- Mappings of rulebook references to templates

Frequently Asked Questions. Answers to common EPRS questions.

View and/or download filing documents for your firms' modules.

FSRA Contact details

For queries relating to the EPRS portal, populating a filing, or validation, contact your supervisor listed on your firm dashboard.

Appendix A: Validation

Fatal errors

If the validation on a submitted filing returns a "Failed with Fatal Error" state this is due to the file being submitted not being of the correct format. This could be due to submitting a file which is not one of the supported templates accessible from the portal or by modifying the templates in an unsupported manner. Another cause of this issue is if the file is submitted with password protection turned on as this will prevent the contents from being readable.

If you receive a "Failed with Fatal Error" status it is suggested that you re-download the template from the portal and copy your data into the new form and re-submit the filing.

Validation Results workbook

The Excel validation results workbook contains an "Issues" sheet which displays all errors and warnings from validating the submitted filing.

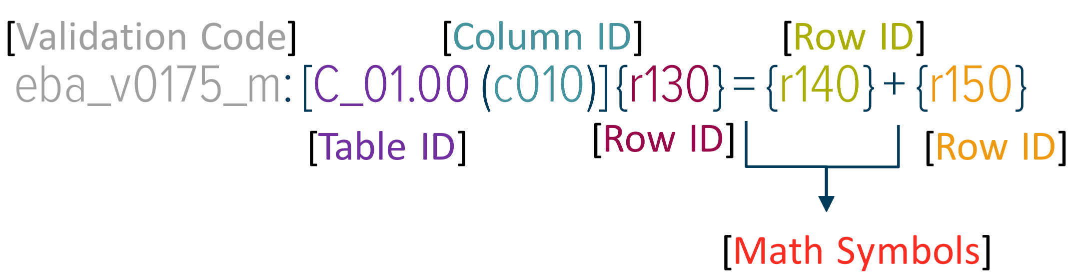
	A	B	C	D	E	F	
1		Code	Severit	Message	Fact locations		
2	Issues relating to facts in this	d.adgm_v0172_m	ERROR	adgm_v0172_m: [C_01.00 (c010)] {r020} = {r030} + {r130} + {r180} + {r200} + {r230} + {r250} + {r300} + {r340} +	C_01.00 (r020c010) [10000]	C_01.00 (r030c010) [9000]	C_(
3	workbook	ied.eba_v0175_m	ERROR	eba_v0175_m: [C_01.00 (c010)] {r130} = {r140} + {r150}	C_01.00 (r130c010) [100]	C_01.00 (r140c010) [700]	C_(
4							

The "Issues" sheet displays information about each of the issues, under the headings:

- Code. The id of the rule.
- Severity. Whether the issue was an error or a warning.
- Message. This commonly shows the calculation performed using the Row and Column location (RC codes) of the cells.
- Fact locations. This gives the RC codes and values of the cells that caused this issue. Clicking a location will display this cell in the context of its table.

Example validation messages

Validation messages use RC codes to reference the cells that are involved in the validation rule. The graphic below shows how to interpret the components of an error message.



The table below shows some examples of possible error messages and the descriptions provide some insight into what requirement the rule is enforcing.

Description	PRU Guidance	Validation rule
Values must be negative	3.7.3 Annual Expenditure all expenses and losses.	adgm_v10102_s: [EBC_01.00 (r030-100)] {c010} < 0
Summary calculation	3.7.3 Annual Expenditure Total annual expenditure is the total of all expenses and losses.	adgm_v10100_m: {EBC_01.00, r020, c010} = {EBC_01.00, r030, c010} + {EBC_01.00, r040, c010} + {EBC_01.00, r050, c010} + {EBC_01.00, r060, c010} + {EBC_01.00, r070, c010} + {EBC_01.00, r080, c010} + {EBC_01.00, r090, c010} + {EBC_01.00, r100, c010}
Threshold check	A9.2.13 Liquidity Coverage Ratio. Total cash inflows are subject to an aggregate cap of 75% of total expected cash outflows.	adgm_v11013_m_7: [LCR_01.01] {{r170, c020}} = {{r170, c010}} * 75%

Precision applied
Validation rules use interval arithmetic to calculate the acceptable lower and upper range for a calculated value. This allows for some level of rounding in the source data.

Firms should:

1. Always express data without deliberately rounding, truncating or performing any other change to the accuracy of the source value, this is true even where it appears that a value should be adjusted so a calculation looks correct.

2. Be aware of the minimum precision, or level or accuracy, expected by the FSRA. If the reported value is less precise i.e. the firm rounds all its monetary values to the nearest 10 thousand, then validation errors are likely to occur.

   The minimum precision allowed by the FSRA for each data type is:

Data Type	Minimum precision permitted
Monetary	The value should be accurate to ± 500.
Percentage and Ratios (decimals)	The value should be accurate to a hundredth of a percentage point (i.e. a basis point).

3. XBRL and CSV filings will need to specify the accuracy of the data in the XBRL Report. Refer to the EPRS XBRL Filing Manual for detailed guidance on the precision with these formats.

4. Excel filings do not need to specify the precision of their data; the FSRA will assume the data meets the minimum requirements.

Appendix B: Excel file type

The data entry Excel forms available on the EPRS portal can be populated and filed directly with the FSRA.

Excel in-form validation

The Excel data entry forms have in-form validation present. This prevents the entry of incorrect data formats. Attempting to enter data of an incorrect format into a cell, such as entering text into a numerical cell, will result in a message advising you on the correct format required.

Some cells have drop-down lists where you are required to choose from a list of permitted values.

Note: Excel only performs cell value validation when data is entered directly into a single cell. If you wish to validate data that has been entered by other means (such as copy and paste), you can use the "Circle Invalid Data" Excel feature.

Working with Excel forms

The Excel workbooks are .xlsm files that use macros to enable some dynamic features. When you open a workbook in Excel you will be prompted to enable these macros. See the following articles:

Excel 2010/2013	https://support.office.com/en-us/article/Enable-or-disable-macros-in-Office-files-12b036fd-d140-4e74-b45e-16fed1a7e5c6
Excel 2007	https://support.office.com/en-us/article/Enable-or-disable-macros-in-Office-documents-7b4fdd2e-174f-47e2-9611-9efe4f860b12

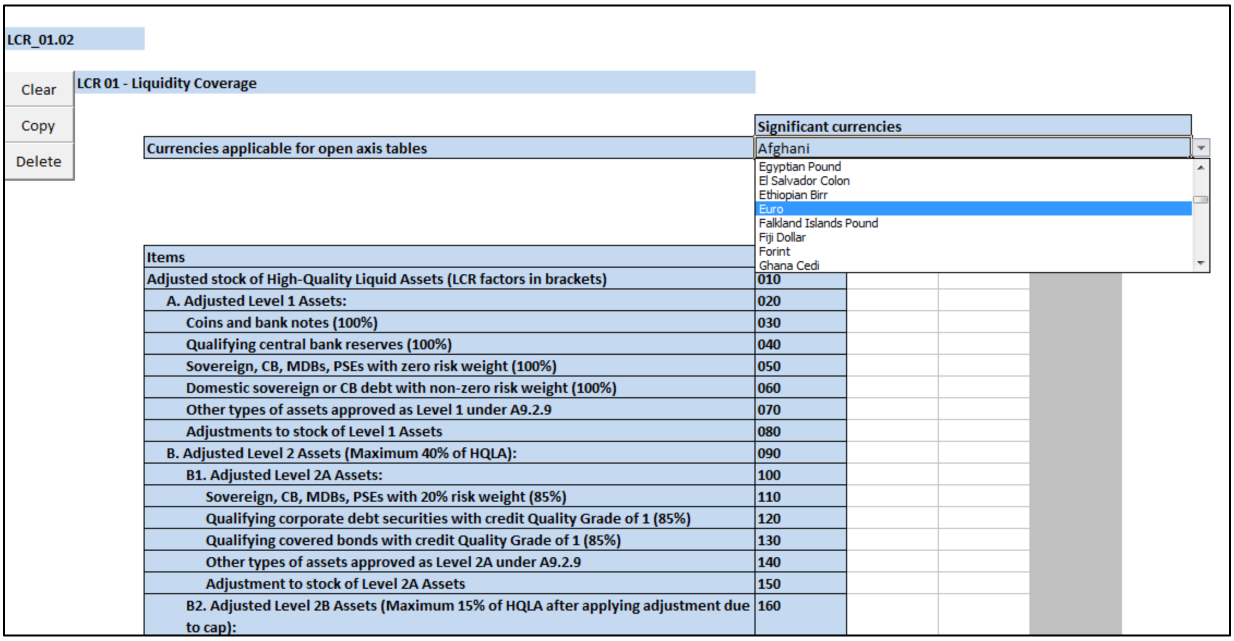
You might also be prompted to enable editing.

Excel 2010/2013	https://support.office.com/en-us/article/What-is-Protected-View-d6f09ac7-e6b9-4495-8e43-2bbcdbcb6653
Excel 2007	https://support.office.com/en-us/article/Turn-the-option-to-edit-directly-in-cells-on-or-off-24f9ff26-418f-437b-8b65-d1d43cff4900

Entering values

The formatting in the form indicates which cells you should complete. There are 5 types of cells categorised as data entry and non-data entry cells.

Data entry cells	1. Item value cells – white backgrounds and grey borders. 2. Dimensional qualification cells - can be identified by their non-bold text and light blue backgrounds. 3. Table qualification cells - These are located at the top of the form before the main table. They set qualifications that apply to all item values reported in the table. These cells must be completed if any item value cells in the table are completed. The following screenshot shows a drop-down list that can be used to set the currency to which the table relates.
Non-data entry cells	4. Non-reportable – grey backgrounds. 5. Locked cells - those into which you cannot enter a value.



LCR_01.02

Clear | Copy | Delete

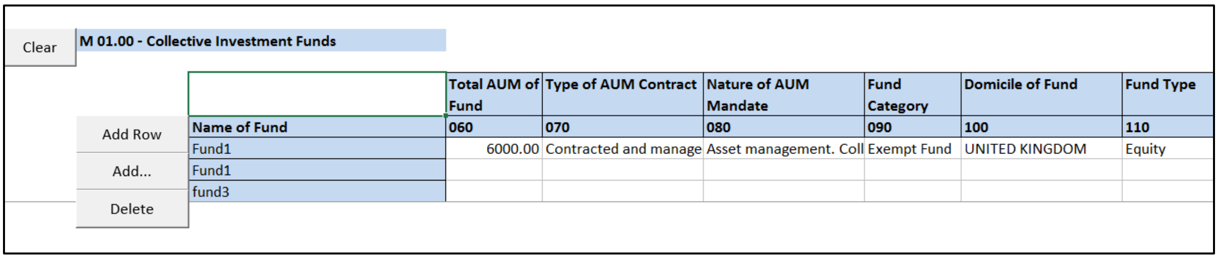
LCR 01 - Liquidity Coverage

	Significant currencies
Currencies applicable for open axis tables	Afghani
	Egyptian Pound El Salvador Colon Ethiopian Birr Euro Falkland Islands Pound Fiji Dollar Forint Ghana Cedi

Items	
Adjusted stock of High-Quality Liquid Assets (LCR factors in brackets)	010
A. Adjusted Level 1 Assets:	020
Coins and bank notes (100%)	030
Qualifying central bank reserves (100%)	040
Sovereign, CB, MDBs, PSEs with zero risk weight (100%)	050
Domestic sovereign or CB debt with non-zero risk weight (100%)	060
Other types of assets approved as Level 1 under A9.2.9	070
Adjustments to stock of Level 1 Assets	080
B. Adjusted Level 2 Assets (Maximum 40% of HQLA):	090
B1. Adjusted Level 2A Assets:	100
Sovereign, CB, MDBs, PSEs with 20% risk weight (85%)	110
Qualifying corporate debt securities with credit Quality Grade of 1 (85%)	120
Qualifying covered bonds with credit Quality Grade of 1 (85%)	130
Other types of assets approved as Level 2A under A9.2.9	140
Adjustment to stock of Level 2A Assets	150
B2. Adjusted Level 2B Assets (Maximum 15% of HQLA after applying adjustment due to cap):	160

Dynamic tables

Some tables support adding new rows, column and/or tables by using the buttons to the left of or above the table.


Clear

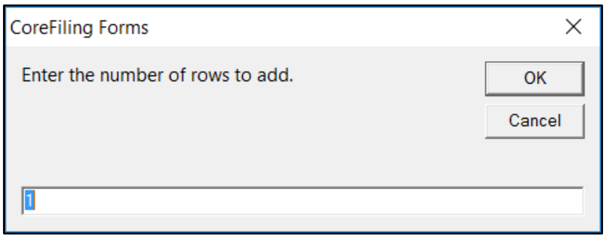
M 01.00 - Collective Investment Funds

Add Row

Add...

Delete

	Total AUM of Fund	Type of AUM Contract	Nature of AUM Mandate	Fund Category	Domicile of Fund	Fund Type
Name of Fund	060	070	080	090	100	110
Fund1	6000.00	Contracted and manage	Asset management. Coll	Exempt Fund	UNITED KINGDOM	Equity
Fund1						
fund3						



"Add Row" or "Add Column" button adds a single row or column respectively. The “Add...” button supports bulk data entry by prompting you to enter the number of rows/columns you require to be added.

Copying a table is achieved using the "Copy" button to the left of the table. A row/column can be deleted using the "Delete" button. All item data contained in any table can be removed using the "Clear" button. After a table is deleted or cleared is it not possible to restore the data it contained.

Excel form limitations

When in Excel you should be aware of the following:

- If your copy of Microsoft Excel was installed without macro (VBA) support, opening a workbook may result in a dialog box saying "The Visual Basic for Applications (VBA) macros in this workbook are corrupted and have been deleted." This can be fixed by installing Excel with macro (VBA) support.
- Using the Macro buttons, for example, **Add Row**, **Add** and **Delete**, clears the Excel undo/redo history.
- Sharing or password protecting a workbook will disable some of its features. Note that sharing happens automatically when track changes are enabled in Excel.
- On some configurations, opening an Excel spreadsheet directly from a file manager with the Excel program closed will cause an error and the form will not open. To avoid this, ensure that Excel is running before opening spreadsheets or open the spreadsheet using Excel's "Open" button.
- Copying cells and pasting them into large areas containing locked cells (i.e. those into which you cannot enter a value) can cause Excel to stop responding.
- Copying formatted cells (for example date, numerical, text) and pasting them into a cell of a different format overwrites the format of this cell, preventing you from being able to enter data of the required format. The workaround for this Excel issue is to undo the paste action and type in the required information manually.
- Non-ASCII characters are not supported in workbook names; use only ASCII characters when renaming workbooks.

Excel operations which must not be used

Workbooks will, where possible, prevent operations in Excel being used which will damage the workbook using Excel's worksheet and workbook protection features. Unprotecting a workbook or sheet is unsupported and may prevent the workbook from being processed by the EPRS validation engine. Note that any sheets added by a user are not protected and their contents will not damage the workbook.

Some operations cannot be prevented by protecting the workbook. Users must avoid the following while a workbook is open:

- Changing the formula reference style to "R1C1"

Excel features the user is advised to avoid

The user is advised to avoid the use of certain Excel features as they may cause the templates to function incorrectly:

- Disabling the option to *Show a zero in cells that have zero value*. There is no need to change this setting as the workbook will always distinguish between zero and blank.

Appendix C: CSV file type

The CSV file type is an alternative designed to be generated by automated systems. The documentation is styled with this in mind and intended for a technical audience.

Below is an example CSV file (shown in Excel) for the FINREP module.

	A	B	C	D	E	F	G	H	I	J	K
1	table	x	y	z	value	entity-scheme	entity-identifier	period-start	period-end	decimals	unit
2	F_00.01	10	10		IFRS	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017		
3	F_00.01	10	20		Consolidated	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017		
4	F_01.01	10	10		1000	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
5	F_01.01	10	20		300	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
6	F_01.01	10	30		500	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
7	F_01.01	10	40		200	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
8	F_01.01	10	50		1000	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
9	F_01.01	10	60		400	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
10	F_01.01	10	70		200	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
11	F_01.01	10	80		300	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
12	F_01.01	10	90		100	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
13	F_01.01	10	91		2000	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
14	F_01.01	10	92		300	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
15	F_01.01	10	93		700	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
16	F_01.01	10	94		600	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
17	F_01.01	10	95		400	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD
18	F_01.01	10	100		500	http://www.adgm.com/registrationAuthorityNumber	111	01/10/2017	31/12/2017	2	USD

FinrepExample

The creation of CSV files is supported by the CSV Reference Documentation that can be downloaded from the EPRS portal. The documentation details the data that must be compiled into CSV format to create a submission. A working knowledge of XBRL would be an advantage when creating CSV format files.

The "Data Points" sheet

This sheet contains a row for each reportable data point (the equivalent of a data point in an Excel data entry form would be a cell). The CSV Filing Document should be the CSV equivalent of this sheet with all relevant data points filled in; as stated above this would normally be generated by software.

The screenshot below shows an extract of the CSV Reference documentation for the FINREP module.

	A	B	C	D	E	F	G	H	I	J	K
1	table	x	y	z	value	entity-scheme	entity-identifier	period-start	period-end	decimals	unit
2	F_00.01	010	010		Accounting framework						
3	F_00.01	010	020		Reporting level						
4	F_01.01	010	010		xbrli:monetaryItemType						
5	F_01.01	010	020		xbrli:monetaryItemType						
6	F_01.01	010	030		xbrli:monetaryItemType						
7	F_01.01	010	040		xbrli:monetaryItemType						
8	F_01.01	010	050		xbrli:monetaryItemType						
9	F_01.01	010	060		xbrli:monetaryItemType						
10	F_01.01	010	070		xbrli:monetaryItemType						
11	F_01.01	010	080		xbrli:monetaryItemType						
12	F_01.01	010	090		xbrli:monetaryItemType						
13	F_01.01	010	091		xbrli:monetaryItemType						
14	F_01.01	010	092		xbrli:monetaryItemType						
15	F_01.01	010	093		xbrli:monetaryItemType						
16	F_01.01	010	094		xbrli:monetaryItemType						
17	F_01.01	010	095		xbrli:monetaryItemType						
18	F_01.01	010	100		xbrli:monetaryItemType						

Data points | Coordinates | Accounting framework | Reporting level

Columns

Table	Table ID. The screenshot shows the FINREP module has 2 tables: F_00.01 and F_01.01.
X, Y, Z	The axis coordinates for each data point. Refer to the "Coordinates" sheet for the labels of these axis coordinates.
Value	The value populated in this column will be the value of the data point. The data point's data type is shown in this sheet and can be a string, monetary type, decimal, percentage etc. The "xbrli:" prefix tells us that the underlying data type is an XBRL data type. If the type is not of the form "xbrli:*" then this indicates that there is a list of allowable values for that data point. In the screenshot, "Accounting framework" in row 2 can only be populated with a value listed in the "Accounting framework" sheet.
entity-scheme	This must always be the EPRS entity scheme: http://www.adgm.com/registrationAuthorityNumber
entity-identifier	This must be the firms' identification number as issued by the FSRA.
period-start/end	This details the duration of an XBRL fact. For rows where the start, end date are the same this signifies an instant reporting fact.
decimals	The decimal value is used to set the accuracy of a submitted fact, the higher the number the greater the accuracy. This value can be positive or negative value, i.e. a fact with value 12,000.00 and decimal value -3 means that the range of this fact is between 11,500.00 and 12,499.99. See the EPRS XBRL Filing Manual for more information.
unit	Monetary type facts need a currency assigned to them; some examples of currencies would be USD, EUR and GBP. Note however that there are guidelines on allowable currencies in the *EPRS XBRL Filing Manual*.

Dynamic tables

Modules can have dynamic tables where the number of rows, columns and/or tables grows.

The screenshot below shows an extract of the CSV Reference documentation for the LCR module. This module requires firms to populate LCR data for each significant currency. The column prefix of '#' symbol is used to indicate that the table grows by this column.

	A	B	C	D	E	F	G	H	I	J	K	L
1	table	x	y	z	#Currency with significant liabilities	value	entity-scheme	entity-identifier	period-start	period-end	decimals	unit
176	LCR_01.01	020	890			xbrli:monetaryItemType						
177	LCR_01.01	010	900			xbrli:monetaryItemType						
178	LCR_01.01	020	900			xbrli:monetaryItemType						
179	LCR_01.01	030	910			num:percentItemType						
180	LCR_01.02	010	010		Currency with significant liabilities	xbrli:monetaryItemType						
181	LCR_01.02	020	010		Currency with significant liabilities	xbrli:monetaryItemType						
182	LCR_01.02	010	020		Currency with significant liabilities	xbrli:monetaryItemType						
183	LCR_01.02	020	020		Currency with significant liabilities	xbrli:monetaryItemType						
184	LCR_01.02	010	030		Currency with significant liabilities	xbrli:monetaryItemType						
185	LCR_01.02	020	030		Currency with significant liabilities	xbrli:monetaryItemType						
186	LCR_01.02	010	040		Currency with significant liabilities	xbrli:monetaryItemType						
187	LCR_01.02	020	040		Currency with significant liabilities	xbrli:monetaryItemType						
188	LCR_01.02	010	050		Currency with significant liabilities	xbrli:monetaryItemType						
189	LCR_01.02	020	050		Currency with significant liabilities	xbrli:monetaryItemType						
190	LCR_01.02	010	060		Currency with significant liabilities	xbrli:monetaryItemType						
191	LCR_01.02	020	060		Currency with significant liabilities	xbrli:monetaryItemType						

Data points | Coordinates | Accounting framework | Category | Currency with significant liabi | Reporting level

The "Coordinates" sheet

This sheet will contain a row for each RC code in the module.

- The "table" column contains the table to which the RC code belongs.
- The "axis" column contains the axis to which it belongs.
- The "code" column contains the RC code.
- The "label" column in the table RC code label.

	A	B	C	D
1	table	axis	code	label
2	F_00.01	x	010	Nature of Report
3	F_00.01	y	010	Accounting framework
4	F_00.01	y	020	Reporting Level
5	F_01.01	x	010	Carrying amount
6	F_01.01	y	010	Cash, cash balances at central banks and other demand deposits
7	F_01.01	y	020	Cash on hand
8	F_01.01	y	030	Cash balances at central banks
9	F_01.01	y	040	Other demand deposits
10	F_01.01	y	050	Financial assets held for trading
11	F_01.01	y	060	Derivatives
12	F_01.01	y	070	Equity instruments
13	F_01.01	y	080	Debt securities

Data points | Coordinates | Accounting framework | Reporting level

List sheets

Additional named sheets such as "Reporting level" are used to specify the allowed values for a cell. For the Reporting level example, the sheet 'Reporting level' lists two allowed values "Consolidated" or "Individual."

Appendix D: XBRL Report file type

Firms with XBRL enabled software will be able to generate XBRL files by mapping their data to the FSRA taxonomy requirements.

The Taxonomy is a Data Point Model Taxonomy, which leverages the CRD IV dictionary, with a dictionary, annotated templates and validation workbook. The ADGM FSRA Taxonomy is derived from the CRD IV Taxonomy and can be accessed via the Entry Point URLs in the table below. Also given are the Module abbreviations as seen in the Module listing in the portal, and the associated reporting frequency of those modules. Please note this information is correct at time of print but subject to change at later dates.

Instruction on filing XBRL Reports are provided in the *EPRS XBRL Filing Manual*.

Reporting Framework

The following table provides an overview of reporting framework version releases:

Reporting Framework	Framework Release Date	Applicable for reports as of (reference date)	Version Description
1.0	05/2017	31/06/2017	Initial Version

Reporting Framework 1.0 Modules

Module Name	Module version	Frequency	Entry Point
Common Reporting - Capital Requirements	COREP 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/corep_req.xsd
Common Reporting - Expenditure Based Capital Requirements	EBC REQUIRED 1.0	Annually	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/corep_ebc_req.xsd
Common Reporting - Expenditure Based	EBC RESOURCES 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsr

Capital Resources			a/pru/2017-05-11/mod/corep_ebc_res.xsd
Financial Reporting	FINREP 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/finrep_i.xsd
Financial Reporting – Islamic	FINREP ISLAMIC 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/finrep_i.xsd
Financial Reporting – Simplified	FINREP SIMPLE 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/finrep_s.xsd
Financial Reporting - Simplified (excluding Equity)	FINREP SIMPLE EX. EQUITY 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/finrep_s_ee.xsd
Memorandum Items	MEMO ITEMS 1.0	Annually	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/mi.xsd
Liquidity Coverage Ratio	LCR 1.0	Monthly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/lcr.xsd
Large Exposure Simplified	LE SIMPLE 1.0	Quarterly	http://www.adgm.com/fsra/data/xbrl/fws/fsra/pru/2017-05-11/mod/le.xsd

Appendix E: XBRL Filing rules implementation

The filing rules used for XBRL validation are provided in the *EPRS XBRL Filing Manual*.

For convenience, the table below specifies the error messages which occur if a filing rule is failed. These error messages will be included in the validation workbook or email.

Error Code	EBA Spec. Ref.	Spec. Extract	Validation error level	Description	Example Message
xbrl.efr.adgm.adgm.DisallowedCurrencyError			ERROR	Raised when an instance document uses a monetary unit that is not 'USD' other than in tables that permit multiple currencies.	The unit 'iso4217:GBP' is used in the instance; only 'USD' is permitted.
xbrl.efr.adgm.adgm.UnsupportedEntryPointError			ERROR	"Raised when an instance document contains a link:schemaRef which refers to an entry point other than one published by the ADGM for first level reporting, or an entry point that is not appropriate to the reference date of the instance."	"The instance has a link:schemaRef with xlink:href attribute 'additional-schema.xsd'; only entry points published by the ADGM for first level reporting are permitted."
xbrl.efr.crdiv.eba.DimensionReportedInSegmentError	2.14	xbrli:segment elements MUST NOT be used.	ERROR	Raised when a fact's context reports one or more dimensions in a segment.	The fact 'eba_met:mi320=0.0' reports dimensional information in a context segment. Only the context scenario may be used.
xbrl.efr.crdiv.eba.DuplicateConte	2.7.b	An instance document SHOULD NOT contain	WARNING	Raised when two or more facts have a duplicate context.	The facts '[find:filingIndicator=LE_01.00, find:filingIndicator=C

xtWarning		duplicated context, unless required for technical reasons.			_00.01]' have duplicate contexts.
xbrl.efr.crdiv.eba.DuplicateFactError	2.16	Instances MUST NOT contain duplicate business facts.	ERROR	Raised when an instance contains duplicate facts.	The facts '[eba_met:mi320=2.0, eba_met:mi320=2.0]' are duplicates; duplicate facts are not permitted.
xbrl.efr.crdiv.eba.DuplicateFilingIndicatorError	1.6.1	Reported XBRL instances MUST contain only one filing indicator element for a given reporting unit ("template").	ERROR	Raised when an instance document contains more than one filing indicator for a given template.	"The template 'LE_01.00' is specified by more than one filing indicator; duplicate filing indicators for a template are not permitted."
xbrl.efr.crdiv.eba.DuplicateUnitWarning	2.21	"An XBRL instance SHOULD NOT, in general, contain duplicated units, unless required for technical reasons, e.g. to support XBRL streaming."	WARNING	Raised when an instance document contains duplicate units.	"The units '[USD, dollars]' are duplicates; an instance should not contain duplicated units unless required for technical reasons, e.g. to support XBRL streaming."
xbrl.efr.crdiv.eba.DurationPeriodPresentError	2.13_2	All xbrl periods MUST be instants.	ERROR	Raised when an instance document contains a duration period.	The duration period 'from 2014-01-31 to 2014-03-31' is used in the instance; only instant periods are

					permitted.
xbrl.efr.crdiv.eba.FactOutsideOfReportedTableError	1.7.1	"Reported XBRL instances MUST NOT include business facts which are not contained in any of the reporting units (""templates"") indicated by filing indicators as reported."	ERROR	Raised when an instance document contains facts that do not belong in any of the templates specified by the filing indicators.	"The fact 'eba_met:mi320=0.0' is not present in the template(s) specified by the filing indicators; reported facts must be present in the templates specified by the filing indicators."
xbrl.efr.crdiv.eba.FilingIndicatorsInSeveralTuplesWaming	1.6.2	"For flexibility, reported XBRL instances MAY include different filing indicators in several separate fIndicators tuple elements, for simplicity this SHOULD in general be avoided where not necessary."	WARNING	Raised when an instance document contains more than one find:fIndicators tuple.	The instance contains several separate find:fIndicators tuples; this should in general be avoided where not necessary.
xbrl.efr.crdiv.eba.ForeverPeriodPresentError	2.11	The element 'xbrli:forever' MUST NOT be used.	ERROR	Raised when an instance document contains a forever period.	A forever period is used in the instance; only instant periods are permitted.
xbrl.efr.crdiv.eba.InvalidDecimalsAccuracyEr	2.18	Accuracy requirements for types monetary, percentage	ERROR	Raised when a numeric fact is reported with invalid decimals for its type.	"A numeric fact is reported with invalid decimals for its type: 'eba_met:pi321=0.111' with type

ror		and integer are >=-3 (>=-6 for Funding Plans module), >=4, and 0 respectively.			'num:percentItemType' is reported with the decimals attribute '3'; accuracy of >=4 or INF is required."
xbrl.efr.crdiv.eba.InvalidFilingIndicatorContextError	1.6.d	The context referenced by the filing indicator elements MUST NOT contain xbrli:segment or xbrli:scenario elements.	ERROR	Raised when a filing indicator's context contains a segment or scenario.	"The filing indicator 'find:filingIndicator=LE_01.00' is reported in a context which contains a scenario; use of scenarios in a filing indicator's context is not allowed."
xbrl.efr.crdiv.eba.LinkbaseRefPresentError	2.4	"Reference from an instance to the taxonomy MUST only be by means of the link:schemaRef element. The element link:linkbaseRef MUST NOT be used in any instance document."	ERROR	Raised when an instance document contains link:linkbaseRef elements.	The instance contains a link:linkbaseRef element; link:linkbaseRef elements are not permitted.
xbrl.efr.crdiv.eba.MultipleCurrencyError	3.1.a	An instance MUST express all monetary facts which do not fall under point (b) using a single currency.	ERROR	"Raised when an instance document contains more than one monetary unit, except for facts which have the 'eba_CA:x1' member for the 'CCA' dimension."	"The units '[iso4217:EUR, iso4217:USD]' are used in the instance; only one monetary unit is permitted for facts which do not have the eba_CA:x1 member for the CCA

					dimension."
xbrl.efr.crdiv.eba.MultipleEntitiesError	2.9	All xbrli:identifier content and @scheme attributes in an instance MUST be identical.	ERROR	Raised when an instance document contains more than one entity.	"The instance contains more than one entity: '[http://www.fca.org.uk/register:0123456789, http://www.fca.org.uk/register:9876543210]' are used in the instance; only one entity is permitted."
xbrl.efr.crdiv.eba.MultipleFactsInFilingIndicatorError	2.16	Instances MUST NOT contain duplicate business facts.	ERROR	"Raised when an instance contains multiple filing indicators within the same tuple. According to the XBRL specification these are duplicate facts, even if they report different templates. This case for this rule has been special-cased (please see Rule Interpretation section for details) and is disabled by default."	"The filing indicators '[find:filingIndicator=C_00.01, find:filingIndicator=LE_01.00]' are duplicate facts because they appear in the same parent; duplicate facts are not permitted."
xbrl.efr.crdiv.eba.MultiplePeriodsError	2.13_1	All xbrl periods in a report instance MUST refer to the (same) reference date instant.	ERROR	Raised when an instance document contains more than one period.	The instance contains more than one period: '[2014-03-31, 2014-01-31]' are used in the instance; only one period is permitted.
xbrl.efr.crdiv.eba.MultiplePrefixForNamespaceWarning	3.10	Namespaces used in the document SHOULD be associated to a single namespace	WARNING	Raised when multiple prefixes are used for a given namespace.	The namespace 'http://www.w3.org/1999/xlink' was bound to the prefixes '[xl, xlink]'; only one prefix is allowed.

		prefix.			
xbrl.efr.crdiv.eba.MultipleSchemaRefError	2.3	Any reported XBRL instance document MUST contain only one xbrli:xbrl/link:schemaRef element.	ERROR	Raised when an instance document contains more than one link:schemaRef element.	The instance contains more than one link:schemaRef element; only one is permitted.
xbrl.efr.crdiv.eba.MultipleUnitDuplicateFactError	2.16.1	Instances MUST NOT contain business facts which would be duplicates were their units not different.	ERROR	Raised when a fact set contains facts which would be duplicates were their units not different.	"The facts '[eba_met:mi320=2.0, eba_met:mi320=2.0]' would be duplicates were their units not different; duplicate facts are not permitted."
xbrl.efr.crdiv.eba.NamespaceDeclarationLocationWarning	3.9	Namespace prefixes declarations SHOULD be restricted to the document element.	WARNING	Raised when a namespace prefix declaration is present on an element other than the document element.	"The element '/path/to/invalid.xml#element(/1/1)' binds the namespace prefix 'xlink'; namespace prefixes should only be declared on the document element."