



MFI DATA COLLECTION (RATI) RECORD STRUCTURE

Version 1.7.3

Valid for reports: October 2015 -

Published: 30.10.2015

Applied in the DCS service: 1.11.2015 -



Version	Date	Validity	Changes
1.0	29 May 2009	1 June 2009	First version of record structure in Finnish.
1.0.1	17 June 2009	1 July 2009	<ul style="list-style-type: none"> - Some errors corrected. - Instrument "343" FX Spot added to REST field - Validations relating to securitization and loan transfers in LD record added. - Validations relating to deposit maturities in LD record added - Name of loan instrument "45" changed to convenience credit card credit - Value "F" added to LD record field 05 Transaction, validation 003
1.1	11 September 2009	14 September 2009	<p>Changes to validations of following LD record fields:</p> <ul style="list-style-type: none"> - Securitization and loan transfers (field 9) - Purpose of loan (field 13) - Industrial classification (field 23) - Sector (securitization and loan transfers) (field 25) - ECB's auxiliary sectors (securitization and loan transfers) (field 26) - Book value excl. non-performing stock (field 34) - Original maturity (field 43) - Remaining maturity (field 44) <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> - Capital certainty (field 12) - Number of instruments (field 13) - Total nominal value (field 14) - Recognition in financial statements (field 18) - Total market value (clean price) (field 20) - Intra-group items (field 21) - Direct investment (field 22) - Dividends (field 23) - Issue date (field 30) - Maturity date (field 31) - Reporting of issuer data changed in cases where Allocation of balance sheet items takes the value "L"



			<p>Changes to validations of following REST record fields:</p> <ul style="list-style-type: none"> - Instrument (field 7) - Intra-group items (field 10) - Conversion currency (field 15), length of currency code fields changed to contain 3 characters. Special currency codes "003" and "UUU" added <p>Other changes:</p> <ul style="list-style-type: none"> - Validation rule RATI.SBS.R3 - Combination FI, S.1312 (state government) is not permitted in any record.
1.1.1	2 October 2009	5 October 2009	<p>Changes to validations of following REST record fields:</p> <ul style="list-style-type: none"> - Sector (field 12), Country code (field 13), Conversion currency (field 15) <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> - Issuer's identifier (field 37) <p>Changes to validations of following LD record fields:</p> <ul style="list-style-type: none"> - Credit institution exempt from minimum reserves (field 20) - Name of credit institution exempt from minimum reserves (field 21) <p>Misspellings corrected in some record fields.</p>
1.2	7 December 2009		<p>New report-level validation rules: RATI.000.R1 and RATI.000.R2</p> <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> - Dividends (field 23) - Type of issuer's identifier <p>Changes to validations of following 000 record fields:</p> <ul style="list-style-type: none"> - Reporting period (field 06) <p>Changes to validations of following 000 record fields:</p> <ul style="list-style-type: none"> - Intra-group items (field 14)
1.3	5 March 2010	1 April 2010	<p>Changes to validations of following LD record fields:</p> <ul style="list-style-type: none"> - Purpose of loan (field 13) - Initial period of fixation (field 42)
1.3.1	17 March 2010	1 April 2010	<p>Changes to validations of following REST record field:</p> <ul style="list-style-type: none"> - Book value (field 16)
1.4	29 April 2010	1 May 2010	<p>Changes to validations of following LD record fields:</p>



			<ul style="list-style-type: none"> - Book value (field 32) - Book value excl. non-performing stock (field 34) - Remaining maturity (field 44) - Individual loan losses and impairments (field 47) <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> - Allocation of balance sheet items (field 4) - Number of instruments (field 13) - Total nominal value (field 14) - Total market value (dirty price) (field 16) - Total market value (clean price) (field 19)
1.5	1 June 2010	1 June 2010	<p>Changes to validations of following LD record fields:</p> <ul style="list-style-type: none"> - Purpose of loan (field 13) - ECB's auxiliary sectors (field 22) - Remaining maturity (field 44) <p>Changes to validations of following REST record fields:</p> <ul style="list-style-type: none"> -Allocation of balance sheet items (field 4) -Instrument (field 7) -Sector (field 12) <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> -Instrument (field 6) -Number of instruments (field 13) -Total market value (dirty) (field 16) -Total market value (clean) (field 19) -Dividends (field 23) -Issuer's identifier (field 37) <p>Changes to validations in the sum up of the balance sheet: Rule RATI.BS.R1 (Assets)</p>



			Rule RATI.BS.R2 (Liabilities)
1.5.1	4 June 2010	2 June 2010	Change to validation in REST record field: Instrument (field 7, 004)
1.5.2	1 July 2010	1 July 2010	Change to validation in LD record field: Purpose of loan (field 13)
1.5.3	14 January 2011	1 January 2011	<p>Changes to validations of Technical batch record: - Data type (field 05)</p> <p>Changes to validations of following LD record fields: - Transaction period (field 10) - Intra-group items (field 14) - Initial period of fixation (field 42) - Individual loan losses and impairments (field 47)</p> <p>Changes to validations of following REST record fields: - Intra-group items (field 10) - Sector (field 12)</p> <p>Changes to validations of following SBS record fields: - Number of instruments (field 13) - Total market value (clean) (field 19) - Intra-group items (field 21) - Counterparty's sector (field 28) - Counterparty's home country (field 29)</p>
1.5.4	7 February 2011	1 January 2011	Delete validation rule RATI_LD_42_004 Change validation rule RATI_SBS_14_004
1.6	1 June 2011	1 December 2011	<p>Changes to validations of following LD record fields: - Instrument (field 7): validations 004–006 changed - Initial period of fixation (field 42): validation 002 changed, structure of field 42 changed (Varchar (2)) - Original maturity (field 43): validation 004 changed, structure of field 43 changed (Varchar(3))</p>



			<p>- Size of loan to non-financial corporation (field 45): structure of field 45 changed (Varchar(2))</p> <p>Changes to validations of following IL record fields:</p> <p>- Original maturity (field 43): structure of field 43 changed (Varchar(3))</p> <p>Changes to validations of following REST record fields:</p> <p>- Instrument (field 7): validations 001 and 002 changed</p> <p>-Sector (field 12): validation 006 removed</p> <p>Changes to validations of following SBS record fields:</p> <p>- Allocation of balance sheet items (field 4): validation 003 changed, validation 005 added</p> <p>-Transaction (field 5): validation 001 changed</p> <p>- Number of instruments (field 13): validations 002 and 004 changed</p> <p>- Total nominal value (field 14): validations 002 and 004 changed</p> <p>- Total market value (dirty price) (field 16): validation 002</p> <p>- Total market value (clean price) (field 19): validations 003 and 005 changed</p> <p>- Country of issue (field 35): validation 001 changed, validation 002 removed</p> <p>Changes to validations of following BS record fields:</p> <p>- Fields Number of housing loan customers (field 7) and Number of households' deposit accounts (field 8) added</p>
1.6.1	28 September 2011	1 December 2011	<p>Changes to validations of following IL record fields:</p> <p>- Purpose of loan (field 13): validation 001 added</p> <p>Changes to validations of following SBS record fields:</p> <p>- Allocation of balance sheet items (field 4): validations 002 and 003 changed</p>
1.6.2	28 October 2011	1 December 2011	<p>Changes to validations of following SBS record fields:</p> <p>- Counterparty's sector (field 28): validations 001 and 002 changed</p> <p>- Counterparty's home country (field 29): validations 001 and 002 changed</p>



			Changes to validations of following REST record fields: - Nominal value currency ISO 4217 (field 15): validation 002 changed
1.6.3	15 December 2011	1 December 2011	Changes to validations of following LD record fields: - Intra-group items (field 14): validation 002 changed -Sector (field 19): validation 004 changed Changes to validations of following SBS record fields: - Number of instruments (field 13): validation 003 changed - Total nominal value (field 14): validation 003 changed - Total market value (clean price) (field 19): validation 004 changed
1.7 (preliminary)	4 January 2013	1 January 2014	Changes to validations of following LD record fields: - Undrawn credit facilities (transaction "C"), (field 05) added - New loan agreements (transaction "N") breakdown in two transactions, (field 05): - Genuine new loan agreement ("N01") added - Renegotiated loan agreement ("N02") added -Amount of real estate collateral in new loan agreements, (field 38) added - Breakdown of the stock of loans to non-financial corporations by size category of loan, (field 45) added Changes to validations of following LD record fields:- Transaction (field 05): validations 001-003 changed - Instrument (field 07): validations 002, 004 and 005 changed, validation 006 deleted - Securitisation and loan transfers (field 09): validation 004 changed - Purpose of loan (field 13): validations 001- 003 and 007 changed - Collateral (field 16): validation 001 changed - Sector (field 19): validation 004 changed - Sector (field 19): structure of field 19 changed (Varchar(5)) - Credit institution exempt from minimum reserves (field 20): validations 001- 002 changed - ECB's auxiliary sectors (field 22): validations 001, 003 and 004 changed - Industrial classification (field 23): validation 001 changed - Sector (securitization and loan transfers) (field 25): structure of field 25 changed (Varchar(5))



			<ul style="list-style-type: none"> - ECB's auxiliary sectors (securitisation and loan transfers) (field 26): validation 001 changed- Annualised agreed rate (%) (field 35): validation 001 changed - Annual percentage rate of charge (%) (field 36): validation 001 changed - Breakdown of the stock of loans (field 38): validations 001 – 007 added - Interest rate linkage (field 41): validation 001 changed - Initial period of fixation (field 42): validations 001- 003 changed - Original maturity (field 43): validation 002 changed - Size of loan to non-financial corporation (field 45): validation 001 changed <p>Changes of following IL record fields:</p> <ul style="list-style-type: none"> - Size of loan to non-financial corporation, (field 45) added - Sector (field 19): structure of field 19 changed (Varchar(5)) <p>Changes of following REST record fields:</p> <ul style="list-style-type: none"> - Sector (field 12): validation 002 changed - Sector (field 12): structure of field 12 changed (Varchar(5)) <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> - Allocation of balance sheet items (field 04): validations 002 – 005 deleted - Transaction (field 05): validation 002 changed and validation 003 added - Instrument (field 06): validation 003 added - Counterparty's sector (field 28): structure of field 28 changed (Varchar(5)) - Issuer's sector (field 39): structure of field 39 changed (Varchar(5)) <p>In all content records (LD, IL, REST, SBS)</p> <ul style="list-style-type: none"> - New classification of sectors (2012) <p>Changes to validations in the sum up of the balance sheet (new sector added):</p> <p>Rule RATI.BS.R1 (Assets)</p> <p>Rule RATI.BS.R2 (Liabilities)</p>
--	--	--	--



1.7.1	28 June 2013	1 January 2014	Changes to LD record fields: - Change undrawn credit facilities (transaction “P”), (field 05) - Delete amount of real estate collateral in new loan agreements, (field 38) - Delete breakdown of the stock of loans to non-financial corporations by size category of loan, (field 45) - Purpose of loan (field 13): validations 001- 007 changed - Breakdown of the stock of loans (field 38): validations 001 – 007 deleted
	30 August 2013		Changes to BS record fields: - New field Number of other overnight deposit accounts (field 15) - New field Number of other overnight deposit accounts : Internet/PC-linked (field 16)
	20 December 2013		Changes to validations 003 and 004 of LD record field 43 (original maturity).
	10 January 2014		Changes to LD record fields: Transaction (field 05): structure of field 05 changed (Varchar(3))
	31 January 2014		Changes to LD record fields: - Credit institution exempt from minimum reserves (field 20): validation 002 changed
1.7.2	29.5.2015	1 January 2015	Changes to LD record fields: -Annualized agreed data (field 35): validation 002 removed and changed the validation 003 → 002
	29.5.2015		Changes to SBS record fields: -Instrument (field 6): Name of the instrument 52 changed
1.7.3	26.8.2015		Validation of field 39 added to SBS record
	26.8.2015		Two new fields added to BS record



TABLE OF CONTENTS

1 SUBMISSION OF DATA TO THE BANK OF FINLAND.....	12
1.1 DCS service.....	12
1.2 Testing.....	12
1.3 Problem situations.....	13
2 REPORT FILE.....	14
2.1 Naming of file.....	14
2.2 File structure.....	14
3 RECORD DESCRIPTIONS.....	16
3.1 Batch record 000.....	17
3.1.1 Record fields and validation.....	18
3.1.2 Examples.....	19
3.2 Loans and deposits record LD.....	19
3.2.1 Record fields and validation.....	19
3.2.2 Examples.....	34
3.3 Impairment record IL.....	35
3.3.1 Record fields and validation.....	35
3.3.2 Examples.....	37
3.4 Content record REST.....	38
3.4.1 Record fields and validation.....	38
3.4.2 Examples.....	41
3.5 Security-by-security record SBS.....	42
3.5.1 Record fields and validation.....	42
3.5.2 Examples.....	51
3.6 Balance sheet record BS.....	52
3.6.1 Record fields and validation.....	52
3.6.2 Examples.....	54
3.7 Report-level validation rules.....	54
3.7.1 Coherency.....	54
3.7.2 SBS records.....	55
3.7.3 Balance sheet check.....	56



INTRODUCTION

This document describes the structure of records and submission of data to the Bank of Finland relating to MFI data collection (RATI). RATI reporting instructions and classifications are described in document INSTRUCTIONS FOR MFI STATISTICAL REPORTING.

The Bank of Finland can be contacted on questions relating to record structures and submission of data. Please direct any questions to Rahoitustilastot@bof.fi.



1 SUBMISSION OF DATA TO THE BANK OF FINLAND

RATI data are submitted to the Bank of Finland no later than the 10th banking day of the month following the reference period. The data are submitted electronically using the DCS service (Data Collection Service).

1.1 DCS service

Reporters submit the data to the Bank of Finland using the DCS service. The service is maintained by the service provider, ie the DCS operator. The DCS operator is Itella Information Oy.

The reporter (or alternatively the data provider) should first order a DCS service user ID via the ID order service at <https://sol.itella.net/ec/bof-tunnustilaus>. Once the ID order has been approved, the reporter will receive by post a key code card which is needed, in addition to user ID and password, for logging into the DCS system.

The DCS service is used to transmit a report file consisting of reported data as described in the record descriptions presented in this document. The file is validated at the DCS service for data content, eg the technical integrity of the data and the correctness of record field structures and contents. These checks are done as described in this document.

A validated and approved report file is transmitted to the Bank of Finland. Erroneous reports are not transmitted to the Bank of Finland; instead, the DCS service sends an error report to the data provider. Errors must be corrected and the entire report is sent again via the DCS service. Correspondingly, when a correction needs to be made to a report that has already been sent, the entire report must be sent again via the DCS service.

1.2 Testing

Reporting may be tested in the DCS service's separate test environment by designating the contents of the report as test data (see batch record field 5). Test reports are sent to the operator in the usual manner and the data are validated.



1.3 Problem situations

As part of the DCS service, the operator provides an Itella Information Service Desk service, available 24 hours a day, 7 days a week (24/7). The Service Desk can be contacted by phone, tel. +358 (0)20 452 9348, or by email: information.fi@itella.com. Itella Information Service Desk provides advice in the following matters:

- problems with functioning of DCS service
- user IDs, passwords, key code lists
- data connection (VPN-secured FTP or SFTP)

The Bank of Finland provides advice on contents of report files and other matters, and related questions should preferably be directed to rahoitustilastot@bof.fi.



2 REPORT FILE

Report files are created as CSV (Comma Separated Value) files using semicolons as separators.

The character set used in the file must be ISO Latin 9 (ISO 8859-15).

2.1 Naming of file

The name of the file is the code that identifies the survey, ie RATI, the month subject to reporting and the reporter's business ID (8 digits, no hyphen).

RATI_<YYYY>M<MM>_<Reporter's business ID>.CSV.

If the reporter corrects data that has already been sent, the same file name must always be used. The DCS operator deletes the file after processing it. If the transfer directory still contains a previous (unprocessed) file, overwriting or deletion of the previous file prevents the processing of the corrected file.

Example: February 2009 RATI report:

RATI_2009M02_01234562.CSV

2.2 File structure

A file consists of **one** reporter's RATI data.

A report comprises one batch record (000 record); zero or several loan and deposit records (LD record), general content records (REST record), security-by-security records (SBS record), impairment records (IL record); and one balance sheet record (BS record).

The first record in the file is always the batch record. Except for the batch record, the records can be in any order. The following table gives the different record types.



Records in the fields

Record	Record type (first field)	Usage	Number of fields
Technical batch record	000	Technical record that begins the file	1
Balance sheet record	BS	Balance sheet total and other totals	1
Content record	LD	Loan and deposit record	0...N
Content record	IL	Impairment record	0...N
Content record	REST	General content record	0...N
Content record	SBS	Security-by-security record	0...N

There are four types of content records (LD, IL, REST and SBS) with different structures.



3 RECORD DESCRIPTIONS

The following general rules apply to the fields:

- Fields are separated from each other with a semicolon (ASCII 59). There is no semicolon after the last field of the row.
- The contents of record fields may not contain quotation marks, CR (Carriage Return) or LF (Line Feed) characters. The CR-LF character pair is added to the last row of the file.
- Records are separated from each other with the CR-LF character pair.
- Alphanumeric fields are demarcated with quotation marks. Quotation marks are not counted in the length of the field.
- Decimals, if any, of numeric values are separated with a comma.
- Numeric fields shall only include a negative sign.

Structure	Usage
Number(x[,y])	Indicates numeric data. Maximum length of the field in parentheses. Number of potential or mandatory decimals is shown with comma. The comma and following numbers are not obligatory if zero. For example format <i>Number (18,2)</i> indicates that the field may contain a maximum of 18 characters, of which 16 integers and 2 decimals.
Char(x)	Indicates alphanumeric data of a fixed number of characters. Length of the field in parentheses. Value of the field is either empty or contains the specified number of characters.
Varchar(x)	Indicates alphanumeric data comprising a variable number of characters. Maximum length of the field in parentheses.

In numeric fields the value zero is an acceptable mandatory value unless there is a specific validation rule in the field requiring a non-zero figure.



If there are no data to be entered in an alphanumeric field, the field can be left empty and without quotation marks.

Fields marked *Reserved* are left empty and without quotation marks. These fields have the value *null* in record descriptions below.

If there are no data to be entered in the last fields of a record, the semicolons of those fields can be omitted.

If more than one code list is mentioned in connection with a field, the value entered in the field must be from one of the code lists provided (for example, country code can be chosen from ISO 3166 country list or international organizations code list).

Code lists used in the reporting are available in a separate XML-file on the Bank of Finland website.

3.1 Batch record 000

The batch record (record 000) contains general information on the record. The report always includes one batch record, and it is the first record of the file. Before other records in the file can be validated, the batch record must pass the validation process.



3.1.1 Record fields and validation

Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
01	Record type	1: Record type	Char(3)	001	Value of field 1	=	"000"
02	Type of data provider's identifier	3: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
03	Data provider's identifier		VarChar(20)	001	Value of field 3	<>	null
				002	IF value of field 2 (Type of data provider's identifier) is "Y", THEN value of field 3	=	Valid business ID
04	Survey code		Char(4)	001	Value of field 4	=	"RATI"
05	Data type "N"= Test data; not transmitted to the Bank of Finland (used in the test environment) "T"= Test data, transmitted to the Bank of Finland (used in the test environment) "P"= Production data (used in the production environment)	2: Data type	Char(1)	001	Value of field 5	=	Mandatory
06	Reporting period		Char(7)	001	Value of field 6	=	in format <YYYY>M<MM>
				002	Value of field 6	=	Part of file name RATI_<YYYY>M<MM>_<Reporter's business ID>.CSV in format <YYYY>M<MM>
07	Creation date and time		Char(12)	001	Value of field 7	=	in format <YYYY><MM><DD><HH><MM>



08	Number of rows		Number(7)	001	Value of field 8	=	Number of rows in the report
09	Reporter's comment Possible short comment relating to the report.		Varchar(500)				

3.1.2 Examples

The batch record in the example below indicates that the file contains a test report comprising 122 rows. The correctness of the report is validated by the DCS service but the file is not transmitted to the Bank of Finland.

"000";"Y";"12345671";"RATI";"N";"2009M02";"200903051234";122;"Test report"

The batch record in the example below indicates that the file contains 1523 rows of production data for February 2009.

"000";"Y";"12345671";"RATI";"P";"2009M02";"200903051234";1523

3.2 Loans and deposits record LD

Data on loans and deposits are reported in the LD content record. In addition to rules on structure and obligatoriness, the record must also fulfil the following conditions.

3.2.1 Record fields and validation

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	Record type	1: Record type	Char(2)	001	Value of field 1	=	"LD"
Data on reporter	02	Type of reporter's identifier	3: Type of identifier	Char(1)	001	Value of field 2	=	"Y"
	03	Reporter's identifier		Char(8)	001	Value of field 3	in format	"NNNNNNNN"



Item classifications	04	Allocation of balance sheet items "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	Mandatory
	05	Transaction "S" = Stock "F" = Flow "N" = New deposit agreement "N01" = Genuine new loan agreement "N02" = Renegotiated loan agreement	6: Transaction	Varchar(3)	001	IF value of field 4 (Allocation of balance sheet items) is "A", THEN value of field 5	=	"S", "F", "N01", "N02" OR "D"
		"D" = New drawdown facilities "P" = Undrawn credit			002	IF value of field 4 (Allocation of balance sheet items) is "L", THEN value of field 5	=	"S" OR "N"
					003	IF value of field 4 (Allocation of balance sheet items) is "O", THEN value of field 5	=	"S", "P", OR "F"
	06	Reserved			001	Value of field 6	=	null
	07	Instrument "221" = Transferable overnight deposits "222" = Non-transferable overnight deposits "223" = Promissory notes (non-marketable) "224" = Repos "225" = Deposits with an agreed maturity "226" = Deposit redeemable at notice "227" = Hardware-based e-money "228" = Software-based e-money	8: Instrument	Varchar(3)	001	Value of field 7	=	Mandatory



		"41" = Money market promissory notes (non-marketable) "42" = Revolving loans "43" = Overdrafts "44" = Extended credit card credit "45" = Convenience credit card credit "46" = Reverse repos "47" = Other loans						
					002	IF value of field 4 (Allocation of balance sheet items) is "A" or "O", THEN value of field 7	begins with	"4"
					003	IF value of field 4 (Allocation of balance sheet items) is "L", THEN value of field 7	begins with	"22"
					004	IF value of field 5 (Transaction) is "D", "N01" or "N02" THEN value of field 7	<>	"42", "43", "44", "45"
					005	IF value of field 5 (Transaction) is "N", THEN value of field 7	<>	"221", "222", "226", "227" or "228"
	08	Reserved			001	Value of field 8	=	null
Securitization and loan transfers	09	Securitization and loan transfers "SR" = Securitised loan (loan servicing)	20: Securitization and loan transfers	Char(2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "F", THEN value of field	=	"SL", "LS", or "LA"



		"SL" = Securitised loan (no loan servicing) "LS" = Loan sale "LA" = Loan acquisition "LI" = Intermediated loan						
					002	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "F", THEN value of field 9	=	"SR", "SL", "LS", or "LA"
					003	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S", THEN value of field 9	=	null or "SL"
					004	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "S", THEN value of field	=	"SR", "LS" or "LI"
					005	OTHERWISE, value of field 9	=	null
	10	Transaction period Month relating to securitisation and loan acquisitions and sales for quarterly reporters		Char(7)	001	IF value of field 10 (Transaction period) is entered, THEN value of field 10 is like	=	<YYYY>M<MM>
					002	IF value of field 5 (Transaction) is "F" AND value of BS record field 4 (Reporting frequency) is "Q", THEN value of field	=	Mandatory
					003	OTHERWISE, value of field	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Reserved			001	Value of field 12	=	null



Instrument identification data	13	Purpose of loan "H" = Housing loan "C" = Consumption credit "S" = Student loan "R" = Holiday residencies "O" = Other purpose "N" = Not defined	15: Purpose of loan	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F", "N01", "N02", "D" or "P" THEN value of field	=	Mandatory
					002	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F", "N01", "N02" "D" or "P" AND value of field 19 (Sector) begins with "14" or "15", THEN value of field 13	<>	"N"
					003	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F", "N01", "N02", "D" or "P" AND value of field 7 (Instrument) is "41" or "46" AND value of field 19 (Sector) begins with "14" or "15, THEN value of 13	=	"O"
					004	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F" or "P" AND value of field 7 (Instrument) is "43", "44" or "45" AND value of field 19 (Sector) begins with "14", THEN value of field 13	=	"C"



					005	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F" or "P" AND value of field 7 (Instrument) is "42" AND value of field 19 (Sector) begins with "14", THEN value of field	=	"C" or "O"
					006	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F" or "P" AND value of field 7 (Instrument) is "42", "43", "44" or "45" AND value of field 19 (Sector) begins with "15", THEN value of field 13	=	"O"
					007	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F", "N01", "N02", "D" or "P" "or" AND value of field 7 (Instrument) is "47", AND value of field 19 (Sector) begins with "14" or "15", THEN value of field 13	=	"H", "C", "S", "R", "O"
					008	IF value of field 4 (Allocation of balance sheet items) is "L", THEN value of field 13	=	"N" OR "Null"
					009	OTHERWISE, value of field 13	=	"N"
	14	Intra-group items "C" = Other credit and financial institutions and foreign affiliates	16: Intra-group items	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of field 5	=	Mandatory



		belonging to the same group "P" = Parent company "N" = Non-group undertaking / other undertaking				(Transaction) is "S", THEN value of field 14		
					002	IF value of field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of field 5 (Transaction) is "S", AND value of field 19 (Sector) is "121" OR begins with "13", "14" OR "15", THEN value of field 14	=	"N"
	15	Syndicated items		Char(1)	001	IF value of field 5 (Transaction) is "S", THEN value of field 15	=	Mandatory
					002	IF value of field is entered, the value	=	"Y" OR "N"
	16	Collateral "U" = Uncollateralized "D" = Collateral deficit "M" = Mortgages and real estate collateral (>= 100 %) "P" = Mortgages and real estate collateral (< 100 %) "O" =Other collateral "G" = Guarantee	18: Collateral	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "N01", "N02" or "D" AND value of field 9 (Securitization and loan transfers) is "null" , "SL" or "LI" AND value of field 19 (Sector) begins with "11", "14" or is "15" , THEN value of field 16	=	Mandatory
	17	Internal identifier (Unchangeable code for identification of the reported item)		Varchar (100)				
	18	Reserved			001	Value of field 18	=	null



Data on counter-party	19	Sector	11: Sector	Varchar (5)	001	Value of field 19	=	Mandatory
					002	IF value of field 24 (Country code) is "FI", THEN value of field 19	<>	"1314" or "1312"
					003	IF value of field 24 (Country code) <> "FI", THEN value of field 19	<>	"13141" or "13149"
					004	IF value of field 14 (Intra-group items) is "C" or "P", THEN value of field 19	<>	"121", begins with "13", "14" or is "15"
	20	<p>Credit institution exempt from minimum reserves</p> <p>A: Euro area</p> <p>Deposit counterparty reports code "Y", if counterparty is on the ECB's list of credit institutions exempt from minimum reserves.</p>		Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) begins with "22" AND value of field 19 (Sector) begins with "1221" or "1222" AND value of field 24 (Country code) is a value from "EMU countries" (Code list 9d), THEN value of field	=	"Y" OR "N"
		<p>N = NO (subtracted from minimum reserve calculation)</p> <p>Y = (included in minimum reserve calculation)</p> <p>B: Non- euro area countries and international organisations</p>			002	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) begins with "22" AND value of field 19 (Sector) begins with "1221" or "1222" AND value of field 24 (Country code) is a value from "Country code" (Code list 9b) EXCLUDING (Country code) "4C" or "36212" or from (Code list 9) EXCLUDING	=	"Y"



						"EMU countries" (Code list 9d), THEN value of field 20		
					003	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) begins with "22" AND value of field 24 (Country code) is "36212" or "4C", THEN value of field 20	=	"N"
					004	OTHERWISE, value of field 20	=	null
	21	Name of credit institution exempt from minimum reserves Report the name of credit institution exempt from minimum reserves		Varchar (100)	001	IF value of field 20 (Credit institution exempt from minimum reserves) is "Y" AND value of field 24 (Country code) is a value from "EMU countries" (Code list 9d), THEN value of field 21	=	Mandatory
	22	ECB's auxiliary sectors	30: ECB's auxiliary sectors	Char(1)	001	IF value of field 19 (Sector) is some other than "125" OR "126" THEN value of field 22	=	null
					002	IF value of field 22 (ECB's auxiliary sectors) is entered, the value belongs to	=	Code list 30
					003	IF value of field 19 (Sector) begins with "125" THEN value of field	=	"null" OR "1"
					004	IF value of field 19 (Sector) begins with "126" THEN value of field	=	"null" OR "2"
	23	Industrial classification	31: Industrial classification	Varchar(5)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "N01",	=	Mandatory



						"N02" or "D" AND value of field 7 (Instrument) begins with "4" AND value of field 9 (Securitization and loan transfers) is "LI", "SL" or "null" AND value of field 19 (Sector) begins with "11" or is "141", THEN value of field 23		
					002	OTHERWISE, value of field 23	=	null or begins with "00"
	24	Country code	9: Country, ISO 3166 9b: International organizations	Varchar(5)	001	Value of field 24	=	Mandatory
Data on counter-party to securitization and loan transfers	25	Sector (securitization and loan transfers)	11: Sector	Varchar(5)	001	IF value of field 9 (Securitization and loan transfers) is "SR", "SL", "LS", "LA" or "LI", THEN value of field 25	=	Mandatory
					002	OTHERWISE, value of field	=	null
					003	IF value of field 25 Sector (securitization and loan transfers) is entered AND value of field 27 Counterparty's home country (securitization and loan transfers) is "FI", THEN value of field 25	<>	"1314" or "1312"
					004	IF value of field 25 Sector (securitization and loan transfers) has been given AND value of field 27 Counterparty's home country (securitization and loan	<>	"13141" or "13149"



						transfers) <> "FI", THEN value of field 25		
	26	ECB's auxiliary sectors (securitization and loan transfers) Report whether the counterparty to securitised balance sheet item or loan transfer is FVC/SSPE	30: ECB's auxiliary sectors	Char(1)	001	IF value of field 25 Sector (securitization and loan transfers) begins with "125" THEN value of field	=	"1" OR null
					002	OTHERWISE; value of field	=	null
	27	Counterparty's home country (securitization and loan transfers)	9: Country, ISO 3166 9b: International organizations	Varchar(5)	001	IF value of field 9 (Securitization and loan transfers) has been given, THEN value of field 27	=	Mandatory
					002	OTHERWISE, value of field	=	null
	28	Reserved			001	Value of field 28	=	null
	29	Reserved			001	Value of field 29	=	null
	30	Reserved			001	Value of field 30	=	null
Data on quantity and price	31	Conversion currency ISO 4217	10: Currency (ISO 4217) 10c: Currency (withdrawn)	Char(3)	001	Value of field 31	=	Mandatory
	32	Book value		Number (20,2)	001	Value of field 32	=	Mandatory
	33	Book value currency		Char(3)	001	Value of field 33	=	"EUR"
	34	Book value excl. non-performing stock		Number (20,2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S" AND value of field 9 (Securitization and loan transfers) is "LI", "SL" or "null", THEN value of field	=	Mandatory



					002	IF value of field 32 (Book value) is ≥ 0 AND value of field 34 is reported, THEN value of field 34	\leq	Value of LD record field 32 (Book value)
					003	OTHERWISE, value of field	=	null
	35	Annualized agreed rate (%)		Number (6,2)	001	IF value of field 5 (Transaction) is "S", "N", "N01", "N02" or "D" AND value of field 9 (Securitization and loan transfers) is "LI", "SL" or "null", THEN value of field 35	=	Mandatory
					002	Value of field	<	1000
	36	Annual percentage rate of charge (%)		Number (6,2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "N01" or "N02" AND value of field 13 (Purpose of loan) is "C" or "H" AND value of field 19 (Sector) begins with "14", THEN value of field 36	=	Mandatory
					002	IF value of field 36 is entered, the value	<	1000
					003	OTHERWISE, value of field 36	=	null
	37	Interest payable Interest accrued but not paid on loans and deposits		Number (20,2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "L" AND value of field 5 (Transaction) is "S", THEN value of field 37	=	Mandatory
					002	OTHERWISE, Value of field 37 (Interest payable)	=	null
	38	Reserved			001	Value of field 38	=	null
	39	Reserved			001	Value of field 39	=	null



Interest rate classifications	40	Next interest rate reset Report next period of interest rate reset for loans "1" = In the next 12 months "2" = Over 1 year and up to 2 years "3" = Over 2 years	22: Interest rate reset	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S" AND value of field 19 (Sector) begins with "11", "14" or is "15", THEN value of field 40	=	Mandatory
					002	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S" AND value of field 19 (Sector) begins with "11", "14" or is "15" AND value of field 41 (Interest rate linkage) is "E" or "R", THEN value of field 40	=	"1"
					003	OTHERWISE, value of field 40	=	null
	41	Interest rate linkage "E" = Euribor rates "R" = Own reference rates "F" = Fixed interest rates "I" = Index or derivative "O" = Other	23: Interest rate linkage	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A", "L" or "O" AND value of field 5 (Transaction) is "S", "N", "N01", "N02" or "D" AND value of field 9 (Securitization and loan transfers) is "LI", "SL" or "null", THEN value of field 41	=	Mandatory
	42	Initial period of fixation "1" = Floating rate and up to 1 month "2" = Over 1 month and up to 3 months "31" =	24: Initial period of fixation	Varchar(2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "N01", "N02" or "D" AND value of field 19 (Sector) begins with "11",	=	Mandatory



		Over 3 months and up to 6 months "32" = Over 6 months and up to 12 months "4" = Over 1 year and up to 3 years "5" = Over 3 years and up to 5 years "6" = Over 5 years and up to 10 years "7" = Over 10 years				"14" or is "15", THEN value of field 42		
					002	IF the value of field 4 (Allocation of balance sheet items) is "A" AND the value of field 5 (Transaction) is "N01", "N02" or "D" and the value of field 19 (Sector) begins with "11", "14" or is "15" AND the value of field 41 (Interest rate linkage) is "E", THEN value of field 42	=	"1", "2", "31" or "32"
					003	IF the value of field 4 (Allocation of balance sheet items) is "A" AND the value of field 5 (Transaction) is "N01", "N02" or "D" and the value of field 19 (Sector) begins with "11", "14" or is "15" AND the value of field value of field 41 (Interest rate linkage) is "R", THEN value of field 42	=	"1"
Data on maturity	43	Original maturity	13: Original maturity	Varchar(3)	001	IF value of field 5 (Transaction) is S" or "F", THEN value of field 43	=	Mandatory



					002	IF value of field 5 (Transaction) is "N", "N01", "N02" or "D" AND value of field 19 (Sector) begins with "11", "14" or is "15", THEN value of field 43	=	Mandatory
					003	IF value of field 5 (Transaction) is "S" or "F" AND value of field 7 (Instrument) is "42", "43", "44" or "45", THEN value of field 43	=	"0"
					004	IF value of field field 5 (Transaction) is "S" AND value of field 7 (Instrument) is "221", "222", "226", "227" or "228", THEN value of field 43	=	"1"
	44	Remaining maturity "1" = Up to 1 year "2" = Over 1 year and up to 2 years "3" = Over 2 years	14: Remaining maturity	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S", THEN value of field 44	=	Mandatory
Data on loan size	45	Size of loan to non-financial corporation "11" Loans to non-financial corporations, up to EUR 50,000 "12" Loans to non-financial corporations, over EUR 50,000 and up to EUR 250,000 "2" = Loans to non-financial corporations, over EUR 250,000 and up to EUR 1 million	19: Size of loan to non-financial corporation	Varchar(2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "N01", "N02" or "D" AND value of field 19 (Sector) begins with "11", THEN value of field	=	Mandatory



		"3" = Loans to non-financial corporations, over EUR 1 million						
					002	OTHERWISE, value of field 45	=	null
Data on deposit term of notice	46	Deposit account's term of notice "1" = up to 3 months "2" = Over 3 months and up to 2 years "3" = Over 2 years	27: Term of notice	Char(1)	001	IF field 7 (Instrument) is "226", THEN value of field 46	=	Mandatory
					002	OTHERWISE, value of field 46	=	null
Loan losses and impairments	47	Individual loan losses and impairments Report loan losses and impairments on loans, securitised loans and other loan transfers. Report loan losses and impairments with a minus sign and reversals of collective loan losses without a minus sign.		Number (20,2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S" or "F", THEN value of field 47	=	Mandatory
					002	OTHERWISE, value of field 47	=	null

3.2.2 Examples

"LD";"Y";"12345671";"A";"S";"47";";";"H";"N";"N";"M";"1213fdkslöfk";"143";";";"FI";";";"EUR";10000,50;"EUR";9000;5,5001;6,0001;50,02;;"1";"E";"22";"3";"5,32

"LD";"Y";"12345671";"L";"S";"225";";";"N";"N";"N";"534fdsfsd";"11101";";";"SE";";";"SEK";10000,50;"EUR";3,2 003;;50,02;;"F";"3";



3.3 Impairment record IL

3.3.1 Record fields and validation

Collectively assessed impairments are reported in the impairment record IL. In addition to rules on structure and obligatoriness, the record must also fulfil the following conditions.

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	Record type	1: Record type	Char(2)	001	Value of field 1	=	"IL"
Data on reporter	02	Type of reporter's identifier	3: Type of identifier	Char(1)	001	Value of field 2	=	"Y"
	03	Reporter's identifier		Char(8)	001	Value of field 3 is	format	"NNNNNNNN"
Item classifications	04	Allocation of balance sheet items	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	"A"
	05	Transaction	6: Transaction	Char(2)	001	Value of field 5	=	"S"
	06	Reserved			001	Value of field 6	=	null
	07	Instrument	8: Instrument	Char(2)	001	Value of field 7 begins	with	"4"
	08	Reserved			001	Value of field 8	=	null
	09	Reserved			001	Value of field 9	=	null
	10	Reserved			001	Value of field 10	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Reserved			001	Value of field 12	=	null
	13	Purpose of loan	15: Purpose of loan	Char(1)	001	IF value of field 19 (Sector) begins with "14" or is "15", THEN value of field 13	<>	"N"
	14	Intra-group items	16: Intra-group items	Char(1)				
	15	Syndicated items		Char(1)	001	If value of field 15 is entered, then value of field 14	=	"Y" OR "N"
	16	Collateral	18: Collateral	Char(1)				
	17	Internal identifier		Varchar(100)				



	18	Reserved			001	Value of field 18	=	null
Data on counter-party	19	Sector	11: Sector	Varchar(5)	001	IF value of field 24 (Country code) is "FI", THEN value of field 19	<>	"1314" or "1312"
					002	IF value of field 24 (Country code) <> "FI", THEN value of field 19	<>	"13141" or "13149"
	20	Reserved			001	Value of field 20	=	null
	21	Reserved			001	Value of field 21	=	null
	22	ECB's auxiliary sectors	30: ECB's auxiliary sectors	Char(1)				
	23	Industrial classification	31: Industrial classification	Varchar(5)				
	24	Country code	9: Country, 9b: Intern. org	Varchar(5)				
	25	Reserved			001	Value of field 25	=	null
	26	Reserved			001	Value of field 26	=	null
	27	Reserved			001	Value of field 27	=	null
	28	Reserved			001	Value of field 28	=	null
	29	Reserved			001	Value of field 29	=	null
	30	Reserved			001	Value of field 30	=	null
Data on quantity and price	31	Conversion currency ISO 4217	10: Currency (ISO 4217) 10c: Currency (withdrawn)	Char(3)				
	32	Reserved			001	Value of field 32	=	null
	33	Reserved			001	Value of field 33	=	null
	34	Reserved			001	Value of field 34	=	null
	35	Reserved			001	Value of field 35	=	null
	36	Reserved			001	Value of field 36	=	null
	37	Reserved			001	Value of field 37	=	null
	38	Reserved			001	Value of field 38	=	null



	39	Reserved			001	Value of field 39	=	null
Interest rate classifications	40	Next interest rate reset	22: Interest rate reset	Char(1)				
	41	Interest rate linkage	23: Interest rate linkage	Char(1)				
	42	Reserved			001	Value of field 42	=	null
Data on maturity	43	Original maturity	13: Original maturity	Varchar(3)				
	44	Reserved			001	Value of field 44	=	null
Data on loan size	45	Size of loan to non-financial corporation	19: Size of loan to non-financial corporation	Number(20,2)				
	46	Reserved			001	Value of field 46	=	null
Loan losses and impairments	47	Collective impairments		Number(20,2)	001	Value of field 47	=	Mandatory

3.3.2 Examples

"IL";"Y";"12345671";"A";"S";"47";"H";"143";



3.4 Content record REST

3.4.1 Record fields and validation

The general content record REST is used for reporting balance sheet data not related to securities, loans and deposits. Derivatives flow data (net payments) and data on commercial and local authority paper arranged by banks are also reported here.

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	Record type	1: Record type	Char(4)	001	Value of field 1	=	"REST"
Data on reporter	02	Type of reporter's identifier	3: Type of identifier	Char(1)	001	Value of field 2	=	"Y"
	03	Reporter's identifier		Char(8)	001	Value of field 3	=	in format "NNNNNNNN"
Item classifications	04	Allocation of balance sheet items "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	Mandatory
					002	IF value of field 7 (Instrument) is "91", THEN value of field 4	=	"O"
	05	Transaction "S" = Stock "F" = Flow	6: Transaction	Varchar(2)	001	Value of field 5	=	"S" or "F"
	06	Reserved			001	Value of field 6	=	null
	07	Instrument "21" = Currency "341" = Standardised derivatives "342" = OTC derivatives "343" = FX Spot "711" = Interest reconciliation item (unallocated interest payable) "712" = Amounts receivable / payable in respect of transit items	8: Instrument	Varchar(3)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S", THEN value of field 7	=	"21", "341", "342", "343", "711", "712", "713", "714", "719" or "82"



		"713" = Receivables on disposals of securities / Accounts payable on securities "714" = Short sale "719" = Other items "81" = Other capital and reserves "82" = Fixed assets "91" = Domestic commercial paper and local authority paper arranged by credit institutions (excluding own commercial paper)						
					002	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 5 (Transaction) is "S", THEN value of field 7	=	"341", "342", "343", "711", "712", "713", "714", "719" or "81"
					003	IF value of field 4 (Allocation of balance sheet items) is "O", AND value of field 5 (Transaction) is "S" or "F", THEN value of field 7	=	"91"
					004	IF value of field 4 (Allocation of balance sheet items) is "A" or "L", AND value of field 5 (Transaction) is "F", THEN value of field 7	=	"341", "342" or "343"
	08	Reserved			001	Value of field 8	=	null
	09	Reserved			001	Value of field 9	=	null
Data on counterparty	10	Intra-group items	16: Intra-group items	Char(1)	001	IF value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) is "341", "342" or "343", THEN value of field 10	=	Mandatory
					002	IF value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) is "341", "342" or "343", AND value of field 12 (Sector) is "121" or begins with	=	"N"



						"13" or "14", THEN value of field 10		
					003	OTHERWISE; value of field 10	=	null
	11	Internal identifier		Varchar(100)				
	12	Sector	11: Sector	Varchar(5)	001	IF value of field 7 (Instrument) is "21", "81" OR "82", THEN value of field 12	=	null
		Not anymore sector by sector			002	IF value of field 7 (Instrument) is "91", THEN value of field 12	=	begins with "11", "12" or "13"
					003	OTHERWISE, value of field 12	=	Code list 11 or "null"
					004	IF value of field 12 (Sector) is entered AND value of field 13 (Country code) is "FI", THEN value of field 12	<>	"1314" or "1312"
					005	IF value of field 12 (Sector) is entered AND value of field 13 (Country code) <> "FI", THEN value of field 12	<>	"13141" or "13149"
					006	IF value of field 5 (Instrument) is "F" AND value of field 7 (Instrument) is "341", "342" OR "343", THEN value of field 12	=	null
	13	Country code	9: Country, 9b: International organizations 9c: Unknown country	Varchar(5)	001	IF value of field 7 (Instrument) is "21", "81" OR "82", THEN value of field 13	=	null
					002	OTHERWISE, value of field 13 belongs to	=	Code list 9, Code list 9b or Code list 9c
	14	Reserved			001	Value of REST record field 14	=	null



Data on quantity and price	15	Conversion currency ISO 4217	10: Currency 10b Unknown currency 10c: Currency (withdrawn)	Char(3)	001	IF value of field 7 (Instrument) is "91", THEN value of field 15 is in	=	Code list 10
					002	IF value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) is "341", "342", "343", "711", "712", "713", "714" or "719", THEN value of field 15	=	Code list 10 or "UUU"
					003	IF value of field 7 (Instrument) is "21", THEN value of field 15	=	"EUR" or "003"
					004	IF value of field 5 (Transaction) is "F" AND value of field 7 (Instrument) is "81" or "82", THEN value of field 15	=	null
					005	IF value of field 5 (Transaction) is "F" AND value of field 7 (Instrument) is "341", "342" or "343", THEN value of field 15	=	null
	16	Book value		Number (20,2)	001	Value of field 16	=	Mandatory
					002	IF value of field 7 (Instrument) is "21", "82" or "91", THEN value of field 16	>	0
	17	Book value currency		Char(3)	001	Value of field 17	=	"EUR"

3.4.2 Examples

"REST";"Y";"12345671";"A";"S";;"341";;"N";"Internal identifierXC";"12212";"US";;"USD";10000,50;EUR

"REST";"Y";"12345671";"L";"S";;"342";;"N";"324fdsff";"11102";"GB";;"GBP";10000,50;EUR



3.5 Security-by-security record SBS

3.5.1 Record fields and validation

Securities are reported on a security-by-security basis in the SBS record. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions.

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	Record type	1: Record type	Char(3)	001	Value of field 1	=	"SBS"
Data on reporter	02	Type of reporter's identifier	3: Type of identifier	Char(1)	001	Value of field 2	=	"Y"
	03	Reporter's identifier		Char(8)	001	Value of field 3 is in format	=	"NNNNNNNN"
Item classifications	04	Allocation of balance sheet items "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	Mandatory
	05	Transaction "S" = Stock "RB" = Repo purchases (reverse repos) / Securities lending "RS" = Repo sales / Securities lending "SH" Short sale	6: Transaction	Varchar(2)	001	Value of field 5	=	"S", "RB", "RS" or "SH"
					002	IF value of field 4 (Allocation of balance sheet items) is "O" THEN value of field 5	=	"RB", "RS" or "SH"
					003	IF value of field 4 (Allocation of balance sheet items) is "A" or "L" THEN value of field 5	=	"S"



	06	Instrument "33" = Debt securities "511" = Quoted shares "512" = Unquoted shares "513" = Other equity "52" = Fund shares	8: Instrument	Varchar(3)	001	Value of field 6	=	" Mandatory
					002	Value of field 6		"33", "511", "512", "513" OR "52"
					003	IF value of field 4 (Allocation of balance sheet items) is "L" THEN value of field 6	<>	"52"
	07	Reserved			001	Value of field 7	=	null
Instrument identification data	08	Internal identifier		Varchar (100)	001	Value of field 8	=	Mandatory
	09	ISIN code		Char(12)	001	Value of field 9	=	Valid ISIN code
	10	Reserved			001	Value of field 10	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Capital certainty		Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 6 (Instrument) is "33", THEN value of field 12	=	Mandatory
					002	OTHERWISE, value of field 12	=	null
Data on quantity and price	13	Number of instruments		Number (24,6)	001	IF value of field 6 (Instrument) is "33", THEN value of field 13	=	null
					002	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "SH" AND value of field 6 (Instruments) begins with "5", THEN value of field 13	<	0
					003	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "RS" and value of field 6	>	0



						(Instrument) begins with "5", THEN value of field 13		
					004	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "RB" and value of field 6 (Instrument) begins with "5", THEN value of field 13	>	0
					005	IF value of field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of field 5 (Transaction) is "S" and value of field 6 (Instrument) begins with "5", THEN value of field 13	<>	0
	14	Total nominal value		Number (20,2)	001	IF value of field 6 (Instrument) begins with "5", THEN value of field 14	=	null
					002	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "SH" AND value of field 6 (Instrument) is "33", THEN value of field 14	<	0
					003	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "RS" AND value of field 6 (Instrument) is "33", THEN value of field 14	>	0
					004	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "RB" AND value of field 6 (Instrument) is "33", THEN value of field 14	>	0
					005	IF value of field 4 (Allocation of balance sheet items) is "A" OR "L"	<>	0



						AND value of field 5 (Transaction) is "S" AND value of field 6 (Instrument) is "33", THEN value of field 14		
	15	Nominal value currency ISO 4217	10: Currency (ISO 4217) 10c: Currency (withdrawn)	Char(3)	001	Value of field 15	=	Mandatory
	16	Total market value (dirty price)		Number (20,2)	001	Value of field 16	=	Mandatory
					002	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "SH", THEN value of field 16	<	0
					003	IF value of field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of field 5 (Transaction) is "S" AND value of field 6 (Instrument) is "33" AND value of field 14 (Total nominal value) is <0, THEN value of field 16	<	0
					004	IF value of field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of field 5 (Transaction) is "S" AND value of field 6 (Instrument) begins with "5" AND value of field 13 (Number of instruments) is <0, THEN value of field 16	<	0
	17	Market value currency (dirty price)		Char(3)	001	Value of field 17	=	"EUR"
	18	Classification according to recognition in financial statements "11" = Held-for-trading "12" = Securities to which fair value option is applied	34 : Recognition in financial statements	Varchar(2)	001	IF value of field 4 (Allocation of balance sheet items) is "A", THEN value of field 18	=	"11", "12", "2", "3" or "4"



		"2" = Available-for-sale financial assets "3" = Held-to-maturity investments "4" = Loans and receivables "5" = Liabilities measured at amortised cost						
					002	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 5 (Transaction) is "S", THEN value of field 18	=	"11", "12" or "5"
					003	OTHERWISE, value of field 18	=	null
	19	Total market value (clean price)		Number (20,2)	001	IF value of field 6 (Instrument) begins with "5", THEN value of field 19	=	null
					002	OTHERWISE, value of field 19	=	Mandatory
					003	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "SH" AND value of field 6 (Instrument) is "33", THEN value of field 19	<	0
					004	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "RS" AND value of field 6 (Instrument) is "33", THEN value of field 19	>	0
					005	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "RB" AND value of field 6 (Instrument) is "33", THEN value of field 19	>	0
					006	Absolute value of field 19	<=	Absolute value of field 16 (Total



								market value (dirty price))
					007	IF value of field 4 (Allocation of balance sheet items) is "A" or "L" AND value of field 5 (Transaction) is "S" AND value of field 6 (Instrument) is "33", AND value of field 14 (Total nominal value) is <0, THEN value of field 19	<	0
	20	Market value currency (clean price)		Char(3)	001	IF value of field 19 (Total market value (clean price)) is entered, THEN value of field 20	=	"EUR"
Data on group	21	Intra-group items	16: Intra-group items	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A", THEN value of field 21 belongs to	=	Code list 16
					002	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 39 (Issuer's sector) is "121" or begins with "13" or "14", THEN value of field 21	=	"N"
					003	OTHERWISE, value of field 21	=	null
Direct investment and dividends	22	Direct investment		Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S" AND value of field 6 (Instrument) begins with "51" AND value of field 9 (ISIN code) has not been entered, THEN value of field 22	=	"Y" or "N"
					002	OTHERWISE; value of field	=	null
	23	Dividends Dividends and yields received from and paid to abroad		Number (20,2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 6 (Instrument) begins with "5" AND value of field 9 (ISIN code) has not been entered AND value of field 40	>=	0



						(Issuer's home country) <> "FI", THEN value of field 23		
					002	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 6 (Instrument) begins with "5" AND value of field 9 (ISIN code) has not been, THEN value of field 23	>=	0
					003	OTHERWISE, value of field 23	=	null TAI >0
	24	Dividend currency		Char(3)	001	IF value of field 23 (Dividends) has been entered, THEN value of field 24	=	"EUR"
					002	OTHERWISE, value of field 24	=	null
	25	Reserved			001	Value of field 25	=	null
	26	Reserved			001	Value of field 26	=	null
	27	Reserved			001	Value of field 27	=	null
Data on counter-party (repo agreements and short sales)	28	Counterparty's sector	11: Sector	Varchar(5)	001	IF value of field 5 (Transaction) is "RB", "RS" or "SH", THEN value of field 28	=	Mandatory
					002	IF value of field 5 (Transaction) is "RB", "RS" or "SH", THEN value of field 28 belongs to	=	Code list 11
					003	IF value of field 28 (Counterparty's sector) is entered AND value of field 29 (Counterparty's home country) is "FI", THEN value of field 28	<>	"1314" or "1312"
					004	IF value of field 28 (Counterparty's sector) is entered AND value of field 29 (Counterparty's home country) <> "FI", THEN value of field 28	<>	"13141" or "13149"



	29	Counterparty's home country	9: Country, ISO 3166 9b: International organizations	Varchar(5)	001	IF value of field 5 (Transaction) is "RB", "RS" or "SH", THEN value of field 29	=	Mandatory
					002	IF value of field 5 (Transaction) is "RB", "RS" or "SH", THEN value of field 29 belongs to	=	Code list 9 Code list 9b
Data on maturity	30	Issue date		Char(8)	001	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 6 (Instrument) is "33", THEN value of field 30	=	Mandatory
					002	IF value of field 9 (ISIN code) has not been entered AND value of field 6 (Instrument) is "33", THEN value of field 30	=	Mandatory
					003	IF value of field 31 (Maturity date) has been entered, THEN value of field 30	=	Mandatory
					004	Value of field 30 is in format	=	<YYYY><MM><DD>
					005	Value of field 30	=	>19500101
	31	Maturity date		Char(8)	001	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 6 (Instrument) is "33", THEN value of field 31	=	Mandatory
					002	IF value of field 9 (ISIN code) has not been entered AND value of field 6 (Instrument) is "33", THEN value of field 31	=	Mandatory
					003	IF value of field 30 (Issue date) has been entered, THEN value of field 31	=	Mandatory
					004	IF value of field 30 (Issue date) has been entered, THEN value of field 31	>	Value of field 30 (Issue date)
					005	Value of field 31 is in format	=	<YYYY><MM><DD>



					006	Value of field 31	=	>19500101
	32	Reserved			001	Value of field 32	=	null
	33	Reserved			001	Value of field 33	=	null
	34	Reserved			001	Value of field 34	=	null
Country of issue	35	Country of issue	9: Country, ISO 3166	Char(2)	001	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 6 (Instrument) is "33" AND value of field 9 (ISIN code) has not been entered, THEN value of field 35	=	Mandatory
Data on counter-party	36	Type of issuer's identifier	3: Type of identifier	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 9 (ISIN code) has not been entered, THEN value of field	=	Mandatory
					002	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 9 (ISIN code) has not been entered AND value of field 40 (Issuer's home country) is "FI", THEN value of field 36	=	"Y"
	37	Issuer's identifier		Varchar(20)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 9 (ISIN code) has not been entered, THEN value of field 37	=	Mandatory
					002	IF value of field 36 (Type of issuer's identifier) is "Y", THEN value of field 37	=	Valid business ID
					003	IF value of field 36 (Type of issuer's identifier) is "Y", THEN value of field 37 is in format	=	"NNNNNNNN"
	38	Issuer's name		Varchar(100)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O", THEN value of field 38	=	Mandatory



	39	Issuer's sector	11: Sector	Varchar(5)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 9 (ISIN code) has not been entered, THEN value of field 39	=	Mandatory
					002	IF value of field 39 (Issuer's sector) is entered AND value of field 40 (Issuer's home country) is "FI", THEN value of field 39	<>	"1314" or "1312"
					003	IF value of field 39 (Issuer's sector) is entered AND value of field 40 (Issuer's home country) <> "FI", THEN value of field 39	<>	"13141" or "13149"
	40	Issuer's home country	9: Country, 9b: Intern. organizations	Char(2)	001	IF value of field 4 (Allocation of balance sheet items) is "A" or "O" AND value of field 9 (ISIN code) has not been entered, THEN value of field 40	=	Mandatory

3.5.2 Examples

"SBS";"Y";"12345671";"A";"S";"33";;"Internal todjod";";";;10000,00;"EUR";15000,00;"EUR";"11";14000,00;"EUR";"N";";";;"20101231";"20201231";";";;"Y";"12345672";"Bank ABC";"12212";"FI"

"SBS";"Y";"12345671";"L";"S";"33";;"dasfadf676";";";;"N";;10000,00;"SEK";15000,00;"EUR";"11";14000,00;"EUR";";";;"20101231";"20201231";";";;"SE";";";;



3.6 Balance sheet record BS

3.6.1 Record fields and validation

The balance sheet record BS is used for reporting eg the balance sheet total. In addition to rules on structure and obligatoriness, the record must also fulfil the following conditions.

	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	Record type	1: Record type	Char(2)	001	Value of field 1	=	"BS"
Data on reporter	02	Type of reporter's identifier	3: Type of identifier	Char(1)	001	Value of field	=	"Y"
	03	Reporter's identifier		Char(8)	001	Value of field 3 is in format	=	"NNNNNNNN"
	04	Reporting frequency	4: Reporting frequency	Char(1)	001	Value of field 4	=	"M" or "Q"
Item classifications	05	Reporter's name		Varchar (100)	001	Value of field 5	=	Mandatory
	06	Reserved			001	Value of field 6	=	null
	07	Number of housing loan customers (households)		Number (10)	001	IF value of field 7 (is entered, the value	>	0
	08	Number of households' deposit accounts		Number (10)	001	IF value of field 8 is entered, the value	>	0
Number of deposit accounts	09	Number of deposit accounts		Number(10)	001	IF value of field 9	>	0
	10	Number of transferable overnight deposit accounts		Number(10)	001	IF value of field 10 is entered, the value	>	0



					002	IF value of field 10 is entered, the value	<=	Value of field 9 (Number of deposit accounts)
	11	Number of transferable overnight deposit accounts: Internet/PC-linked		Number(10)	001	IF value of field 11 is entered, the value	>	0
					002	IF value of field 11 is entered, the value	<=	Value of field 10 (Number of transferable overnight deposit accounts)
Number of employees and offices	12	Number of offices		Number(6)	001	IF value of field 12 is entered, the value	>	0
	13	Number of employees		Number(10)	001	IF value of field 13 is entered, the value	>	0
Balance sheet total	14	Balance sheet total		Number (20,2)	001	Value of field 14	>	0
					002	Value of field 14	=	Value must correspond the sums of reported asset and liability items to the accuracy of EUR 5,000 (+/-)
Number of other overnight deposit accounts	15	Number of other overnight deposit accounts		Number(10)	001	IF value of field 15 is entered, the value	>	0
					002	IF value of field 15 is entered, the value	<=	Value of field 9 (Number of



								deposit accounts)
	16	Number of other overnight deposit accounts: Internet/PC-linked		Number(10)	001	IF value of field 16 is entered, the value	>	0
					002	IF value of field 16 is entered, the value	<=	Value of field 15
Number of payment accounts	17	Number of payment accounts		Number (10)	001	IF value of field 17 is entered, the value	>=	0
Number of accounts for electronic money	18	Number of accounts for electronic money		Number (10)	001	IF value of field 18 is entered, the value	>=	0

3.6.2 Examples

"BS";"Y";"12345671";"M";"Abc";;;;100;50;40;100;1000;

3.7 Report-level validation rules

The following validation rules do not relate to individual fields but pertain to a combination of several fields or the report on the whole.

3.7.1 Coherency

Rule RATI.ALL.R1



- The report file can only contain the report of one (1) reporter. Hence, field *Reporter's identifier* (field 3) must have identical values in batch record 000 and content records (LD, IL, REST, SBS and BS).

Rule RATI.ALL.R2

- The report file must include at least both the 000 record and the BS record.

3.7.2 SBS records

Rule RATI.SBS.R1

- The same combination of fields *ISIN code* (field 9) and *Allocation of balance sheet items* (field 4) has always same values in the following fields, if data is entered in them.

- Instrument (field 6)
- Capital certainty (field 12)
- Type of issuer's identifier (field 36)
- Issuer's identifier (field 37)
- Issuer's name (field 38)
- Issuer's sector (field 39)
- Issuer's home country (field 40)

Rule RATI.SBS.R2

- The same combination of fields *Internal identifier* (field 8) and *Allocation of balance sheet items* (field 4) has always same values in the following fields, if data is entered in them.

- Instrument (field 6)
- ISIN code (field 9)
- Capital certainty (field 12)
- Type of issuer's identifier (field 36)
- Issuer's identifier (field 37)
- Issuer's name (field 38)
- Issuer's sector (field 39)



- Issuer's home country (field 40)

Rule RATL.SBS.R3

- Security-by-security records can be divided into several rows in assets (A) and off-balance sheet items (O) according to the allocation of balance sheet items, transaction, nominal value and classification according to recognition in financial statements. There can be only one SBS record in the file with the same combination of the following fields:

- Reporter's identifier (field 3)
- Allocation of balance sheet items (field 4), which takes the value "A" or "O"
- Transaction (field 5)
- Internal identifier (field 8)
- Nominal value currency (field 15)

Rule RATL.SBS.R4

- On the liabilities side (L), security-by-security records can be divided into several rows according to classification according to recognition in financial statements, and country of issuance. There can be only one SBS record in the file with the same combination of the following fields:

- Reporter's identifier (field 3)
- Allocation of balance sheet items (field 4), which takes the value "L"
- Internal identifier (field 8)
- Nominal value currency (field 15)
- Classification according to recognition in financial statements (field 18)

3.7.3 Balance sheet check

Rule RATL.BS.R1 (Assets)**Rule RATL.BS.R2 (Liabilities)**

-The sum of balance sheet data¹ reported in LD, SBS and REST records must correspond to item "BALANCE SHEET TOTAL" reported in the BS record (field 14) as presented in the table below. Assets and liabilities are both summed up

¹ In the case of loans and deposits, interest payable must also be taken into account.



Version 1.7.3
(30 October 2015)

separately. Asset and liability items must correspond the "BALANCE SHEET TOTAL" reported in BS record to the accuracy of EUR 5,000 (+/-).

Reported item:	Instruments included in the balance sheet and reported in the records
Record code:	Indicates the record in which the respected instruments are reported.
Instrument:	Classification code of the instrument included in the balance sheet.
Allocation of balance sheet items:	A = Asset and L = Liability.
Transaction:	S = Stock data .
Operator:	Tells which data must be summed up.



RULE RATI.BS.R1 (Assets)

No	Reported item	Record code	Instru-ment	Assets liabilities	Trans-action	Sector	Fields to be summed up	Operator
1	BALANCE SHEET TOTAL, ASSETS	BS					Balance sheet total (field 14)	
2	Currency	REST	21	A	S	Total	Book value (field 16)	+
3	Loans (wide)						Book value (field 32)	+
	Money market promissory notes (non-marketable)	LD	41	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Revolving loans	LD	42	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Overdrafts	LD	43	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Extended credit card credit	LD	44	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Convenience credit card credit	LD	45	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Reverse repos	LD	46	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Other loans	LD	47	A	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Money market promissory notes (non-marketable)	LD	41	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Revolving loans	LD	42	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Overdrafts	LD	43	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Extended credit card credit	LD	44	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Convenience credit card credit	LD	45	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Reverse repos	LD	46	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Other loans	LD	47	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
4	Securities other than shares and equity, excluding derivatives	SBS	33	A	S	Total	Market value (clean) (field 19)	+
5	Shares and other equity						Market value (dirty) (field 16)	+
	Quoted shares	SBS	511	A	S	Total	x	+
	Unquoted shares	SBS	512	A	S	Total	x	+
	Other equity	SBS	513	A	S	Total	x	+
	Investment fund shares	SBS	52	A	S	Total	x	+
6	Fixed assets	REST	82	A	S	Total	Book value (field 16)	+
7	Other assets						Book value (field 16) Market value (dirty) (field 16) - Market value (clean) (field 19) Interest payable (field 37)	
	Interest reconciliation item (unallocated interest payable)	REST	711	A	S	Total	x	+
	Amounts receivable in respect of transit items	REST	712	A	S	Total	x	+
	Receivables on disposals of securities	REST	713	A	S	Total	x	+
	Short sale	REST	714	A	S	Total	x	+
	Other items	REST	719	A	S	Total	x	+
	Money market promissory notes (non-marketable)	LD	41	A	S	Total		x
	Revolving loans	LD	42	A	S	Total		x
	Overdrafts	LD	43	A	S	Total		x
	Extended credit card credit	LD	44	A	S	Total		x
	Convenience credit card credit	LD	45	A	S	Total		x
	Reverse repos	LD	46	A	S	Total		x
	Other loans	LD	47	A	S	Total		x
	Securities other than shares and equity, excluding derivatives	SBS	33	A	S	Total	x	+
8	Derivatives						Tasearvo (kenttä 16)	
	Standardised derivatives	REST	341	A	S	Total	x	+
	OTC-derivatives	REST	342	A	S	Total	x	+
	FX spot	REST	343	A	S	Total	x	+
9	BALANCE SHEET TOTAL, ASSETS						=2+3+4+5+6+7+8	=
	DIFFERENCE						=-1-9	



RULE RATI.BS.R2 (Liabilities)

No	Reported item	Record code	Instru-ment	Assets liabilities	Trans-action	Sector	Fields to be summed up	Operator
10	BALANCE SHEET TOTAL, LIABILITIES	BS					Balance sheet total (field 14)	
11	Deposits (wide)						Book value (field 32)	
	Transferable overnight deposits	LD	221	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Non-transferable overnight deposits (excl. promissory notes)	LD	222	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Promissory notes (non-marketable)	LD	223	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Repos	LD	224	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Deposits with agreed maturity	LD	225	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Deposits redeemable at notice	LD	226	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Hardware-based e-money	LD	227	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Software-based e-money	LD	228	L	S	Begins with S.1221 + S.121 + begins with S.1222	x	+
	Transferable overnight deposits	LD	221	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Non-transferable overnight deposits (excl. promissory notes)	LD	222	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Promissory notes (non-marketable)	LD	223	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Repos	LD	224	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Deposits with agreed maturity	LD	225	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Deposits redeemable at notice	LD	226	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Hardware-based e-money	LD	227	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
	Software-based e-money	LD	228	L	S	Total - begins with S.1221 - S.121 - begins with S.1222	x	+
12	Debt securities	SBS	33	L	S	Total	Market value (clean) (field 19)	+
13	Capital and reserves						Market value (dirty) (field 16) Book value (field 16)	
	Quoted shares	SBS	511	L	S	Total	x	+
	Unquoted shares	SBS	512	L	S	Total	x	+
	Other equity	SBS	513	L	S	Total	x	+
	Investment fund shares	REST	81	L	S	Total		+
14	Other liabilities						Book value (field 16) Market value (dirty) (field 16) - Market value (clean) (field 19) Interest payable (field 37)	
	Interest reconciliation item (unallocated interest payable)	REST	711	L	S	Total	x	+
	Amounts payable in respect of transit items	REST	712	L	S	Total	x	+
	Accounts payable on securities	REST	713	L	S	Total	x	+
	Short sale	REST	714	L	S	Total	x	+
	Other items	REST	719	L	S	Total	x	+
	Transferable overnight deposits	LD	221	L	S	Total		+
	Non-transferable overnight deposits (excl. promissory notes)	LD	222	L	S	Total		+
	Promissory notes (non-marketable)	LD	223	L	S	Total		+
	Repos	LD	224	L	S	Total		+
	Deposits with agreed maturity	LD	225	L	S	Total		+
	Deposits redeemable at notice	LD	226	L	S	Total		+
	Hardware-based e-money	LD	227	L	S	Total		+
	Software-based e-money	LD	228	L	S	Total		+
	Debt securities	SBS	33	L	S	Total	x	+
15	Derivatives						Book value (field 16)	
	Standardised derivatives	REST	341	L	S	Total	x	+
	OTC-derivatives	REST	342	L	S	Total	x	+
	FX spot	REST	343	L	S	Total	x	+
16	BALANCE SHEET TOTAL, LIABILITIES						=11+12+13+14+15	=
	DIFFERENCE						=10-16	