17 March 2026

Circular to Credit Institutions including Foreign Branches – Follow up on Submissions of Test XBRL-CSV files via the LH Portal

Further to the MFSA Circular issued on 28 January 2026 regarding the submission of test XBRL-CSV files via the LH Portal testing environment, the Authority is hereby issuing a follow-up circular to inform the industry on the outcome of the testing as well as reminding institutions on the upcoming mandatory application of XBRL-CSV as the new format for the submission of supervisory reporting.

The Authority would like to thank all credit institutions, including foreign branches, for their commitment and active participation, which have contributed significantly to ensuring a smooth transition from XBRL-XML to the mandatory XBRL-CSV format applicable from the March 2026 reference date onwards.

In this regard, the Authority is providing the **key lessons learned from the industry testing** to further support institutions in this transition.

Theme / Issue observed during testing	Description	Required solution
Incorrect ZIP file structure and packaging	Several submissions failed because the reporting files were not packaged correctly. In some cases, the outer ZIP file contained unnecessary files (e.g. XML files or system folders), while in other cases the required inner XBRL-CSV report package was missing or not structured according to the EBA specifications.	Submissions must follow the **two-layer ZIP structure** required for XBRL-CSV reporting. The **outer ZIP file** must contain (i) the **Excel templates of the reporting module** and (ii) the **inner ZIP report package** prepared in accordance with the **EBA Filing Rules**. The inner ZIP must contain the XBRL-CSV reporting package.
Non-compliance with file naming conventions and timestamp requirements	Several submissions were rejected because the naming conventions for the ZIP files did not follow the required LH Portal format. In other cases, the inner report package did not contain the required timestamp or the root folder name differed from the ZIP package name, resulting in upload errors.	Institutions must ensure that file names comply with the **LH Portal naming conventions** as specified in the LH Portal Guidelines published by the Authority and the **EBA report package specifications**. The **inner ZIP file name and the root folder name must be identical**, and **each resubmission must generate a unique timestamp** as required by the EBA Filing Rules
Incomplete or missing filing indicators	A number of upload errors occurred because filing indicators were missing for certain templates within the reporting module. In several cases, institutions omitted templates that were not applicable instead of assigning a negative filing indicator.	Each reporting module must include a **complete filingindicators.csv file** within the reports folder. **All templates within the module must be referenced**, with **TRUE for applicable templates** and **FALSE for templates that are not applicable for the specific submission**.
Inconsistency between filing indicators and CSV files included in the package	Several submissions included CSV files for templates that were marked as not applicable, or alternatively omitted templates without setting the corresponding filing indicator. This resulted in inconsistencies between the filing indicators and the content of the reporting package.	Institutions must ensure **full consistency between filing indicators and reported CSV files**. If a template has a **negative filing indicator**, the corresponding **{table}.csv file must not be included** in the reporting package. For example, if **f_01.01 = FALSE**, then **f_01.01.csv must not be present** in the reporting package.
Technical configuration of reporting systems generating XBRL-CSV files	Some difficulties encountered during testing were linked to the configuration of reporting systems used to generate the XBRL-CSV files. In several instances, adjustments or updates to the reporting software were required before compliant files could be generated.	Institutions should ensure **close coordination with their reporting system providers** to confirm that their systems generate XBRL-CSV reporting packages fully aligned with the **EBA Filing Rules and LH Portal technical requirements**, and that appropriate **pre-submission checks** are performed before uploading files.

The Authority expects all institutions to make full and effective use of the resources available on the MFSA Supervisory Reporting webpage. Institutions are further required to ensure full adherence to all relevant guidance and technical materials, including the filing rules issued by the EBA, as amended from time to time.

All necessary developments have been implemented within the Authority's systems, and the LH Portal is ready to accept XBRL-CSV submissions **from the March 2026 reference date, whereas all (re)submissions pertaining to earlier reference dates shall continue to be submitted in XBRL-XML format.**

For any further clarification, institutions may contact the Authority at Bankingdata@mfsa.mt.