



DATA COLLECTION ON OTHER FINANCIAL INSTITUTIONS (OFI) RECORD STRUCTURE

Version 1.7

Valid from: December 2020–
Reporting period concerned

Published: 1 December 2020

Used: 1 December 2020–
Validations based on the record structure applied in the DCS2 service.



| Version | Date | Valid from | Revisions |
|---------|------------------|-----------------|--|
| 1.0 | 13 January 2020 | 1 January 2021 | First version of record structure. |
| 1.1 | 16 March 2020 | 1 January 2021 | Profit and loss account items available in REST record, coding for collaterals have been simplified in field 16 of LD record, a new record ABS have been added (for annual reporters). |
| 1.2 | 29 April 2020 | 1 January 2021 | Reporting of profit and loss account items in fields 12, 13 and 15 have been specified. |
| 1.3 | 5 May 2020 | 1 January 2021 | Reporting instructions of both BS and ABS records have been specified. Fields 13 and 14 have been removed in ABS record. |
| 1.4 | 16 June 2020 | 1 January 2021 | Two coding values related to a reporting of factoring have been added to the collateral field ("16") of LD record. |
| 1.5 | 7 September 2020 | 1 January 2021 | Rules "001" have been supplemented in fields 37, 41 and 42 of LD record. |
| 1.6 | 12 November 2020 | 1 January 2021 | Rule "005" has been added in field 19 and "004" in field 43. Values "221" and "222" have been added in field 7. Rule MURA.BS.R2 has been updated. |
| 1.7 | 1 December 2020 | 1 December 2020 | Deleted from the REST record in field 5 (=Transaction) the code value "F" and the related validation rules in fields 12 (=Sector) and 15 (= Conversion currency). |



CONTENTS

| | |
|--|----|
| 1 INTRODUCTION..... | 4 |
| 2 SUBMISSION OF DATA TO THE BANK OF FINLAND..... | 5 |
| 2.1 DCS data transfer | 5 |
| 2.2 Testing..... | 5 |
| 3 REPORT FILE | 6 |
| 3.1 Naming of file | 6 |
| 3.2 File structure..... | 7 |
| 4 RECORD DESCRIPTIONS..... | 8 |
| 4.1 Batch record (000)..... | 10 |
| 4.1.1 Record fields and validations | 10 |
| 4.1.2 Examples | 11 |
| 4.2 Loan and deposit record LD..... | 12 |
| 4.2.1 Record fields and validations | 12 |
| 4.2.2 Examples | 27 |
| 4.3 Content record REST | 28 |
| 4.3.1 Record fields and validations | 28 |
| 4.3.2 Examples | 32 |
| 4.4 Security-by-security record SBS | 33 |
| 4.4.1 Record fields and validations | 33 |
| 4.4.2 Examples | 42 |
| 4.5 Balance sheet record BS..... | 42 |
| 4.5.1 Record fields and validations | 42 |
| 4.5.2 Examples | 43 |
| 4.6 Balance sheet record ABS..... | 44 |
| 4.6.1 Record fields and validations | 44 |
| 4.6.2 Examples | 46 |
| 4.7 Report-level validation rules | 46 |
| 4.7.1 General | 46 |
| 4.7.2 SBS records | 46 |
| 4.7.3 Balance sheet check..... | 48 |



1 INTRODUCTION

This document describes the structure of records and the manner of submission of data to the Bank of Finland relating to the survey on other financial institutions (“OFI” or “MURA” in Finnish). OFI reporting instructions and classifications are provided in the document “Instructions for OFI statistical reporting”.

The Bank of Finland can be contacted on questions relating to record structures and the submission of data at the email MURA@bof.fi.



2 SUBMISSION OF DATA TO THE BANK OF FINLAND

OFI data must be submitted to the Bank of Finland no later than the last banking day of the month following the reference period. The data are submitted electronically using the DCS2 service (Data Collection Service).

2.1 DCS data transfer

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

The reporter (or alternatively the data provider) must order a user ID for the DCS2 service in the reporting portal at <https://dcs.bof.fi>. After the order for an ID has been approved, a key code list is generated for the user. The codes are needed, in addition to the user ID and password, for logging in the DCS2 service.

The DCS2 service is used to create a report file consisting of reported data as described in the record descriptions presented in this document. The file is validated at the DCS2 service for data content, e.g. the technical integrity of the data and the correctness of record field structures and contents. These validations are made as described in this document.

A validated and approved report file is transmitted to the Bank of Finland. Erroneous reports are not transmitted to the Bank of Finland; instead, the DCS2 service sends an error report to the data provider. Errors must be corrected and the entire report sent again via the DCS2 service. Correspondingly, when a correction needs to be made to a report that has already been sent, the entire report must be sent again via the DCS2 service.

2.2 Testing

Reporting may be tested in the DCS2 service's separate test environment at <https://test.dcs.bof.fi> by designating the contents of the report as test data (see batch record field 5). Test reports are sent to the operator in the usual manner and the data are validated according to this record structure.



3 REPORT FILE

Report files are created as CSV (Comma Separated Value) files using semicolons as separators. The character set used in the file must be UTF-8.

3.1 Naming of file

The name of the file is the code that identifies the survey, “MURA”, the period subject to reporting and the data provider’s VAT identification number without hyphen (for those operating in Finland, starting with FI, 8 digits), the reporter’s VAT number and time stamp.

MURA_<YYYY>A01_<Data provider’s VAT number>_<Reporter’s VAT number>_<time stamp>.CSV.

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

Example: December 2020 OFI report:

MURA_2020M12_FI12345678_FI01234562_20210129123456.CSV



3.2 File structure

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

A file 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), balance sheet record for annual reporters (ABS record) and one balance sheet record (BS record). ABS record is meant only for annual reporters that do not report LD, REST or SBS records.

The first record of the file is always the batch record.

The sequence of the records other than the batch record does not matter.

The following table shows the different record types and their identifiers.

Records in the file

| 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 | REST | General content record | 0...N |
| Content record | SBS | Security-by-security record | 0...N |
| Balance sheet record | ABS | Balance sheet record for annual reporters | 0...N |

There are three types of content records (LD, REST and SBS). These records have different structures.



4 RECORD DESCRIPTIONS

The following general rules apply to the records:

- 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 reported length of the field.
- Decimals, if any, of numeric values are separated with a comma.
- Numeric fields shall only include a negative sign.

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

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

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

Fields marked as reserved are left empty and without quotation marks. In record structures, these fields are specified as having the value “null”.



Financial Stability and Statistics
Department

GUIDELINE

9 (50)

Version 1.7 (1 December
2020)

If a code list or more than one code list are 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 organisations code list).

The reporting lists used in reporting are presented in a separate file on the Bank of Finland website.



4.1 Batch record (000)

The batch record contains general technical information pertaining to the report. The report always includes one batch record, and it is the first record of the file. Before the other records of the file can be validated, the batch record must pass the validations.

4.1.1 Record fields and validations

| Sequence | Field | Code list | Form | Rule | Left-hand side | Operator | Right-hand side |
|----------|--|-----------------------|-------------------------|------|--|----------|---------------------------------------|
| 01 | Record type "000" = Batch record | 1. Record type | Char(3) | 001 | Value of field 1 | = | "000" |
| 02 | Type of data provider's identifier Valid VAT number of data providers operating in Finland. | 3. Type of identifier | Char(1) | 001 | Value of field 2 | = | "A" |
| 03 | Data provider's identifier Valid VAT number of data providers operating in Finland without hyphen in format FINNNNNNNN. | | Char(3), VarChar(20) | 001 | Value of field 3 | <> | null |
| | | | | 002 | IF the value of field 2 (Type of data provider's identifier) is "A", THEN the value of field 3 | = | Valid VAT number in format FINNNNNNNN |
| 04 | Survey code | | Char(4) | 001 | Value of field 4 | = | "MURA" |
| 05 | Data type "N" = Test file, not transmitted to the Bank of Finland (used both in the test and production environment) "T" = Test data; transmitted to the Bank of Finland (used in the test environment) "P" = Production data (used in the production environment) | 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 the file name MURA_<YYYY>M<MM>_<Data provider's VAT number>_<Reporter's VAT number>_<time stamp>.CSV. |
| 07 | Creation date and time | | Char(14) | 001 | Value of field 7 | in format | <YYYY><MM><DD><HH><MM><SS> |
| | | Date and time at which report was created in format <YYYY><MM><DD><HH>< MM><SS> | | 002 | Value of field 7 | = | Part of the file name MURA_<YYYY>A01_<Data provider's VAT number>_<Reporter's VAT number>_<time stamp>.CSV. |
| 08 | Number of rows | | Number(7) | 001 | Value of field 8 | = | (Matches) the number of rows in the report. |
| 09 | Reporter's comment | | Varchar(500) | | | | |

4.1.2 Examples

The batch record in the example below indicates that the file contains a test report comprising 122 rows. The correctness of the report is validated by the DCS2 service but the file is not forwarded to the Bank of Finland.

```
"000";"A";"FI12345671";"MURA";"N";"2020M12";"20210129123456";122;"Test report"
```

The batch record in the example below indicates that the report includes 1523 rows of production data for December 2020.

```
"000";"A";"FI12345671";"MURA";"P";"2020M12";"20210129123456";1523;
```



4.2 Loan and deposit record LD

Data on loans and deposits is reported in the LD content record. In addition to the format and mandatoriness rules, the field must meet the following conditions.

4.2.1 Record fields and validations

| Group | Sequence | Field | Code list | Form | 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 Type of identifier, always "A" = VAT number | 3: Type of identifier | Char(1) | 001 | Value of field 2 | = | "A" |
| | 03 | Reporter's identifier Financial institution's VAT number without hyphen in format FINNNNNNNN. | | Char(8) | 001 | Value of field 3 | in format | "FINNNNNNNN" |
| 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 "E" = New drawdown | 6: Transaction | Varchar(3) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", THEN the value of field 5 | = | "S", "F" or "E" |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 5 | = | "S" |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "O", | = | "S" or "F" |



| | | | | | | | | |
|--|----|---|------------------------------|------------|-----|--|------------------------------|------------------------|
| | | | | | | THEN the value of field 5 | | |
| | 06 | Reserved | | | 001 | Value of field 6 | = | null |
| | 07 | Instrument "221" = Transferable overnight deposits "222" = Non-transferable overnight deposits (excl. promissory notes) "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 "4791" = Remaining loans | 8: Instrument classification | Varchar(5) | 001 | Value of field 7 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", THEN the value of field 7 | begins with | "4" |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 7 | begins with | "22" |
| | | | | | 004 | IF the value of field 5 (Transaction) is "E", THEN the value of field 7 | does not belong in the group | "42", "43", "44", "45" |
| | 08 | Reserved | | | 001 | Value of field 8 | = | null |



| | | | | | | | | |
|-----------------------------------|----|--|--------------------|---------|-----|---|-----------|--------------------------|
| Securitisation and loan transfers | 09 | Securitisation 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: Loan transfers | Char(2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "F", THEN the value of field 9 | = | "SR"; "SL", "LS" or "LA" |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "S", THEN the value of field 9 | = | null, "LH" or "SS" |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "S", THEN the value of field 9 | = | "LI", "SS" or "LH" |
| | | | | | 004 | OTHERWISE, the value of field 9 | = | null |
| | 10 | Transaction period Month relating to securitisation and loan acquisitions and sales | | Char(7) | 001 | IF the value of field 9 is given, THEN the value of field 10 | in format | <YYYY>M<MM> |
| | | | | | 002 | IF the value of field 5 (Transaction) is "F", THEN the value of field 10 | = | Mandatory |
| | | | | | 003 | OTHERWISE, the value of field 10 | = | null |



| | | | | | | | | |
|------------------------|----|---|---------------------|---------|-----|---|----|-----------|
| | 11 | Reserved | | | 001 | Value of field 11 | = | null |
| | 12 | Reserved | | | 001 | Value of field 12 | = | null |
| Instrument identifiers | 13 | Purpose of loan "M" = Housing loan (excl. investment property loan) "I" = Investment property loan "V" = Car loan "P" = Other consumer credit than car loans "O" = Other purpose "N" = Purpose not defined | 15: Purpose of loan | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S", "F" OR "E", THEN the value of field 13 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O" AND the value of field 5 (Transaction) is "S", "F" OR "E", AND the value of field 19 (Sector) begins with the value "14" or is "15", THEN the value of field 13 | <> | "N" |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S", "F" OR "E", AND the value of field 7 (Instrument) is "41" or "46", AND the value of field 19 (Sector) begins with the value "14" or is "15", THEN the value of field 13 | = | "O" |



| | | | | | | | | |
|--|--|--|--|--|-----|---|---|------------|
| | | | | | 004 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "F", AND the value of field 7 (Instrument) is "43", "44" or "45", AND the value of field 19 (Sector) begins with the value "14", THEN the value of field 13 | = | "P" |
| | | | | | 005 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "F", AND the value of field 7 (Instrument) is "42", AND the value of field 19 (Sector) begins with the value "14", THEN the value of field 13 | = | "P" or "O" |
| | | | | | 006 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "F", AND the value of field 7 (Instrument) is "42", | = | "O" |



| | | | | | | | | |
|--|----|---|-----------------------|---------|-----|--|---|-------------------------|
| | | | | | | "43, "44" OR "45", AND the value of field 19 (Sector) is "15", THEN the value of field 13 | | |
| | | | | | 007 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S", "F" OR "E", AND the value of field 7 (Instrument) begins with the value "47", AND the value of field 19 (Sector) begins with the value "14" or is "15", THEN the value of field 13 | = | "M", "I", "P", "V", "O" |
| | | | | | 008 | IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 13 | = | "N" or "null" |
| | | | | | 009 | OTHERWISE, the value of field 13 | = | "N" |
| | 14 | Intra-group items Report whether the counterparty of an on-balance-sheet loan is the parent company or another company within the same group. "P" = Parent company "O" = Other group company than parent company "M" = Non-group company | 16: Intra-group items | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "L" AND the value of field 5 (Transaction) is "S", THEN the value of field 14 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance | = | "M" |



| | | | | | | | | |
|--|----|--|----------------|---------|-----|--|---|------------|
| | | | | | | sheet items) is "A" OR "L", AND the value of field 5 (Transaction) is "S", AND the value of field 19 (Sector) is "121" OR begins with the value "13", "14" or is "15", THEN the value of field 14 | | |
| | | | | | 003 | IF the value of field 7 (Instrument) is "221" OR "222", THEN the value of field 14 | = | "O" OR "P" |
| | 15 | Reserved | | | 001 | Value of field 15 | = | null |
| | 16 | Collateral "U" = Uncollateralised "D" = Collateral deficit "V" = Collateralised "G" = Guarantee "A" = Non-recourse factoring "B" = Recourse factoring | 18: Collateral | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "E", AND the value of field 9 (Securitisation and loan transfers) is "null", "LH", "SS" or "LI" AND the value of field 19 (Sector) begins with the value "11", "14" or is "15", THEN the value of field 16 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value in field 5 | = | "A" OR "B" |



| | | | | | | | | |
|----------------------|----|---|------------|--------------|-----|---|----|--|
| | | | | | | (Transaction) is "S" OR "E", AND the value of field 7 (Instrument) is "47311", THEN the value of field 16 | | |
| | 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 Sector code of the counterparty of the item in accordance with the year 2012 sectoral classification of Statistics Finland without the "S" prefix. | 11: Sector | Varchar(5) | 001 | Value of field 19 | = | Mandatory |
| | | | | | 002 | IF the value of field 24 (Country code) is "FI", THEN the value of field 19 | <> | "1314" OR "1312" |
| | | | | | 003 | IF the value of field 24 (Country code) <> "F", THEN the value of field 19 | <> | "13141" OR "13149" |
| | | | | | 004 | IF the value of field 14 (Intra-group items) is "O" OR "P", THEN the value of field 19 | <> | begins with "121" or "13", begins with "14" or is "15" |
| | | | | | 005 | IF the value of field 7 (Instrument) is "221" OR "222" AND the value of field 14 (Intra-group items) is "O" OR "P", THEN the value of field 19 | = | begins with "122" |
| | 20 | Reserved | | | 001 | Value of field 20 | = | null |
| | 21 | Reserved | | | 001 | Value of field 21 | = | null |



| | | | | | | | | |
|--|-----------|---|---|------------|-----|--|---|------------------------|
| | 22 | Reserved | | | 001 | Value of field 22 | = | null |
| | 23 | Sector Sector code of the counterparty of the item | 31: Sector | Varchar(5) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "E", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" or "null", AND the value of field 19 (Sector) begins with the value "11" or is "141", THEN the value of field 23 | = | Mandatory |
| | | | | | 002 | OTHERWISE, the value of field 23 | = | null or begins with 00 |
| | 24 | Country code Country code of the counterparty of the item in accordance with the ISO 3166 standard or list of international organisations | 9: Country, ISO 3166 9b: International organisations | Varchar(5) | 001 | Value of field 24 | = | Mandatory |
| Counterparty data related to securitisation and loan transfers | 25 | Sector (securitisation and loan transfers) Sector code of the counterparty of securitisation or loan transfer in accordance with the year 2012 sectoral classification of Statistics Finland. | 11: Sector | Varchar(5) | 001 | IF the value of field 5 (Transaction) is "F", AND the value of field 09 (Securitisation and loan transfers) is "SR", "SL", "LS", or "LA" THEN the value of field 25 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A" or "O", AND the value of field 5 (Transaction) | = | Mandatory |



| | | | | | | | | |
|--|--|--|--|--|-----|--|----|------------------------|
| | | | | | | is "S", AND the value of field 9 (Securitisation and loan transfers) is "SS" or "LH", THEN the value of field 25 | | |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "S", AND the value of field 9 (Securitisation and loan transfers) is "LH", AND the value of field 27 (Counterparty's home country (securitisation and loan transfers)) is "FI", THEN the value of field 25 | <> | 121 or begins with 122 |
| | | | | | 004 | OTHERWISE, the value of field 25 | = | null |
| | | | | | 005 | IF the value of field 25 is given AND the value of field 27 (Counterparty's home country (securitisation and loan transfers)) is "FI", then the value of field 25 | <> | "1314" OR "1312" |
| | | | | | 006 | IF the value of field 25 is given AND the value of field 27 (Counterparty's home country (securitisation and loan transfers)) | <> | "13141" OR "13149" |



| | | | | | | | | |
|-----------------------|----|---|--|--------------|-----|---|---|-----------|
| | | | | | | <> "FI", then the value of field 25 | | |
| | 26 | Reserved | | | 001 | Value of field 26 | = | null |
| | 27 | Counterparty's home country (securitisation and loan transfers) Home code of the counterparty of the securitised, transferred or intermediated item in accordance with the ISO 3166 standard or list of international organisations | 9: Country, ISO3166 9b: International organisations | Varchar(5) | 001 | IF the value of field 09 (Securitisation and loan transfers) is given, THEN the value of field 27 | = | Mandatory |
| | | | | | 002 | OTHERWISE, the 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 |
| Volume and price data | 31 | Conversion currency ISO 4217 ISO 4217 ISO 4217 code of the currency in which book value (field 32) is reported. | 10: Currency 10C: Currencies (removed) | Char(3) | 001 | Value of field 31 | = | Mandatory |
| | 32 | Book value Book value of the loan or deposit in euros rounded to two decimals. | | Number(20.2) | 001 | Value of field 32 | = | Mandatory |
| | 33 | Book value currency ISO 4217 code of the currency in which book value (field 32) is reported. The currency of value is always "EUR". | 10: Currency (ISO 4127) | Char(3) | 001 | Value of field 33 | = | "EUR" |
| | 34 | Book value, excl. non-performing stock | | Number(20.2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S", AND the value of field 9 (Securitisation and loan transfers) is "LI", | = | Mandatory |



| | | | | | | | | |
|--|----|---|--|-------------|-----|--|----|--|
| | | | | | | "SS", "LH" or "null", THEN the value of field 34 | | |
| | | | | | 002 | IF the value of field 32 (Book value) >= 0, AND if the value of field 34 (Book value, excl. non-performing stock) is given, then the value of the field 34 | <= | Value of LD record field 32 (Book value) |
| | | | | | 003 | OTHERWISE, the value of field 34 | = | null |
| | 35 | Annualised agreed rate (%) | | Number(6.2) | 001 | IF the value of field 5 (Transaction) is "S" or "E", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" OR "null", THEN the value of field 35 | = | Mandatory |
| | | | | | 002 | Value of field 35 | < | 1000 |
| | | | | | 003 | IF the value of field 5 (Transaction) is "S" OR "E", AND the value of field 7 (Instrument) is "47311", AND the value of field 16 (Collateral) is "A", THEN the value of field 35 | = | null |
| | 36 | Annual percentage rate of charge (%) | | Number(6.2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "E", | = | Mandatory |



| | | | | | | | | |
|-------------------|-----------|--|-------------|--------------|-----|--|---|-----------|
| | | | | | | AND the value of field 13 (Purpose of loan) is "V" or "P", AND the value of field 19 (Sector) begins with the value "14", THEN the value of field 36 | | |
| | | | | | 002 | If the value of field 36 is given | < | 1000 |
| | | | | | 003 | OTHERWISE, the value of field 36 | = | null |
| | 37 | Interest payable | | Number(20.2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "L", AND the value of field 5 (Transaction) is "S", AND the value of field 16 (Collateral) is <> "A", THEN the value of field 37 | = | Mandatory |
| | | | | | 002 | OTHERWISE, the value of field 37 | = | null |
| | 38 | Reserved | | | 001 | Value of LD record field 38 | = | null |
| Data on firm size | 39 | Firm size "4" = Large firm "3" = Medium-sized firm "2" = Small firm "1" = Micro firm "0" = Undefined | x Firm size | Varchar(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "E", AND the value of field 19 (Sector) begins with the value "11", THEN the value of field 45 | = | Mandatory |
| | | | | | 002 | OTHERWISE, the value of field 39 | = | null |



| | | | | | | | | |
|--|----|---|----------------------------------|------------|-----|---|---|------------------------|
| | 40 | Reserved | | | 001 | Value of LD record field 40 | = | null |
| | 41 | Interest rate linkage "E" = Euribor rates "R" = Internal interest rates "F" = Fixed rates "I" = Index or derivative "O" = Other interest rates | 23: Interest rate linkage | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "E", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" or "null", AND the value of field 16 (Collateral) is <> "A", THEN the 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 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 | 24: Period of fixation (initial) | Varchar(2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "E", AND the value of field 16 (Collateral) is <> "A", AND the value of field 19 (Sector) begins with the value "11", "14" or is "15", THEN the value of field 42 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "E", AND the value of field | = | "1", "2", "31" or "32" |



| | | | | | | | | |
|------------------|----|---|-------------------------|------------|-----|---|---|-----------|
| | | | | | | 19 (Sector) begins with the value "11", "14" or is "15", AND the value of field 41 (Interest rate linkage) is "E", THEN the value of field 42 | | |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "E", AND the value of field 19 (Sector) begins with the value "11", "14" or is "15", AND the value of field 41 (Interest rate linkage) is "R", THEN the value of field 42 | = | "1" |
| Data on maturity | 43 | Original maturity Report the original maturity of a loan or deposit | 13: Maturity (original) | Varchar(3) | 001 | IF the value of field 5 (Transaction) is "S" OR "F", THEN the value of field 43 | = | Mandatory |
| | | | | | 002 | IF the value of field 5 (Transaction) is "E", AND the value of field 19 (Sector) begins with the value "11", "14" or is "15", THEN the value of field 43 | = | Mandatory |
| | | | | | 003 | IF the value of field 5 (Transaction) is "S" or "F", AND the value of field 7 (Instrument) is "42", "43", "44" or "45", | = | "0" |



| | | | | | | | | |
|-----------------------------|----|--|--|--------------|-----|---|---|-----------|
| | | | | | | THEN the value of field 43 | | |
| | | | | | 004 | IF the value of field 5 (Transaction) is "S" AND the value of field 7 (Instrument) is "221" OR "222", THEN the value of field 43 | = | "1" |
| | 44 | Reserved | | | 001 | Value of LD record field 44 | = | null |
| | 45 | Reserved | | | 001 | Value of LD record field 45 | = | null |
| | 46 | Reserved | | | 001 | Value of LD record 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 the value of field 4 (Allocation of balance sheet items) is "A" OR "O" AND the value of field 5 (Transaction) is "S", THEN the value of field 47 | = | Mandatory |
| | | | | | 002 | OTHERWISE, the value of field 47 | = | null |

4.2.2 Examples

```
"LD";"A";"FI12345671";"A";"S";;"4791";;;;;;"V";"M";;"U";;"internal identifier";;"143";;;;;;"FI";;;;;;"EUR";15000,00;"EUR";15000,00;3,75;;50,02;;;;;"E";"32";"6";;;;;10,32
```

```
"LD";"A";"FI12345671";"A";"D";;"4791";;;;;;"P";;"U";;"internal identifier";;"143";;;;;;"FI";;;;;;"EUR";1500,00;"EUR";19,99;26,50;;;;;"R";"31";"203";;;;;
```



4.3 Content record REST

4.3.1 Record fields and validations

The general content record REST is used for reporting balance sheet data not related to securities, loans and deposits.

| Group | Sequence | Field | Code list | Structure | Rule | Left-hand side | Operator | Right-hand side |
|----------------------|----------|---|--------------------------------------|------------|------|--|-----------|---|
| | 1 | Record type "REST" = General content record | 1: Record type | Char(4) | 001 | Value of field 1 | = | "REST" |
| Data on reporter | 2 | Type of reporter's identifier Type of identifier, always "A" = VAT number | 3: Type of identifier | Char(1) | 001 | Value of field 2 | = | "A" |
| | 3 | Reporter's identifier Business ID of the financial institution in format NNNNNNNN without the hyphen | | Char(8) | 001 | Value of field 3 | in format | "FINNNNNNNN" |
| Item classifications | 4 | 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 |
| | 5 | Transaction "S" = Stock "PL" = Profit and loss account | 6: Transaction | Varchar(2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "L", THEN the value of field 5 | = | "S" |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "O", THEN the value of field 5 | = | "PL" |
| | 6 | Reserved | | | 001 | Value of field 6 | = | null |
| | 7 | Instrument "21" = Currency "34" = Derivatives "711" = Interest reconciliation item (unallocated interest payable) | 8: Instrument | Varchar(3) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 | = | "21", "34", "711", "712", "713", "714", "719" or "82" |



| | | | | | | | | |
|--|--|---|--|--|-----|--|----------------------|---|
| | | <p>"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</p> | | | | (Transaction) is "S", THEN the value of field 7 | | |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "L", AND the value of field 5 (Transaction) is "S", THEN the value of field 7 | belongs in the group | "34", "711", "712", "713", "714", "719" or "81" |
| | | <p>Profit and loss account item "1110" = Turnover "1211" = Interest income from ordinary activities "1212" = Commission income from ordinary activities "1213" = Net income from leasing operations "1311" = Interest expenses from ordinary activities "1312" = Commission expenses from ordinary activities "1320" = Depreciation and amortisation "1230" = Other operating income "1330" = Other operating expenses "1240" = Subsidies related to turnover "1351" = Personnel costs "1352" = Social security contributions "1353" = Other administrative expenses "1120" = Operating profit or loss "1261" = Interest income "1262" = Dividend income "1263" = Other financial income "1361" = Interest expenses "1363" = Other financial expenses</p> | | | 003 | IF the value of field 5 (Transaction) is "PL", THEN the value of field 7 | belongs in the group | "1110", "1120", "1130", "1140", "1211", "1212", "1213", "1230", "1240", "1261", "1262", "1263", "1311", "1312", "1320", "1330", "1351", "1352", "1353", "1361", "1363", "1370" TAI "1380" |



| | | | | | | | | |
|-------------------------|----|---|-----------------------|--------------|-----|---|----------------------|----------------------|
| | | "1130" = Profit or loss before taxes "1370" = Tax expenses "1140" = Profit or loss after taxes "1380" = Distribution of profits | | | | | | |
| | 8 | Reserved | | | 001 | Value of field 8 | = | null |
| | 9 | Reserved | | | 001 | Value of field 9 | = | null |
| Data on counterparty | 10 | Intra-group items Report whether the counterparty of an on-balance-sheet loan is the parent company or another company within the same group. "P" = Parent company "O" = Other group company than parent company "M" = Non-group company | 16: Intra-group items | Char(1) | 001 | IF the value of field 5 (Allocation of balance sheet items) is "S", AND the value of field 7 (Instrument) is "34", THEN the value of field 10 | = | Mandatory |
| | | | | | 002 | IF the value of field 5 (Allocation of balance sheet items) is "S", AND the value of field 7 (Instrument) is "34", and the value of field 12 (Sector) is "121" or begins with the values "13" or "14", THEN the value of field 10 | = | "M" |
| | | | | | 003 | OTHERWISE, the value of field 10 | = | null |
| | 11 | Internal identifier | | Varchar(100) | | | | |
| | 12 | Sector Sector code of the counterparty of the item in accordance with the year 2012 sectoral classification of Statistics Finland. | 11: Sector | Varchar(5) | 001 | IF the value of field 7 (Instrument) is "21", "81" or "82", THEN the value of field 12 | = | null |
| | | | | | 002 | OTHERWISE, the value of field 12 | belongs in the group | Code list 11 or null |
| | | | | | 003 | IF the value of field 12 (Sector) is given, AND the value of field 13 (Country | <> | "1314" or "1312" |



| | | | | | | | | |
|-----------------------|----|--|---|------------|-----|--|----------------------|-----------------------|
| | | | | | | code) is "FI", THEN the value of field 12 | | |
| | | | | | 004 | IF the value of field 12 (Sector) is given, AND the value of field 13 (Country code) <> "FI", THEN the value of field 12 | <> | "13141" or "13149" |
| | | | | | 005 | IF the value of field 5 (Transaction) is "PL", THEN the value of field 12 | = | null |
| | 13 | Country code Home country of the counterparty of the item in accordance with the ISO 3166 standard or list of international organisations. | 9: Country 9b: Intl. org. 9c: Unknown country | Varchar(5) | 001 | IF the value of field 7 (Instrument) is "21", "81" or "82", THEN the value of field 13 | = | null |
| | | | | | 002 | OTHERWISE, the value of field 13 | belongs in the group | Code list 9, 9b or 9c |
| | | | | | 003 | IF the value of field 5 (Transaction) is "PL", THEN the value of field 13 | = | null |
| | 14 | Reserved | | | 001 | Value of field 14 | = | null |
| Volume and price data | 15 | Conversion currency ISO 4217 ISO 4217 code of the currency from which book value (field 34) was converted. | 10: Currency 10b: Unknown currency, 10c: Currencies (removed) | Char(3) | 001 | IF the value of field 5 (Transaction) is "S", AND the value of field 7 (Instrument) is "34", "711", "712", "713", "714" OR "719", THEN the value of field 15 | belongs in the group | Code list 10 or "UUU" |
| | | | | | 002 | IF the value of field 7 (Instrument) is "21", THEN the value of field 15 | belongs in the group | "EUR" or 10b: "003" |
| | | | | | 003 | IF the value of field 5 (Transaction) is "S", AND the value of field 7 | = | null |



| | | | | | | | | |
|--|----|--|--|--------------|-----|--|---|-----------|
| | | | | | | (Instrument) is "81" OR "82", THEN the value of field 15 | | |
| | | | | | 004 | IF the value of field 5 (Transaction) is "PL", THEN the value of field 15 | = | null |
| | 16 | Book value Total book value of the instrument reported in EUR and rounded to two decimal places. | | Number(20.2) | 001 | Value of field 16 (Book value) | = | Mandatory |
| | | | | | 002 | IF the value of field 7 (Instrument) is "21" OR "82", THEN the value of field 16 | > | 0 |
| | 17 | Book value currency ISO 4217 code of the currency in which book value (field 16) is reported. The currency of value is always "EUR". | | Char(3) | 001 | Value of field 17 | = | "EUR" |

4.3.2 Examples

"REST";"A";"FI12345671";"A";"S";;"719";;"M";"Internal identifier";"11102";"US";;"USD";87945261,54;EUR

"REST";"A";"FI12345671";"L";"S";;"81";;"M";"Internal identifier";;"12140906,00;EUR



4.4 Security-by-security record SBS

4.4.1 Record fields and validations

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

| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|----------------------|----------|--|--------------------------------------|------------|-----|---|--------------|-------------------|
| | 1 | Record type | 1 Record type | Char(3) | 001 | Value of field 1 | = | "SBS" |
| Data on reporter | 2 | Type of reporter's identifier Type of identifier, always "A" = VAT number | 3: Type of identifier | Char(1) | 001 | Value of field 2 | = | "A" |
| | 3 | Reporter's identifier Business ID of the financial institution in format NNNNNNNN without the hyphen | | Char(8) | 001 | Value of field 3 | in format | "FINNNNNNNN" |
| Item classifications | 4 | 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 |
| | 5 | Transaction "S" = Stock "LB" = Purchases of own debt securities "SH" = Short sale | 6: Transaction | Varchar(2) | 001 | Value of field 5 belongs | in the group | "S", "LB" or "SH" |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "O", THEN the value of field 5 | = | "LB" or "SH" |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|----------------------------|----------|---|------------------|--------------|-----|--|----------------------|----------------------------|
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "A" or "L", THEN the value of field 5 | = | "S" |
| | 6 | 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 | belongs in the group | "33", "511", "513" or "52" |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 6 | <> | "52" |
| | | | | | 004 | IF the value of field 5 (Transaction) is "LB", THEN the value of field 6 | = | "33" |
| | 7 | Reserved | | | 001 | Value of field 7 | = | null |
| Instrument identifiers | 8 | Internal identifier Unchangeable code for identification of the reported security | | Varchar(100) | 001 | Value of field 8 | = | Mandatory |
| | 9 | ISIN code ISIN code under ISO 6166. | | Char(12) | 001 | Value of field 9 (ISIN code) | = | Valid ISIN code |
| | 10 | Reserved | | | 001 | Value of field 10 | = | null |
| | 11 | Reserved | | | 001 | Value of field 11 | = | null |
| | 12 | Reserved | | | 001 | Value of field 12 | = | null |
| Data on quantity and price | 13 | Number Quantity of instrument | | Number(24.6) | 001 | IF the value of field 6 (Instrument) is "33", THEN the value of field 13 | = | null |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "SH", AND the value of field 6 | < | 0 |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|-------|----------|--|---|---------------|-----|---|----------|-----------------|
| | | | | | | (Instrument) begins with the value "5", THEN the value of field 13 | | |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "L", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) begins with the value "5", THEN the value of field 13 | <> | 0 |
| | 14 | Total nominal value Total nominal value of the instrument. The information is reported in the original currency to two decimal places. | | Number (20,2) | 001 | IF the value of field 6 (Instrument) begins with "5", THEN the value of field 14 | = | null |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "SH", AND the value of field 6 (Instrument) is "33", THEN the value of field 14 | < | 0 |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "A" or "L", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) is "33", THEN the value of field 14 | <> | 0 |
| | 15 | Nominal value currency ISO 4217 ISO 4217 ISO 4217 code of the currency from which market values (fields 16 and 19) were converted. | 10: Currency 10c: Currencies (removed) | Char(3) | 001 | Value of field 15 | = | Mandatory |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|-------|----------|--|-----------|---------------|-----|--|----------|-----------------|
| | 16 | Total market value (dirty price) Total market value of the instrument in euros to two decimal points. In the case of debt securities, the dirty price is used in this field. | | Number (20,2) | 001 | IF the value of field 5 (Transaction) is "S", "LB" OR "SH", THEN the value of field 16 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "SH", THEN the value of field 16 | < | 0 |
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "A" or "L", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) is "33", AND the value of field 14 (Nominal value) <0, THEN the value of field 16 | < | 0 |
| | | | | | 004 | IF the value of field 4 (Allocation of balance sheet items) is "A" or "L", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) begins with the value "5", AND the value of field 13 (Number) <0, THEN the value of field 16 | < | 0 |
| | 17 | Market currency (dirty price) | | Char(3) | 001 | IF the value of field 5 (Transaction) is "S", "LB" OR "SH", THEN the value of field 17 | = | "EUR" |
| | 18 | Reserved | | | 001 | Value of field 18 | = | null |
| | 19 | Total market value (clean price) | | Number(20.2) | 001 | IF the value of field 6 (Instrument) begins with "5", THEN the value of field 19 | = | null |
| | | | | | 002 | OTHERWISE, the value of field 19 | = | Mandatory |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|---------------|----------|---|-----------------------|-----------|-----|---|----------|-----------------|
| | | | | | 003 | IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 6 (Instrument) is "33", THEN the value of field 19 | < | 0 |
| | | | | | 004 | IF the value of field 4 (Allocation of balance sheet items) is "A" or "L", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) is "33", AND the value of field 14 (Nominal value) <0, THEN the value of field 19 | < | 0 |
| | 20 | Market currency (clean price) | | Char(3) | 001 | IF the value of field 19 (Total market value (clean)) is given, THEN the value of field 20 | = | "EUR" |
| | | | | | 002 | IF the value of field 6 (Instrument) begins with "5", THEN the value of field 20 | = | null |
| Data on group | 21 | Intra-group items Report whether the counterparty of an on-balance-sheet loan is the parent company or another company within the same group. "P" = Parent company "O" = Other group company than parent company "M" = Non-group company | 16: Intra-group items | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", THEN the value of field 21 | belongs | to code list 16 |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 39 (Issuer's sector) is "121" OR begins with the values "13" or "14", THEN the value of field 21 | = | "M" |
| | | | | | 003 | OTHERWISE, the value of field 21 | = | null |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|------------------------------------|----------|---|------------|--------------|-----|---|----------|-----------------|
| Direct investments and dividends | 22 | Direct investment Report whether the share or equity held is a direct investment "Y" = Yes "N" = No | | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) begins with the value "51", THEN the value of field 22 | = | "Y" or "N" |
| | | | | | 002 | OTHERWISE, the value of field 22 | = | null |
| | 23 | Dividends Dividends and other profit distributions received from abroad and paid abroad | | Number(20,2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 6 (Instrument) begins with the value "5", AND the value of field 9 (ISIN code) has not been given, AND the value of field 40 (Issuer's home country) <> "FI", THEN the value of field 23 | >= | 0 |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "L", AND the value of field 6 (Instrument) begins with the value "5", AND the value of field 9 (ISIN code) has not been given, THEN the value of field 23 | >= | 0 |
| | | | | | 003 | OTHERWISE, the value of field 23 | = | null or >0 |
| | 24 | Dividend currency | | Char(3) | 001 | IF the value of field 23 (Dividends) is given, THEN the value of field 24 | = | "EUR" |
| | | | | | 002 | OTHERWISE, the 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 (short sales) | 28 | Counterparty's sector | 11: Sector | Varchar(5) | 001 | IF the value of field 5 (Transaction) is "SH", THEN the value of field 28 | = | Mandatory |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|------------------|----------|---|------------------------------|------------|-----|--|----------------------|--------------------|
| | | | | | 002 | IF the value of field 5 (Transaction) is "SH", THEN the value of field 28 | belongs in the group | Code list 11 |
| | | | | | 003 | IF the value of field 28 (Sector) is given, AND the value of field 29 (Counterparty's home country) is "FI", THEN the value of field 28 | <> | "1314" or "1312" |
| | | | | | 004 | IF the value of field 28 (Sector) is given, AND the value of field 29 (Counterparty's home country) <> "FI", THEN the value of field 28 | <> | "13141" or "13149" |
| | 29 | Counterparty's home country | 9: Country 9b: Intl. org. | Varchar(5) | 001 | IF the value of field 5 (Transaction) is "SH", THEN the value of field 29 | = | Mandatory |
| | | | | | 002 | IF the value of field 5 (Transaction) is "SH", THEN the value of field 29 | belongs in the group | Code list 9 or 9b |
| Data on maturity | 30 | Issue date Original date of issue of the security on the primary market. In format <YYYY><MM><DD> | | Char(8) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "L" AND the value of field 6 (Instrument) is "33", THEN the value of the field 30 | = | Mandatory |
| | | | | | 002 | IF the value of field 9 (ISIN code) is not given, AND the value of field 6 (Instrument) is "33", THEN the value of field 30 | = | Mandatory |
| | | | | | 003 | IF the value of field 31 (Maturity date) is given, THEN the value of field 30 | = | Mandatory |
| | | | | | 004 | Format of field 30 | = | <YYYY><MM><DD> |
| | | | | | 005 | Value of field 30 | = | "19500101" |
| | 31 | Maturity date Date of maturity of the security (repayment date of loan principal). | | Char(8) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "L" AND the value of field 6 (Instrument) is "33", THEN the value of field 31 | = | Mandatory |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|----------------|----------|------------------------------------|-----------------------|-------------|-----|--|----------|--------------------------------|
| | | In format <YYYY><MM><DD> | | | | | | |
| | | | | | 002 | IF the value of field 9 (ISIN code) is not given, AND the value of field 6 (Instrument) = "33", THEN the value of field 31 | = | Mandatory |
| | | | | | 003 | IF the value of field 30 (Issue date) is given, THEN the value of field 31 | = | Mandatory |
| | | | | | 004 | IF the value of field 30 (Issue date) is given, THEN the value of field 31 | > | Value of field 30 (Issue date) |
| | | | | | 005 | Format of field 31 | = | <YYYY><MM><DD> |
| | | | | | 006 | Value of field 31 | = | "19500101" |
| | 32 | Reserved | | | 001 | Value of field 32 | = | null |
| | 33 | Reserved | | | 001 | Value of field 33 | = | null |
| | 34 | Reserved | | | 001 | Value of field 34 | = | null |
| Place of issue | 35 | Country of issue | 9: Country | Char(2) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "L", AND the value of field 6 (Instrument) is "33", AND the value of field 9 (ISIN code) has not been given, THEN the value of field 35 | = | Mandatory |
| Data on issuer | 36 | Type of issuer's identifier | 3: Type of identifier | Char(1) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 9 (ISIN code) has not been given, THEN the value of field 36 | = | Mandatory |
| | | | | | 002 | IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 9 (ISIN code) has not been given, AND the value of field 40 (Issuer's home country) is "FI", THEN the value of field 36 | = | "Y" |
| | 37 | Issuer's identifier | | Varchar(20) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", | = | Mandatory |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|-------|----------|---------------------------|------------|--------------|-----|--|------------------|---------------------------|
| | | | | | | AND the value of field 9 (ISIN code) has not been given, THEN the value of field 37 | | |
| | | | | | 002 | IF the value of field 36 (Type of issuer's identifier) is "Y", THEN the value of field 37 | = | Valid business ID |
| | | | | | 003 | IF the value of field 36 is "Y", THEN the value of field 37 | takes the format | "NNNNNNNN" |
| | 38 | Name of the issuer | | Varchar(100) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", THEN the value of field 38 | = | Mandatory |
| | 39 | Issuer's sector | 11: Sector | Varchar (5) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 9 (ISIN code) has not been given, THEN the value of field 39 | = | Mandatory |
| | | | | | 002 | IF the value of field 39 (Issuer's sector) is given, AND the value of field 40 (Counterparty's home country) is "FI", THEN the value of field 39 | <> | "1314" OR "1312" |
| | | | | | 003 | IF the value of field 39 (Issuer's sector) is given, AND the value of field 40 (Counterparty's home country) <> "FI", THEN the value of field 39 | <> | "13141" OR "13149" |
| | | | | | 004 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O" AND the value of field 9 (ISIN code) has not been given, AND the value of field 6 (Instrument) is "52", THEN the value of field 39 | = | "123" or "1241" or "1242" |



| Group | Sequence | Field | Code list | Structure | | Left-hand side | Operator | Right-hand side |
|-------|----------|------------------------------|---------------------------------|-----------|-----|--|----------|-----------------|
| | 40 | Issuer's home country | 9: Country 9b: Intl. org. | Char(5) | 001 | IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 9 (ISIN code) has not been given, THEN the value of field 40 | = | Mandatory |

4.4.2 Examples

"SBS";"A";"FI12345671";"A";"S";"33";;"Internal identifier";" FI4000037635";";";300000,00;"EUR";379800,15;"EUR";;376419,00;"EUR";"M" ;";";;"20120207";"20280704";";";;"Government of Finland";"13111";"FI"

"SBS";"A";"FI12345671";"L";"S";"512";;"Internal identifier";";";69172437,00;;"EUR";16300000,00;"EUR";;0,00;"EUR";;";;

4.5 Balance sheet record BS

4.5.1 Record fields and validations

Balance sheet data, such as balance sheet total, are reported in the BS record. In addition to the format and mandatoriness rules, the field must meet the following conditions.

| | Sequence | Field | Code list | Form | Rule | Left-hand side | Operator | Right-hand side |
|------------------|----------|--|-----------------------|---------|------|------------------|----------|-----------------|
| | 01 | Record type | 1 Record type | Char(2) | 001 | Value of field 1 | = | "BS" |
| Data on reporter | 02 | Type of reporter's identifier "A" = VAT number | 3: Type of identifier | Char(1) | 001 | Value of field 2 | = | "A" |



4.6 Balance sheet record ABS

4.6.1 Record fields and validations

Balance sheet data of annual reporters are reported in the ABS record. In addition to the format and mandatory rules, the field must meet the following conditions.

| | Sequence | Field | Code list | Form | Rule | Left-hand side | Operator | Right-hand side |
|----------------------|----------|---|--------------------------------------|--------------|------|---|--------------|--------------------------|
| | 01 | Record type | 1 Record type | Char(2) | 001 | Value of field 1 | = | "ABS" |
| Data on reporter | 02 | Type of reporter's identifier "A" = VAT number | 3: Type of identifier | Char(1) | 001 | Value of field 2 | = | "A" |
| | 03 | Reporter's identifier Financial institution's "A" = VAT number | | Char(8) | 001 | Value of field 3 | in format | "FINNNNNNNNN" |
| | 04 | Reporting frequency | 4: Reporting frequency | Char(1) | 001 | Value of field 4 | = | "A" |
| Item classifications | 05 | Reporter's name | | Varchar(100) | 001 | Value of field 5 | = | Mandatory |
| Item classifications | 06 | Allocation of balance sheet items "A" = Assets "L" = Liabilities | 5: Allocation of balance sheet items | Char(1) | 001 | Value of field 6 | in the group | "A" or "L" |
| | 07 | Transaction "S" = Stock data | 6: Transaction | Varchar(2) | 001 | Value of field 7 | = | "S" |
| | 08 | Instrument "A300" = Securities-based assets "A400" = Loans "A700" = Other assets "L300" = Securities-based liabilities "L700" = Other liabilities | 8d: Instrument (MURA) | Varchar(3) | 001 | IF the value of field 6 (Allocation of balance sheet items) is "A" AND the value of field 7 (Transaction) is "S", THEN the value of field 8 | = | "A300", "A400" or "A700" |



| | Sequence | Field | Code list | Form | Rule | Left-hand side | Operator | Right-hand side |
|----------------------------|----------|--|-----------|--------------|------|--|--------------|------------------|
| | | | | | 002 | IF the value of field 6 (Allocation of balance sheet items) is "L" AND the value of field 7 (Transaction) is "S", THEN the value of field 8 | = | "L300" or "L700" |
| Data on counterparty | 09 | Sector Sector code of the counterparty of the item in accordance with the year 2012 sectoral classification of Statistics Finland. | 11:Sector | Varchar(5) | 001 | IF the value of field 6 (Allocation of balance sheet items) is "A" and the value of field 8 (Instrument) is "A400", THEN the value of field 9 | = | Mandatory |
| | 10 | Country code Country code of the counterparty "FI" = Finland "00" = Other countries | | Varchar(2) | 001 | IF the value of field 6 (Allocation of balance sheet items) is "A" and the value of field 8 (Instrument) is "A400", THEN the value of field 10 | = | Mandatory |
| | | | | | 002 | The value of field 10 belongs | in the group | "FI" or "00" |
| | 11 | Book value Book value of the loan or deposit in euros rounded to two decimals. | | Number(20.2) | 001 | IF the value of field 6 (Allocation of balance sheet items) is given, THEN the value of field 11 | = | Mandatory |
| Data on quantity and price | 12 | Annualised agreed rate (%) | | Number(6.2) | 001 | IF the value of field 6 (Allocation of balance sheet items) is "A" AND the value of field 8 (Instrument) is "A400", THEN the value of field 12 | = | Mandatory |



| | Sequence | Field | Code list | Form | Rule | Left-hand side | Operator | Right-hand side |
|--|----------|-------|-----------|------|------|-------------------|----------|-----------------|
| | | | | | 002 | Value of field 12 | < | 1000 |

4.6.2 Examples

```
"ABS";"A";"FI12345671";"A";"ABCOY";"A";"S";"A700";"11102";"FI";10;;
```

4.7 Report-level validation rules

The following validation rules are not concerned with individual fields but apply to combinations of several fields or the report as a whole.

4.7.1 General

Rule MURA.ALL.R1:

A report may only include the records of one (1) reporter. Report records (LD, REST, SBS, BS, ABS) must always have the same reporter's valid "A" = VAT code in the Reporter's identifier field (field 3).

Rule MURA.ALL.R2:

The report must include at least the 000 batch record and BS balance sheet record.

4.7.2 SBS records

Rule MURA.SBS.R1:

- The same combination of the SIN code (field 9) and Allocation of balance sheet items (field 4) always has the 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 country of origin (field 40)

Rule MURA.SBS.R2:

- The same combination of the Internal identifier code (field 8) and Allocation of balance sheet items (field 4) always has the 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 country of origin (field 40)

Rule MURA.SBS.R3:

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

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



Rule MURA.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).

4.7.3 Balance sheet check

Rule MURA.BS.R1 (Assets)

Rule MURA.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 instruments concerned 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: | Indicates which data must be summed up. |

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



Rule MURA.BS.R1 (Assets)

| No | Reported item | Record code | Instru-ment | Assets liabilities | Trans-action | Sector | Fields to be summed up | | | Operator |
|----|--|-------------|-------------|--------------------|--------------|--------|--|--|-----------------------------|----------|
| 1 | BALANCE SHEET TOTAL, ASSETS | BS | | | | | Balance sheet total (field 14) | | | |
| 2 | Currency | REST | 21 | A | S | Total | Book value (field 16) | | | + |
| 3 | Loans (wide) | | | | | | Book value (field 32) | | | |
| | Money market promissory notes (non-marketable) | LD | 41 | A | S | Total | X | | | + |
| | Revolving loans | LD | 42 | A | S | Total | X | | | + |
| | Overdrafts | LD | 43 | A | S | Total | X | | | + |
| | Extended credit card credit | LD | 44 | A | S | Total | X | | | + |
| | Convenience credit card credit | LD | 45 | A | S | Total | X | | | + |
| | Reverse repos | LD | 46 | A | S | Total | X | | | + |
| | Financial leases | LD | 47211 | A | S | Total | X | | | + |
| | Factoring | LD | 47311 | A | S | Total | X | | | + |
| | Other trade receivables | LD | 47319 | A | S | Total | X | | | + |
| | Other loans | LD | 4791 | A | S | Total | X | | | + |
| 4 | Securities other than shares and equity, excluding derivatives | SBS | 33 | A | S | | Market value (clean) (field 16) | | | + |
| 5 | Shares and other equity | | | | | | Market value (dirty) (field 16) | | | |
| | Quoted shares | SBS | 511 | A | S | Total | X | | | + |
| | Unquoted shares | SBS | 512 | A | S | Total | X | | | + |
| | Other equity | SBS | 513 | A | S | Total | X | | | + |
| | Investment fund shares | SBS | 52 | A | S | Total | X | | | + |
| 6 | Fixed assets | REST | 82 | A | S | Total | Book value (field 16) | | | + |
| 7 | Other assets | | | | | | Book value (field 16) | Market value (dirty) (field 16) - Market value (clean) (field 19) | Interest payable (field 37) | |
| | Interest reconciliation item (unallocated interest payable) | REST | 711 | A | S | Total | X | | | + |
| | Amounts receivable in respect of transit items | REST | 712 | A | S | Total | X | | | + |
| | Receivables on disposals of securities | REST | 713 | A | S | Total | X | | | + |
| | Short sale | REST | 714 | A | S | Total | X | | | + |
| | Other items | REST | 719 | A | S | Total | X | | | + |
| | Money market promissory notes (non-marketable) | LD | 41 | A | S | Total | | | X | + |
| | Revolving loans | LD | 42 | A | S | Total | | | X | + |
| | Overdrafts | LD | 43 | A | S | Total | | | X | + |
| | Extended credit card credit | LD | 44 | A | S | Total | | | X | + |
| | Convenience credit card credit | LD | 45 | A | S | Total | | | X | + |
| | Reverse repos | LD | 46 | A | S | Total | | | X | + |
| | 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 | REST | 34 | A | S | Total | | | | + |
| 9 | BALANCE SHEET TOTAL, ASSETS | | | | | | Book value (field 16) = 2+3+4+5+6+7+8 | | | = |
| | DIFFERENCE | | | | | | =1-9 | | | |



Rule MURA.BS.R2 (Liabilities)

| | 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 | 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 | | | + |
| 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 | | | + |
| | Promissory notes (non-marketable) | LD | 223 | L | S | Total | X | | | + |
| | Repos | LD | 224 | L | S | Total | X | | | + |
| | Debt securities | SBS | 33 | L | S | Total | X | | | + |
| 15 | Derivatives | REST | 34 | L | S | Total | Book value (field 16) | | | |
| 16 | BALANCE SHEET TOTAL, LIABILITIES | | | | | | =11+12+13+14+15 | | | = |
| | DIFFERENCE | | | | | | =10-16 | | | |