



Reporter information event for other financial institutions

Content of the presentation

- Opening remarks (Elisabeth Flittner)
- Background of the data collection (Antti Alakiuttu)
- Overview of the data collection (Jaakko Suni)
- Overview of the data collection portal (DSC2) (Nikolas Jussila)
- Income statement data (Jukka-Pekka Pyylampi, Statistics Finland)

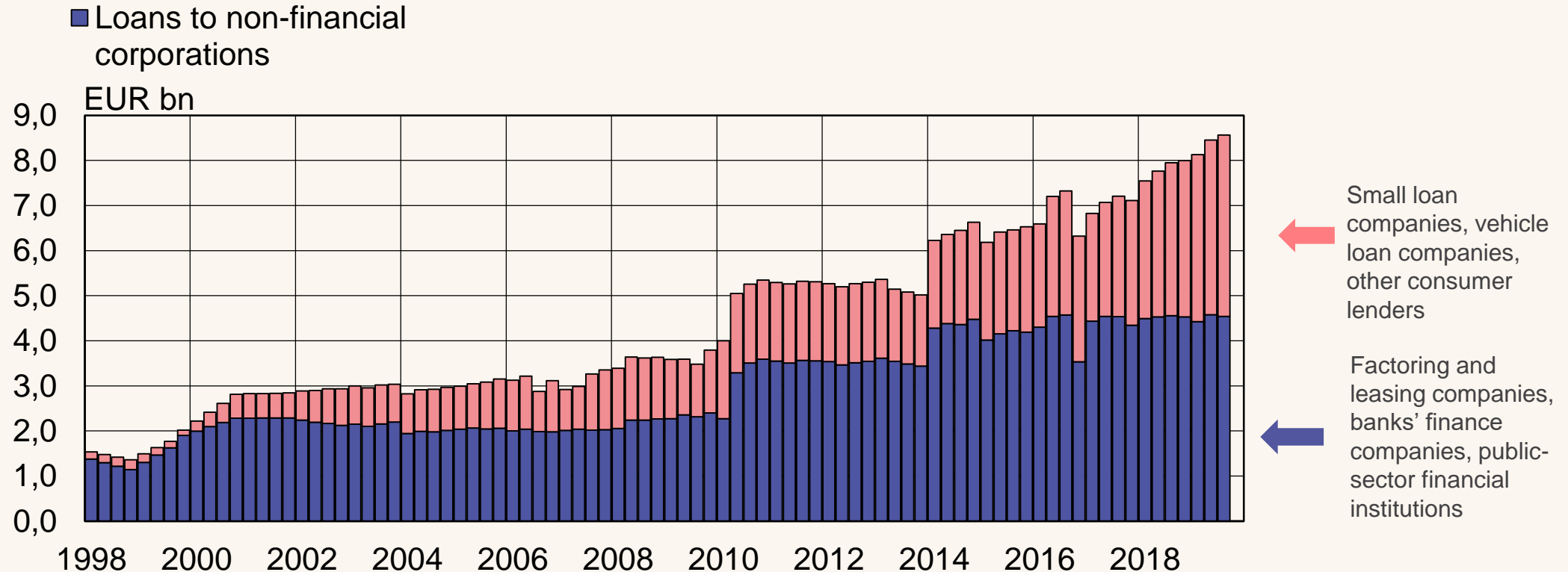


Background of the data collection

Background

- Financial intermediation has transformed itself since the financial crisis, and an increasing proportion of finance is being channelled outside the credit institution sector.
 - The importance of so-called *other financial institutions* in financial intermediation has increased in recent years.
 - In particular, the amount of consumer credit originated by other institutions than conventional credit institutions has increased steeply, and its significance has also risen on the corporate finance side.
- However, statistical information on financial intermediation outside the credit institution sector and on the role of different operators is scarce or very deficient.

Loans from OFIs to households and non-financial corporations have increased



Source: Statistics Finland.

* 2010: Improvement of data sources used in the calculation for the corporate sector;

2014: adoption of a new sector classification.

Need to expand the coverage of statistics (1/2)

- Since part of household and corporate finance is left outside the scope of credit institution statistics, there are several national and international data needs related to a more detailed analysis, which cannot be currently fulfilled.
- As regards market participants outside the credit institution sector, harmonised statistics are currently collected in Europe on investment funds and special-purpose vehicles specialising in securitisation.

Need to expand the coverage of statistics (2/2)

- National data needs (incl.)
 - Macroprudential analysis
 - More comprehensive understanding of the leverage ratio
 - Monetary policy analysis
 - Financial accounts
 - Development of data collection on OFIs
- International data needs (incl.)
 - IMF
 - Financial Access Survey (FAS)
 - Survey on Financial Soundness Indicators (FSI)
 - ECB
 - OFI data collection, whose requirements cannot be currently fulfilled
 - ESRB (European Systemic Risk Board)
 - OFI indicator data concerning commercial and residential property

Compilation of comprehensive statistics on OFIs

- **Improve the view to the indebtedness of households and non-financial corporations**
From the perspective of financial stability, it is important to have a comprehensive view of the overall indebtedness of households and non-financial corporations.
- **Broaden the view of the evolution of finance channels**
Finance channels have evolved significantly after the financial crisis, and the current trend can be assumed to strengthen further.
- **Enable the fulfilment of international statistical requirements and stakeholders' information requirements**
The new data collection will enable improved compliance with international statistical requirements (incl. ECB and IMF) and better quality of financial accounts and the balance of payments.
- **Better understanding of potential risks**
More comprehensive statistical data are also needed to better understand risks related to other financial institutions.

Beginning of the compilation of statistics

- In March 2019, the Board of the Bank of Finland decided to expand the collection of statistical data from the financial sector.
- Definition and review of the reporting population in summer 2019.
- Reporters were informed of their statistical obligation in October 2019.
- The target is to begin the compilation of statistics as of 2020Q4.



Overview of the data collection

Target group

- The reporting population is based on firms belonging to sectors S.125–S.127 in the sectoral classification of Statistics Finland.
 - These sectors had over 5,500 firms in total.
- We have assigned a separate classification to most firms based on their primary activity last summer.
 - Firms were divided into almost 50 separate categories. Reference was made to the balance sheet and result data from the Board of Patents and Registration.
 - Based on the classification, we decided to focus on credit originators.
 - There were some 110 credit originators in total, which we divided into three categories based on balance sheet size.
 - Quarterly and annual reporters and reporters left outside the data collection for the time being, subject to separate notice.

Data collection on other financial institutions (OFI)

- In the OFI data collection, we utilise the same data collection model currently used in reporting by banks (MFI).
- In brief, we ask the target group to provide balance sheet and interest rate data, new drawdowns (quarterly) and income statement data on an annual basis.
 - The income statement data are only collected from the quarterly reporters, and there is more information on the data content at the end of the info.
- We have prepared a very simple reporting model for annual reporters, and the data can be reported using a web template available in the reporting portal.

Reporting frequency

- The statistics are prepared quarterly, but some of the reporters only report on an annual basis.
 - The Bank of Finland estimates the quarterly data based on the annual data utilising the distributions of the quarterly reporters.
- Quarterly reporters report the data as at the end of quarter
 - Data (stock) as at the end of March, June, September and December.
 - New drawdowns are reported for the entire quarter.
- The reporting period is the month following the reporting reference period.
 - For example, the last day of reporting for December 2020 is 29 January (last banking day of the month).

Reporting model

- Reporting can be done in two ways:
 1. Reporters may generate the csv file themselves and send it to the Bank of Finland through the data collection portal.
 2. Reporters may use the web template provided in the data collection portal for reporting.
- For those using the first option, we publish the structural instructions (record structure) for generating the csv file on our website.
 - This reporting option is useful when there are a lot of data to report and/or the reportable data are available for example in the reporter's IT systems.

Structure of the quarterly report (1/4)

- The report data consist of a maximum of three content records and two other records.
 - The first non-content record is a so-called batch record, where one reports for example the data provider's identifier, data type, report date, creation date and number of rows. The batch record is reported first, and the order of the other records does not matter. A maximum of 9 data items can be reported in a single record.
 - The second record is a balance sheet record, where one reports for example the reporter's identifier, reporting frequency, reporter's name and balance sheet total. A maximum of 6 data items are reported.

Structure of the quarterly report (2/4)

- Content records are divided into three:
 - LD record contains loan data
 - SBS record contains securities-based assets and liabilities (if any)
 - REST record contains other assets and liabilities on the balance sheet
- LD record
 - Report the end-quarter stock data and new drawdowns made during the quarter.
 - The data are broken down as follows:
 - Instrument, purpose of loan, collateral, sector, industry (corporate loan), country, currency, book value, agreed rate, annual percentage rate of charge (drawdown), interest payable (stock), interest rate linkage, period of fixation (drawdown), original maturity, firm size (drawdown), credit losses.

Structure of the quarterly report (3/4)

- SBS record
 - Report the stock of assets and liabilities at the end of the quarter.
 - The data are broken down as follows:
 - 1) Where a security **with an ISIN code** is concerned:
 - Instrument, internal identifier, ISIN code, number (share), nominal value (debt security), nominal value currency, market value, name of the issuer.
 - 2) Where a security **without an ISIN code** is concerned:
 - Instrument, internal identifier, number (share), nominal value (debt security), nominal value currency, market value, dividends, issue date, maturity date, country of issue, issuer's identifier, issuer's name, issuer's home country.

Structure of the quarterly report (4/4)

- REST record
 - Report the stock of instruments listed below as at the end of the quarter.
 - Instruments: Derivatives, equity, fixed assets and other items
 - The information should be broken down as follows:
 - Sector, country, currency, book value
- The (theoretical) maximum number of data items reported is 30 in the LD record, 31 in the SBS record and 13 in the REST record.

More detailed review of the LD record (1/7)

- Code lists pertaining to the data collection are published on the Bank of Finland website.
- Breakdown of loans by instrument:
 - “223” = Promissory notes (non-marketable)
 - “224” = Repos
 - “41” = Money market promissory notes (non-marketable)
 - “42” = Revolving loans (outstanding amounts)
 - “43” = Overdrafts
 - “44” = Extended credit card credit
 - “45” = Convenience credit card credit
 - “46” = Reverse repos
 - “47211” = Financial leases
 - “47311” = Factoring
 - “47319” = Other trade receivables
 - “47911” = Remaining loans

More detailed review of the LD record (2/7)

- **Purpose of loan** is reported where the loan is granted to a household or a non-profit institution (S.14–S.15):
 - “M” = Mortgage (excl. investment property loan)
 - “I” = Investment property loan
 - “V” = Vehicle loan
 - “P” = Other consumer credit than car loans
 - “O” = Other purpose
 - “N” = Purpose not defined

More detailed review of the LD record (3/7)

- **The collateral** is reported where the loan is granted to a non-financial corporation (S.11), household or a non-profit institution (S.14–S.15):
 - “U” = Uncollateralised
 - “D” = Collateral deficit
 - “M” = Mortgages and real estate collateral ($\geq 100\%$)
 - “P” = Mortgages and real estate collateral ($< 100\%$)
 - “O” = Other collateral
 - “G” = Guarantee

More detailed review of the LD record (4/7)

- The **interest rate linkage** of loan stocks and new drawdowns is reported as follows:
 - “E” = Euribor rates
 - “R” = Internal interest rates
 - “F” = Fixed rates
 - “I” = Index or derivative
 - “O” = Other interest rates

More detailed review of the LD record (5/7)

- The **period of fixation** related to the loan is reported on new drawdowns as follows:
 - “1” = Floating rate and up to 1 month
 - “2” = Over 1 month and up to 3 months
 - “31” = Over 3 month and up to 6 months
 - “32” = Over 6 month and up to 12 months
 - “4” = Over 1 year and up to 3 years
 - “5” = Over 3 years and up to 5 years
 - “6” = Over 5 years and up to 10 years
 - “7” = Over 10 years

More detailed review of the LD record (6/7)

- The **firm size** related to the loan is reported on new drawdowns as follows:
 - “4” = Large firm
 - “3” = Medium-sized firm
 - “2” = Small firm
 - “1” = Micro firm
 - “0” = Undefined

More detailed review of the LD record (7/7)

- The sector of the counterparty is reported on the basis of Statistics Finland's sectoral classification 2012 codes without the “S” prefix.
- The sector is reported for loans granted to non-financial corporations (S.11) on the basis of Statistics Finland's sectoral classification codes from 2008.
- Statistics Finland provides a free-of-charge classification service based on the counterparty's business ID.
 - The data are available for download in a csv format at:
http://www.stat.fi/tup/yrluok/index_en.html
 - Information on individual firms can be looked up here: <http://www.stat.fi/yty/>

More detailed review of the SBS and REST records (1/3)

- Breakdown of securities by instrument:
 - “33” = Debt securities
 - “511” = Quoted shares
 - “512” = Unquoted shares
 - “513” = Other equity
 - “52” = Fund shares

More detailed review of the SBS and REST records (2/3)

- When reporting securities-based assets, one must report whether the asset held is a (foreign) direct investment.
 - Direct investment is reported when the holding in a share or equity item is 10% or more.
- Direct investments are reported only in respect of assets.

More detailed review of the SBS and REST records (3/3)

- Breakdown of other assets and liabilities:
 - “21” = Currency
 - “34” = Derivatives
 - “711” = Interest reconciliation item (unallocated interest payable)
 - “712” = Amounts receivable / payable in respect of transit items
 - “713” = Receivables on disposals of securities / Accounts payable on securities
 - “714” = Short sale
 - “719” = Other items
 - “81” = Other capital and reserves
 - “82” = Fixed assets

Examples of reporting (1/3)

A private individual takes a small loan of EUR 500 with an annual interest rate of 20% for a period of 4 months from Firm A providing consumer credit.

Firm A reports to the Bank of Finland as follows:

Transaction	Instrument	Purpose of loan	Collateral	Sector	Country	Currency	Book value	Annualised agreed rate	Annual percentage rate of charge	Interest rate linkage	Period of fixation	Original maturity
E	4791	P	U	143	FI	€	500	20.00	26.50	R	31	203

New drawdown

Consumer credit

Wage-earner household

Euro

Interest rate %

Internal reference rate

Over 3 month and up to 1 y

Other loan

Uncollateralised

Finland

Value of loan drawn down

Interest rate %

Over 3 month and up to 6 months

Examples of reporting (2/3)

- The stock of loans granted in US dollar to Chinese paper manufacturing firms at the end of the reporting period was EUR 12.5 million.

Transaction	Instrument	Purpose of loan	Collateral	Sector	Industry	Country	Currency	Book value	Annualised agreed rate	Firm size	Interest rate linkage	Original maturity
S	4791	N	U	11102	17	CN	USD	12500000.00	3.50	4	0	9

Stock

Not defined

National private non-financial corporations

China

Book value

Large enterprise

Over 7 years and up to 8 years

Other loan

Uncollateralised

Manufacture of paper and paper products

USD

Interest rate %

Other interest rates

Examples of reporting (3/3)

- Firm B has originated vehicle loans amounting to EUR 44,125,369.23 to Finnish households at the end of the reporting period.

Transaction	Instrument	Purpose of loan	Collateral	Sector	Country	Currency	Book value	Annualised agreed rate	Interest rate linkage	Period of fixation	Original maturity
S	4791	V	U	143	FI	€	44125369.23	5.26	E	32	6

Stock	Vehicle loan	Wage-earner household	Euro	Interest rate %	Over 6 month and up to 12 months
Other loan	Uncollateralised	Finland	Book value	Euribor	Over 4 years and up to 5 years

Annual reporting

- The objective was to minimise the content of annual reporting:

Balance sheet item	Stock	Annualised agreed rate
TOTAL ASSETS	X	
Securities-based assets	X	
Loans, by sector and Finland/rest of the world	X	X
Other assets	X	
TOTAL LIABILITIES	X	
Securities-based liabilities	X	
Other liabilities	X	

- Loan data are collected using the counterparty sector breakdown, but Finland/rest of the world is enough as country data.
- Annual reporters need not report income statement data.

Timeline of the project

- Reporter info on 15 January 2020
- Internet pages to be published by the end of January.
- Bilateral discussions between 20 January and 28 February 2020 (+ whenever possible)
- Systems development at BoF in Feb–Dec 2020.
- Testing of the reporting portal in Sep–Dec 2020.
- First reports for December 2020 to be submitted in January 2021.

- Any changes down the line will be communicated by email.

Contact us

- Content questions:
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 - Jaakko Suni, tel. +358 9 183 2402
 - Antti Alakiuttu, tel. +358 9 183 2495



Overview of the **DCS2** reporting portal

DSC2 service (1/2)

- DCS2 (Data Collection Service 2) is the reporting service used in the Bank of Finland's data collections.
- Functions as a “feeder system” for the BoF systems.
 - Does not refine or process the data.
- The reporter can submit the report file (.csv) through the service or generate it using the template provided in the DCS2 service and thus fulfil the reporting obligation.

DCS2 service (2/2)

- Reports are submitted to the service by a predetermined deadline, depending on the reporting frequency.
 - The report is considered submitted only after it has passed the validations in the DCS2 service.
- The reporter receives a “feedback file” on a submitted report, whether approved or rejected, in the DCS2 service.
- In addition to the production environment, reporters have a testing environment at their disposal.
- The service is maintained by Posti Messaging Ltd.

Login page of the DCS2 service

[Instructions](#) • [Suomeksi](#) • [På svenska](#)
[Privacy statement](#)

[Link to user instructions on the landing page of the service](#)



Log in to service using Suomi.fi identification.

Suomi.fi-supported data captures: AC, AKVA, KOTI, MATI, RATI, SAVE, TIHA

[USE SUOMI.FI IDENTIFICATION](#)

Log in to service using OTP-list.

Email

Password

[LOG IN WITH USERNAME AND PASSWORD](#)

[I forgot my password](#)

Account subscription, OTP-list.

(Mandatory, if you do not have a Finnish personal identification number or you represent a foreign company.)

[GO TO ACCOUNT SUBSCRIBING](#)

Registration to DCS2 (1/3)

- The user IDs of the DCS2 service are personal, hence every user must register separately to DCS2.
- There are two ways to log in:
 - Suomi.fi authentication
 - The identity and reporting authorisation of the person logging in is verified.
 - Reporting authorisations are managed through the Suomi.fi service.
 - OTP login
 - Login using a separate code list.

Registration to DCS2 (2/3)

- For the time being. Suomi.fi authentication requires a Finnish personal ID or companies to have a Finnish business ID.
- The managing director or another person with adequate rights of signature authorises persons to report on behalf of the company and/or manage reporting authorisations.
- The DSC2 service verifies in connection with authentication that the firm is obliged to report in the data collection in question. The Bank of Finland does not separately approve users when using Suomi.fi.

Registration to DCS2 (3/3)

- When using an OTP list (One Time Password), the registration of new users is approved by the Bank of Finland.
- The user registers under a given firm to report in a selected data collection.
- When logging in, one needs a personal user ID, password and an OTP list.
- Used until further notice.

User interface of the DCS2 service (1/2)

[Instructions](#)
[Privacy statement](#)



Here are the entities and surveys associated with your username. You will be able to submit reports for these companies as soon as a company administrator or the Bank of Finland has granted reporting rights.

You will receive the one time password (OTP) list via secure email. The password to open the secure email will be shown on the login page.

Business ID	Name	Survey	Administrator	Approval status	
FI12345671	Keskiviikko AP Oy	MFI Data Collection (RATI)		Waiting for approval	You can submit a report only after your user ID has been approved

[GO TO ACCOUNT SUBSCRIBING : ANALYTICAL CREDIT DATABASE](#)

[GO TO ACCOUNT SUBSCRIBING : TRANSACTION REPORTING](#)

[GO TO ACCOUNT SUBSCRIBING : CONSOLIDATED DATA COLLECTION \(KOTI\)](#)

[GO TO ACCOUNT SUBSCRIBING : SECURITY STATISTICS \(TIHA\)](#)

[GO TO ACCOUNT SUBSCRIBING : MFI DATA COLLECTION \(RATI\)](#)

[GO TO ACCOUNT SUBSCRIBING : SECURITY-BASED ASSETS AND LIABILITIES \(SAVE\)](#)

User interface of the DCS2 service (2/2)

[Instructions](#) • [Reporting instructions](#) • [Suomeksi](#) • [På svenska](#)
[Privacy statement](#)



[File transfer](#) [Form](#) [Unsent](#) [Oversight](#) [SFTP keys](#) [My account](#) [Approve user IDs](#) [Reporting entities](#) [Observed agents](#)

Methods of report submission

- Reporters have three ways to submit the data through DCS2:
 - 1) Secure file transfer protocol (SFTP):
 - The reporter's IT system produces the file, which is transmitted through Posti Messaging to the Bank of Finland. Suitable for entities under the reporting obligation with large reports or which want to automate their reporting.
 - 2) File transfer (Web upload)
 - Report file in a CSV format is uploaded directly to DCS2. Suitable for entities under the reporting obligation that create the report file from their internal systems, where the file is not larger than a few thousand rows.
 - 3) Web template
 - Report data are sent using a template available in DCS2. Suitable for reporters with little to report.

SFTP keys

File transfer Form Unsent Oversight **SFTP keys** My account Approve user IDs Reporting entities Observed agents

Existing keys

This list contains the personal keys granted to you with which you can report your selected company or survey. Download the key file from the link, and note the password displayed on the screen. You will need the password to use the key (which is in password-protected PEM format). The password and download link will disappear when you download the file. Please note that the file password is merely a suggestion, which will be locked only when you download the file.

[SFTP instructions](#)

Generic information

- Destination IP:
- Destination URL: test.dcs.bof.fi
- Protocol: HTTPS, SFTP
- Content Type: HTML / XML / ZIP
- Certificate: N/A

#	Valid from	Valid until	User ID	Key password	SFTP key	Active	
164	27.09.2019	27.09.2022	RATI-		private164.pem	✓	DISABLE
CREATE NEW KEY							

File transfer (Web upload)

[File transfer](#) [Form](#) [Unsent](#) [Oversight](#) [SFTP keys](#) [My account](#) [Approve user IDs](#) [Reporting entities](#) [Observed agents](#)

No file chosen

Web template

[File transfer](#) [Form](#) [Unsent](#) [Oversight](#) [SFTP keys](#) [My account](#) [Approve user IDs](#) [Reporting entities](#) [Observed agents](#)

Period: M [CONTINUE](#)

Bank of Finland | MFI Data Collection

000 Batch record

BS Balance sheet record

LD Loans and deposits record

REST Content record

SBS Security-by-security record

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Batch record (000)

000 Batch record	
01 Record type	000
02 Type of data provider's identifier	A
03 Data provider's identifier	FI12345671
04 Survey code	RATI
05 Data type*	< Select a value > ▼
06 Reporting period	2020M01
09 Comments	<input type="text"/>

Balance sheet record (BS)

BS Balance sheet record	
01 Record type	BS
02 Type of reporter's identifier	M
03 Reporter's identifier	Keskiviikko AP Oy (FI12345671) ▼
04 Reporting frequency*	Q - Quarterly reporter ▼
05 Reporter's name	Keskiviikko AP Oy
07 Number of housing loan customers (households)	Number
08 Number of households' deposit accounts	Number
09 Number of deposit accounts	Number
10 Number of transferable overnight deposit accounts	Number
Number of transferable overnight deposit accounts:	
11 Internet/PC-linked	Number
12 Number of offices	Number
13 Number of employees	Number
14 Balance sheet total*	8 222 433,00
15 Number of other overnight deposit accounts	Number
Number of other overnight deposit accounts: Internet/PC	
16 linked	Number
17 Number of payment accounts	Number
18 Number of accounts for electronic money	Number
Number of payment accounts with basic features that have	
19 been opened	Number
Number of applications for payment accounts with basic	
20 features that have been refused	Number
Number of consumer payment accounts that have been	
21 switched	Number
Number of applications for switching consumer payment	
22 accounts that have been refused	Number
23 The detailed instrument breakdown for 'other loans' ¹⁸	<input type="checkbox"/>

Loan and deposit record (LD)

LD Loans and deposits record

01 Record type	LD
02 Type of reporter's identifier	M
03 Reporter's identifier	FI12345671
04 Allocation of balance sheet items*	A - Asset
05 Transaction*	S - Stock
07 Instrument*	42 - Revolving loans
09 Securitisation and loan transfers	< Select a value >
10 Transaction period	
13 Purpose of loan	N - Not defined
14 Intra-group items	N - Non-group undertakings / other undertakings
15 Syndicated items	N - No
16 Collateral	U - Uncollateralised
17 Internal identifier	
19 Sector*	11102 - National private non-inancial corporations
20 Credit institution exempt from minimum reserves	< Select a value >
21 Name of credit institution exempt from minimum reserves	
22 ECB's auxiliary sectors	< Select a value >
23 Industrial classification	10710 - Manufacture of bread; manufacture of fresh past
24 Country code*	FI - Finland
25 Counterparty's sector (securitisation and loan transfers)	< Select a value >
26 ECB's auxiliary sectors (securitisation and loan transfers)	< Select a value >
Counterparty's home country (securitisation and loan transfers)	< Select a value >
31 Conversion currency*	EUR - Euro
32 Book value*	101 633,67
33 Book value currency	EUR

34 Book value excl. non-performing stock	101 633,67
35 Annualised agreed rate (%)	1,30
36 Annual percentage rate of charge (%)	Number
37 Interest payable	0,00
40 Next interest rate reset	1 - In the next 12 months
41 Interest rate linkage	E - Euribor rates
42 Initial period of fixation	< Select a value >
43 Original maturity	0 - Maturity not defined
44 Remaining maturity	1 - Up to 1 year
45 Size of loan to non-financial corporation	< Select a value >
46 Deposit account's term of notice	< Select a value >
47 Individual loan losses and impairments	0,00

ADD THE DATA TO FORM

REPLACE VALUES

#	Allocation	Transaction	Instrument	Sector	Classification	Country code	Conversion currency	Book value		
1	A - Asset	S - Stock	42 - Revolving loans	11102 - National private non-inancial corporations	10710 - Manufacture of bread; manufacture of fresh pastry goods and cakes	FI - Finland	EUR - Euro	101 633,67	COPY	DELETE ROW

General content record (REST)

REST Content record

01 Record type	REST
02 Type of reporter's identifier	M
03 Reporter's identifier	FI12345671
04 Allocation of balance sheet items*	A - Asset ▼
05 Transaction*	S - Stock ▼
07 Instrument*	342 - OTC derivatives ▼
10 Intra-group items	N - Non-group undertakings / other undertakings ▼
11 Internal identifier	
12 Sector	12212 - Deposit banks, national private ▼
13 Country code	FI - Finland ▼
15 Conversion currency	EUR - Euro ▼
16 Book value*	81 839,15
17 Book value currency	EUR

ADD THE DATA TO FORM
REPLACE VALUES

#	Allocation	Transaction	Instrument	Sector	Country code	Book value		
1	A - Asset	S - Stock	342 - OTC derivatives	12212 - Deposit banks, national private	FI - Finland	81 839,15	COPY	DELETE ROW

Security-by-security record (SBS)

SBS Security-by-security record

01 Record type	SBS
02 Type of reporter's identifier	M
03 Reporter's identifier	FI12345671
04 Allocation of balance sheet items*	A - Asset
05 Transaction*	RS - Sales of securities / Repo sales (Repos)
06 Instrument*	33 - Securities other than shares and equity, excluding de
08 Internal identifier*	FI4000047089
09 ISIN code	FI4000047089
12 Capital certainty	< Select a value >
13 Number of instruments	Number
14 Total nominal value	1 000 000,00
15 Nominal value currency*	EUR - Euro
16 Total market value (dirty price)	1 076 110,01
17 Market value currency (dirty price)	EUR
18 Classification according to recognition in financial statements	8 - Financial assets at fair value through other comprehe
19 Total market value (clean price)	1 068 719,60
20 Market value currency (clean price)	EUR - Euro
21 Intra-group items	N - Non-group undertakings / other undertakings
22 Direct investment	< Select a value >
23 Dividends	Number

24 Dividend currency	< Select a value >
28 Counterparty's sector	< Select a value >
29 Counterparty's home country	< Select a value >
30 Issue date (yyyymmdd)	yyyymmdd
31 Maturity date (yyyymmdd)	yyyymmdd
35 Country of issue	< Select a value >
36 Type of issuer's identifier	< Select a value >
37 Issuer's identifier	
38 Issuer's name	ISSUER NAME
39 Issuer's sector	< Select a value >
40 Issuer's home country	< Select a value >

ADD THE DATA TO FORM

REPLACE VALUES

#	Allocation	Transaction	Instrument	ISIN code	Tot. market value (dirty)	Issuer's sector	Issuer's country		
1	A - Asset	S - Stock	33 - Securities other than shares and equity, excluding derivatives	FI4000047089	1 076 110,01			COPY	DELETE ROW

BACK TO MAIN PAGE

SAVE WITHOUT SENDING

ACCEPT AND SEND

Validation of reports

- There are validations for file name and content in the DCS2 service. If a submitted report fails to fulfil the specified conditions, an error message is displayed to the reporter.
 - More detailed information will be available in the record structure, reporting instructions and code lists for the data collection.
- If the report does not meet the conditions of the validation, the report will not be submitted to the Bank of Finland. The validations ensure the technical integrity of the reports, while quality is controlled by the BoF in its own systems.
 - Where necessary, the reporter is requested to revise the reported data and send the revised report as a whole again through DCS2.

DCS2 functions

- The reporting functions enable the reporter to browse its sent, unsent, incorrect as well as incomplete and saved reports.
- The reporter may also use a previously submitted report as a basis for a new reporting period (only in template-based reporting).
- The service can also be used to check the deadline for the reporting period.
- The main user is authorised to manage contact details and sub-user IDs.

Submission (1/2)

File transfer Form Unsent **Oversight** SFTP keys My account Approve user IDs Reporting entities Observed agents

RATI

1-5 / 5

Business ID of sender	Name of sender	Business ID	Observed agent	Sent↓	Period	File	Version	OK	Count
FI12345671	Keskiviikko AP Oy	FI12345671	Keskiviikko AP Oy	16.01.2020 14:50:25	2019M12	RATI_2019M12_FI12345671_FI12345671_20200114101018.CSV RATI_2019M12_FI12345671_FI12345671_20200114101018.CSV Copy and edit CSV Show form Balance Reserve Base	5	✓	

Submission (2/2)

File transfer Form Unsent Oversight SFTP keys My account Approve user IDs Reporting entities Observed agents

File	RATI_2019M12_FI12345671_FI12345671_20200114101018.CSV	Period	2019M12
Sent	16.01.2020 14:50:25	Submitted to BoF	16.01.2020 14:50:46
Sender			
Hash			

Files

File	
RATI_2019M12_FI12345671_FI12345671_20200114101018.CSV	RATI

Sent	File
16.01.2020 14:50:26	OK_RATI_2019M12_FI12345671_FI12345671_20200114101018.TXT

Unsubmitted

File transfer Form **Unsent** Oversight SFTP keys My account Approve user IDs Reporting entities Observed agents

Period Observed agent

SEARCH

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Observed agent	Period	Saved↓	Form
Keskiviikko AP Oy (FI12345671)	2019M05	02.01.2020 16:18:15	Edit Copy and edit CSV
Keskiviikko AP Oy (FI12345671)	2019M04	08.10.2019 15:21:48	Edit Copy and edit CSV
Keskiviikko AP Oy (FI12345671)	2019M03	25.09.2019 13:41:28	Edit Copy and edit CSV
Keskiviikko AP Oy (FI12345671)	2019M03	25.09.2019 13:26:40	Edit Copy and edit CSV

Monitoring

File transfer Form Unsent **Oversight** SFTP keys My account Approve user IDs Reporting entities Observed agents

Period –

Observed agent

File valid

Form late

SEARCH

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Observed agent	Period↑	RATI Report	Deadline
Keskiviikko AP Oy (FI12345671)	2019M03	✓ ⌚ 15.11.2019 14:42:04	12.04.2019
Keskiviikko AP Oy (FI12345671)	2019M04	✓ ⌚ 26.09.2019 15:01:45	15.05.2019
Keskiviikko AP Oy (FI12345671)	2019M05	✓ ⌚ 02.01.2020 16:22:06	14.06.2019
Keskiviikko AP Oy (FI12345671)	2019M06	⌚	12.07.2019
Keskiviikko AP Oy (FI12345671)	2019M07	⌚	14.08.2019

Approval of user IDs

File transfer Form Unsent Oversight SFTP keys My account Approve user IDs Reporting entities Observed agents

Name	Administrator	Name	Identification method	Approval status	OTP	
Keskiviikko AP Oy (FI12345671)	✓	Test User (test.user@test.fi)	OTP	Approved 05.04.2019 14:44:59	356	REJECT SET AS ADMINISTRATOR NEW OTP LIST
Keskiviikko AP Oy (FI12345671)		Test User (test.user@test.fi)	OTP	Approved 04.09.2019 14:59:23	379	APPROVE
Keskiviikko AP Oy (FI12345671)		Test User (test.user@test.fi)	OTP	Approved 04.09.2019 14:59:23	528	NEW OTP LIST

Why does Statistics Finland collect income statement data?

Jukka-Pekka Pyylampi, 15 January 2020

Why does Statistics Finland collect income statement data?

- 1) Production of statistics evolves
 - Reform of European corporate statistics (FRIBS)
- 2) Existing data needs in the production of statistics

1) Production of statistics evolves

– Reform of European corporate statistics (FRIBS)

- Legislative reform of European corporate statistics prepared in EU-level cooperation (Frame regulation for integrated business statistics, FRIBS)
- Repeals the current 10 separate regulations on corporate statistics
- Improves the quality, up-to-datedness and comparability of corporate registers and statistics
- Responds to new statistical needs better than presently
- The target is to have the regulation package in force as of the beginning of 2021.

The frame regulation will cover the following corporate statistics

- Company register (incl. EuroGroups Register, EGR)
- Structural statistics (structural business and financial statement statistics, regional business activity statistics, business demographics, high-growth enterprise statistics etc).
- Industrial production, corporate services
- Short-term cyclical statistics (volume index, turnover graphs, wage sum graphs, price indices etc.)
- External trade in goods
- External trade in services
- Research and development
- Innovation research
- Use of IT by non-financial corporations
- Global value chains

Impacts of FRIBS on the production of statistics

- New statistics
- Faster lead times
- Quality improvements
- Improved sectoral coverage

2) Existing data needs in the production of statistics

– National accounts

- National accounts is a statistical system describing the Finnish economy in a comprehensive, systematic and detailed manner.
 - * GDP, gross domestic product at market prices is the outcome of production activities of domestic production units. It can be defined as the sum of gross value added of the various institutional sectors or the various industries plus taxes and less subsidies on products.
- Based on the European System of Accounts, ESA2010, which complies with the global national accounts recommendation SNA2008 (System of National Accounts).

Which data points are needed from the income statement?

Turnover, net

Interest income

whereof interest income from derivative

(Interest expenses)

(Whereof interest expenses from derivatives)

Dividend income

(Dividend expenses)

Commission income

(Commission expenses)

Gains or (-) losses from financial operations, net

Government transfers and subsidies related to turnover

Purchases of goods and services

Other operating income

(Other operating expenses)

(Administrative expenses)

(Personnel costs)

(Social security contributions)

(Other administrative expenses)

Operating profit or (-) loss, net

Depreciation and amortisation

PROFIT OR (-) LOSS BEFORE TAXES

(Tax expenses)

PROFIT OR (-) LOSS AFTER TAXES



Thank you

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