



MFI DATA COLLECTION (RATI) RECORD STRUCTURE

Version 2.0

Valid for reports: January 2018 -

Published: 3 November 2016

Applied in the DCS service: January 2018 -



| 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" |



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| | | | <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> |



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|-----|-------------|-------------|---|
| | | | <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> |



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|-------|-----------------|-----------------|---|
| | | | 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:</p> <ul style="list-style-type: none"> - Data type (field 05) <p>Changes to validations of following LD record fields:</p> <ul style="list-style-type: none"> - Transaction period (field 10) - Intra-group items (field 14) - Initial period of fixation (field 42) - Individual loan losses and impairments (field 47) <p>Changes to validations of following REST record fields:</p> <ul style="list-style-type: none"> - Intra-group items (field 10) - Sector (field 12) <p>Changes to validations of following SBS record fields:</p> <ul style="list-style-type: none"> - 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 | <p>Delete validation rule RATI_LD_42_004</p> <p>Change validation rule RATI_SBS_14_004</p> |
| 1.6 | 1 June 2011 | 1 December 2011 | <p>Changes to validations of following LD record fields:</p> <ul style="list-style-type: none"> - 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)) |



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|-------|-------------------|-----------------|--|
| | | | <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> |



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| | | | 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)) |



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|--|--|--|--|
| | | | <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> |
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| 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 |



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|-------|------------------|------------------|--|
| 1.7.4 | 10 June 2016 | 31 December 2016 | <p>Four new fields added to BS record</p> <p>Treatment of holdings of own issues of debt securities added to SBS record.</p> <p>Reporting of money market papers arranged on behalf of others added to SBS record and deleted from REST record.</p> <p>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.</p> <p>Validations added to LD record field 25 Sector (Securitisation and loan transfers), validations 001–006.</p> <p>Validation 001 changed in fields 41, 35, 34, 23 and 16.</p> |
| 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 | <p>Expanded the instrument list in the LD record field 7</p> <p>Added two new validations 006 and 007 to the LD record field 7</p> <p>Specified validation 007 in LD record field 13</p> <p>Specified validation 003 in LD record field 22</p> <p>Changed the code list in SBS record field 18 as well as the validations 001 and 002</p> <p>Added a new BS record field 23 which defines whether the reporter uses the expanded instrument list on the LD record or not.</p> <p>Changed the balance sheet check for LD record's new instruments.</p> |



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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.



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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.



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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 | 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" |



| | | | | | | | | |
|--|----|---|---------------|------------|-----|---|---|------------------|
| | | "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" 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 "41" = Money market promissory notes (non-marketable) "42" = Revolving loans "43" = Overdrafts "44" = Extended credit card credit "45" = Convenience credit card credit | 8: Instrument | Varchar(5) | 001 | Value of field 7 | = | Mandatory |



| | | | | | | | | |
|--|----|--|--|--|-----|--|-------------|-------------------------------------|
| | | "46" = Reverse repos "47" = Other loans "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" |
| | | | | | 006 | IF value of field 23 in BS record = "null", THEN value of field 7 | <> | "47211", "47311", "47319" or "4791" |
| | | | | | 007 | IF value of field 23 in BS record = "1", THEN value of field 7 | <> | 47 |
| | 08 | Reserved | | | 001 | Value of field 8 | = | null |



| | | | | | | | | |
|-----------------------------------|----|---|---------------------------------------|---------|-----|--|---|---------------------------|
| Securitization and loan transfers | 09 | Securitization and loan transfers "SR" = Securitised loan (loan servicing) "SL" = Securitised loan (no loan servicing) "SS" = Outstanding amount of loan securitised and serviced "LS" = Loan sale "LA" = Loan acquisition "LH" = Outstanding amount of loan sold and serviced "LI" = Intermediated loan | 20: Securitization and loan transfers | Char(2) | 001 | IF value of field 4 (Allocation of balance 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 balance sheet items) is "A" AND value of field 5 (Transaction) is "S", THEN value of field 9 | = | Null, "LH" or "SS" |
| | | | | | 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 "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 13 | = | 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 is "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 is "15", THEN value of field 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 | = | "C" |



| | | | | | | | | |
|--|-----------|--------------------------|-----------------------|---------|-----|---|---|-------------------------|
| | | | | | | (Sector) begins with "14", THEN value of field 13 | | |
| | | | | | 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 13 | = | "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) 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 | = | "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 | 16: Intra-group items | Char(1) | 001 | IF value of field 4 (Allocation of balance sheet items) is "A" | = | Mandatory |



| | | | | | | | | |
|--|----|---|----------------|---------------|-----|--|---|-----------|
| | | "C" = Other credit and financial institutions and foreign affiliates belonging to the same group "P" = Parent company "N" = Non-group undertaking / other undertaking | | | | OR "L" AND value of field 5 (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" or "14" OR is "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 |
| | 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", "LH", "SS" or "LI" AND value of field 19 (Sector) begins with "11" or "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 counterparty | 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 reports code "Y", if counterparty is on the ECB's list of credit institutions exempt from minimum reserves. | 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" 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 20 | = | "Y" OR "N" |
| | | N = NO (subtracted from minimum reserve calculation) Y = (included in minimum reserve calculation) B: Non- euro area countries and international organisations | 9b: International organisations EXCLUDING country code "4c" | | 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) | = | "Y" |



| | | | | | | | | |
|--|----|--|--|------------------|-----|---|---|----------------------|
| | | | OR 9: Country, ISO 3166" EXCLUDING Code list 9d: EMU countries | | | EXCLUDING (Country code) "4C" or from (Code list 9) EXCLUDING "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 "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 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" AND value of field 7 (Instrument) begins with "4" AND value of field 9 (Securitization and loan transfers) is "LI", "SL", "SS", "LH" or "null" AND value of field 19 (Sector) begins with "11" or is "141", THEN value of field 23 | = | Mandatory |
| | | | | | 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 | Sector (securitization 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" or "LL", THEN value of field 25 | = | Mandatory |
| | | | | | 002 | IF value of field 4 (Allocation of balance sheet items) = "A" or "O" AND value of field 5 (Transaction) = "S" AND value of field 9 (Securitisation and loan transfers) is "SS" or "LH", THEN value of field 25 | = | Mandatory |
| | | | | | 003 | IF value of field 4 (Allocation of balance sheet items) = "O" AND value of field 5 | <> | "121" or value beginning with "122" |



| | | | | | | | | |
|--|----|--|-----------------------------|---------|-----|---|----|--------------------|
| | | | | | | (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 | | |
| | | | | | 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 transfers) is "FI", THEN value of field 25 | <> | "1314" or "1312" |
| | | | | | 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 (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 26 | = | "1" OR null |
| | | | | | 002 | OTHERWISE; value of field 26 | = | 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 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" AND value of field 9 (Securitization and loan transfers) is "LI", "SL", "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 | \leq | Value of LD record field 32 (Book value) |
| | | | | | 003 | OTHERWISE, value of field 34 | = | 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 | = | Mandatory |



| | | | | | | | | |
|-------------------------------|----|--|-------------------------|---------------|-----|---|---|-----------|
| | | | | | | (Securitization and loan transfers) is "LI", "SL", "SS", "LH" or "null", THEN value of field 35 | | |
| | | | | | 002 | Value of field 35 | < | 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 | 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" or "14" or is "15", THEN value of field 40 | = | Mandatory |



| | | | | | | | | |
|--|----|--|--------------------------------|------------|-----|---|---|-----------|
| | | "2" = Over 1 year and up to 2 years "3" = Over 2 years | | | | | | |
| | | | | | 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" 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", "N", "N01", "N02" or "D" AND value of field 9 (Securitization and loan transfers) is "LI", "SL", "SS", "LH" 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" = 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 | 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" or "14" or is "15", THEN value of field 42 | = | Mandatory |



| | | | | | | | | |
|------------------|----|--|-----------------------|------------|-----|--|---|------------------------|
| | | "5" = Over 3 years and up to 5 years "6" = Over 5 years and up to 10 years "7" = Over 10 years | | | | | | |
| | | | | | 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" or "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" or "14" or is "15" AND the 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" or "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 | = | "0" |



| | | | | | | | | |
|--------------------------------|----|--|---|------------|-----|--|---|-----------|
| | | | | | | (Instrument) is "42", "43", "44" or "45", THEN value of field 43 | | |
| | | | | | 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 "3" = Loans to non-financial corporations, over 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 45 | = | Mandatory |
| | | | | | 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 | 27: Term of notice | Char(1) | 001 | IF value of field 7 (Instrument) is "226", THEN value of field 46 | = | Mandatory |



| | | | | | | | | |
|-----------------------------|----|--|--|---------------|-----|--|---|-----------|
| | | "2" = Over 3 months and up to 2 years "3" = Over 2 years | | | | | | |
| | | | | | 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

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"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";3,2003;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 | 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 |
| | 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 | 5: Allocation of balance sheet items | Char(1) | 001 | Value of field 4 | = | Mandatory |
| | 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 "713" = Receivables on disposals of securities / Accounts payable on securities "714" = Short sale | 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" |



| | | | | | | | | |
|----------------------|----|---|-----------------------|--------------|-----|--|----|--|
| | | "719" = Other items "81" = Other capital and reserves "82" = Fixed assets | | | | | | |
| | | | | | 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 "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 "13" or "14", THEN value of field 10 | = | "N" |
| | | | | | 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 |
| | | | | | 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 | <> | "1314" or "1312" |



| | | | | | | | | |
|----------------------------|----|-------------------------------------|---|---------------|-----|--|----|---|
| | | | | | | (Country code) is "FI", THEN value of field 12 | | |
| | | | | | 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 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 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" |
| | | | | | 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" or "82", 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 "82" 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 "M" = Arranged on behalf of others | 5: Allocation of balance sheet items | Char(1) | 001 | Value of field 4 | = | Mandatory |
| | 05 | Transaction "S" = Stock "F" = Flow "LB" = Purchases of own debt securities "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", "F", "LB", "RB", "RS" or "SH" |
| | | | | | 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 "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" |
| | | | | | 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 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 (Instrument) 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 "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", "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 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" | < | 0 |



| | | | | | | | | |
|--|----|---|---|------------|-----|---|---|----------------------------------|
| | | | | | | 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 | | |
| | | | | | 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 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. | 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" |
| | | | | | 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", THEN 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" |



| | | | | | | | | |
|---------------------------------|----|---|-----------------------|---------------|-----|--|----|--------------|
| | | | | | 002 | IF value of field 6 (Instrument) begins with "5", THEN value of field 20 | = | null |
| 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 22 | = | null |
| | 23 | Dividends | | 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 (Issuer's home country) <> "FI", THEN value of field 23 | >= | 0 |
| | | Dividends and yields received from and paid to abroad | | | 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 | OTHERWISE; 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", "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 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 | = | Mandatory |



| | | | | | | | | |
|--|----|----------------------|--|---------|-----|---|----|---|
| | | | | | | "M" AND value of field 6 (Instrument) is "33", THEN value of field 30 | | |
| | | | | | 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 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 |
| | | | | | 007 | IF value of field 5 (Transaction) is "F", THEN value of field 31 | <= | <Last day of reporting 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 (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 "M, THEN value of field 36 | = | 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 36 | = | Mandatory |
| | | | | | 003 | 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 "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 | | Varchar(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 items) is "M" AND value of field 36 (Type of issuer's identifier) <> "Y", THEN value of field 39 | = | 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 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. organizations | Char(5) | 001 | IF value of field 4 (Allocation of balance sheet items) is "M" AND value of field 36 (Type of issuer's identifier) <> "Y", THEN value of field 40 | = | 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 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";"202012  
31";;;;;;"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 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 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 |
| Number of payment accounts with basic features opened | 19 | Number of payment accounts with basic features that have been opened | | Number(10) | 001 | IF value of field 19 is entered, the value | >= | 0 |
| 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 | 22 | Number of applications for switchin consumer payment accounts that have been refused | | Number(10) | 001 | IF value of field 22 is entered, the value | >= | 0 |



| | | | | | | | | |
|-------------------------------|----|---|--|-----------|-----|----------------------|---|---------------|
| payment accounts refused | | | | | | | | |
| Detailed instrument breakdown | 23 | The detailed instrument breakdown for 'other loans' (voluntary) | | Number(1) | 001 | Value in field 23 is | = | "null" or "1" |

3.6.2 Examples

"BS";"Y";"12345671";"M";"ABC BANK";:10000;1000;200;50;40;1;22;100000,10;5;10;4;5;6;7;8;9;1

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



Version 2.0
(3.11.2017)

- 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 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)

Version 2.0
(3.11.2017)

- 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 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. |

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



RULE RATLBS.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 | + |
| | 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 | + |
| | Other loans | LD | 47 | 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) | + |



| 7 | 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 | 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 | + |
| | 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 | | + |
| 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 | | 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 | + |
| 16 | BALANCE SHEET TOTAL, LIABILITIES | | | | | | =11+12+13+14+15 | = |
| | DIFFERENCE | | | | | | =10-16 | |