



# **CREDIT DATA COLLECTION DESCRIPTION OF ELECTRONIC REPORTING**

Version: 1.18

31 October 2024



Version	Date	Validity	Revisions
1.18	31 October 2024		-Updates related to new reporting system requirements (eReg)
1.17	26 March 2024		- Periodic dependency of schema files
1.16	13 June 2023		- Periodic dependency of schema files
1.15	23 November 2022		- Periodic dependency of schema files
1.14	21 June 2022		- Periodic dependency of schema files
1.13	1 December 2021		- Periodic dependency of schema files
1.12	22 April 2021		- New type of report file introduced for mapping changed identifiers - Periodic dependency of schema files - Changes according to schema version 1.12 updates
1.11	28 August 2020		- References to schema, files and documents version numbering changed to format X.XX
1.10	6 November 2019		- Changes according to schema version 1.10
1.9	28 June 2019		- Changes according to schema version 1.9
1.8	30 August 2018		- Changes according to schema version 1.8 - Removal of references concerning change reporting (submission type CHANGE and action type DELETE), paragraphs 4.3, 5, 5.1, 5.7.2 and 6
1.7	14 August 2018		- Changes according to schema version 1.7
1.6	13 July 2018		- Changes according to schema version 1.6 - Change of DCS2 Service Provider name to Posti Messaging Oy
1.5	16 March 2018		- Changes according to schema version 1.5 - DCS2 production environment website published
1.4	31 January 2018		- Changes according to schema version 1.4
1.3	28 December 2017		- Changes according to schema version 1.3 - Section 5.1.1 "Counterparty report file", revisions to table requirements for "Head office undertaking identifier", "Immediate parent undertaking identifier" and "Ultimate parent undertaking identifier" - Section 5.3.2 "The schema of feedback files", the part about the feedback on validation checks performed by the Bank of Finland written in more detail
1.2	29 September 2017	This document is a draft version of the instructions and cannot be used for reporting to the Bank of Finland.	- Changes according to updated schema version 1.2 - Added in section 1 an introductory remark on the data collection service (DCS2) - Added in section 5.3 XML schema and its version and information on schemas of submission files



			<ul style="list-style-type: none"> <li>- Sections 5.6.1 and 5.6.2: more details on the identifier of foreign data providers</li> <li>- Section 5.7: more details on validation rules in new section 5.7.1 "Validation checks of the DCS2" and section 5.7.2 "Other technical validations of the Bank of Finland"</li> <li>- Added in section 6 "Transmission of data do the Bank of Finland" information on the e-identification and e-authorisation services of Suomi.fi</li> <li>- More details added in section 8 "Feedback reports"</li> </ul>
1.1	24 May 2017	This document is a draft version of the instructions and cannot be used for reporting to the Bank of Finland.	<ul style="list-style-type: none"> <li>- Changes according to updated schema version 1.1</li> <li>- Section 5.1.2: revisions to descriptions of key identifiers for records in the monthly credit report</li> <li>- Section 5.2 "Reported values and precision" written in more detail regarding the reporting of not applicable attributes and empty values</li> <li>- Section 5.4 "Splitting of large report files" written in more detail</li> <li>- Section 5.6 "File naming": changes to the creation of timestamp (EXTRACTEDTIME)</li> <li>- New validation rules added in section 5.7 "Validation rules"</li> <li>- Some small stylistic adjustments</li> </ul>
1.0	31 January 2017	This document is a draft version of the instructions and cannot be used for reporting to the Bank of Finland.	



## Table of content

CREDIT DATA COLLECTION DESCRIPTION OF ELECTRONIC REPORTING .....	0
1 INTRODUCTION.....	4
2 CONCEPTS OF ENTITIES IN CREDIT DATA COLLECTION .....	6
3 REPORTING OBLIGATION .....	7
4 STRUCTURE OF THE CREDIT DATA REPORT .....	8
4.1 Characters .....	8
4.2 Report files.....	8
5 COUNTERPARTY AND CREDIT REPORT FILES.....	9
5.1 General structure of report files .....	10
5.1.1 Counterparty report file .....	10
5.1.2 Monthly credit report file .....	12
5.1.3 Quarterly credit report file .....	13
5.1.4 Identifier mapping file .....	13
5.2 Reported values and precision.....	14
5.3 XML schema and its version .....	14
5.3.1 The schema of report files .....	15
5.3.2 The schema of feedback files .....	15
5.3.3 Periodic dependencies of the schema files .....	16
5.4 Compression of report files .....	16
5.5 File naming .....	17
5.5.1 Name of the zip file.....	17
5.5.2 Names of report files .....	17
5.6 Technical validation rules.....	19
5.6.1 Validation checks of the data collection system .....	19
5.6.2 Other technical checks of the Bank of Finland .....	19
6 TRANSMISSION OF DATA TO THE BANK OF FINLAND .....	20
7 REPORTING METHODS .....	22
7.1 HTTPS upload .....	22
7.2 SFTP file transfer .....	22
8 FEEDBACK REPORTS.....	23
8.1 Feedback based on validation checks of the data collection system .....	23
8.2 Feedback based on validation checks of the Bank of Finland .....	23



## 1 INTRODUCTION

Credit data collection and the related reporting is based on Regulation (EU) 2016/867 of the European Central Bank on the collection of granular credit and credit risk data (ECB/2016/13) (i.e. ‘the AnaCredit Regulation’). Credit data to be reported to the Bank of Finland have been supplemented with national requirements the Bank of Finland needs for the performance of its tasks.

Regulation (ECB/2016/13) obliges the Bank of Finland to collect credit data on resident credit institutions and resident foreign branches of credit institutions, regardless of whether or not they are institutions supervised under Directive 2013/36/EU of the European Parliament and of the Council<sup>1</sup>. The Bank of Finland's mandate for the collection of data is based on Council Regulation (EC) No 2533/98 (as amended by Regulation 2015/373) concerning the collection of information by the European Central Bank, and on the Act on the Bank of Finland (214/1998, sections 26 and 28).<sup>2</sup>

Regulation (ECB/2016/13) applies to all credit institutions resident in the Economic and Monetary Union. Article 7(1) of Regulation (EC) No 2533/98 provides that the ECB has the power to impose sanctions on reporting agents that fail to comply with statistical reporting requirements defined or imposed in regulations or decisions.

In Finland, entities subject to the obligation to report under the credit data collection are domestic credit institutions and Finnish branches of foreign credit institutions the Bank of Finland has individually informed about their reporting obligation.

The Bank of Finland will inform credit institutions about the commencement of the reporting obligation or cessation of reporting reliefs at least 18 months before the start of reporting. The Bank of Finland assesses the credit institutions' reporting obligations annually, on the basis of total outstanding amount of loans under Regulation (EU) No 1071/2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33, as amended by Regulation ECB/2014/51).

This document applies to the production and submission of AnaCredit (AC) data to the Bank of Finland. The production and submission of data started at 31 March 2018 (counterparty data) and as of 30 September 2018 (credit data).

The Bank of Finland receives the reported data via the eRegulatory data collection service provided by Regnology France. The system is the same used in reporting to the FIN-FSA.

<sup>1</sup> Directive 2013/36/EC of the European Parliament and of the Council of 26 June 2016 on access to the activity of credit institutions and the prudent supervision of credit institutions and investment firms, amending directive 2002/87/EC and repealing directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013).

<sup>2</sup> The ECB's statistical regulations are available at .



31 October 2024  
BOF/FIN-FSA-UNRESTRICTED  
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ECB Regulation (ECB/2016/13) and content requirements as well as other material relating to the reporting are available on the Bank of Finland's website:

<https://www.suomenpankki.fi/en/statistics/to-the-reporter/analytical-credit-database/>



## 2 CONCEPTS OF ENTITIES IN CREDIT DATA COLLECTION

*Entity subject to the reporting obligation* means a *reporting agent* as referred to in Regulation (ECB/2016/13). A credit institution that is a reporting agent is obliged to provide the Bank of Finland with the specified counterparty and credit data.

*Observed agent* is the level at which an entity subject to the reporting obligation must provide the Bank of Finland with the data. An entity subject to the reporting obligation is always an observed agent. In addition, an observed agent can also be a branch of an entity subject to the reporting obligation, the data on which the entity is required to submit to the Bank of Finland according to the specified reporting obligations.

*Data provider* means in this document the entity that actually submits the report to the Bank of Finland. A data provider is either the credit institution subject to the reporting obligation or a separate data provider.



31 October 2024  
BOF/FIN-FSA-UNRESTRICTED  
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### 3 REPORTING OBLIGATION

A credit institution subject to the reporting obligation is responsible for the accuracy of data submitted to the Bank of Finland and fulfilment of the reporting obligation. Instructions on how to fulfill reporting obligations are available in here <https://www.suomenpankki.fi/en/statistics/to-the-reporter/analytical-credit-database/>





Links to data collection system:

Reporter portal (production environment): <https://raportointi.bof.fi/>

Validation service (test environment): <https://validointipalvelu-raportointi.bof.fi/>

## 4 STRUCTURE OF THE CREDIT DATA REPORT

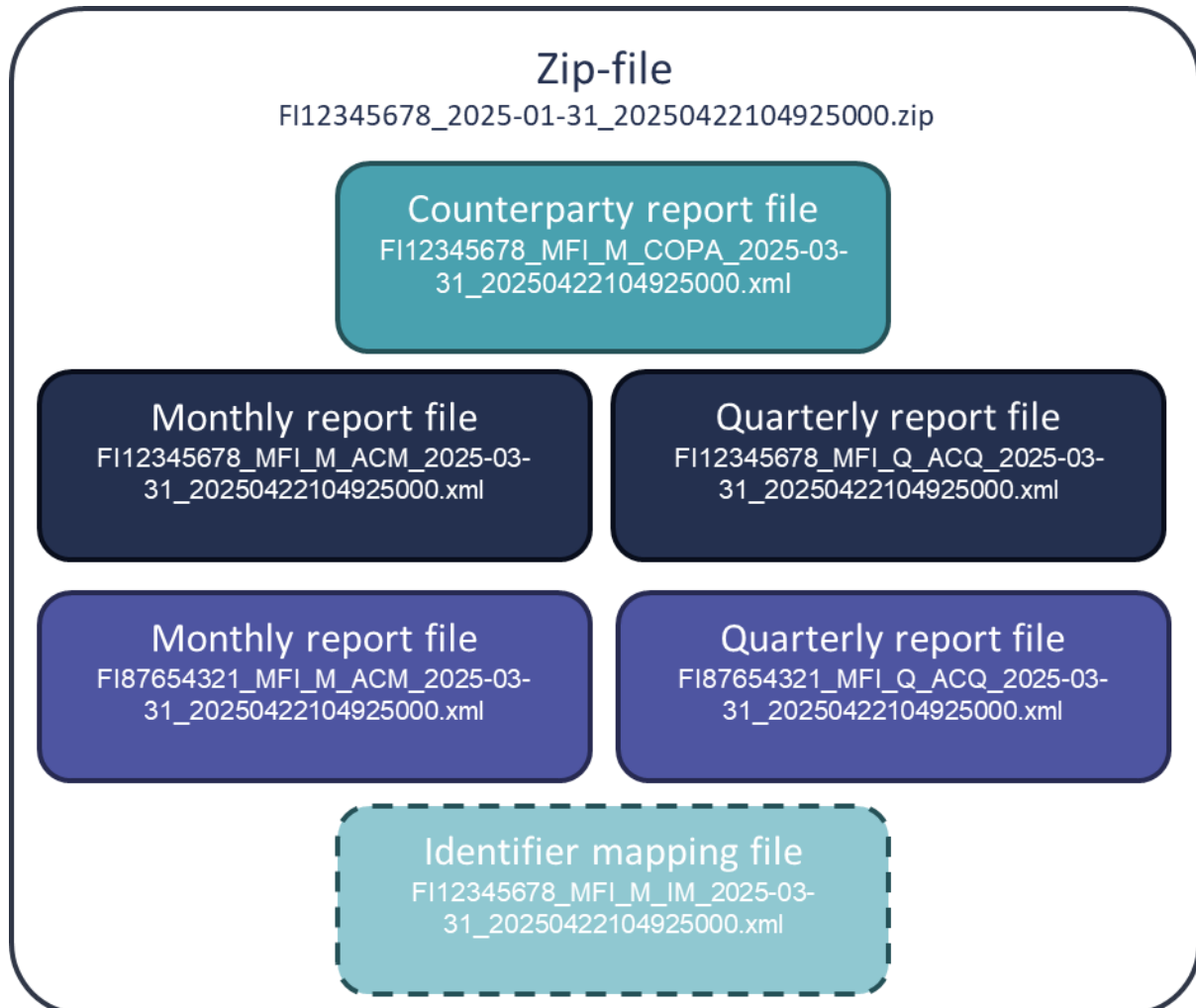
### 4.1 Characters

Credit data reporting is based on UTF-8 encoding and XML files.

### 4.2 Report files

The files submitted to the Bank of Finland are encouraged to be compressed into a zip file, which includes report files that contain the actual data.

The compressed zip file may include credit report files of several observed agents.



## 5 COUNTERPARTY AND CREDIT REPORT FILES

Credit data reporting consists of four data sets: counterparty data, monthly credit data, quarterly credit data and a potential identifier mapping file. The data sets are reported in separate XML report files, for each of which there are own schema files.

The set of report files pertaining to a reference period must always contain all data reported under the credit data collection.

If there are changes to the reference period data after submission of the first report, the data provider report all reference period data in full again

Counterparty data may only be submitted before or in the same zip-file as the counterparty-related monthly and quarterly credit data, not thereafter.

The identifier mapping file, if any, is submitted in the same zip-file where identifier changes are required.



For the naming of report files, see section 5.5.

## 5.1 General structure of report files

Counterparty, identifier mapping and credit report files always begin with the definition of schema file and other namespace specifications. Each of these files must contain the basic data presented in the table below. These data specify the report file and may occur only once in the report file.

	Name of element/attribute	Use	Mandatory
<i>BatchRecord</i>	SchemaVersion (attribute)	Version number of the used schema (attribute)	X
	DT_FL_CRTN_DT_TM (File creation date and time - element)	Creation date and time of the report file (xs:dateTime)	X
<i>ReportingAgentRecord</i>	SBMSSN_TYP (Submission type - attribute)	Accepted values for the submission type attribute: FULL –Transmission pertaining to a reference period or a revision that contains all data for the reference period	X
	RPRTNG_AGNT_ID (Reporting agent identifier - element)	A code of max. 60 characters which uniquely identifies the data provider. May include both alphabetical and numerical symbols.	X
	TEST (Test - element)	If the report file is a test submission, the value of the field is 'true'. If the report file is a production submission, the value of the field is 'false'.	X
	COMMENT (Comment - element)	Free comment, max. 255 characters	
	DT_RFRNC (Reference Period - element)	Identifier for the reference period (YYYY-MM-DD) (not in the identifier mapping file)	X

### 5.1.1 Counterparty report file

The reporting agent submits counterparty data for all observed agents that fall within the scope of its reporting obligation in one counterparty report file. Hence, each counterparty can only be reported once in the same submission file.

The attributes that are reported as mandatory for the counterparty vary according to the counterparty's location country and role. The mandatory data to



be reported for the counterparty's different location countries and roles are described in more detail in the Excel document "BoF AnaCredit requirements vX.XX.xls".

If an attribute has not been defined as mandatory for a counterparty, it is permitted to report it just the same. The following table describes two examples of reporting requirements for *Finnish counterparties* whose role is that of a *debtor*.

**Mandatoriness (x) of reporting attributes for Finnish debtors who have been granted at least one credit after 1 September 2018, when these 1) have a national business register ID or 2) do not have a national business register ID or a LEI code**

Name of element/attribute	Use	1)	2)
Action (attribute)	Accepted values for action attribute: Replace - data are added/changed	x	x
CNTRPRTY_ID Counterparty identifier	An internal code used by the data provider to uniquely identify the counterparty	x	x
LEI Legal Entity Identifier (LEI)	A code consisting of alphabetical and numerical symbols and assigned in accordance with the ISO 17442 standard		
ENTTY_ID_TYP Identifier type	Type of identifier	x	
DSCRPTN_OTHR_ID Description of Other identifier type	Description of national identifier in text format when ENTTY_ID_TYP = Other identifier		
ENTTY_NTNL_ID National identifier	National identifier	x	
INTRNTNL_ORG_ID International organisation identifier	International organisation identifier		
RIAD RIAD code	RIAD code		
HD_OFFC_UNDRT_ID Head office undertaking ID	Head office undertaking identifier	x	x
IMMDT_PRNT_UNDRT_ID Immediate parent undertaking ID	Immediate parent undertaking identifier	x	x
ULTMT_PRNT_UNDRT_ID Ultimate parent undertaking ID	Ultimate parent undertaking identifier	x	x
NM_ENTTY Name	Name, max. 255 characters	x	x
STRT Street	Address: street, max. 255 characters		x
CTY City/town/village	Address: city/town/village, max. 255 characters		x
PSTL_CD Postal code	Address: postal code, max. 255 characters		x



CNTRY Country	Address: country, max. 255 characters	x	x
LGL_FRM Legal form	Legal form		x
INSTTTNL_SCTR Institutional sector	Institutional sector		x
ECNMC_ACTVTY Economic activity	Economic activity		x
LGL_PRCDNG_STTS Status of legal proceedings	Status of legal proceedings		x
DT_INTTN_LGL_PRCDNGS Date of initiation of legal proceeding	Date of initiation of legal proceeding		x
ENTRPRS_SZ Enterprise size	Enterprise size		x
DT_ENTRPRS_SZ Date of enterprise size	Date of enterprise size		x
NMBR_EMPLYYS Number of employees	Number of employees		x
BLNC_SHT_TTL Balance sheet total	Balance sheet total		x
ANNL_TRNVR Annual turnover	Annual turnover		x
ACCNTNG_FRMWRK_SL Accounting standard	Accounting standard		

### 5.1.2 Monthly credit report file

One monthly credit report file may contain data on only one observed agent. If the reporting agent is obliged to submit data on more than one observed agent, each observed agent must be reported in their own monthly credit report file.

A monthly credit report file contains the mandatory basic data described in section 5.1 as well as data on loan instruments relating to an observed agent, protection relating to the loan instruments, the roles and commitments of loan counterparties and data on counterparties' risks.

Monthly credit data are reported in six records. The mandatory identifiers to be reported for a record create a key identifier that identifies the record. A record may occur with the same key identifier value only once in the submission file.

Monthly credit report data consist of the following records:

1. **Instrument information records** (InstrumentInformationRecords): key identifier is a combination of the contract identifier and the related instrument's identifier (CNTRCT\_ID, INSTRMNT\_ID).
2. **Counterparty-instrument records** (CounterpartyInstrumentRecords): key identifier is a combination of the contract identifier, the related



instrument's identifier, the identifier of the counterparty to the instrument and the role of the counterparty (CNTRCT\_ID, INSTRMNT\_ID, CNTRPRTY\_ID, ENTTY\_RL).

3. **Protection records** (ProtectionRecords): key identifier is the protection identifier (PRTCTN\_ID).
4. **Instrument-protection records** (InstrumentProtectionRecords): key identifier is a combination of the contract identifier, the instrument identifier and the protection identifier (CNTRCT\_ID, INSTRMNT\_ID, PRTCTN\_ID).
5. **Protection provider records** (ProtectionProviderRecords): key identifier is a combination of the protection identifier and the identifier of the counterparty providing protection (PRTCTN\_ID, CNTRPRTY\_ID).
6. **Counterparty risk and default records** (CounterpartyRiskAndDefaultRecords): key identifier is the counterparty identifier (CNTRPRTY\_ID).

For detailed description of the data to be reported, see the schema "AC\_LoanDataTypesX.XX.xsd."

### 5.1.3 Quarterly credit report file

One quarterly credit report file may contain data on only one observed agent. If the reporting agent is obliged to submit data on more than one observed agent, each observed agent must be reported in their own quarterly credit report file.

A quarterly credit report file contains the mandatory basic data specified in section 5.1 and data on instruments relating to an observed agent. The same combination of contract and instrument identifier (CNTRCT\_ID, INSTRMNT\_ID) may occur in the report only once.

### 5.1.4 Identifier mapping file

If any of the identifiers used in reporting (CounterpartyIdentifier, ContractIdentifier, InstrumentIdentifier, ProtectionIdentifier) changes, a separate identifier mapping file must be submitted on the change of identifier. The identifier mapping file allows the data to be re-combined across reports based on different identifiers. In case of any change to the identifiers, you must **always** contact the Bank of Finland in advance at [luottotieto@bof.fi](mailto:luottotieto@bof.fi).

The identifier mapping file is submitted when identifiers change, and the changes are valid from the date of submission for all periods reported. The identifier mapping file is submitted whenever there is a change of an identifier, and it always replaces the previous identifier mapping file. When revising data, either the new or old identifiers can be used in the credit report files.

A change specified to an individual observed agent by adding an OBSRVD\_AGNT\_ID attribute to the IdentifierMappingRecords element:



```
<IdentifierMappingRecords OBSRVD_AGNT_ID="OBSRVD_AGNT_ID1">
  <IdentifierMappingRecord SRC_ID="SRC_ID1" TGT_ID="TGT_ID1" IdentifierType="Counterparty" Action="Replace" />
</IdentifierMappingRecords>
```

OBSRVD\_AGNT\_ID attribute must be reported.

## 5.2 Reported values and precision

Specifications describe for each cell the data type, limit value and content requirements, e.g. the code list used and the required format. The precision of the value reported in each cell is specified in the schema files or in the Excel file “AC XSD Elements vX.XX.xls”.

In case the attribute to be reported is not applicable for the target in question or it is not required to be reported (and information is not reported on a voluntary basis) the particular xml element must be left out from the file. Reporting of empty xml elements is not allowed. As an exception for the not applicable values are code list based attributes where a certain “Not applicable” value is specified. In such a case the value in accordance with the code list must be reported.

## 5.3 XML schema and its version

This section describes the schema of report files and the schema of feedback files. XML schemas are available at Bank of Finland’s web site.

Each XML file must include the version number of the schema that is used.

AC schema version X.XX consists of 12 separate XSD files.

- AC\_CodelistsX.XX.xsd
- AC\_CommonDataTypesX.XX.xsd
- AC\_CounterpartyBatchRecordX.XX.xsd
- AC\_CounterpartyDataTypesX.XX.xsd
- AC\_DataTypesX.XX.xsd
- AC\_LoanDataTypesX.XX.xsd
- AC\_MonthlyBatchRecordX.XX.xsd
- AC\_QuarterlyBatchRecordX.XX.xsd
- AC\_IdentifierMappingBatchRecordX.XX.xsd
- AC\_IdentifierMappingDataTypesX.XX.xsd
- AC\_BOF\_FDBKX.XX.xsd
- AC\_FDBK\_CommonDataTypesX.XX.xsd
- XBRLValidatorXSD\_VX.X.X.X.zip

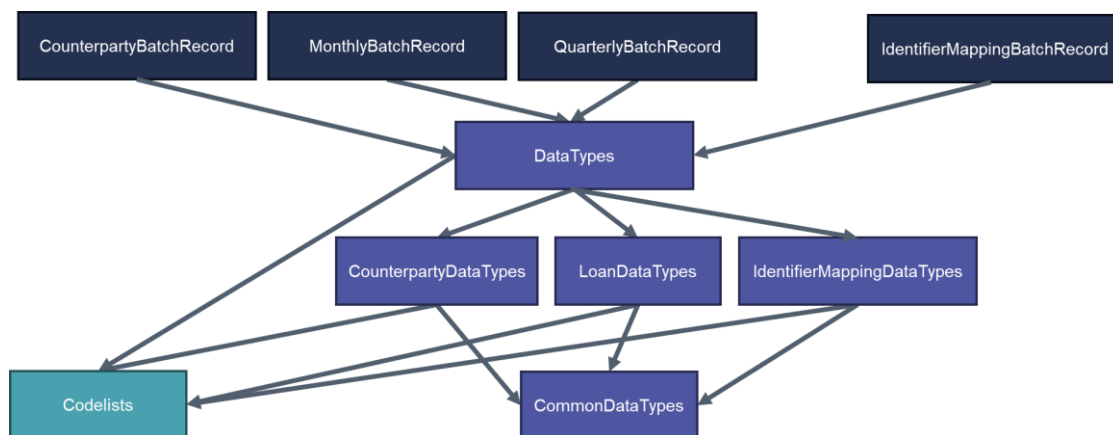


### 5.3.1 The schema of report files

Each XML file must include the version number of the schema that is used.

Of these, 10 XSD files describe the schema of the report files send to the Bank of Finland.

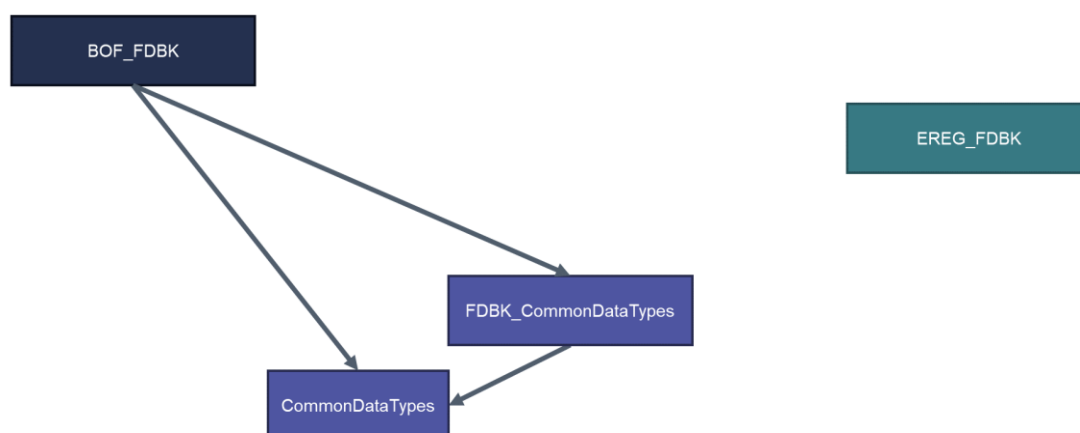
- AC\_CodelistsX.XX.xsd
- AC\_CommonDataTypesX.XX.xsd
- AC\_CounterpartyBatchRecordX.XX.xsd
- AC\_CounterpartyDataTypesX.XX.xsd
- AC\_DataTypesX.XX.xsd
- AC\_LoanDataTypesX.XX.xsd
- AC\_MonthlyBatchRecordX.XX.xsd
- AC\_QuarterlyBatchRecordX.XX.xsd
- AC\_IdentifierMappingBatchRecordX.XX.xsd
- AC\_IdentifierMappingDataTypesX.XX.xsd



### 5.3.2 The schema of feedback files

Feedback on reported data is given in two parts: on the basis of validation checks performed by the Data Collection Service and on the basis of validation checks performed by the Bank of Finland.





For more information on feedback reports, see section 8 Feedback reports.

### 5.3.2.1 The schema of feedback files for validation checks performed by the Data Collection Service

Schema zip-file describe the schema of the feedback file generated on the basis of validation checks performed by the data collection service:

- XBRLValidatorXSD\_VX.X.X.X.zip

### 5.3.2.2 The schema of feedback files for validation checks performed by the Bank of Finland

Three XSD files describe the schema of the feedback file generated on the basis of validation checks performed by the Bank of Finland:

- AC\_BOF\_FDBKX.XX.xsd
- AC\_FDBK\_CommonDataTypesX.XX.xsd
- AC\_CommonDataTypesX.XX.xsd

### 5.3.3 Periodic dependencies of the schema files

A schema version is defined separately for each reporting period. The report for the period must be valid against the respective schema. Valid scheme for each period could be found in here <https://www.suomenpankki.fi/en/statistics/to-the-reporter/analytical-credit-database/>

## 5.4 Compression of report files

The reported XML files are encouraged to be compressed into a zip file that contains n number of report files.

In compressing zip files, please note the following:

- Compression level: normal



- Compression method: deflate

## 5.5 File naming

The timestamp (EXTRACTEDTIME), i.e. the date and time of data extraction, must be identical for in addition, these timestamps must be same or newer than the timestamp (extraction time) in the file names of the report file included in the submission file.

### 5.5.1 Name of the zip file

The name of the zip file is in format [DATAPROVIDER]\_[REPORTINGPERIODEND]\_[EXTRACTEDTIME].zip, in which

- [DATAPROVIDER] is in format FI + data provider's business ID without the hyphen.
- This is the case for a Finnish data provider. If the data provider is a foreign entity without a business ID, the Bank of Finland will define a separate identifier to the data provider.
- [REPORTINGPERIODEND] the last day or reporting period in format year-month-day (for example 2025-03-31)
- [EXTRACTEDTIME] is in format year + month + day + hour + minute + second + 000 (for example, 20250422104925000).

Example:

FI00000000\_2025-03-31\_20250422104925000.zip.

### 5.5.2 Names of report files

Report files (BatchRecord files) included in the zip file are either reporting agent-specific or observed agent-specific.

The name of the counterparty report file is in format [REPAGENT]\_[TYPEOFREPAGENTID]\_[FREQUENCY]\_[MODULECODE]\_[REPORTINGPERIODEND]\_[EXTRACTEDTIME].xml, in which

- [REPAGENT] is in format FI + reporting agent's business ID without the hyphen.
- [TYPEOFREPAGENTID] is MFI
- [FREQUENCY] is M
- [MODULECODE] is COPA
- [REPORTINGPERIODEND] the last day or reporting period in format year-month-day (for example 2025-03-31)
- [EXTRACTEDTIME] is in format year + month + day + hour + minute + second + 000 (for example, 20250422104925000).

Example:



31 October 2024  
BOF/FIN-FSA-UNRESTRICTED  
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FI12345678\_MFI\_M\_COPA\_2025-03-31\_20250422104925000.xml.

The name of the credit data report file (monthly and quarterly credit report file) is in format

[OBSAGENT]\_[TYPEOFOBSEAGENTID]\_[FREQUENCY]\_[MODULECODE]\_[REPORTINGPERIODEND]\_[EXTRACTEDTIME].xml,

in which

- [OBSAGENT] is in format  
FI + observed agent's business ID without the hyphen.  
This is the case for a Finnish observed agent.
- If the observed agent is a foreign branch of a Finnish credit institution, the Bank of Finland will assign a separate identifier to the reporting agent.
- [TYPEOFREPAGENTID] is MFI
- [FREQUENCY] is M for monthly report and Q for quarterly report
- [MODULECODE] is ACM for monthly report and ACQ for quarterly report
- [REPORTINGPERIODEND] the last day of reporting period in format year-month-day (for example 2025-03-31)
- [EXTRACTEDTIME] is in format year + month + day + hour + minute + second + 000 (for example, 20250422104925000).

Examples:

FI12345678\_MFI\_M\_ACM\_2025-03-31\_20250422104925000.xml

FI12345678\_MFI\_Q\_ACQ\_2025-03-31\_20250422104925000.xml

The name of the identifier mapping file is in format [REPAGENT]\_[TYPEOFREPAGENTID]\_[FREQUENCY]\_[MODULECODE]\_[REPORTINGPERIODEND]\_[EXTRACTEDTIME].xml,

in which

- [REPAGENT] is in format FI + reporting agent's business ID without the hyphen.
- [TYPEOFREPAGENTID] is MFI
- [FREQUENCY] is M
- [MODULECODE] is IM
- [REPORTINGPERIODEND] the last day of reporting period in format year-month-day (for example 2025-03-31)
- [EXTRACTEDTIME] is in format year + month + day + hour + minute + second + 000 (for example, 20250422104925000).

Example:

FI12345678\_MFI\_M\_IM\_2025-03-31\_20250422104925000.xml



## 5.6 Technical validation rules

This section primarily presents technical validation rules.

### 5.6.1 Validation checks of the data collection system

The data collection system performs technical checks for report files before the submission file is approved and sent to the Bank of Finland.

#### 5.6.1.1 Validation checks pertaining to report files

##### MUST

- The report file's reference date is the last day of the month.
- The report file's reference date could not be in future.
- The report file's extraction time must be later than reference data. The extraction time must be same in file's name and in the file.
- The quarterly report's reference date must be quarterly period.
- The report file is technically readable.
- The report file's schema version is supported during the reporting period.
- The report file is generated in accordance with the schema.
- Report files must be named correctly
- If the report file is intended to be submitted in the production environment, it may not be specified as a test report.
- The reporting agent/observed agent is subject to the reporting obligation during the reference period.
- The reference period in file's name must be same as in file.
- The reporting agent/observed agent in file's name must same as in file.

#### 5.6.2 Other technical checks of the Bank of Finland

##### MUST

- The report files reported for a reference period must always contain all data reported under the credit data collection.
- In a counterparty report file, or a full set of split counterparty report files, each counterparty reference record (CounterpartyReference Record) must be uniquely identifiable by a CNTRPTY\_ID key.
- In an observed agent's quarterly report, or a full set of split quarterly report files, each accounting record (AccountingRecord) must be uniquely identifiable by a key consisting of fields CNTRCT\_ID and INSTRMNT\_ID.
- In an observed agent's monthly report each record must be uniquely identifiable by a key in accordance with the table below.



Name of record	Fields that comprise a key identifier
InstrumentInformationRecord	CNTRCT_ID INSTRMNT_ID
CounterpartyInstrumentRecord	CNTRCT_ID INSTRMNT_ID CNTRPRTY_ID ENTTY_RL
ProtectionRecord	PRTCTN_ID
InstrumentProtectionRecord	CNTRCT_ID INSTRMNT_ID PRTCTN_ID
ProtectionProviderRecord	CNTRPRTY_ID PRTCTN_ID
CounterpartyRiskAndDefaultRecord	CNTRPRTY_ID

## 6 TRANSMISSION OF DATA TO THE BANK OF FINLAND

The Bank of Finland uses a data collection service operated by Regnology in the transmission of credit data.

Access authorisations for the new Reporting System will operate via the Suomi.fi e-Authorisations service, and reporters will manage the access authorisations themselves. Reporters must have access authorisations, which the reporting entity has granted to them in the Suomi.fi service, before logging in to the Reporter Portal for the first time. The Bank of Finland (BoF) has published instructions on access authorisations for the Reporting System. In addition, the Suomi.fi e-Authorisations service provides its own instructions and support for using the service.

BoF's instructions on [access authorisations](#) for the Reporting System.

Credit data collection files must be created in accordance with this document and the annexed record descriptions.

Annexes:

- AC XSD vX.XX.zip (schema files)
- AC XSD Elements vX.XX.xls
- FI00000000\_2024-06-30\_20240715120000000.zip
  - FI00000000\_MFI\_M\_COPA\_2024-06-30\_20240715120000000.xml
  - FI00000000\_MFI\_M\_ACM\_2024-06-30\_20240715120000000.xml
  - SE00000001\_MFI\_M\_ACM\_2024-06-30\_20240715120000000.xml
  - FI00000000\_MFI\_Q\_ACQ\_2024-06-30\_20240715120000000.xml



31 October 2024  
BOF/FIN-FSA-UNRESTRICTED  
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- SE00000001\_MFI\_Q\_ACQ\_2024-06-30\_2024071512000000.xml
- FI00000000\_MFI\_M\_IM\_2024-06-30\_2024071512000000.xml
- AC Record Structure vX.XX.xls

The data provider transmits the credit data collection file to the data collection system. The system checks the technical integrity of the report file and accuracy of the record format and sends a correct file to the Bank of Finland.

The data provider receives automated feedback on any errors detected in the file at this stage, so that the data provider can take measures to correct the errors and resend the file.

The data submission relating to each reference period is a full submission (submission type SBMSSN\_TYP = Full), after which the data provider can send a new full submission (SBMSSN\_TYP = Full). The new full submission does not allow changes to data submitted previously; new full submission data remain valid as such.

The names of the files must contain a timestamp, i.e. the date and time at which the data were extracted. In some cases, the file name must also include a sequential number for the determination of the chronological order of the files.

There can be only one file submitted with the same name. A new submission must be specified with the timestamp of the extraction time. The timestamp is the date and time at which the data were extracted. Files must be submitted to the data collection system in the order of data extraction. In other words, an earlier-extracted submission file may not be submitted after submission of a file that was extracted more recently.

The most recent full submission pertaining to a reference period remains valid.



## 7 REPORTING METHODS

In credit data reporting, data providers can choose between two reporting methods:

- File upload over HTTPS
- SFTP (Secure File Transfer Protocol) data transfer between the institution and the data collection system.

### 7.1 HTTPS upload

The data provider submits the report by logging in to the data collection system and uploading the zip-file via the service (HTTPS upload).

### 7.2 SFTP file transfer

SFTP offers a direct and secure connection for the transfer of credit data files. The method is for data providers who submit large report files or who wish to automatize reporting.

In SFTP data transfer, the data provider and the data collection system establish an SFTP connection transferring the files.

To continue or introduce the SFTP connection, the Bank of Finland should be contacted.



## 8 FEEDBACK REPORTS

There are two kinds of feedback reports related to the credit data collection:

- feedback based on validation checks of the data collection system
- feedback based on validation checks of the Bank of Finland.

This section describes the content of validation checks at the general level.

### 8.1 Feedback based on validation checks of the data collection system

Technical checks performed by the data collection system result either in a successful or unsuccessful delivery of the submission file. In both cases the system generates a feedback report which is available for the data provider in the service. The service also generates a list of any errors found in a rejected submission file. The list is saved for the data provider in the service. For the fulfilment of the reporting obligation, the submission must successfully pass the data collection systems validation checks and be transferred to Bank of Finland.

### 8.2 Feedback based on validation checks of the Bank of Finland

The Bank of Finland performs both technical and content-related validation checks for successfully delivered submission files. The validation checks performed by the Bank of Finland are described in a separate document "Validation checks for credit data collection". Any errors and observations detected in the submission file during the Bank's validation phase are listed, and the list is sent to the data collection system for the data provider.