MFI DATA COLLECTION (RATI) RECORD STRUCTURE

Version: 5.2

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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	- 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	Changes to validations of following LD record fields: - 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). Changes to validations of following SBS record fields: - 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".

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			Changes to validations of following REST record fields: - 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. Other changes: - 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	Changes to validations of following REST record fields: - sector (field 12), Country code (field 13), Conversion currency (field 15). Changes to validations of following SBS record fields: - issuer's identifier (field 37). Changes to validations of following LD record fields: - credit institution exempt from minimum reserves (field 20) - name of credit institution exempt from minimum reserves (field 21). Misspellings corrected in some record fields.
1.2	7 October 2009	9 October 2009	New report-level validation rules: - RATI.000.R1 and RATI.000.R2. Changes to validations of following SBS record fields: - dividends (field 23) - type of issuer's identifier. Changes to validations of following 000 record fields: - reporting period (field 06). - intra-group items (field 14).

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1.3	5 March 2010	1 April 2010	Changes to validations of following LD record fields: - purpose of loan (field 13) - initial period of fixation (field 42).
1.3.1	17 March 2010	1 April 2010	Changes to validations of following REST record field: - book value (field 16).
1.4	29 April 2010	1 May 2010	Changes to validations of following LD record fields: - book value (field 32) - book value excl. non-performing stock (field 34) - remaining maturity (field 44) - individual loan losses and impairments (field 47). Changes to validations of following SBS record fields: - 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	Changes to validations of following LD record fields: - purpose of loan (field 13) - ECB's auxiliary sectors (field 22 - remaining maturity (field 44). Changes to validations of following REST record fields: - allocation of balance sheet items (field 4) - instrument (field 7) - sector (field 12). Changes to validations of following SBS record fields: - instrument (field 6) - number of instruments (field 13) - total market value (dirty) (field 16) - total market value (clean) (field 19)

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			- dividends (field 23) - issuer's identifier (field 37). Changes to validations in the sum up of the balance sheet: - rule RATI.BS.R1 (Assets) - 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	Changes to validations of Technical batch record: - data type (field 05). 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). Changes to validations of following REST record fields: - intra-group items (field 10) - sector (field 12). 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).
1.5.4	7 February 2011	1 January 2011	Delete validation rule RATI_LD_42_004. Change validation rule RATI_SBS_14_004.

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1.6	1 June 2011	1 December 2011	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)) - size of loan to non-financial corporation (field 45): structure of field 45 changed (Varchar(2)). Changes to validations of following IL record fields: - original maturity (field 43): structure of field 43 changed (Varchar(3)). Changes to validations of following REST record fields: - instrument (field 7): validations 001 and 002 changed - sector (field 12): validation 006 removed. Changes to validations of following SBS record fields: - allocation of balance sheet items (field 4): validation 003 changed, validation 005 added - transaction (field 5): validation 001 changed - number of instruments (field 13): validations 002 and 004 changed - total nominal value (field 14): validations 002 and 004 changed - total market value (dirty price) (field 16): validation 002 - total market value (clean price) (field 19): validations 003 and 005 changed - country of issue (field 35): validation 001 changed, validation 002 removed. Changes to validations of following BS record fields: - fields Number of housing loan customers (field 7) and Number of households' deposit accounts (field 8) added.
1.6.1	28 September 2011	1 December 2011	Changes to validations of following IL record fields: - purpose of loan (field 13): validation 001 added. Changes to validations of following SBS record fields: - allocation of balance sheet items (field 4): validations 002 and 003 changed.

1.6.2	28 October 2011	1 December 2011	Changes to validations of following SBS record fields: - counterparty's sector (field 28): validations 001 and 002 changed - counterparty's home country (field 29): validations 001 and 002 changed. 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	4 January 2013	1 Januay 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
			- instument (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))

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			- 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)) - 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. Changes of following IL record fields: - size of loan to non-financial corporation, (field 45) added - sector (field 19): structure of field 19 changed (Varchar(5)). Changes of following REST record fields: - sector (field 12): validation 002 changed - sector (field 12): structure of field 12 changed (Varchar(5)). Changes to validations of following SBS record fields: - 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)). In all content records (LD, IL, REST, SBS): - new classification of sectors (2012). Changes to validations in the sum up of the balance sheet (new sector added):

			- rule RATI.BS.R1 (Assets) - rule RATI.BS.R2 (Liabilities).
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 May 2015	1 January 2015	Changes to LD record fields: - annualized agreed data (field 35): validation 002 removed and changed the validation 003 → 002. Changes to SBS record fields: - instrument (field 6): Name of the instrument 52 changed.
1.7.3	26 August 2015	1 October 2015	Validation of field 39 added to SBS record.

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		1 December 2015	Two new fields added to BS record.
	26 August 2015		
1.7.4	10 June 2016	31 December 2016	Four new fields added to BS record. Treatment of holdings of own issues of debt securities added to SBS record. Reporting of money market papers arranged on behalf of others added to SBS record and deleted from REST record. Two new outstanding amounts codes added to LD record field 9 Securitisation and loan transfers, and content and validations changed for rules 001, 002, 003 and 004. Validations added to LD record field 25 Sector (Securitisation and loan transfers), validations 001–006. Validation 001 changed in fields 41, 35, 34, 23 and 16.
1.7.5	28 October 2016	31 December 2016	Numbering of rules have been corrected on LD, SBS and REST -records according to amendments of version 1.7.4.
1.7.6	15 November 2016	31 December 2016	Changes to SBS record field 5 validation 002 and field 14 validation 005.
1.7.7	2 December 2016	31 December 2016	Instructions on the fields 16 and 17 of SBS-record have been specified.
2.0	3 November 2017	1 January 2018	Expanded the instrument list in the LD record field 7. Added two new validations 006 and 007 to the LD record field 7. Specified validation 007 in LD record field 13. Specified validation 003 in LD record field 22. Changed the code list in SBS record field 18 as well as the validations 001 and 002. Added a new BS record field 23 which defines whether the reporter uses the expanded instrument list on the LD record or not. Changed the balance sheet check for LD record's new instruments.
3.0	31 August 2018	1 January 2019	Deleted field 2.3. Problem Situations. Deleted validation 006 and 007 in LD record field 7. Changed validation in BS record field 23.
4.0	28 February 2019	1 June 2019	Sections referring to DCS service updated to DCS2 service. Batch record (000) fields 1-3 and 7 updated.

			Business ID replaced by MFI code in the file name and batch record (000). Seconds added to time stamp. Identifying time stamp added to file name.
4.1	27 March 2019	1 June 2019	Data provider's VAT number added to the file name. Batch record (000) fields 2-3 and 6-7 updated. MFI code replaced by VAT number in the batch record (000). Business ID replaced by MFI code in LD, IL, REST, SBS and BS record (excl. SBS record field 37).
4.2	10 September 2019	1 January 2020	Reporting of the last fields of batch record and content records specified.
4.3	11 December 2020	1 January 2020	Fields 15 and 16 were renamed on the BS record.
5.0	4 June 2020	1 March 2021	Sub-categories of other equity and fixed assets added to the REST record. Notional cash pooling arrangements added to the LD record. Classification of collateral in field 16 of the LD record expanded for the factoring instrument. Classification of purpose expanded in field 13 of the LD record. Instrument added for reporting the CVA/DVA values for derivatives.
5.1	28 September 2020 17 December 2020 11 February 2021	1 March 2021	Transaction T added for reporting the netting effect of repos. The mandatoriness rules for fields 37, 40, 41 and 42 concerning non-recourse factoring (collateral = A) clarified. Value "null" added to validation rule 001 in the LD record field 8. New validation added to the REST record field 10.

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5.2	1 July 2021	1 March 2021	New validation added to the SBS record fields 13 and 14. Numbering of rules has been changed for SBS record fields 13 and 14. New validation added to the LD record fields 20 and 21. Numbering of rules has been changed for LD record field 20.

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1 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.

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2 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 DCS2 service (Data Collection Service).

2.1 DCS data transfer

Reporters submit the data to the Bank of Finland using the DCS2 service. The service is maintained by the service provider, ie the DCS2 operator. The DCS2 operator is Posti Messaging Oy.

The reporter (or alternatively the data provider) should register for the DCS2 service in the reporting portal at https://dcs.bof.fi. More detailed instructions on the procedure with the DCS2 operator can be found in the user manual on the DCS2 service entry page.

The DCS2 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 DCS2 service for data content, eg the technical integrity of the data and the correctness of record fieldstructures 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 DCS2 service sends an error report to the data provider. Errors must be corrected and the entire report sent again via the DCS2 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 DCS2 service.

2.2 Testing

Reporting may be tested in the DCS2 service's separate test environment at https://test.dcs.bof.fi 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 according to this record structure.

3 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 UTF-8.

3.1 Naming of file

The name of the file is the code that identifies the survey, ie RATI, the month subject to reporting and the data provider's VAT identification number without hyphen (for those operating in Finland, starting with FI, 8 digits), the reporter's MFI code and time stamp.

RATI_<YYYY>M<MM>_<Data provider's VAT number>_<Reporter's MFI code>_<time stamp>.CSV.

If the reporter corrects data that has already been sent, the same file name must be used, except for the time stamp and the data provider's identifier. Time stamp is the time when the data for the report was retrieved. It is unique for each data submission. In the case of a revision file, the time stamp will change, and therefore it is not possible to re-send a report with the exact same name. The data retrieval time takes the format year + month + day + hour + minute + second (14 characters, zeroes in the front where necessary). When a correction file is concerned, the data provider's identifier may change.

Example: April 2019 RATI report:
RATI_2019M04_FI12345678_FI01234562_20190514123456.CSV

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3.2 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.

4 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 Number (18,2) 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 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.

4.1 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.

4.1.1 Record fields and validation

Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
01	**Record type** "000" = Batch record	1: Record type	Char(3)	001	Value of field 1	=	"000"
02	**Type of data provider's identifier** Valid VAT number of data providers operating in Finland.	3: Type of identifier	Char(1)	001	Value of field 2	=	"A"
03	**Data provider's identifier** Valid VAT number of data providers operating in Finland without hyphen in format FINNNNNNNN.		Char(3), Varchar(20)	001	Value of field 3	<>	null
				002	IF value of field 2 (Type of data provider's identifier) is "A", THEN value of field 3	=	Valid VAT number
04	**Survey code**		Char(4)	001	Value of field 4	=	"RATI"
05	**Data type** "N"= Test data; not transmitted to the Bank of	2: Data type	Char(1)	001	Value of field 5	=	Mandatory

	Finland (used in the test and production environment) "T"= Test data, transmitted to the Bank of Finland (used in the test environment) "P"= Production data (used in the production environment)							
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> _<Data provider's VAT number>_ <Reporter's MFI code>_<time stamp>.CSV in format <YYYY>M<MM>
07	**Creation date and time** Date and time at which report was created in format <YYYY><MM><DD><HH> <MM><SS>		Char(14)	001	Value of field 7	=	in format <YYYY><MM><DD>< HH>
				002	Value of field 7	=	<MM><SS> Part of file name RATI_<VVVV>M<MM> _<Data provider's VAT number>_<Reporter's MFI code>_<time stamp>.CSV

| 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. | | Var-char(500) | | | | |

4.1.2 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 DCS2 service but the file is not transmitted to the Bank of Finland.

```
"000";"A";"FI12345671";"RATI";"N";"2019M04";"20190514123456";122;"Test report"
```

The batch record in the example below indicates that the file contains 1523 rows of production data for April 2019.

```
"000";"A";"FI12345671";"RATI";"P";"2019M04";"20190514123456";1523;
```

4.2 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.

4.2.1 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 re-porter	02	**Type of reporter's identifier** "M"= MFI code	3: Type of identifier	Char(1)	001	Value of field 2	=	"M"
	03	**Reporter's identifier** Valid MFI code without hyphen in format FINNNNNNNN		Char(8)	001	Value of field 3	in format	"FINNNNNNNN"
Item clas-sifications	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 "T"=Repo netting "F" = Flow "N" = New deposit agreement "N01" = Genuine new loan agreement	6: Transac-tion	Varchar(3)	001	IF value of field 4 (Allocation of bal-ance sheet items) is "A", THEN value of field 5	=	"S", "T", "F","N01", "N02" OR "D"

		"N02" = Renegotiated loan agreement "D" = New drawdown "P" = Undrawn credit facilities						
					002	IF value of field 4 (Allocation of balance sheet items) is "L", THEN value of field 5	=	"S","T" 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(5)	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 "47211" =Financial leases "47311" = Factoring "47319" = Other trade receivables "4791" = 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	**Notional cash pooling** Y = Yes N = No		Char(1)	001	IF value of field 5 (Transaction) is "S", THEN value of field 8	=	null, "Y" OR "N"
Securitiza-tion and loan trans-fers	09	**Securitisation and loan transfers** "SR" = Securitised loan (loan servicing) "SL" = Securitised loan (no loan servicing) "SS" = Outstanding amount of loan secu-ritised and serviced "LS" = Loan sale "LA" = Loan acquisition "LH" = Outstanding amount of loan sold and serviced "LI" = Intermediated loan	20: Securiti-zation and loan trans-fers	Char(2)	001	IF value of field 4 (Allocation of bal-ance sheet items) is "A" OR "O" AND value of field 5 (Transaction) is "F", THEN value of field 9	=	"SR", "SL", "LS", or "LA"
					002	IF value of field 4 (Allocation of bal-ance sheet items) is "A" AND value of field 5 (Transaction) is "S", THEN value of field 9	=	Null, "LH" or "SS"

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					003	IF value of field 4 (Allocation of balance sheet items) is "O" AND value of field 5 (Transaction) is "S", THEN value of field 9	=	"LI", "SS" or "LH"
					004	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 10	=	Mandatory
					003	OTHERWISE, value of field 10	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Reserved			001	Value of field 12	=	null
Instrument identification data	13	**Purpose of loan** ”M” = Housing loan excl. investment dwelling loan ”I” = Investment dwelling loan ”V” = Vehicle loans	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” ,	=	Mandatory

		"P" = Other consump-tion credit than vehicle loans "S" = Student loan "R" = Holiday residen-cies "O" = Other purpose "N" = Not defined				"D" or "P" THEN value of field 13		
					002	IF value of field 4 (Allocation of bal-ance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S","T","F", "N01", "N02", "D" or "P" AND value of field 19 (Sector) begins with "14" or is "15", THEN value of field 13	<>	"N"
					003	IF value of field 4 (Allocation of bal-ance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "T", "F", "N01", "N02", "D" or "P" AND value of field 7 (Instrument) is "41" or "46" AND value of	=	"O"

							field 19 (Sector) be-gins with "14" or is "15", THEN value of field 13		
						004	IF value of field 4 (Allocation of bal-ance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F" or "P" AND value of field 7 (Instru-ment) is "43", "44" or "45" AND value of field 19 (Sector) be-gins with "14", THEN value of field 13	=	"P"
						005	IF value of field 4 (Allocation of bal-ance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "F" or "P" AND value of field 7 (Instru-ment) is "42" AND value of field 19 (Sector) begins with "14", THEN value of field 13	=	"P" 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) is "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" AND value of field 7 (Instrument) begins with "47", AND value of field 19 (Sector) begins with "14" or is "15", THEN value of field 13	=	"M", "I", "V", "P", "S", "R", "O"
						008	IF value of field 4 (Allocation of balance sheet items) is	=	"N" OR "Null"

						"L", THEN value of field 13		
					009	OTHERWISE, value of field 13	=	"N"
	14	**Intra-group items** "C" = Other credit and financial institutions and foreign affiliates belonging to the same group "P" = Parent company "N" = Non-group undertaking / other undertaking	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 (Transaction) is "S" OR "T", THEN value of field 14	=	Mandatory
					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"or "14" OR is "15", THEN value of field 14	=	"N"
	15	**Syndicated items** Y = Yes N = No		Char(1)	001	IF value of field 5 (Transaction) is "S", THEN value of field 15	=	"Y" or "N"
	16	**Collateral**	18: Collateral	Char(1)	001	IF value of field 4 (Allocation of	=	Mandatory

		"U" = Uncollateralised "D" = Collateral deficit "M" = Mortgages and real estate collateral (>= 100 %) "P" = Mortgages and real estate collateral (< 100 %) "O" =Other collateral "G" = Guarantee A = Non-recourse factoring B = Recourse factoring				balance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S","T",, "N01", "N02" or "D" AND value of field 9 (Securitization and loan transfers) is "null", "LH", "SS" or "LI" AND value of field 19 (Sector) begins with "11"or "14" or is "15" , THEN value of field 16		
					002	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 7 (Instrument) is 47311, THEN value of field 16	=	"A" OR "B"
	17	**Internal identifier** (Unchangeable code for identification of the reported item)		Varchar (100)				
	18	Reserved			001	Value of field 18	=	null

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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", value beginning with "13" or "14", or is "15"
	20	**Credit institution exempt from minimum reserves** A: Euro area Deposit counterparty is reported with code "Y", if counterparty is on the ECB's list of credit institutions exempt from minimum reserves. N = NO (subtracted from minimum reserve calculation)	9d: EMU countries	Char(1)	001	IF value of field 4 (Allocation of balance sheet items) is "L" AND value of field 5 (Transaction) is "S" OR "T" 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),	=	"Y" OR "N"

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		Y = YES (included in minimum reserve calcu-lation)				THEN value of field 20		
		Deposit counterparty is reported with code "O", if counterparty is on ECB's list of investment firms authorised as credit institutions. O = Investment firm au-thorised as a credit insti-tution (subtracted from minimum reserve calcu-lation)			002	IF the value of field 4 (Allocation of bal-ance sheet items) is "L" AND the value of field 5 (Transaction) is "S" OR "T" AND the value of field 7 (Instrument) begins with "22" AND the value of field 19 (Sector) begins with "125" AND the value of field 24 (Country code) belongs to code list 9d: EMU countries, THEN the value of field 20	=	"O" or null
		B: Non-euro area countries and interna-tional organisations	9b: Interna-tional organi-sations EXCLUDING country code "4C" OR 9: Country, ISO 3166" EXCLUDING		003	IF value of field 4 (Allocation of bal-ance 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	=	"Y"

			Code list 9d: EMU countries			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 from (Code list 9) EXCLUDING "EMU countries" (Code list 9d), THEN value of field 20		
					004	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 "4C", THEN value of field 20	=	"N"
					005	OTHERWISE, value of field 20	=	null
	21	**Name of credit institution exempt from minimum reserves**		Varchar (100)	001	IF value of field 20 (Credit institution exempt from minimum reserves) is "Y" OR "O" AND value of	=	Mandatory

		Report the name of credit institution exempt from minimum reserves				field 24 (Country code) is a value from "EMU countries" (Code list 9d), THEN value of field 21		
	22	**ECB's auxiliary sectors**	30: ECB's auxiliary sectors	Char(1)	001	IF value of field 19 (Sector) is some other than a value beginning with "125" OR with "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 22	=	"null" or "1" OR "2"
					004	IF value of field 19 (Sector) begins with "126" THEN value of field 22	=	"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", "N02" or "D"	=	Mandatory

						AND value of field 7 (Instrument) begins with "4" AND value of field 9 (Securitization and loan transfers) is "LI", "SS", "LH" 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 counterparty to securitization and loan transfers	25	**Counterparty`s sector (securitisation and loan transfers)**	11: Sector	Varchar(5)	001	IF value of field 5 (Transaction) = "F" AND value of field 9 (Securitization and loan transfers) is "SR", "SL", "LS"or "LA", THEN value of field 25	=	Mandatory
					002	IF value of field 4 (Allocation of balance sheet itmes) = "A" or "O" AND value of field 5	=	Mandatory

							(Transaction) = "S" AND value of field 9 (Securitisation and loan transfers) is "SS" or "LH", THEN value of field 25		
						003	IF value of field 4 (Allocation of balance sheet items) = "O" AND value of field 5 (Transaction) = "S" AND value of field 9 (Securitisation and loan transfers) = "LH" AND value of field 27 Counterparty's home country (securitisation and loan transfers) = "FI", THEN value of field 25	<>	"121" or value beginning with "122"
						004	OTHERWISE, value of field 25	=	null
						005	IF value of field 25 Sector (securitization and loan transfers) is entered AND value of field 27 Counterparty's home country (securitization and loan	<>	"1314" or "1312"

						transfers) is "FI", THEN value of field 25		
					006	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 transfers) <> "FI", THEN value of field 25	<>	"13141" or "13149"
	26	**ECB's auxiliary sectors (securitisation 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 26	=	"1" OR null
					002	OTHERWISE; value of field 26	=	null
	27	**Counterparty's home country (securitisation 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 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)	001	Value of field 31	=	Mandatory
	32	**Book value**		Number (20,2)	001	Value of field 32	=	Mandatory
	33	**Book value currency**	10: Currency (ISO 4217)	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 OR "T" " AND value of field 9 (Securitization and loan transfers) is "LI", "SS", "LH" or "null", THEN value of field 34	=	Mandatory
					002	IF value of field 32 (Book value) is >=0 AND value of field 34 is reported, THEN value of field 34	<=	Value of LD record field 32 (Book value)
					003	OTHERWISE, value of field 34	=	null

	35	**Annualised agreed rate (%)**		Number (6,2)	001	IF value of field 5 (Transaction) is "S", "T", "N", "N01", "N02" or "D" AND value of field 9 (Securitization and loan transfers) is "LI", "SS", "LH" or "null", THEN value of field 35	=	Mandatory
					002	Value of field 35	<	1000
					003	IF value of field 5 (Transaction) is "S", "N01", "N02" or "D" AND value for field 7 (Instrument) is 47311 AND value of field 16 (Collateral) is "A", THEN value of field 35	=	null
	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 "M", "I", "V" OR "P" AND value of field 19 (Sector) begins with "14",	=	Mandatory

						THEN value of field 36		
					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" OR "T" AND value of field 16 (Collateral) is <> "A", 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	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" OR "T" AND value of field 16	=	Mandatory

						(Collateral) is <> "A", AND value of field 19 (Sector) begins with "11"or "14" or is "15", THEN value of field 40		
					002	IF value of field 4 (Allocation of balance sheet items) is "A" AND value of field 5 (Transaction) is "S" OR "T" AND value of field 19 (Sector) begins with "11"or "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", "T", "N", "N01", "N02" or "D"" AND value of field 16 (Collateral) is <> "A"	=	Mandatory

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						AND value of field 9 (Securitization and loan transfers) is "LI", "SS", "LH" or "null", THEN value of field 41		
					002	OTHERWISE, value of field 41	=	null
	42	**Initial period of fixa-tion** "1" = Floating rate and up to 1 month "2" = Over 1 month and up to 3 months" 31" = 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	24: Initial pe-riod of fixa-tion	Varchar(2)	001	IF value of field 4 (Allocation of bal-ance sheet items) is "A" AND value of field 5 (Transaction) is "N01", "N02" or "D" AND value of field 16 (Collateral) is <> "A" AND value of field 19 (Sector) begins with "11"or "14" or is "15", THEN value of field 42	=	Mandatory
					002	IF the value of field 4 (Allocation of bal-ance sheet items) is "A" AND the value of field 5 (Transaction) is "N01", "N02" or "D" and the value of	=	"1", "2", "31" or "32"

						field 19 (Sector) begins with "11" or "14" or is "15" AND the value of field 41 (Interest rate linkage) is "E", THEN value of field 42		
					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" or "14" or is "15" AND the value of field 41 (Interest rate linkage) is "R", THEN value of field 42	=	"1"
					004	OTHERWISE, value of field 42	=	null
Data on maturity	43	**Original maturity**	13: Original maturity	Varchar(3)	001	IF value of field 5 (Transaction) is S", "T" 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	=	Mandatory

						with "11" or "14" or is "15", THEN value of field 43		
					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" OR "T",, 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	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	=	Mandatory

		"12" Loans to non-fnan-cial corporations, over EUR 50,000 and up to EUR 250,000 "2" = Loans to non-fi-nancial corporations, over EUR 250,000 and up to EUR 1 million "3" = Loans to non-fi-nancial corporations, over EUR 1 million				"D" AND value of field 19 (Sector) be-gins with "11", THEN value of field 45		
					002	OTHERWISE, value of field 45	=	null
Data on deposit term of no-tice	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 value of field 7 (Instrument) is "226", THEN value of field 46	=	Mandatory
					002	OTHERWISE, value of field 46	=	null
Loan losses and impair-ments	47	**Individual loan losses and impairments** Report loan losses and impairments on loans, securitised loans and other loan transfers. Re-port loan losses and im-pairments 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 bal-ance sheet items) is "A" or "O" AND value of field 5 (Transaction) is "S", "T" or "F", THEN value of field 47	=	Mandatory

					002	OTHERWISE, value of field 47	=	null

4.2.2 Examples

"LD";"M";"FI12345671";"A";"S";;"4791";;;;;;;"M";"N";"N";"M";"1213fdkslöfk";;"143";;;;;"FI";;;;;;;;"EUR";10000,50;"EUR"; 9000;5,5001;6,0001;50,02;;;"1";"E";;"22";"3";;;:5,32

"LD";"M";"FI12345671";"L";"S";;"225";;;;;;;"N";"N";"N";;"534fdsfsd";;"11101";;;;;"SE";;;;;;;;"SEK";10000,50;"EUR";;3,2 003;;50,02;;;;"F";;"3";;;;

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4.3 Impairment record IL

4.3.1 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** "M"= MFI code	3: Type of identifier	Char(1)	001	Value of field 2	=	"M"
	03	**Reporter's identifier** Valid MFI code without hyphen in format FINNNNNNNN		Char(8)	001	Value of field 3 is	format	"FINNNNNNNN"
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	IF value of field 7 is entered, the value 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

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	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 counterparty	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-	Number(20,2)				

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			financial corporation						
	46	Reserved				001	Value of field 46	=	null
Loan losses and impair-ments	47	**Collective impairments**		Num-ber(20,2)		001	Value of field 47	=	Mandatory

4.3.2 Examples

"IL";"M";"FI12345671";"A";"S";;"4791";;;;;;"M";;;;;;"143";;;;;;;;;;;;;;;;;;;;;;;;;

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4.4 Content record REST

4.4.1 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	Struc-ture	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 re-porter	02	**Type of reporter's identifier** "M"= MFI code	3: Type of identifier	Char(1)	001	Value of field 2	=	"M"
	03	**Reporter's identifier** Valid MFI code without hy-phen in format FINNNNNNNN		Char(8)	001	Value of field 3	=	"FINNNNNNNN"
Item classi-fications	04	**Allocation of balance sheet items** "A" = Asset "L" = Liability	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	Mandatory
	05	**Transaction** "S" = Stock "F" = Flow	6: Transac-tion	Var-char(2)	001	Value of field 5	=	"S" or "F"
	06	Reserved			001	Value of field 6	=	null
	07	**Instrument** "21" = Currency "341" = Standardised deriva-tives "342" = OTC derivatives "343" = FX Spot	8: Instru-ment	Var-char(3)	001	IF value of field 4 (Allocation of bal-ance sheet items) is "A" AND value of field 5 (Trans-action) is "S",	=	"21", "341", "342", "343", "349", "711", "712", "713", "714", "719",

						THEN value of field 7		"82", 821" or "891"
		"349" = CVA/DVA "711" = Interest reconciliation item (unallocated interest payable) "712" = Amounts receivable / payable in respect of transit items "713" = Receivables on disposals of securities / Accounts payable on securities "714" = Short sale "719" = Other items "81" = Other capital and reserves "811" = Other equity "812" = Profit/loss accumulated in the reporting period "813" = Accumulated other comprehensive income "814" = Retained earnings "815" = Provisions "82" = Fixed assets "821" = Real estates "891" = Other fixed assets than real estates							
					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", "349", "711"", "712", "713", "714", "719" , "81", "811" , "812" ,

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								"813", "814" or "815"
					003	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** "C" = Other credit and financial institutions and foreign affiliates belonging to the same group "P" = Parent company "N" = Non-group undertaking / other undertaking	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 "13" or "14", THEN value of field 10	=	"N"
					003	IF value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) is "349", THEN value of field 10	=	"N"

					004	OTHERWISE; value of field 10	=	null
	11	**Internal identifier**		Var-char(100)				
	12	**Sector**	11: Sector	Var-char(5)	001	IF value of field 7 (Instrument) is "21", "81", "82", "811" , "812" , "813" , "814", "815", "821" OR "891", THEN value of field 12	=	null
					002	OTHERWISE, value of field 12	=	Code list 11 or "null"
					003	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"
					004	IF value of field 12 (Sector) is entered AND value of field 13 (Country code) <> "FI", THEN value of field 12	<>	"13141" or "13149"
					005	IF value of field 5 (Transaction) 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	Var-char(5)	001	IF value of field 7 (Instrument) is "21", "81", "82","811" , "812" , "813" , "814", "815", "821" OR	=	null

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			9c: Un-known country					"891", THEN value of field 13		
					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 5 (Transaction) is "S" AND value of field 7 (Instrument) is "341", "342", "343","349", "711", "712", "713", "714" or "719", THEN value of field 15	=	Code list 10 or "UUU"
					002	IF value of field 7 (Instrument) is "21", THEN value of field 15	=	"EUR" or "003"
					003	IF value of field 5 (Transaction) is "S" AND value of field 7 (Instrument) is "81", "82","811", "812" , "813" , "814", "815", "821" or "891", THEN value of field 15	=	null
					004	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"or "341", "342", "343", "82", "821" or "891" THEN value of field 16	>	0
	17	**Book value currency**		Char(3)	001	Value of field 17	=	"EUR"

4.4.2 Examples

```
"REST";"M";"FI12345671";"A";"S";;"341";;;"N";"Internal identifi-
erXC";"12212";"US";;"USD";10000,50;EUR
```

```
"REST";"M";"FI12345671";"L";"S";;"342";;;"N";"324fdsff";"11102";"GB";;"GBP";10000,50;EUR
```

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4.5 Security-by-security record SBS

4.5.1 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 re-porter	02	**Type of re-porter's identi-fier** "M"= MFI code	3: Type of identifier	Char(1)	001	Value of field 2	=	"M"
	03	**Reporter's iden-tifier** Valid MFI code without hyphen in format FINNNNNNNN		Char(8)	001	Value of field 3 is in for-mat	=	"FINNNNNNNN"
Item clas-sifications	04	**Allocation of balance sheet items** "A" = Asset "L" = Liability "O" = Off-balance sheet item "M" = Arranged on behalf of oth-ers	5: Alloca-tion of bal-ance sheet items	Char(1)	001	Value of field 4	=	Mandatory
	05	**Transaction** "S" = Stock	6: Transac-tion	Varchar(2)	001	Value of field 5	=	"S", "F", "LB", "RB", "RS" or "SH"

		"F" = Flow "LB" = Purchases of own debt securities "RB" = Repo purchases (reverse repos) / Securities lending "RS" = Repo sales / Securities lending "SH" Short sale						
				002	IF value of field 4 (Allocation of balance sheet items) is "O" THEN value of field 5	=	"LB", "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"
				004	IF value of field 4 (Allocation of balance sheet items) is "M", THEN value of field 5	=	"S" or "F"
	06	**Instrument** "33" = Debt securities "511" = Quoted shares "512" = Unquoted shares	8: Instrument	Varchar(3)	001	Value of field 6	=	Mandatory

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		"513" = Other equity "52" = Fund shares					
					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"
					004	IF value of field 4 (Allocation of balance sheet items) is "M", THEN value of field 6	=	"33"
					005	IF value of field 5 (Transaction) is "LB", THEN value of field 6	=	"33"
	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** "Y" = Yes "N" = No		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	=	"Y" or "N"
					002	OTHERWISE, value of field 12	=	null

Data on quantity and price	13	**Number of in-struments**		Number (24,6)	001	IF value of field 6 (Instrument) begins with "5", THEN value of field 13	=	Mandatory
					002	IF value of field 6 (Instrument) is "33", THEN value of field 13	=	null
					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 (Instruments) begins with "5", THEN value of field 13	<	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) begins with "5", THEN value of field 13	>	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) begins with "5", THEN value of field 13	>	0

					006	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) is "33", THEN value of field 14	=	Mandatory
					002	IF value of field 6 (Instrument) begins with "5", THEN value of field 14	=	null
					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 14	<	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 14	>	0
					005	IF value of field 4 (Allocation of balance sheet items) is "O" AND value	>	0

						of field 5 (Transaction) is "RB" AND value of field 6 (Instrument) is "33", THEN value of field 14		
					006	IF value of field 4 (Allocation of balance sheet items) is "A", "L" OR "M" AND value of field 5 (Transaction) is "S"OR "F" AND value of field 6 (Instrument) is "33", THEN value of field 14	<>	0
	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	IF transaction in field 5 is other than "F" 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	<	0

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						IF condition		
						value of field 6 (Instrument) is "33" AND value of field 14 (Total nominal value) is <0, THEN value of field 16		
					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
					005	IF value of field 5 (Transaction) is "F", THEN value of field 16	=	null
	17	**Market value currency (dirty price)**		Char(3)	001	IF transaction in field 5 is other than "F" value of field 17	=	"EUR"
					002	IF value of field 5 (Transaction) is "F", THEN value of field 17	=	null
	18	**Classification according to recognition in financial statements** 2 = Financial	35 : Recognition in financial statements	Varchar(2)	001	IF value of field 4 (Allocation of balance sheet items) is "A", THEN value of field 18	=	"2", "4", "41", "8", "6" or "14"

		assets held for trading 4 = Financial assets designated at fair value through profit or loss 41 = Financial assets at fair value through profit or loss, excl. financial assets held for trading 8 = Financial assets at fair value through other comprehensive income 6 = Financial assets at amortised cost 14 = Cash balances at central banks and other demand deposits.						
					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	=	"2", "4", "41", "8" or "6"

					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	IF value of field 5 (Transaction) <> "F",	<=	Absolute value of field 16 (Total

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						THEN absolute value of field 19		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"
					002	IF value of field 6 (Instrument) begins with "5", THEN value of field 20	=	null
Data on group	21	**Intra-group items** "C" = Other credit and financial institutions and foreign affiliates belonging to the same group "P" = Parent company	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

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		"N" = Non-group undertaking / other undertaking						
					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	OTHREWISE; value of field 22	=	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	>=	0

						40 (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 entered, THEN value of field 23	>=	0
					003	OTHREWISE; value of field 23	=	null OR >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 counterparty (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",	=	Code list 11

						"RS" or "SH", THEN value of field 28 belongs to		
					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 or Code list 9b
Data on maturity	30	**Issue date**		Char(8)	001	IF value of field 4 (Allocation of balance sheet items) is "L" OR "M" 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
					006	IF value of field 5 (Transaction) is "F", THEN value of field 30	>	DateAdd("m",-1, <Last day of reporting period>)
	31	**Maturity date**		Char(8)	001	IF value of field 4 (Allocation of balance sheet items) is "L" OR "M" 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	>	Value of field 30 (Issue date)

						entered, THEN value of field 31		
					005	Value of field 31 is in format	=	<YYYY><MM><DD>
					006	Value of field 31	=	>19500101
					007	IF value of field 5 (Transaction) is "F", THEN value of field 31	<=	<Last day of report-ing period>
	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 (Allo-cation 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 (Allo-cation of balance sheet items) is "M, THEN value of field 36	=	Mandatory
					002	IF value of field 4 (Allo-cation of balance sheet items) is "A" or "O" AND value of field 9 (ISIN code) has not been en-tered, THEN value of field 36	=	Mandatory
					003	IF value of field 4 (Allo-cation of balance sheet	=	"Y" or "O"

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						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		
	37	**Issuer's identifier**		Var-char(20)	001	IF value of field 4 (Allocation of balance sheet items) is "M", THEN value of field 37	=	Mandatory
					002	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
					003	IF value of field 36 (Type of issuer's identifier) is "Y", THEN value of field 37	=	Valid business ID
					004	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**		Var-char(100)	001	IF value of field 4 (Allocation of balance sheet items) is "A", "M" 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	=	Mandatory

							items) is "M" AND value of field 36 (Type of issuer's identifier) <> "Y", THEN value of field 39		
						002	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
						003	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"
						004	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"
						005	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 AND value of field 6 is "52", THEN value of field 39	=	"123", "1241" or "1242"

	40	**Issuer's home country**	9: Country, 9b: Intern. organiza-tions	Char(5)	001	IF value of field 4 (Allo-cation of balance sheet items) is "M" AND value of field 36 (Type of is-suer's identifier) <> "Y", THEN value of field 40	=	Mandatory
					002	IF value of field 4 (Allo-cation of balance sheet items) is "A" or "O" AND value of field 9 (ISIN code) has not been en-tered, THEN value of field 40	=	Mandatory

4.5.2 Examples

"SBS";"M";"FI12345671";"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";"M";"FI12345671";"L";"S";"33";;"dasfadf676";;;;"N";;10000,00;"SEK";15000,00;"EUR";"11";14000,00;"EUR";;;;;;;;;;"20101231";"20201231";;;;"S
E";;;;;

4.6 Balance sheet record BS

4.6.1 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** "M"= MFI code	3: Type of identifier	Char(1)	001	Value of field	=	"M"
	03	**Reporter's identifier** Valid MFI code without hyphen in format FINNNNNNNN		Char(8)	001	Value of field 3 is in format	=	"FINNNNNNNN"
	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 is entered, the value	>	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 as-set and liabil-ity items to the accuracy of EUR 5,000 (+/-)
Number of other over-night de-posit ac-counts	15	**Number of non-transferable over-night deposit ac-counts**		Num-ber(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 ac-counts)
	16	**Number of non-transferable over-night deposit ac-counts: Inter-net/PC-linked**		Num-ber(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 pay-ment accounts**		Number (10)	001	IF value of field 17 is entered, the value	>=	0
Number of accounts for electronic money	18	**Number of ac-counts for elec-tronic money**		Number (10)	001	IF value of field 18 is entered, the value	>=	0
Number of payment	19	**Number of pay-ment accounts**		Num-ber(10)	001	IF value of field 19 is entered, the falue	>=	0

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accounts with basic features opened		**with basic features that have been opened**						
Number of applications for payment accounts with basic features refused	20	**Number of applications for payment accounts with basic features that have been refused**		Number(10)	001	IF value of field 20 is entered, the value	>=	0
Number of consumer payment accounts switched	21	**Number of consumer payment accounts that have been switched**		Number(10)	001	IF value of field 21 is entered, the value	>=	0
Number of applications for switchin consumer payment accounts refused	22	**Number of applications for switching consumer payment accounts that have been refused**		Number(10)	001	IF value of field 22 is entered, the value	>=	0
Detailed instrument breakdown	23	**The detailed instrument breakdown for 'other loans'**		Number(1)	001	Value in field 23 is	=	"1"

4.6.2 Examples

"BS";"M";"FI12345671";"M";"ABCBANK";;10000;1000;200;50;40;1;22;100000,10;5;10;4;5;6;7;8;9;1

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4.7 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.

4.7.1 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 (MFI code) in 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.

4.7.2 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)

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- 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.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 RATI.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).

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4.7.3 Balance sheet check

Rule RATI.BS.R1 (Assets)
Rule RATI.BS.R2 (Liabilities)

-The sum of balance sheet data[1] 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 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.

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

RULE RATI.BS.R1 (Assets)

No	Reported item	Record code	Instrument	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	+
	Financial leases	LD	47211	A	S	Begins with S.1221 + S.121 + begins with S.1222	X	+
	Factoring	LD	47311	A	S	Begins with S.1221 + S.121 + begins with S.1222	X	+
	Other trade receivables	LD	47319	A	S	Begins with S.1221 + S.121 + begins with S.1222	X	+
	Other loans	LD	4791	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	+
	Financial leases	LD	47211	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	X	+
	Factoring	LD	47311	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	X	+
	Other trade receivables	LD	47319	A	S	Total - begins with S.1221 - S.121 - begins with S.1222	X	+
	Other loans	LD	4791	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)	+
	Real estates	REST	821	A	S	Total	X	+
	Other fixed assets than real estates	REST	891	A	S	Total	X	+

								Book value (field 16)	Market value (dirty) (field 16) - Market value (clean) (field 19)	Interest payable (field 37)	
7	Other liabilities										
	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	+
	Financial leases	LD	47211	A	S	Total				X	+
	Factoring	LD	47311	A	S	Total				X	+
	Other trade receivables	LD	47319	A	S	Total				X	+
	Other loans	LD	4791	A	S	Total				X	+
	Securities other than shares and equity, excluding derivatives	SBS	33	A	S	Total			X		+
8	Derivatives							Book value (field 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		+
	CVA/DVA	REST	349	A	S	Total			X		+
9	BALANCE SHEET TOTAL, ASSETS							=2+3+4+5+6+7+8			=
	DIFFERENCE							=1-9			

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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			+
	Other capital and reserves	REST	81	L	S	Total		X		+
	Other equity	REST	811	L	S	Total		X		+
	Profit/loss accumulated in the reporting period	REST	812	L	S	Total		X		+
	Accumulated other comprehensive income	REST	813	L	S	Total		X		+
	Retained earnings	REST	814	L	S	Total		X		+
	Provisions	REST	815	L	S	Total		X		+
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			X	+
	Non-transferable overnight deposits (excl. promissory notes)	LD	222	L	S	Total			X	+
	Promissory notes (non-marketable)	LD	223	L	S	Total			X	+
	Repos	LD	224	L	S	Total			X	+
	Deposits with agreed maturity	LD	225	L	S	Total			X	+
	Deposits redeemable at notice	LD	226	L	S	Total			X	+
	Hardware-based e-money	LD	227	L	S	Total			X	+
	Software-based e-money	LD	228	L	S	Total			X	+
	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			+
	CVA/DVA	REST	349	L	S	Total	X			+
16	BALANCE SHEET TOTAL, LIABILITIES						=11+12+13+14+15			=
	DIFFERENCE						=10-16			