



# INSTRUCTIONS FOR MFI STATISTICAL REPORTING (RATI AND KOTI REPORTING)

Version 4.8 (26 September 2025)  
Valid from 1 September 2024 for KOTI  
Valid from 1 September 2024 for RATI

Reporting in accordance with these instructions starts  
for KOTI with data as of Q3 2024 and  
for RATI data as of September 2024.



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## VERSION HISTORY

| Version | Date              | Valid from        | Details                                                                                                                                                                                                                                                                                                                                                          |
|---------|-------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.0     | 30 December 2008  | 1 January 2009    | First version of reporting instructions in Finnish.                                                                                                                                                                                                                                                                                                              |
| 1.1     | 27 February 2009  | 1 March 2009      | Chapter 15 KOTI reporting added in Finnish language version.<br>ECB legal basis updated.<br>RATI instrument classification for loans (I.4) revised.<br>English and Swedish versions published (excl. section 15).                                                                                                                                                |
| 1.2     | 29 May 2009       | 1 June 2009       | Chapter 16 on minimum reserve calculations added.<br>Section 6.7 on classification of securities according to recognition in financial statements added.<br>More detailed information on reporting of derivatives, appendix removed.<br>Classification of internal organisations changed (code list).<br>More detailed information especially on securitisation. |
| 1.2.1   | 17 June 2009      | 1 July 2009       | Instructions for reporting of collateral added.<br>Reporting codes for derivatives specified and new derivative instrument FX spot added.<br>Examples revised.                                                                                                                                                                                                   |
| 1.3     | 11 September 2009 | 14 September 2009 | Examples revised.<br>Definitions clarified, especially collateral and interest payable.                                                                                                                                                                                                                                                                          |
| 1.3.1   | 2 October 2009    | 5 October 2009    | Classification of international organisations specified.<br>Information on code lists in XML format.                                                                                                                                                                                                                                                             |
| 1.4     | 4 December 2009   | 7 December 2009   | Adjustments to definitions, especially regarding KOTI reporting and minimum reserves, minor adjustments eg to reporting of the number of shares, derivatives and interest rate definitions.                                                                                                                                                                      |
| 1.5     | 5 March           | 1 April 2010      | Definitions clarified.<br>Emission rights reporting added (5.8).                                                                                                                                                                                                                                                                                                 |
| 1.6     | 29 April          | 1 May 2010        | Introduction (section 1) with more detail.<br>Information on reporting negative figures specified (3.4).<br>Reporting of loan losses specified (13.2).                                                                                                                                                                                                           |
| 1.7     | 1 July 2010       | 1 July 2010       | Chapter 15 KOTI reporting corrected.                                                                                                                                                                                                                                                                                                                             |
| 1.8     | 29 June 2011      | 1 January 2012    | New instructions added to record description 1.6 regarding new annual data (5), selling short (6.9), electronic money (8.2) and other assets and liabilities (8.7).<br>Definitions about standardised derivatives have been made more specific (8.4).<br>Capital certainty (6.3) has been made more specific.                                                    |



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| 1.9  | 17 October 2012                                                                                             | 1 November 2012 | More specific information added in following sections: Basic concepts (2), Reporting to the Bank of Finland (3), Number of deposit accounts (5.2–5.5), Number of offices (5.7), Reporting of securities (6), Deposits (8.2), Loans (8.5), Sectoral classification (9.1) Reporting of ECB's auxiliary sectors: FVC/SSPC or central counterparty clearing house as loan or deposit counterparty (9.1.2), Original maturity (10.6), Interest rate linkage (10.9), Interest payable (11.7), Reporting obligation (15.2), Reported balance sheet items (15.3), Reported off-balance sheet items and derivatives (15.4), Minimum reserve calculations (16).            |
| 1.10 | 30 August 2013<br><br>31 January 2014                                                                       | 1 January 2014  | Reporting instructions updated to conform with new RATI reporting requirements valid in 2014: new classification of sectors, undrawn credit facilities, breakdown of new business on loans into genuine new and renegotiated loan agreements and new information on the number of accounts. KOTI reporting instructions have also been updated to conform with the new BIS guidelines (chapter 15).<br>More detailed instructions on minimum reserves (chapter 16).<br><br>Reporting of local liabilities and the definition of parent company have been clarified (chapter 15: KOTI reporting).<br><br>Classification of international organisations specified. |
| 1.11 | 2 September 2014<br><br>8 September 2014<br><br>7 January 2015<br><br>24 February 2015<br><br>14 April 2015 | 1 January 2014  | Reference to long-term savings removed (chapter 1: Introduction).<br>Definition of derivatives specified (8.4 Derivatives).<br>Minimum reserve calculation of subsidiaries operating in Finland specified (chapter 16 Minimum reserve calculations).<br><br>Instructions on KOTI reporting specified (chapter 15).<br><br>Specification of new repo agreements added.<br><br>Specification of fund unit issuer's sector added, and term changed: investment fund share → fund share.<br><br>Definition of non-performing assets changed.<br>Instructions on loans payable added.                                                                                 |
| 1.11 | 30 October 2015                                                                                             | 1 January 2015  | Reference to long-term savings removed (chapter 1).<br>Chapter added: 2.5 Reporters' obligation to retain reported data.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |



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|------|-----------------------------------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|      |                                                                 |                 | <p>Definitions added to chapter 5.2.</p> <p>Clarification added regarding the sector of issuer of fund shares. Term changed: investment fund shares → fund shares (chapter 6.7).</p> <p>Clarification added regarding new repo agreements (chapter 8.2).</p> <p>Definition of derivatives specified (chapter 8.4).</p> <p>Chapter 11.1.3 specified.</p> <p>Instructions added regarding loan transfers and amortisation-free period (chapter 11.2.2).</p> <p>Definition of non-performing assets changed (chapter 13.1).</p> <p>Minimum reserve calculation of subsidiaries operating in Finland specified (chapter 15).</p> <p>Instructions on KOTI reporting specified (chapter 16).</p>                                                       |
| 1.12 | <p>30 June 2016</p> <p>5 July 2016</p> <p>21 September 2016</p> | 1 December 2016 | <p>Four variables added in the BS record.</p> <p>Chapter 8.9 Instruments in supplementary data collection items removed. The chapter provided instructions on reporting commercial and local authority paper arranged by the MFI in the REST record. Instructions on security-by-security reporting added in chapter 6.11.</p> <p>Instructions on reporting repurchases of own debt securities added in chapter 6.8.</p> <p>Instructions on reporting capital redemption agreements added in section "Other items".</p> <p>Instructions on intra-group items revised.</p> <p>Chapter 12 "Reporting of securitised loans and other loan transfers" revised.</p>                                                                                   |
| 1.13 | 2 December 2016                                                 |                 | <p>Corrected table on page 69.</p> <p>Contents of fields 21 and 22 updated of BS-record.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2.0  | 13 October 2017                                                 | 1 January 2018  | <p>All survey reporting instruction links updated, and a number of typographical errors corrected.</p> <p>Instructions on use of more detailed instrument breakdown added (chapter 5.8.).</p> <p>Definition of paragraph 4 in chapter 6.8 clarified.</p> <p>Chapter 6.9 updated to correspond to IFRS9 classification.</p> <p>Definitions of more detailed instrument breakdown of "other loans" added to chapter 8.5.</p> <p>Table of international organisations removed from chapter 9.1.</p> <p>Instruction on auxiliary sector reporting clarified in chapter 9.1.2.</p> <p>Instruction on reporting of non-performing loans updated in chapter 11.1.</p> <p>Definition of narrowly defined effective rate corrected in chapter 11.1.2.</p> |



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|     |                  |                | <p>Instructions on non-performing loans and impairments updated in chapters 13.1.1 and 13.1.2.</p> <p>Table of credit institutions exempt from minimum reserves updated in chapter 14.</p> <p>Reporting of minimum reserve deposit clarified in chapter 8.5 and example table added.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 3.0 | 31 August 2018   | 1 October 2018 | <p>Instructions on identifier updated in chapter 4.3.</p> <p>Instructions on internal identifier clarified in chapter 4.4.</p> <p>Instructions on ISIN code clarified in chapter 4.5</p> <p>Definition of payment accounts with basic features updated in chapter 5.2.</p> <p>Instructions on more detailed instrument breakdown updated in chapter 5.8.</p> <p>General instructions on SBS record updated in chapter 6.1.</p> <p>Instructions concerning targeted longer-term refinancing operations (TLTRO) updated in chapter 8.2.</p> <p>Instructions related to cash balances at central banks and factoring updated in chapter 8.5.</p> <p>Instructions on intra-group items updated in chapter 10.11.</p> <p>Instructions related to impairments and loan losses updated in chapter 13.1.2.</p> <p>Chapters 15.3 and 15.4 on the consolidated MFI data survey (KOTI) updated.</p> |
| 3.1 | 31 January 2020  | 1 June 2019    | <p>References to the DCS service have been updated as DCS2.</p> <p>Identifiers and codes updated in line with data reported in DCS2 (chapters 4.1 and 4.3).</p> <p>Instructions on the maturity of ASP deposits (chapter 8.2), minimum reserves (chapter 8.5) and vehicles as collateral (chapter 10.5) clarified.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3.2 | 4 June 2020      | 1 June 2019    | <p>Introduction (chapter 1) clarified.</p> <p>Instructions on the reporting of credit card credit (instruments I.44 extended credit card credit and I.45 convenience credit card credit) clarified (chapters 8.5 Loans, 8.5.2 Undrawn credit facilities and 10.9 Interest rate linkage).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 3.3 | 11 December 2020 | 1 June 2019    | <p>Instructions on the reporting of number of transferable overnight deposit accounts (field 10), number of non-transferable overnight deposit accounts (field 15) and number of payment accounts (field 17) clarified (chapter 5.2 Number of accounts).</p> <p>Instructions on the reporting of transferable overnight deposits (instrument I.221) clarified (chapter 8.2 Deposits).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



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| 4.0 | 4 June 2020                               | 1 October 2020<br><br>1 March 2021      | Specifications of information to be reported in KOTI data collection updated (chapter 15.3).<br><br>Classification of loan purpose revised to include investment dwellings and vehicle loans.<br>Breakdown of non-financial assets expanded (chapter 8.8).<br>Classification of collateral extended to factoring items.<br>An item for risk adjustments (CVA/DVA) added into the reporting of derivatives (chapter 8.4).                                                                                                                                                                                                                                                                                                           |
| 4.1 | 28 September 2020<br><br>17 December 2020 | 1 March 2021<br><br>1 October 2020      | Instructions on repo netting added (chapter 10.2).<br><br>Instructions defined concerning provisions on debt securities (KOTI instrument category I.35) and credit loss provisions (KOTI instrument category I.48) (15.3.6).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 4.2 | 1 July 2021                               | 1 March 2021                            | Taking investment firms reclassified as credit institutions into account in minimum reserves (chapter 14).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 4.3 | 1 November 2021                           | 1 December 2021                         | Instructions concerning subcategories of equity specified (chapter 8.8).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 4.4 | 12 January 2022<br><br>10 October 2022    | 1 January 2022<br><br>14 September 2022 | Reporting of loans acquired/sold specified (chapter 12.3)<br>Additional remark added to the reporting of equity sub-item 812 (chapter 8.8).<br><br>A two-tier interest rate to the proportion exceeding the minimum reserve deposit has been removed and interest rates updated (chapter 8.5).                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 4.5 | 14 June 2022<br><br>21 December 2022      | 1 December 2022<br><br>1 December 2022  | Instructions concerning the volume fields transferred to the MAPE data collection has been removed (Chapter 5.2).<br>More detailed instrument breakdown instructions removed (5.8).<br>Instructions on reporting the quantity and profit distribution of private equity fund investments have been specified (chapters 6.3 and 6.6).<br>Sectoral classification links and other references updated (chapter 9.1).<br>Reporting of sold loans specified (chapter 12.3).<br><br>Instructions concerning volume fields transferred to the MAPE data collection removed (chapter 5.2).<br>Reporting of minimum reserve data updated (chapter 8.5)<br>Instructions on the reporting of interest rate protections added (chapter 8.5.3). |



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| 4.6 | 15 August 2023    | 1 August 2023     | Instructions concerning instrument 226 “deposits redeemable at notice” clarified (chapter 8.2).<br>Reporting of inter-MFI deposits clarified (RATI instrument I.4791, chapter 8.5).                                                                                                                                                                                                                                                                              |
|     |                   | 1 September 2023  | Changed the terms “financial claims” and “financial liabilities” to “claims” and “liabilities” (KOTI survey, chapter 15.3).<br>Instrument codes “21” and “82” has been removed from the risk transfers (KOTI survey, chapter 15.3.4).<br>Guidance on the reporting of collateral payments related to derivatives in the KOTI survey clarified (chapter 15.3.5).<br>An example related to the reporting of risk transfers in KOTI reporting added (chapter 15.4). |
|     |                   | 20 September 2023 | The interest rate on minimum reserve deposits has been updated (chapter 8.5).                                                                                                                                                                                                                                                                                                                                                                                    |
| 4.7 | 14 December 2023  | 1 December 2023   | Chapter 6.8 (section 4) updated to reflect the extended transaction code “LB”.<br><br>Reporting of inter-MFI deposits corrected (RATI instrument I.4791, chapter 8.5).                                                                                                                                                                                                                                                                                           |
| 4.8 | 26 September 2025 | 1 September 2024  | Updated terminology changes caused by the reporting system reform.                                                                                                                                                                                                                                                                                                                                                                                               |



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## 1 INTRODUCTION

The Bank of Finland collects data from monetary financial institutions for the European System of Central Banks (eg for the purposes of monetary policy, financial supervision and banking supervision), to meet statistical needs of international organisations and for national purposes. The RATI reporting covers data required for the following statistics: ECB's and national balance sheet and interest rate statistics, statistics on securities holdings and securities issues, balance of payments and financial accounts statistics, and the Bank for International Settlements (BIS) banking statistics. Data are also collected for BIS compilation of consolidated banking statistics (KOTI reporting). Data collected via RATI and KOTI surveys can also be used for other statistical purposes and on an anonymised basis for research usage. Statistics compiled by the Bank of Finland are made public eg on the websites of the Bank of Finland and the ECB.

Balance sheet data are also used to calculate credit institutions' reserve requirements. The Financial Supervisory Authority (FIN-FSA) has the right to use MFI data collected by the Bank of Finland for supervisory purposes. The RATI survey is also used to collect security-by-security data needed by the FIN-FSA. The Bank of Finland collects data on long-term savings (PS survey) with a separate survey.

The Bank of Finland's authority to obtain information is based on the following legal provisions: Council Regulation (EC) No 2533/1998 concerning the collection of statistical information by the European Central Bank, as amended by Council Regulation (EC) No 951/2009 (as amended by 2015/373), and the Act on the Bank of Finland (214/1998, sections 26 and 28).

The ECB regulation concerning the balance sheet of the monetary financial institutions sector (ECB/2021/2) requires the Bank of Finland to collect balance sheet data on MFIs operating in Finland, covering credit institutions, money market funds and the Bank of Finland. The regulation allows national central banks to collect data on money market funds in accordance with the ECB regulation concerning assets and liabilities of investment funds (ECB/2013/38). The Bank of Finland has collected money market funds data and other investment funds' balance sheet data via the SIRA survey since the start of 2009. The collection of interest rate data is based on the ECB regulation concerning statistics on interest rates (ECB/2013/34, as amended by regulation ECB/2014/30). The ECB regulation concerning statistics on holdings of securities (ECB/2012/24, as amended by ECB/2015/8, ECB/2016 and ECB 2018/7) requires security-by-security reporting from MFIs. The collection of balance sheet and interest rate statistics is also regulated by the ECB guideline on balance sheet item statistics and interest rate statistics of monetary financial institutions (ECB/2021/11). The balance of payments data is based on the guideline ECB/2011/23 (as amended by ECB/2013/25, ECB/2015/39, ECB/2018/19, ECB/2020/52, ECB/2022/23) and guideline concerning statistics on holdings of securities (ECB/2013/7, as amended by ECB/2015/19, ECB/2016/23 and ECB/2018/8) and data required by BIS are collected on the basis of BIS guidelines of July 2019.



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The ECB has set up a non-compliance system (ECB/2022/31) for monitoring infringements in the reporting of balance sheet and interest rate data on MFIs. The system monitors the fulfilment of minimum standards for data transmission, accuracy and conceptual compliance. In the case of non-compliance with the minimum standards, the Bank of Finland will send a notification letter to the MFI. In the case of repeated non-compliance, the ECB may impose a fine on the MFI.



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## 2 BASIC CONCEPTS

These instructions describe the basic concepts and classifications for the reporting of statistical data on monetary financial institutions (MFI data collection, RATI reporting) and MFIs on a group-level and consolidated basis (consolidated data collection, KOTI reporting). Other documents on reporting are the validation checks, schema files (XSD), description of electronic reporting, code lists, terminology and reporting examples

These instructions are updated as necessary. Questions and comments are welcome ([rahoitustilastot@bof.fi](mailto:rahoitustilastot@bof.fi)).

An up-to-date version of these instructions is available at <https://www.suomenpankki.fi/en/statistics/to-the-reporter/mfi-data-collection/>.

The following definitions apply to this data collection:

**Reporter:** entity required to provide statistical data to the Bank of Finland as specified in these instructions.

**Data provider:** entity responsible for submitting the data to the Bank of Finland.

**Survey:** a Bank of Finland data collection that specifies the statistical data to be reported.

**Reference period:** reporting period, the period for which data are reported. The length of a reference period can be one month, quarter or year.

**Report:** notification by the reporter on account of a Bank of Finland data collection (survey), which is submitted to the Bank of Finland. A report may only include the records of one (1) reporter.

**Reporting:** compilation and submission of a report to the Bank of Finland.

**Reporting frequency:** number of required survey reports during a calendar year. The frequency can be 12 (monthly) or 4 (quarterly).

**Fulfilment of reference period obligation:** date on which a report is received and approved by the Bank of Finland.

### 2.1 Reporter

In RATI reporting, a reporter is a credit institution operating in Finland and the Bank of Finland.

(Consolidated) data in line with the KOTI reporting are reported quarterly in a separate report. Reporters are credit institutions whose cross-border claims exceed EUR 200 million or who have at least one foreign branch or subsidiary. The Bank of Finland checks each year whether a credit institution is required to report under KOTI reporting.



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## 2.2 Reporting obligation

The obligation to report statistical data in the RATI survey applies to monetary financial institutions (MFIs) operating in Finland. MFIs comprise credit institutions, money market funds and the Bank of Finland. Money market funds fulfil their reporting obligation within the framework of the investment firms survey (SIRA) as from the start of 2009. The Bank of Finland may grant derogations to small MFIs (reduced reporting, see section 2.3). MFIs also include electronic money institutions<sup>1</sup> whose principal activity is to issue electronic money. For the time being, such entities are exempt from the RATI survey due to the small volume of electronic money issued. Electronic money issuers are not subject to the minimum reserve requirement.

The ECB has set up a non-compliance system for monitoring infringements relating to the reporting of MFI balance sheet and interest rate data.<sup>2</sup> The system monitors the fulfilment of minimum standards for data transmission, accuracy and conceptual compliance.<sup>3</sup> In case of non-compliance with the minimum standards of RATI reporting, a fine may be imposed on the MFI. To avoid any sanctions, data providers must pay particular attention to the timely reporting of statistical data to the Bank of Finland. At the data provider's request, the Bank of Finland may, in exceptional cases, extend the deadline set in the reporting calendar. The request must be submitted prior to the expiry of the deadline, at the latest on the last reporting date at 4.30 pm. The reporting calendar will be sent yearly to all reporters and it is also posted on the Bank of Finland's website at <https://www.suomenpankki.fi/en/statistics/to-the-reporter/mfi-data-collection/>.

The data provider is obliged to provide the Bank of Finland with correct statistical data. The purpose of the non-compliance system is not to prevent revisions of data. For this reason, infringements will not be registered in the case of negligible revisions, or in the case of revisions made during the period following first reporting.

These instructions refer to credit institutions as entities subject to RATI reporting. The Bank of Finland can also classify some other company than a credit institution subject to supervision by the Finnish Financial Supervisory Authority (FIN-FSA) as an MFI, if the company fulfils the definition of an MFI in the ECB regulation concerning the balance sheet of the MFI sector. Such companies are also subject to reporting in line with these instructions.

RATI and KOTI reporting can be carried out via the service provider.

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<sup>1</sup> Activities of electronic money institutions are defined in Directive 2009/110/EC of the European Parliament and of the Council (Taking up, pursuit and prudential supervision of the business of electronic money institutions).

<sup>2</sup> The ECB regulation concerning the balance sheet of the monetary financial institutions sector (ECB/2021/2) and ECB regulation concerning interest rate statistics (ECB/2013/34/, as amended by ECB/2014/30).

<sup>3</sup> See ECBs regulation on infringement procedures in cases of non-compliance with statistical reporting requirements and repealing Decision ECB/2010/10 (ECB/2022/31).



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### 2.3 Full and reduced RATI reporting

In practice, full and reduced RATI reporting covers the same items (see RATI minimum requirement tables per record field). Reduced reporting thus means reporting of (nearly) the same data but less frequently, on a quarterly basis.

MFIs may be granted derogations from full RATI reporting requirements on the basis of ECB regulation, provided that the full national data collection covers monthly an adequate portion of the combined MFI balance sheet total in the Member State in question. Reduced or tail reporting refers to reporting by a small MFI that has been granted derogations.

The Bank of Finland checks each year the criteria for derogations in RATI reporting, as well as the MFIs in the 'tail'. So far derogations have been granted to MFIs with a balance sheet total of EUR 200 million, at maximum. MFIs to which derogations apply must submit balance sheet data to the Bank of Finland on a quarterly basis. They may also choose not to make use of the derogations and to fulfil the full reporting requirements on a monthly basis. However, changes in reporting must be agreed on with the Bank of Finland. For the time being, electronic money institutions are fully exempt from reporting and their activities are monitored on the basis of data collected by the FIN-FSA.

The RATI reporting frequency for MFIs in the 'tail' is every quarter. These MFIs report the following:

- a) closing balance sheet data for the last month of the reporting quarter
- b) the sum of flow items for the last month of the reporting quarter
- c) securitisations and other loan transfers and the month of the reporting quarter in which each such transaction was carried out (see chapter 12).

### 2.4 Data to be reported and records

The collection of statistical data on MFIs, ie MFI data collection, consists of two separate surveys: RATI and KOTI.

For the purpose of these instructions, RATI survey data on MFIs refer to the following monthly or quarterly data specified in these instructions: balance sheet asset and liability items, new business on loans and deposits, loan losses and impairments, new drawdowns, securitisations and other loan transfers, dividends and direct investment, commercial and local authority paper arranged by MFIs, loans serviced by the MFI for an FVC/SSPE or other company and loans transferred to the balance sheet of another company, where the data are available to the MFI. In addition, some year-end data on quantities are also reported (eg number of deposit accounts). Those subject to full reporting thus report flows for each month, whereas in reduced reporting only the flows of the last *month* of the quarter are reported. Likewise, balance sheet data are reported for the end of the month or end of the quarter.

Data reported in the KOTI survey include consolidated assets and liabilities and off-balance sheet items.





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The RATI survey pertaining to all MFIs consists of the batch record (Header, technical record that begins the file) and content record sections:

| Record section | Usage                                                                                |
|----------------|--------------------------------------------------------------------------------------|
| IL             | Collectively assessed impairments                                                    |
| LD             | Data on loans and deposits                                                           |
| REST           | Other balance sheet items aggregated at different levels depending on the instrument |
| SBS            | Security-by-security data                                                            |
| BS             | General information, balance sheet total, quantity data                              |

The KOTI survey consists of the batch record (Header, technical record that begins the file) and content record sections:

| Record section | Usage                                   |
|----------------|-----------------------------------------|
| BS             | General information, balance sheet data |
| CS             | Consolidated information                |

In the RATI survey, balance sheet data, quantities and other information are reported in six RATI sections.

1. Batch record (Header): eg information on the data provider. The section also includes a field in which the reporter can send the Bank of Finland short messages concerning the report (element *entitysComment*).
2. Balance sheet record section (BS): MFI's (reporter's) name and other similar information, balance sheet total and information on numbers of employees, offices and accounts.
3. Loans and deposits record section (LD): loans and deposits by country, currency, maturity, sector, industrial activity, interest rate linkage and by certain other attributes in aggregated form (see record structure). End-of-period stocks of loans and deposits and the related interest rates are also reported here. In respect of loans and deposits, data on new business during one month and the related interest rates are reported. Data are also reported on new drawdowns of loans and related interest rates. Loan securitisations and other loan transfers (acquisitions and sales) carried out during one month are also reported in the LD record section. If the credit institution acts as a servicer of a transferred loan item, it reports data on the serviced loan stock and data on intermediated loans. Individual loan losses and impairments on loans are also reported here.
4. Security-by-security record section (SBS): on a security-by-security basis, assets in securities as well as debt securities and shares recorded on the liabilities side of the balance sheet. In addition, data on money market paper arranged by banks are reported here. In respect of securities, data are also reported on dividends and direct investment. Securities underlying repo agreements are so designated.





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5. Content record section (REST): derivatives flow data (net payments) are reported here as well as other balance sheet data not related to securities, loans and deposits.
6. Impairment record section (IL): loan losses and impairments which cannot be allocated to a specific loan or specific borrower (= collective impairments). If the item can be allocated to a specific country, sector, industrial activity etc, the reporter is requested to report this (partial) information.

The following data is reported in the KOTI report:

1. Batch record (Header): eg information on the data provider.
2. Consolidated record section (CS): group-level data.
3. Balance sheet record section (BS): MFI's name and other similar information, as well as the balance sheet total and key information on group capital adequacy.

The reporting is similar for all months of the year for reporters subject to full reporting requirements (RATI). Correspondingly, the reporting is similar for all quarters of the year for reporters in the 'tail' (RATI, see section 2.3).

KOTI reporting is similar for all quarters of the year.

## 2.5 Reporters' obligation to retain reported data

Reporters are obliged to retain reports submitted for the Bank of Finland's RATI data collection for five (5) years. This obligation refers to report files in XML format and CSV formatted report files delivered to previous system.

In developing their internal reporting systems, reporters should consider the possibility to create reports retrospectively for the purpose of correcting previously submitted data. The need for revision reports may concern the most recent reporting months, but the Bank of Finland may request revisions from a longer period in case of systematic and substantial errors.



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### 3 REPORTING TO THE BANK OF FINLAND

The following instructions relate to this reporting:

- MFI statistical reporting instructions (these instructions)
- RATI schema file
- RATI description of electronic reporting
- RATI validation rules
- KOTI schema file
- KOTI description of electronic reporting
- KOTI validation rules
- RATI and KOTI code lists
- terminology.

#### 3.1 Timetable for data transmission

The RATI data are transmitted to the Bank of Finland as a report on the 10<sup>th</sup> banking day of the month following the reference period, at the latest. Each year, the Bank of Finland sends a reporting calendar to all MFIs subject to the reporting obligation.

The KOTI data are transmitted to the Bank of Finland as a report on the last banking day of the month following the reference period, at the latest. Each year, the Bank of Finland sends a reporting calendar to all MFIs subject to the reporting obligation.

RATI and KOTI reporting calendars are posted on the Bank of Finland's website at: <https://www.suomenpankki.fi/en/statistics/to-the-reporter/mfi-data-collection/>.

#### 3.2 Technical reporting requirements

Validation rules documents include eg the RATI and KOTI record descriptions and validation rules for the data to be reported.

#### 3.3 Data transmission

MFI statistical reporting data is transmitted to the Bank of Finland using the eRegulatory service. More detailed instructions are available on the website: <https://www.suomenpankki.fi/en/statistics/to-the-reporter/reform-of-the-reporting-system/instructions-and-recordings/?epslanguage=en>.

#### 3.4 Minimum reporting requirements

Value data are reported in EUR at cent accuracy (ie rounded to two decimal places). Interest rates are rounded to two decimal places. Quantity data on shares and other equity are reported rounded to six decimal places, as necessary. Other quantity data are reported as integers according to normal rounding rules.



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Balance sheet data are aggregated sums of assets and liabilities, ie they are not, for example, prices or values of a single share or unit. Hence, the reported data can consist of eg the aggregated market price of 50 shares if the MFI holds 50 shares of a particular stock.

As a rule, negative figures are not allowed in the reporting. However, they are allowed in the following cases:

1. other capital and reserves
2. short sales
3. loan losses and impairments are reported with minus signs
4. item for risk adjustment of financial derivatives CVA/DVA
5. annualised agreed rate
6. interest payable (accrued and unpaid interest).

In exceptional cases, adjustment and correction items can be reported in the RATI report's LD and SBS record sections with negative figures. Such items can occur eg because of hedging or valuations. In exceptional cases, allocation of impairments to a balance sheet item can result in a negative book value, which must be reported to the Bank of Finland. The Bank monitors the items and may request further information. Overdrafts of foreign currency accounts are not reported as negative figures on the liabilities side but are instead transferred to the assets side of the balance sheet. Correspondingly, loans cannot be reported as negative figures on the assets side but are instead transferred to the liabilities side of the balance sheet. Negative figures cannot be reported in the BS record section. The balance sheet total must comply with the total reported to the FIN-FSA in the Standard Balance Sheet (at solo level).

### 3.5 Reporting of reclassification adjustments

Stock data on balance sheet items can also be affected by other factors than the actual financial transactions. Such factors are for example price changes, loan loss recognitions, exchange rate changes and reclassification adjustments (classification changes). A reclassification adjustment occurs when a balance sheet item moves from one category to another without involving a transaction, or when the amount of a balance sheet item changes eg due to a change in accounting policy.

A change in classification is also reported, for instance, when a security or other financial asset or financial liability moves from one balance sheet instrument category to another or when the counterparty sector to a balance sheet item changes, eg due to an update of a register. The Bank of Finland should be notified of the change without undue delay via email ([rahoitustilastot@bof.fi](mailto:rahoitustilastot@bof.fi)) or in the Header record field *Reporter's comment*. The data are not included separately in the RATI or KOTI report; only balance sheet data that are current for the respective reporting period are reported. The Bank of Finland will request further information if exceptional changes are observed in balance sheet items.

#### Example

If an item that has previously been recorded in the balance sheet as a security becomes a loan, notify the Bank of Finland of the total value of



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the item at the time of the change and of the possible security ISIN codes or, if the securities do not have ISIN codes, of the data corresponding to those reported in the SBS record section. When loans are changed to securities, notify the Bank of Finland of the total value of loans and LD record section sectors from which loans have been transferred, as precisely as possible.

### 3.6 Reporting of revisions

At its own initiative, an MFI can correct data it has already reported, as necessary. It is normal that corrections to data on the actual reporting period also induce corrections to month-earlier statistics. However, corrections to data on more older reporting periods should be agreed on separately with the Bank of Finland.

The Bank of Finland may also request corrections to data on a longer period, but such cases are always agreed on separately with the reporter.



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## 4 IDENTIFIERS AND CODES

### 4.1 Data provider – reporter

The *data provider* transmits the records to the Bank of Finland. The data provider may be an entity other than the MFI to which the data pertain. Information on the data provider (eg the Finnish data provider's VAT number or the non-resident data provider's identifier) is reported in the RATI report's Header record. The data provider may also be the MFI itself.

Information on the MFI on which data are reported (*reporter*) is included in all RATI reporting's content record sections (SBS, LD, REST, BS and IL). A report may only include the records of one (1) reporter.

### 4.2 Survey code

RATI reporting consists primarily of data on MFIs (survey code *RATI*). Data for BIS consolidated banking statistics are reported with the survey code *KOTI*.

### 4.3 Identifier

The data provider, reporter, issuer of a security without an ISIN code and issuer of an arranged money market instrument must be identified.

Data providers operating in Finland are identified by VAT number (identifier type VAT). The reporter is identified by MFI code (identifier type MFI).

In the case of an issuer of a security without an ISIN code and issuer of an arranged money market instrument, the business ID (identifier type Y) is always used for resident entities.

Foreign entities can be identified with the MFI code given by the ECB (M, MFI code), Bank Identifier Code (B, BIC code, ISO 9362) or with some other code (identifier type O).

The business ID is reported without the hyphen between the last two digits. Resident entities' business IDs can be checked eg from the Finnish Business Information System YTJ at [www.ytj.fi/en/index.html](http://www.ytj.fi/en/index.html).

Statistics Finland maintains a free-of-charge classification service for counterparty classification based on business ID. The classification service is available at: [http://www.stat.fi/tup/yrluok/index\\_en.html](http://www.stat.fi/tup/yrluok/index_en.html).

### 4.4 Internal identifier

For securities, the code of the internal identifier used by the reporter for security identification in its own internal information system is reported in the RATI survey report's SBS record section, element *internalIdentifier*. The internal code is reported for both securities with an ISIN code and without an ISIN code. A security's internal identifier must remain unchanged throughout reporting periods.



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The reporter can use the security's ISIN code as an internal identification code. In this case, when the ISIN changes – for example in the context of a split – the internal code is kept unchanged. The Bank of Finland uses the data items that identify the security item, for example in calculating security price and revaluation changes.

If the same security is reported in the SBS record section in two or more records, for instance, due to different valuation practices, each record must differ from the others in respect of at least one element (either *transaction*, *internalIdentifier*, *nominalValueCurrency* or *accountingClassification*).

The internal identifier can also be reported for other items.

If internal identifiers change even though the contents of the balance sheet items described remain unchanged, the Bank of Finland must be informed of the reason for the change. Such information can be given eg in the Header record, element *entitysComment* or in a separate email ([rahoitustilastot@bof.fi](mailto:rahoitustilastot@bof.fi)).

#### 4.5 ISIN code

Security's ISIN code is reported in the RATI report's SBS record section, element *isinCode*. The ISIN code must be reported if the security has one. Artificial ISIN codes cannot be used even if they resemble ISIN codes. Such securities are reported as securities without an ISIN code.

Publicly traded securities are usually identified by an ISIN code. ISIN codes are assigned by the issuing country's national numbering agency (in Finland: Euroclear Finland) or other corresponding institution authorised to assign ISINs. Officially assigned ISIN codes are formed in accordance with the international ISO 6166 standard. An ISIN code has also been granted to many publicly traded derivatives. However, only debt securities and shares and other equity are reported on a security-by-security basis in the RATI report.

If a debt security has an official ISIN code but is not traded on secondary markets and is not negotiable or cannot be offset on the market, such a debt security is reported in the LD record section under I.41 *Money market promissory notes (non-marketable)* or I.223 *Promissory notes (non-marketable)*, depending on whether it is an asset or a liability. Such cases may eg involve private placements limited to two-party agreements with specific investors with no possibility of further transfers.



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## 5 REPORTING OF BALANCE SHEET DATA IN THE RATI DATA COLLECTION (BS RECORD SECTION)

This section describes the contents of a balance sheet record (RATI BS).

The balance sheet record section is used for reporting the MFI's end-of-month or end-of-quarter balance sheet total. Year-level data are reported on e.g. the numbers of offices and employees. Year-level data are reported in January in connection with data for December.

### 5.1 Reporting frequency

Report in this field whether the MFI is subject to full (monthly data) or reduced (quarterly data) reporting requirements (see section 2.3 and Code list: CL\_REPORTER\_FREQ\_RATI). Hence, the field is not used for indicating the frequency of the reported data.

### 5.2 Number of housing loan customers

Report in this field the number of the reporting MFI's housing loan customers belonging to the household sector (Code list: CL\_SECTOR\_2023\_RATI, sector 14). Housing loans do not include loans for the purchase of a holiday home.

### 5.3 Number of offices

Report in this field the number of the reporting credit institution's offices in Finland on the last banking day of the calendar year. The number of offices includes all offices where it is possible to make payment-services related transactions, as defined in Guideline (ECB/2021/11) of the European Central Bank, Annex VII. Payment-services related transactions refer to transactions where a service provider acting between the payer and payee transfers funds between the parties based on an order received from them, or where a customer wishes to move money between its own payment accounts. The number of offices includes the head office but not foreign branches.

### 5.4 Number of employees

Report in this field the average number of MFI's employees in Finland during the year.

### 5.5 Balance sheet total

Report in this field the end-of-month or end-of-quarter balance sheet total. The balance sheet total must comply with the total reported to the Financial Supervisory Authority in the Standard Balance Sheet. Therefore, enter in the market value fields in SBS and REST record sections the balance sheet value used in the accounting system.





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## 5.6 Emission rights

There are no standard procedures for statistical compiling of data on emission rights. For the time being, reporters can apply the same principles as in their published financial statements.



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## 6 REPORTING OF SECURITIES IN THE DATA COLLECTION (SBS RECORD SECTION)

Securities - both with and without ISIN code - are reported in the SBS record section on a security-by-security basis. The following describes reporting requirements relating to security-by-security reporting.

### 6.1 General information

In security-by-security reporting, data are reported on each security separately; each security is reported in its own record (see section 6.8). Once the reporter has notified the security's ISIN code (see section 4.5), the Bank of Finland can match data on the reported security with data in the ESCB's CSDB. Therefore, in respect of securities with an ISIN code, only key data are collected in addition to the ISIN code itself. Somewhat more data are collected in respect of money market paper arranged on behalf of other parties, even if they have an ISIN code. Usually these are in paper form, in which case their data are not necessarily found in the CSDB.

Data are also collected on a security-by-security basis on securities without an ISIN code. These securities are identified in reports by internal identification codes used by the reporter for security identification in its internal information system (element *internalIdentifier*) and by the issuer's identifier and name. Securities without an ISIN code are subject to more detailed reporting than ISIN-coded securities, because these data cannot be retrieved from the CSDB.

The issuer's name (element *issuersName*) is always reported for assets which are securities with or without ISIN code. The name enables the Bank of Finland to search for basic data on the issuer if the data cannot be retrieved from the CSDB or company register.

In respect of classifying the country (element *countryOfIssue*) for the MFI's own issuances of debt securities, report the country in which the security has been issued. For securities on the assets side of the balance sheet, enter the issuer's home country (element *issuersHomeCountry*). The MFI's own share capital, cooperative capital or basic capital is reported as a liability in the SBS record, either as an ISIN-coded item or an item without an ISIN code.

### 6.2 Securities

In the financial instrument classification for this reporting, securities are debt securities (ie securities other than shares and equity, excluding derivatives), quoted shares, unquoted shares and other equity, and investment fund shares (Code list: CL\_BS\_ITEM\_RATI, categories I.3 and I.5). Debt securities refer to money market instruments and bonds. Derivatives are not reported on a security-by-security basis.

### 6.3 Number of instruments

Report in this field (element *numberOfInstrument*) the number of shares or other equity items held at the end of the reporting period, rounded to six decimal places, as necessary.



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For private equity fund investments, report the amount of the original investment. Unpaid investment commitments are not reported. All additional investments in private equity funds made during the reporting period are reported as additions to the number of instruments. Return of capital reduces the invested amount reported in the element *numberOfInstruments*. Returns cannot exceed the originally invested amount. The market value of investment should be re-evaluated at this point. If this is not possible due to different schedules market value can be reduced with the amount returned.

## 6.4 Capital certainty

Report in this field (element *capitalCertainty*) whether or not the debt security issued by the MFI itself is capital certain.

Instruments with a nominal capital guarantee at redemption below 100% are separated from instruments that are capital certain. The nominal capital guarantee of 100% only applies to agreement in respect of repayment of initial capital. It does not include any contractually predefined payments, eg interest, during the lifetime of the security. If the issue price of a security is above its par value (eg 110%), the security is still capital certain, if its nominal capital guarantee is 100%.

Instruments without capital certainty include for example hybrid instruments. These are debt securities issued by MFIs which at maturity may have a contractual redemption value in the issuing currency lower than the amount originally invested due to their combination of debt and derivative components. Hybrid instruments include for example reverse convertibles or discount certificates.

## 6.5 Direct investment

Report in this field (element *directInvestment*) whether the holding is a direct investment (abroad).

- In reporting securities assets, one must report whether the holding is a (foreign) direct investment.
- A direct investment is reported when the ownership share or voting power is at least 10%.
- Direct investments are reported only in respect of assets.
- Data on direct investments are used in the preparation of the balance of payments by Statistics Finland.

## 6.6 Dividends

Dividends paid to and received from abroad are reported in EUR for shares and other equity without ISIN code (element *dividend*). The dividend currency is also reported. The dividend currency is always EUR (element *dividendCurrency*).



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Profit distribution from private equity funds is reported in the Dividends field. Profit distribution from private equity funds is reported regardless of the home country of the fund.

## 6.7 Issuer, counterparty

The issuer's sector and home country are reported (elements *issuersSector* and *issuersHomeCountry*) for securities recorded on the asset side of the balance sheet, in the case of securities without an ISIN code. In the reporting of fund shares (instrument 52), it should be noted in particular that the issuer's sector can be only 123 (money market funds), 1241 (investment funds UCITS) or 1242 (other collective investment schemes). For ISIN coded securities, the Bank of Finland can retrieve the data from the ECB's CSDB. The issuer's name is reported in all cases (element *issuersName*).

For securities underlying repo purchases or sales (Code list: CL\_TRANSACTION\_TYPE\_RATI), the same issuer-related data is reported as for other securities (see above). The counterparty's home country and sector are also reported. If the counterparty is unknown (security has not been bought or borrowed), report the marketplace's home country and sector (always S.126 Financial auxiliaries).

## 6.8 Data on the same security in one or several records

Securities are reported separately, regardless of whether they have an ISIN code or not. Hence, one security normally has one record in the SBS record section.

Data on the same security are reported in several records eg in the following cases:

1. The MFI trades the same security in several currencies and, in its own accounting, records the trades in different (nominal) currency values. Each currency (and trade) is reported in its own record, with nominal value in the original currency (conversion currency) and market values converted to EUR.
2. The same security is classified in different categories according to recognition in financial statements (see section 6.9); items reported separately.
3. If part of (the same) security underlies a repo agreement and part does not, the part recorded in the balance sheet is reported in full under assets (A) (Code list: CL\_BSI\_ALLOC\_RATI). The transaction is reported as a stock item (S) (Code list: CL\_TRANSACTION\_TYPE\_RATI). Security/part of a security underlying a repo agreement (incl. securities lending) is reported as an off-balance sheet (O) item. The fact that a security underlies a repo agreement (incl. securities lending) is reported using Code list: CL\_TRANSACTION\_TYPE\_RATI. The alternative values are RB = repo purchase (repo) and RS = repo sale (reverse repo).
4. If security issued by the MFI itself is repurchased but not amortised, it is reported under the balance sheet allocation "L" unamortised amount less repurchased amount. The repurchased amount is reported under the balance sheet allocation "O" and transaction type "LB". The security



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must therefore be initially reported under the balance sheet allocation "L" before it can be repurchased. In case the security reporting to the competent authority is made in gross terms (both as a liability and asset), the repurchased proportion is however reported under the balance sheet allocation "A". If the repurchased proportion is amortised, the amortised proportion is no longer reported.

When data on the same security are reported in several records, each record must be identified separately at least either via different internal identifier, transaction, nominal value currency or classification according to recognition in financial statements.



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Example:

Reporter's security holding and the part of the security the reporter has sold under repo agreement/lent are reported in separate records.

| RECORD 1: Reporter's holdings of <u>ISIN coded</u> security         |            | RECORD 2: Reporter sells on the basis of repo agreement/lends the <u>ISIN coded</u> security holding in record 1 |            |
|---------------------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------|------------|
| SBS record                                                          |            | SBS record                                                                                                       |            |
| 1. Allocation of balance sheet items                                | A          | 1. Allocation of balance sheet items                                                                             | O          |
| 2. Transaction                                                      | S          | 2. Transaction                                                                                                   | RS         |
| 3. Instrument                                                       | 511        | 3. Instrument                                                                                                    | 511        |
| 4. Internal identifier                                              | ABC123     | 4. Internal identifier                                                                                           | ABC123     |
| 5. ISIN code                                                        | USXXXXXX   | 5. ISIN code                                                                                                     | USXXXXXX   |
| 6. Capital certainty                                                | -          | 6. Capital certainty                                                                                             | -          |
| 7. Number of instruments                                            | 5 000,00   | 7. Number of instruments                                                                                         | 1 000,00   |
| 8. Total nominal value                                              | -          | 8. Total nominal value                                                                                           | -          |
| 9. Nominal value currency                                           | USD        | 9. Nominal value currency                                                                                        | USD        |
| 10. Total market value (dirty price)                                | 500 000,00 | 10. Total market value (dirty price)                                                                             | 100 000,00 |
| 11. Market value currency (dirty price)                             | EUR        | 11. Market value currency (dirty price)                                                                          | EUR        |
| 12. Classification according to recognition in financial statements | 2          | 12. Classification according to recognition in financial statements                                              | -          |
| 13. Total market value (clean price)                                | -          | 13. Total market value (clean price)                                                                             | -          |
| 14. Market value currency (clean price)                             | -          | 14. Market value currency (clean price)                                                                          | -          |
| 15. Intra-group items                                               | N          | 15. Intra-group items                                                                                            | N          |
| 16. Direct investment                                               | -          | 16. Direct investment                                                                                            | -          |
| 17. Dividends                                                       | -          | 17. Dividends                                                                                                    | -          |
| 18. Dividend currency                                               | -          | 18. Dividend currency                                                                                            | -          |
| 19. Counterparty's sector                                           | -          | 19. Counterparty's sector                                                                                        | 1221       |
| 20. Counterparty's home country                                     | -          | 20. Counterparty's home country                                                                                  | GB         |
| 21. Issue date                                                      | -          | 21. Issue date                                                                                                   | -          |
| 22. Maturity date                                                   | -          | 22. Maturity date                                                                                                | -          |
| 23. Country of issue                                                | -          | 23. Country of issue                                                                                             | -          |
| 24. Type of issuer's identifier                                     | -          | 24. Type of issuer's identifier                                                                                  | -          |
| 25. Issuer's identifier                                             | -          | 25. Issuer's identifier                                                                                          | -          |
| 26. Issuer's name                                                   | Bank ABC   | 26. Issuer's name                                                                                                | Bank ABC   |
| 27. Issuer's sector                                                 | -          | 27. Issuer's sector                                                                                              | -          |
| 28. Issuer's home country                                           | -          | 28. Issuer's home country                                                                                        | -          |



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Example:

A security issued by the reporter and any part repurchased are reported in separate records.

| ISIN coded debt security issued by the reporter                     |            | Repurchased part of ISIN coded debt security issued by the reporter |            |
|---------------------------------------------------------------------|------------|---------------------------------------------------------------------|------------|
| SBS record                                                          |            | SBS record                                                          |            |
| 1. Allocation of balance sheet items                                | L          | 1. Allocation of balance sheet items                                | O          |
| 2. Transaction                                                      | S          | 2. Transaction                                                      | LB         |
| 3. Instrument                                                       | 33         | 3. Instrument                                                       | 33         |
| 4. Internal identifier                                              | ABC123     | 4. Internal identifier                                              | ABC123     |
| 5. ISIN code                                                        | XSXXXXXX   | 5. ISIN code                                                        | XSXXXXXX   |
| 6. Capital certainty                                                | Y          | 6. Capital certainty                                                | Y          |
| 7. Number of instruments                                            | -          | 7. Number of instruments                                            | -          |
| 8. Total nominal value                                              | 500 000,00 | 8. Total nominal value                                              | 100 000,00 |
| 9. Nominal value currency                                           | EUR        | 9. Nominal value currency                                           | EUR        |
| 10. Total market value (dirty price)                                | 550 000,00 | 10. Total market value (dirty price)                                | 102 000,00 |
| 11. Market value currency (dirty price)                             | EUR        | 11. Market value currency (dirty price)                             | EUR        |
| 12. Classification according to recognition in financial statements | 4          | 12. Classification according to recognition in financial statements | -          |
| 13. Total market value (clean price)                                | 545 000,00 | 13. Total market value (clean price)                                | 101 800,00 |
| 14. Market value currency (clean price)                             | EUR        | 14. Market value currency (clean price)                             | EUR        |
| 15. Intra-group items                                               | -          | 15. Intra-group items                                               | -          |
| 16. Direct investment                                               | -          | 16. Direct investment                                               | -          |
| 17. Dividends                                                       | -          | 17. Dividends                                                       | -          |
| 18. Dividend currency                                               | -          | 18. Dividend currency                                               | -          |
| 19. Counterparty's sector                                           | -          | 19. Counterparty's sector                                           | -          |
| 20. Counterparty's home country                                     | -          | 20. Counterparty's home country                                     | -          |
| 21. Issue date                                                      | 20080101   | 21. Issue date                                                      | -          |
| 22. Maturity date                                                   | 20151031   | 22. Maturity date                                                   | -          |
| 23. Country of issue                                                | -          | 23. Country of issue                                                | -          |
| 24. Type of issuer's identifier                                     | -          | 24. Type of issuer's identifier                                     | -          |
| 25. Issuer's identifier                                             | -          | 25. Issuer's identifier                                             | -          |
| 26. Issuer's name                                                   | -          | 26. Issuer's name                                                   | -          |
| 27. Issuer's sector                                                 | -          | 27. Issuer's sector                                                 | -          |
| 28. Issuer's home country                                           | -          | 28. Issuer's home country                                           | -          |



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## 6.9 Classification of security according to recognition in financial statements

Report in this field the category in which the security is classified according to treatment in financial statements (Code list: CL\_ACCNTNG\_CLSSFCTN\_IFRS\_RATI). The classification complies with IFRS 9.

One of the following classification alternatives applies to securities recorded as assets:

Securities at fair value through profit or loss (2, 4, 41 and 8):

2 = Financial assets held for trading

4 = Financial assets designated at fair value through profit or loss

41 = Financial assets at fair value through profit or loss, excl. financial assets held for trading

8 = Financial assets at fair value through other comprehensive income

6 = Financial assets at amortised cost

14 = Cash balances at central banks and other demand deposits.

One of the following classification alternatives applies to securities recorded under liabilities:

Securities at fair value through profit or loss (2, 4, 41 and 8):

2 = Financial liabilities held for trading

4 = Financial liabilities designated at fair value through profit or loss

41 = Financial liabilities at fair value through profit or loss, excl. financial liabilities held for trading

8 = Financial liabilities at fair value through other comprehensive income

6 = Financial liabilities at amortised cost.

If the same security is included in different balance sheet sections, the items are to be reported separately.

## 6.10 Short selling of security

Short selling of a security is reported in the SBS record section with value O in the field *Allocation of balance sheet items*. Field *Transaction* takes the value SH. Quantity data (element *numberOfInstruments*) are reported as negative figures. SH values (short sale) reported in the SBS record section are not included in the balance sheet.

If the short selling is not associated with repo lending and the counterparty cannot be identified, field *Counterparty's sector* takes the value 126 (stock exchange) and the stock exchange's location country is reported in field *Counterparty's home country*.

In addition debt arising from short selling must be reported in the REST record section with the instrument *short sale* (instrument 1.714) (FIN-FSA Regulations and guidelines 1/2013, Notes). Positions sold short must be reported positive.





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Example:

| The reporter sells short, under repo agreement, an <u>ISIN coded</u> share purchased from a Swedish bank |             |
|----------------------------------------------------------------------------------------------------------|-------------|
| SBS record                                                                                               |             |
| 1. Allocation of balance sheet items                                                                     | O           |
| 2. Transaction                                                                                           | SH          |
| 3. Instrument                                                                                            | 511         |
| 4. Internal identifier                                                                                   | ABC123      |
| 5. ISIN code                                                                                             | SEXXXXXX    |
| 6. Capital certainty                                                                                     | -           |
| 7. Number of instruments                                                                                 | -1 000,00   |
| 8. Total nominal value                                                                                   | -           |
| 9. Nominal value currency                                                                                | SEK         |
| 10. Total market value (dirty price)                                                                     | -100 000,00 |
| 11. Market value currency (dirty price)                                                                  | EUR         |
| 12. Classification according to recognition in financial statements                                      | 2           |
| 13. Total market value (clean price)                                                                     | -           |
| 14. Market value currency (clean price)                                                                  | -           |
| 15. Intra-group items                                                                                    | N           |
| 16. Direct investment                                                                                    | -           |
| 17. Dividends                                                                                            | -           |
| 18. Dividend currency                                                                                    | EUR         |
| 19. Counterparty's sector                                                                                | 1221        |
| 20. Counterparty's home country                                                                          | SE          |
| 21. Issue date                                                                                           | -           |
| 22. Maturity date                                                                                        | -           |
| 23. Country of issue                                                                                     | -           |
| 24. Type of issuer's identifier                                                                          | -           |
| 25. Issuer's identifier                                                                                  | -           |
| 26. Issuer's name                                                                                        | Bank ABC    |
| 27. Issuer's sector                                                                                      | -           |
| 28. Issuer's home country                                                                                | -           |



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## 6.11 Money market paper arranged on behalf of others

Money market paper arranged on behalf of others are reported individually in the SBS record section as supplementary information to the data collection. In respect of these items, the outstanding amount at month-end is reported at nominal and market value using the balance sheet allocation "M" regardless of who is holding the security. If the reporter holds a money market paper arranged by itself, it is reported separately using the value "A" in balance sheet allocation.

In addition, money market paper arranged and matured during the month are reported. These are reported using the value "M" in balance sheet allocation and the transaction value "F". In these cases, the nominal value reported is the nominal value of the issue and the market value (clean) the amount received in the issue.

### Example:

| Money market paper arranged on behalf of others, stock              |                  | Money market paper arranged on behalf of others, issue and maturity during the period |              |
|---------------------------------------------------------------------|------------------|---------------------------------------------------------------------------------------|--------------|
| SBS record                                                          |                  | SBS record                                                                            |              |
| 1. Allocation of balance sheet items                                | M                | 1. Allocation of balance sheet items                                                  | M            |
| 2. Transaction                                                      | S                | 2. Transaction                                                                        | F            |
| 3. Instrument                                                       | 33               | 3. Instrument                                                                         | 33           |
| 4. Internal identifier                                              | ABC123           | 4. Internal identifier                                                                | ABC123       |
| 5. ISIN code                                                        | FIXXXXXX         | 5. ISIN code                                                                          | -            |
| 6. Capital certainty                                                | -                | 6. Capital certainty                                                                  | -            |
| 7. Number of instruments                                            | -                | 7. Number of instruments                                                              | -            |
| 8. Total nominal value                                              | 5 000 000,00     | 8. Total nominal value                                                                | 5 000 000,00 |
| 9. Nominal value currency                                           | EUR              | 9. Nominal value currency                                                             | EUR          |
| 10. Total market value (dirty price)                                | 4 975 000,00     | 10. Total market value (dirty price)                                                  | -            |
| 11. Market value currency (dirty price)                             | EUR              | 11. Market value currency (dirty price)                                               | -            |
| 12. Classification according to recognition in financial statements | -                | 12. Classification according to recognition in financial statements                   | -            |
| 13. Total market value (clean price)                                | 4 970 000,00     | 13. Total market value (clean price)                                                  | 4 995 000,00 |
| 14. Market value currency (clean price)                             | EUR              | 14. Market value currency (clean price)                                               | EUR          |
| 15. Intra-group items                                               | -                | 15. Intra-group items                                                                 | -            |
| 16. Direct investment                                               | -                | 16. Direct investment                                                                 | -            |
| 17. Dividends                                                       | -                | 17. Dividends                                                                         | -            |
| 18. Dividend currency                                               | -                | 18. Dividend currency                                                                 | -            |
| 19. Counterparty's sector                                           | -                | 19. Counterparty's sector                                                             | -            |
| 20. Counterparty's home country                                     | -                | 20. Counterparty's home country                                                       | -            |
| 21. Issue date                                                      | 20160601         | 21. Issue date                                                                        | 20170308     |
| 22. Maturity date                                                   | 20170315         | 22. Maturity date                                                                     | 20170315     |
| 23. Country of issue                                                | -                | 23. Country of issue                                                                  | -            |
| 24. Type of issuer's identifier                                     | Y                | 24. Type of issuer's identifier                                                       | O            |
| 25. Issuer's identifier                                             | NNNNNNNN         | 25. Issuer's identifier                                                               | 368417       |
| 26. Issuer's name                                                   | Municipality ABC | 26. Issuer's name                                                                     | Company ABC  |
| 27. Issuer's sector                                                 | -                | 27. Issuer's sector                                                                   | -            |
| 28. Issuer's home country                                           | -                | 28. Issuer's home country                                                             | -            |



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## **7 DATA ON LOANS AND DEPOSITS (LD RECORD SECTION) AND OTHER BALANCE SHEET ITEMS (REST RECORD SECTION)**

In RATI reporting, data on loans and deposits are reported in the LD record section. Other balance sheet items are reported in the REST record section. If impairments cannot be allocated to the LD record section, the data can be reported in the IL record section (see section 13.1.12).

Part of MFIs also report corresponding consolidated data in the KOTI report, particularly in the CS record section.

The following sections describe the (mostly) common classifications and variables relating to the above-mentioned records. Consolidated reporting (KOTI) is described in more detail in section 15 of these instructions.



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## 8 FINANCIAL INSTRUMENT CLASSIFICATION

Financial instruments are broken down into two classes: instruments included in RATI record sections and those in KOTI record sections (Code lists: CL\_BS\_ITEM\_RATI and CL\_BS\_ITEM\_KOTI). Financial instruments are classified as assets or liabilities or both, and partly as off-balance sheet items.

Financial instruments are reported without the letter I and the following full stop.

### 8.1 Currency

*Currency (I.21)* (ie cash) is always an asset in RATI reporting (Code list: CL\_BSI\_ALLOC\_RATI, asset (A)). For currency, the data are reported in the REST record section separately for banknotes and coins denominated in euro (Code list: CL\_CURRENCY, currency EUR) versus other currencies (Code list: CL\_CURRENCY\_NONISO\_RATI, unknown currency [003]). Non-euro currencies are reported as a single amount, converted into euro. No counterpart is reported for currency.

Only the banknotes and coins included in *Cash* are reported here as currency. Other items, such as lunch vouchers and stamps, are reported as other assets (instrument category I.719).

Example:

Currency, euro-denominated and total for other denominations.

|                                      | Currency, EUR | Currency,<br>other denominations |
|--------------------------------------|---------------|----------------------------------|
| REST record                          |               |                                  |
| 1. Allocation of balance sheet items | A             | A                                |
| 2. Transaction                       | S             | S                                |
| 3. Instrument                        | 21            | 21                               |
| 4. Intra-group items                 | -             | -                                |
| 5. Internal identifier               | -             | -                                |
| 6. Sector                            | -             | -                                |
| 7. Country code                      | -             | -                                |
| 8. Conversion currency ISO 4217      | EUR           | 003                              |
| 9. Book value                        | 1 000,00      | 1 000,00                         |
| 10. Book value currency              | EUR           | EUR                              |



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## 8.2 Deposits

*Deposits (wide)*<sup>4</sup> are broken down into six subclasses in RATI classification. In RATI reporting, deposits are always MFI's liabilities (L) and are always reported in the LD record section. The value of a deposit account (LD record section, element *bookValue*) cannot be negative. If a deposit account shows a minus balance, the overdrawn amount is reported on the asset side of the balance sheet.

Deposit instruments in RATI reporting are:

- transferable overnight deposits (I.221)
- non-transferable overnight deposits (I.222)
- promissory notes (non-marketable) (I.223)
- repos (I.224)
- deposits with an agreed maturity (I.225)
- deposits redeemable at notice (I.226)
- e-money: Hardware based (I.227)
- e-money: Software-based (I.228).

*Transferable overnight deposits (I.221)* cover, of deposits from the public, all deposits that are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, cheques, or similar means, without significant delay, restriction or penalty. Deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner are not to be included as transferable overnight deposits. Overnight deposits linked with a credit facility are reported as overdrafts on the asset side of the balance sheet when the account balance is negative at the end of the month.

*Non-transferable overnight deposits (I.222)* cover, from money market deposits, overnight deposits, and from deposits from the public, such deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner. Additionally, loans taken by MFIs to be repaid by close of business on the day following that on which the loan was granted are also included in this item. Also long-term savings accounts are classified as non-transferable overnight deposits.

---

<sup>4</sup>In ECB data collection, *deposits (wide)* mean all amounts owed to creditors other than those arising from issuing securities. The term thus has a broader sense than the generally used term *deposits from the public*, as it covers all sectors and liabilities to credit institutions, to the public and public sector entities, including ordinary deposits and repurchase agreements. Consequently, of the sectors included in *the public*, deposits (wide) cover traditional deposits from the public which are not securities-based, repos (and compatible other funding based on repurchase agreements, such as sell and buy-back agreements), non-marketable money market promissory notes and other promissory notes. It also includes ordinary money market deposits and deposits by the central government. The category deposits (wide) includes also the amount of money on payment cards issued in the name of MFIs and other liabilities arising from the issue of electronic money, even if they are recorded in the Standard Balance Sheet under other items than those mentioned above in this paragraph. The category deposits (wide) may be classified in more detail depending on the creditor sector.



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*Promissory notes (non-marketable) (I.223)* include funding agreements based on promissory notes where the customer is the lender and the credit institution is the borrower. Non-marketable promissory notes are also entered under this item. This item further includes loans taken by MFIs for funding purposes with a repayment due after the day following that on which the loan was granted.

*Repos (I.224)* or repo sales are counterparts of cash received in exchange for securities/gold sold by the reporters at a given price under a firm commitment to repurchase the same (or similar) securities/gold at a fixed price on a specified future date.<sup>5</sup> Amounts received by the reporters in exchange for securities/gold transferred to a third party ('temporary acquirer') are to be classified under 'repurchase agreements' where there is a firm commitment to reverse the operation and not merely an option to do so. This implies that the reporters retain effective (economic) ownership of the underlying securities/gold and all risks and rewards of the underlying securities during the operation.

The following variants of repo-type operations are all structured in such a way as to satisfy the conditions necessary for treatment as collateralised loans. Hence amounts received by the reporters (in exchange for securities/gold temporarily transferred to a third party) are classified under 'repurchase agreements':

- amounts received in exchange for securities/gold temporarily transferred to a third party in the form of securities lending against cash collateral
- amounts received in exchange for securities/gold temporarily transferred to a third party in the form of a sale/buy-back agreement.

In order to maintain consistency with the treatment of repo-type operations, securities lent out under securities lending operations remain on the original owner's balance sheet (and are not to be recorded on the balance sheet of the temporary acquirer) where there is a firm commitment to reverse the operation (and not merely an option to do so). Securities underlying repo-type operations are reported in the SBS record in instrument category I.33 *debt securities*.

#### NOTE.

In the case of repo sales, reporters must report as new business (N) the entire amount of the contract at the time the contract was concluded.

Whether payment has been made or not is not relevant for the statistical reporting of new business. The reporting of new business does not necessarily have an impact on the balance sheet.

To put it simply, the situation for repo sales is the same as for a loan taken out in tranches. Whether a loan is taken out in one or several tranches is not relevant for interest rate statistics. A contract concluded at the date  $t^0$  is included for the entire amount in the MFI interest rate statistics on new business.

---

<sup>5</sup>Repos and reverse repos are reported in the LD record section as entered in the MFI's balance sheet. Securities underlying repo agreements entered in the balance sheet are reported in the SBS record section, each separately. Securities underlying possible off-balance sheet agreements are also reported in the SBS record.



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*Deposits with an agreed maturity (I.225)* consists of all items that have an agreed fixed maturity and that cannot be converted into currency before an agreed fixed term or that can only be converted into currency before that agreed term provided that the holder is charged some kind of penalty. The group also includes other money market deposits than those made on an overnight basis.

This item also includes administratively regulated savings deposits where the maturity related criterion is not relevant. Financial products with roll-over provisions must be classified according to the earliest maturity. Although deposits with agreed maturity may feature the possibility of earlier redemption after prior notification, or may be redeemable on demand subject to certain penalties, these features are not considered to be relevant for classification purposes. Savings deposits for first home purchase (ASP deposits) are also classified as deposits with an agreed maturity, and they must be reported based on the shortest possible maturity in maturity category 4 (= more than 2 years and up to 3 years).

If a credit institution receives emergency liquidity assistance (ELA) from the Bank of Finland, this is reported as a deposit with an agreed maturity (I.225).

If a monetary policy counterparty has withdrawn a loan in connection with a main refinancing operation (MRO), the loan must be reported in the RATI report as a deposit with an agreed maturity. The counterparty of the transaction is the Bank of Finland and the home country is Finland. The maturity of main refinancing operations is one week. Similarly, if a monetary policy counterparty has participated in targeted longer-term refinancing operations (TLTRO), the loan must be reported as a deposit with an agreed maturity (instrument 225). In calculating the original maturity of TLTRO operations, reference is made to the repayment date. If a counterparty applies for and is provided refinancing in every TLTRO operation, the LD record section will over time include several records for central bank debt, because some of the items have a different original maturity.

*Deposits redeemable at notice (I.226)* are non-transferable deposits without any agreed maturity which cannot be converted into currency without a period of prior notice, before the expiry the conversion into currency is not possible or possible only with a penalty. They include deposits which, although perhaps legally withdrawable on demand, would be subject to penalties and restrictions according to national practice, and investment accounts without period of notice or agreed maturity, but which contain restrictive drawing provisions. Non-transferable deposits subject to substantial penalties are classified in maturity category *up to 3 months* and investment accounts subject to withdrawal restrictions in maturity category *over 3 months and up to two years*.

*Hardware based (I.227) and software based (I.228) e-money* are transferable deposits. Electronic money covers electronically stored monetary value that is represented by a claim on the issuer. It must not be issued at a premium and must be acknowledged as a means of payment by other undertakings than the issuer. In MFI balance sheet and interest rate statistics, e-money is included in overnight deposits.





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Electronic money is *hardware-based* (I.227) when the customer receives a hand-held electronic medium, often a prepaid payment card with a microprocessor chip.

Electronic money is *software-based* (I.228) when used on a PC with specialised software that normally transfers the electronic value via a network, such as the Internet. In MFI balance sheet and interest rate statistics, e-money is included in overnight deposits.

### 8.3 Securities other than shares and equity, excluding derivatives (debt securities)

*Securities other than shares and equity, excluding derivatives* (I.33) include primarily money market instruments and bonds. In these instructions, the term *debt securities* is also used. Debt securities are reported on a security-by-security basis in the SBS record section. The following items are reported as debt securities:

- securities that give the holder the unconditional right to a fixed or contractually determined income in the form of coupon payments and/or stated fixed sum at a specific date (or dates) or starting from a date defined at the time of issue
- negotiable loans that have been restructured into a large number of identical documents and that can be traded on a secondary market
- subordinated debt in the form of debt securities.

Securities lent under securities lending operations or sold under a repurchase agreement remain on the original owner's balance sheet (and are not to be recorded on the balance sheet of the temporary acquirer) where there is a firm commitment to reverse the operation (and not simply an option to do so). Where the temporary acquirer sells the received securities under a repurchase agreement, this sale must be recorded as an outright transaction in securities/gold and entered in the balance sheet of the temporary acquirer as a negative position in the securities portfolio/gold.

## 8.4 Derivatives

### 8.4.1 Stock data on derivatives

*Derivatives stock data* are classified either as standardised derivatives (instrument category I.341), OTC derivatives (I.342) or as an FX spot item (I.343). Total derivatives (I.34) is not used in the RATI reporting. Derivatives stock data are reported in the REST record section aggregated by country, currency and sector, ie not on a derivative-by-derivative basis in the SBS record section.

Derivatives with a positive gross market value are reported as assets (A) and derivatives with a negative gross market value are reported as liabilities (L). Only derivatives in the MFI's balance sheet are reported.

If eg in the balance sheet adjustment phase, a derivative item is found which cannot be allocated according to the above mentioned factors, report the item with country code XX, currency code UUU, intra-group item code N and leave





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the sector field empty. However, an unallocated derivative item may not be negative.

Adjustments to the market value of derivatives are made in the risk adjustment item (*Credit Value Adjustment CVA/ Debt Value Adjustment DVA*) (I.349). The item may also be reported unallocated using the country code XX, currency code UUU, intra-group item code N and leaving the sector field empty. In contrast with other derivative items, the risk adjustment item has a negative sign.

*Standardised derivatives* (I.341) are derivative contracts that are traded and/or settled in a stock exchange or comparable marketplace (S.126), the terms of which are defined in the rules of such exchange or marketplace and the market price of which is quoted in such exchange or marketplace on a daily basis. In addition to gross market value, the contract currency and the marketplace's country are reported on standardised derivatives. If the counterparty to a standardised derivative is the trader and not the stock exchange, sector is reported as S.125.

*OTC derivatives* (I.342), ie non-standardised derivatives, are bilateral contracts that are not settled by a derivatives exchange or clearing house. In addition to gross market value, the contract currency, counterparty's sector and counterparty's country are reported on OTC derivatives. *OTC derivatives with characteristics corresponding to standardised exchange-traded derivatives are to be classified as OTC derivatives.*

*FX spot items* (I.343) are currency trades executed at the standardised spot date of the currency pair, ie that are priced at clean spot rate without forward points. Spot trades are reported as stock data (transaction "S") only to the extent they are entered in the balance sheet. Spot trades not entered in the balance sheet are only reported as flow data (transaction "F") (for payment flows arising from contracts with non-residents, see section 8.4.2).

If there is a central counterparty clearing house (CCP) between the reporter and the derivatives exchange, the CCP's sector (S.125, S.126 or S.122) and country are reported as the data on the counterparty. If the terms and conditions of trades executed via a central counterparty's clearing house are standardised and the trades are executed or settled in a stock exchange, the derivatives are classified as standardised. In other cases, trades executed via a clearing house are classified as OTC derivatives.



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*Conversion currency* (REST record section, element *conversionCurrency*):

- For **quanto derivatives**, report the currency in which the underlying is converted.
- For **basket derivatives**, report the agreed currency of the payment leg.
- For **index derivatives**, report the agreed currency of the payment leg.
- For **currency derivatives and interest rate and currency swaps**, report the agreed currency of the payment leg.
- If the settlement is effected in several currencies, report the main currency.

### Examples of the treatment of derivatives, stock data.

**Options.** An option contract is always regarded as the investor's (holder's) assets and the seller's (writer's) liability; thus, in reporting the gross values of outstanding contracts, purchased options (or contracts with a positive value at the reporting date) are included in assets (+) and written options (or options with a negative value at the reporting date) in liabilities (-).

**Futures.** Gross market value assets or liabilities are reported on the gross values of outstanding contracts.

**Forward contracts (incl. FRAs) and foreign exchange swaps.** At the start of a forward contract, the market value of the contract is zero. During the life of the contract, the market value of the underlying changes, and the value of the contract may also be positive (asset) or negative (liability). In addition, the value may flip from positive to negative (or vice versa) during the life of the contract. The value of a non-standardised forward contract can be determined by discounting the payment flows related to the contract. A foreign exchange swap refers to a spot transaction in currencies linked with a reverse forward transaction.

**Interest rate and currency swaps.** An interest rate swap or a currency swap refers here to a contract under which the contracting parties agree to exchange payment streams (cash flows) linked with a specified notional principal amount according to a predetermined payment schedule. If the cash flows represent interest payments and are denominated in the same currency, it is a question of an interest rate swap. If the cash flows (and notional principal amounts) are denominated in different currencies, it is a question of a currency swap or cross-currency interest rate swap. An interest rate swap or a currency swap normally also involves the exchange of notional principal amounts at the close of the contract (sometimes also at the start). Repayments of principal are also possible during the life of the contract. The value of a non-standardised interest rate or currency swap can be calculated as the difference between the discounted present values of the remaining contractual cash flows at the appropriate reporting time (beginning or end of reporting month). The discount rate for calculating present value is the market interest rate applicable to the remaining maturity of the contract. If a currency swap is based on an actual asset or liability (ie the contract can be identified with a specific asset or liability) and the



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exchangeable cash flows relate to both principal and interest, the value can also be determined as follows:

- 1) If an interest rate or currency swap is based on an **asset**, the value of the contract is reported as the difference (positive or negative) between the remaining principal amounts (incl. accrued interest) of the asset acquired via the contract and of the original (underlying) asset.
- 2) If an interest rate or currency swap is based on a **liability**, the value of the contract is reported as the difference (positive or negative) between the remaining principal amounts (incl. accrued interest) of the original liability and the liability acquired via the contract.

#### 8.4.2 Derivatives net payments

*Derivatives net payments* (REST record section, transaction F): Report only payment flows (cash flows) realised during the reporting month from contracts with non-residents.

*Derivatives net payments* are classified as standardised derivatives (instrument category I.342), OTC derivatives (instrument category I.342) or as an FX spot item (instrument category I.343). Total derivatives (I.34) is not used in the reporting. Derivatives net payments (flows) are reported in the REST record section as aggregated sums, broken down by derivative category and country.

Opposing payment flows (to and from contracting parties) can be netted for the reference month by country and instrument. Thus, only one net amount paid or received (in respect of each country and instrument) is reported for derivatives net payments. The net amount is entered into transaction F according to the direction of the net payment, either as *net payments to contracting parties* (Allocation of balance sheet items: L) or *net payments from contracting parties* (Allocation of balance sheet items: A). In both cases the net payment amount takes a positive sign (reported without a sign).

Payments reported under *derivatives net payments* include premiums payable at the start of standardised derivatives contract periods, settlements made during the life of such contracts (non-repayable margin payments) and net settlements effected at the close of the contract, as well as all net payments between parties in connection with OTC derivatives contracts.



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### Example: Derivatives

|                                      | OTC derivative | Standardised derivative | FX spot  | Derivatives net payments | Derivatives net payments | Derivatives, adjustment |
|--------------------------------------|----------------|-------------------------|----------|--------------------------|--------------------------|-------------------------|
| REST record                          |                |                         |          |                          |                          |                         |
| 1. Allocation of balance sheet items | A              | L                       | A        | L                        | A                        | A                       |
| 2. Transaction                       | S              | S                       | S        | F                        | F                        | S                       |
| 3. Instrument                        | 342            | 341                     | 343      | 341                      | 342                      | 342                     |
| 4. Intra-group items                 | N              | N                       | N        | -                        | -                        | N                       |
| 5. Internal identifier               | -              | -                       | -        | -                        | -                        | -                       |
| 6. Sector                            | 11102          | 126                     | 1221     | -                        | -                        | -                       |
| 7. Country code                      | FI             | GB                      | DE       | US                       | DE                       | XX                      |
| 8. Conversion currency ISO 4217      | EUR            | GBP                     | USD      | -                        | -                        | UUU                     |
| 9. Book value                        | 1 000,00       | 1 000,00                | 1 000,00 | 50,00                    | 50,00                    | 50,00                   |
| 10. Book value currency              | EUR            | EUR                     | EUR      | EUR                      | EUR                      | EUR                     |

### Examples of treatment of derivatives, net payments:

**Options.** Premiums paid/received in buying or selling (writing) options and any net settlements received/paid at the close of contracts are entered under *derivatives net payments*. In the case of certain standardised types of option (primarily interest rate options), any regular settlements (variation margins) effected during the life of the bond contract are also included.

**Futures.** In the case of futures, margin payments effected during the life of a contract are recorded under *derivatives net payments*.

**Forward contracts (incl. FRAs) and foreign exchange swaps.** With forward contracts, payments made between parties during the life and at the close of the contract are entered under *derivatives net payments*. Typical payments include net settlements effected at the close of bond forwards and forward rate agreements.

**Interest rate and currency swaps.** Contractual cash flows between contracting parties are netted and reported under *derivatives net payments*.

## 8.5 Loans

In RATI classification, *loans (wide)*<sup>6</sup> are broken down into seven subcategories. They are always reported in the LD record section. Loan amount (LD record section, element *bookValue*) cannot be negative. If a loan receives a minus sign, the overdrawn amount is reported on the liabilities side of the balance sheet.

<sup>6</sup> In practice, loans (wide) are included in the FINREP balance sheet items "cash balances at central bank" (F01.01.030), "demand deposits" (F01.01\_040), "financial assets held for trading" (F01.01\_50) and "credits included in loans and other receivables" (F01.01\_200).



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In RATI reporting, loans are allocated as follows (Code list: CL\_BSI\_ALLOC\_RATI):

1. assets (A)
2. off-balance sheet items (O):
  - loans serviced by the MFI for a financial vehicle corporation (FVC) / securitisation special purpose entity (SSPE)
  - intermediated loans that are granted/negotiated by the reporting MFI to a Finnish economic agent and transferred to the balance sheet of the same group's undertaking located abroad. Intermediated loans do not include loans intermediated from government fund
  - undrawn credit facilities.

The reported loan subcategories are:

- money market promissory notes (non-marketable) (I.41)
- revolving loans (I.42)
- overdrafts (I.43)
- extended credit card credit (I.44)
- convenience credit card credit (I.45)
- reverse repos (I.46)
- financial leases (I.47211)
- factoring (I.47311)
- other trade receivables (I.47319)
- other loans (I.4791).

*Money market promissory notes (I.41)* include non-marketable money market claims based on promissory notes.

*Revolving loans (I.42)* are agreements between a lender and borrower that allow a borrower to take advances, during a defined period and up to a certain limit, and repay the advances at his discretion before a defined date.

Revolving loans are loans that have all the following three features:

1. the borrower may use or withdraw funds to a pre-approved credit limit without giving prior notice to the lender
2. the amount of available credit can increase and decrease as funds are borrowed and repaid
3. the credit may be used repeatedly<sup>7</sup>

The amounts withdrawn by the lender and not yet repaid (outstanding amounts) are reported here. The total amount owed by the borrower is reported, irrespective of whether it is within or beyond any limit agreed beforehand between the lender and the borrower with regard to size and/or maximum period of the loan.

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<sup>7</sup> In ECB data collection, loans (wide) consists in practice of the following Standard Balance Sheet items: B11;0110 Claims on central banks repayable on demand, B03;03 Claims on credit institutions, B03;05 Claims on the public and public sector entities and B03;07 Leasing assets.



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Revolving loans also include claims in respect of hire purchase contracts as well as accounts receivable financing (factoring) and accounts payable financing (confirming), if the three features of revolving loans are fully or almost fully met. If these three features are not met, factoring and confirming are reported with a separate factoring instrument (I.47311).

*Overdrafts (I.43)* are debit balances on current accounts. The debit amount reported is the total amount owed by the borrower, irrespective of whether it is beyond any limit agreed beforehand between the lender and the borrower with regard to size and/or maximum period of the loan. If the amount exceeding the maximum limit has been recorded in the bank's system under other assets, the excess amount can also be reported in RATI survey's REST record section as part of other assets.

The reporter's minimum reserve deposit at the Bank of Finland is reported on the assets side as an overdraft (instrument 43) and the counterparty sector is a central bank (sector 121). The Governing Council of the European Central Bank (ECB) decided on 27 July 2023 to set the remuneration of minimum reserves at 0%. The change will become effective as of the beginning of the reserve maintenance period starting on 20 September 2023.

Monetary policy counterparties may make overnight deposits at the central bank, which are also reported with the instrument "43". Overnight deposits are paid the standing facilities deposit rate / overnight deposit interest rate. Monetary policy counterparties' deposits at the central bank may also include other liquidity for payment transactions.

Standing facilities deposit rate / overnight deposit rate) is published on the Bank of Finland website: <https://www.suomenpankki.fi/en/statistics/interest-rates-and-exchange-rates/interest-rates/eurosystem-interest-rates/>.

The interest rate linkage of the interest rate (element *interestRateLinkage*) is reported as O = Other interest rates. In addition, accrued and unpaid interest is reported in element *interestPayable*. *Accrued interest must not be deducted from the nominal amount of the deposit.*

If the counterparty of a deposit is the payment system operator EBA Clearing (incl. RT1, CGS), then Counterparty's sector is reported as "126" (Financial auxiliaries) and Counterparty's home country as "FR" (France).



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### Example:

A credit institution's minimum reserve deposit of EUR 2,000,000 at the Bank of Finland. The interest rate applicable to the reserve deposit in the example is 1.00% and the interest accrued on the deposit is EUR 500.

| Reserve deposit (checking account) at the Bank of Finland           |              | Explanations                                                                                                                                                                            |
|---------------------------------------------------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LD record                                                           |              |                                                                                                                                                                                         |
| 1. Allocation of balance sheet items                                | A            | A = asset                                                                                                                                                                               |
| 2. Transaction                                                      | S            | S = stock                                                                                                                                                                               |
| 3. Instrument                                                       | 43           | Overdrafts                                                                                                                                                                              |
| 4. Notional cash pooling                                            | FALSE        | FALSE                                                                                                                                                                                   |
| 5. Securitisation and loan transfers                                | -            | Mandatory, if the balance sheet item is securitised or otherwise transferred from the balance sheet and also when the securitised item is still on the credit institution balance sheet |
| 6. Transaction period                                               | -            | Only for flow data                                                                                                                                                                      |
| 7. Purpose of loan                                                  | N            | Mandatory                                                                                                                                                                               |
| 8. Intra-group items                                                | N            | Mandatory                                                                                                                                                                               |
| 9. Syndicated items                                                 | N            | Mandatory                                                                                                                                                                               |
| 10. Collateral                                                      | -            | Mandatory only for loans to non-financial corporations and households                                                                                                                   |
| 11. Internal identifier                                             | -            | Not mandatory                                                                                                                                                                           |
| 12. Sector                                                          | 121          | National central banks                                                                                                                                                                  |
| 13. Credit institution exempt from minimum reserves                 | -            | Only for deposits                                                                                                                                                                       |
| 14. Name of credit institution exempt from minimum reserves         | -            | Only for deposits                                                                                                                                                                       |
| 15. ECB's auxiliary sectors                                         | -            | <> 123 tai 124                                                                                                                                                                          |
| 16. Industrial classification                                       | -            | Mandatory only for loans to non-financial corporations and sole proprietors                                                                                                             |
| 17. Country code                                                    | FI           | Finland                                                                                                                                                                                 |
| 18. Sector (securitisation and loan transfers)                      | -            | Only in securitisations and loan transfers                                                                                                                                              |
| 19. ECB's auxiliary sectors (securitisation and loan transfers)     | -            | Only in securitisations and loan transfers                                                                                                                                              |
| 20. Counterparty's home country (securitisation and loan transfers) | -            | Only in securitisations and loan transfers                                                                                                                                              |
| 21. Conversion currency ISO 4217                                    | EUR          | Mandatory                                                                                                                                                                               |
| 22. Book value                                                      | 2 000 000,00 | Book value                                                                                                                                                                              |
| 23. Book value currency                                             | EUR          | Always "EUR"                                                                                                                                                                            |
| 24. Book value excl. non-performing stock                           | 2 000 000,00 | Mandatory only for stock data                                                                                                                                                           |
| 25. Annualised agreed rate (%)                                      | 1,00         | Interest rate of item                                                                                                                                                                   |
| 26. Annual percentage rate of charge (%)                            | -            | Only for new loan agreements                                                                                                                                                            |
| 27. Interest payable                                                | 500,00       | Mandatory only for stock data                                                                                                                                                           |
| 28. Next interest rate reset                                        | -            | Mandatory only for loans to non-financial corporations and households                                                                                                                   |
| 29. Interest rate linkage                                           | O            | Other interest rate                                                                                                                                                                     |
| 30. Initial period of fixation                                      | -            | Only for new loan agreements and withdrawals                                                                                                                                            |
| 31. Original maturity                                               | 0            | Not defined                                                                                                                                                                             |
| 32. Remaining maturity                                              | 1            | At maximum 1 year                                                                                                                                                                       |
| 33. Size of loan to non-financial corporation                       | -            | Only for new loan agreements with non-financial corporations and new withdrawals by non-financial corporations                                                                          |
| 34. Deposit account's term of notice                                | -            | Only for deposits redeemable at notice                                                                                                                                                  |
| 35. Individual loan losses and impairments                          | 0,00         | Mandatory                                                                                                                                                                               |





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*Extended credit card credit (I.44)* is defined as credit granted after the due date(s) of the previous billing cycle(s) has/have passed, ie debit amounts on the card account that have not been settled when this was first possible. The interest rate charged for extended credit card credit is usually greater than 0%. The interest rate can also be a tiered rate. Extended credit card credit also includes items subject to penalty interest rates, such as overdue minimum amortisation of extended credit card credit, overdue convenience credit card credit and overruns of an agreed credit limit. Interest-free convenience credit granted to a credit card is not reported as extended credit card credit, but it is reported in the item convenience credit card credit (I.45). The counterparty of credit card credit is the unit which is ultimately liable to pay any unpaid amounts according to the contract, i.e. either the cardholder (private persons' cards) or a company offering a card to its employees (corporate cards). The counterparty country code is, as regards private persons' cards, the nationality of the cardholder, and as regards corporate cards, the country of location of the company.

Any unused proportion of credit limit granted to a card is reported in off-balance-sheet items as convenience credit card credit (I.45) regardless of the card type.

*Convenience credit card credit (I.45)* is defined as the credit granted at an interest rate of 0% in the period between the payment transactions effectuated with the card during one billing cycle and the date at which the debit balances from this specific billing cycle become due. Convenience credit card credit is granted via both delayed debit cards (ie cards providing convenience credit) and credit cards (cards providing convenience credit and interest-bearing credit, ie extended credit). The counterparty of credit card credit is the unit which is ultimately liable to pay any unpaid amounts according to the contract, i.e. either the cardholder (private persons' cards) or a company offering a card to its employees (corporate cards). The counterparty country code is, as regards private persons' cards, the nationality of the cardholder, and as regards corporate cards, the country of location of the company. The interest rate linkage of zero-interest convenience credit card credit is reported as "F" (fixed rates).

Any unused proportion of credit limit granted to a card is reported in off-balance-sheet items as convenience credit card credit (I.45) regardless of the card type.

*Reverse repos (I.46)* or repo purchases. Purchases of repos on binding resale commitment recorded on the balance sheet<sup>8</sup>, reported at purchase price. Reverse repos are part of the credit institution's lending. The credit institution acts as a buyer (investor) and purchases, with commitment resell, securities owned by its customers.

*Financial leases (I.47211)* mean financial leases as defined in points 5.134–5.135 of Annex A of Council Regulation (EU) No 549/2013:

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<sup>8</sup> Repos and reverse repos are reported in the LD record section as entered in the MFI's balance sheet. Securities underlying repo agreements entered in the balance sheet are reported in the SBS record section, each separately. Securities underlying possible off-balance sheet agreements are also reported in the SBS record section.





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- A financial lease is a contract under which the lessor as legal owner of an asset conveys the risks and benefits of ownership of the asset to the lessee. Under a financial lease, the lessor is deemed to make, to the lessee, a loan with which the lessee acquires the asset. Thereafter the leased asset is shown on the balance sheet of the lessee and not the lessor; the corresponding loan is shown as an asset of the lessor and a liability of the lessee.
- Financial leases may be distinguished from other kinds of leases because the risks and rewards of ownership are transferred from the legal owner of the good to the user of the good. Other kinds of leases are (i) operating lease; and (ii) resource lease. Contracts, leases and licenses, as defined in Chapter 15, can be considered as leases as well.

*Factoring (I.47311)* refers to the sale of a firm's (the factoring client's) claims (in full or in part) recorded under accounts receivable (in the form of invoices), representing money due from its customers, to a financial institution known as a "factoring company". The factoring company, which may be an MFI, buys the receivables at a price which is lower than the face value of the invoice, thereby effectively charging the applicable fees and interest. The factoring company manages the sales ledger and the collection of the accounts under the terms agreed by the factoring client. The customers send their payments directly to the factoring company. Thus, finance is extended for the length of the trade debt. A revolving loan is not involved.

In Finland, the term "factoring" has a slightly different meaning than in many other countries. In Finland, factoring as a term is generally used to describe a model in which a credit institution grants credit against trade receivables without bearing the risk of credit loss. In contrast, according to an international definition, factoring includes the following items:

- (i) granting of credit against trade receivables and
- (ii) purchase of trade receivables.

Hence, the purchase of trade receivables (eg invoices) is internationally also considered as factoring. Simply put, the purchase of trade receivables means that the credit institution buys receivables entirely or partly off the seller's balance sheet and thereby carries the credit risk related to the purchased receivables. Hence, both the (i) financing of trade receivables and (ii) purchasing of trade receivables must be reported with the instrument 47311 (as of reporting period 2019M1). This item also includes the financing of accounts payable, i.e. confirming and reverse factoring.

*Other trade receivables (I.47319)* include all other trade receivables than factoring transactions. In accordance with paragraph 5.85 (c) in part 2, Annex 5 of implementing regulation (EU) No 2017/1443, trade receivables shall include loans to other debtors granted on the basis of bills or other documents that give the right to receive the proceeds of transactions for the sale of goods or provision of services. This item shall include all factoring and similar transactions, like acceptances, outright purchase of trade receivables, forfaiting, discounting



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of invoice, bills of exchange, commercial papers and other claims where the reporting institution buys the trade receivables (both with and without recourse).

*Other loans* (I.4791) include loans not included in the loan categories listed above. Loans refer to loans as defined in points 5.112–5.114 of Annex A of Council Regulation (EU) No 549/2013. This item includes all other loans not included in the above mentioned loan categories (beginning with I.4). Such items may include eg lending for house purchase, consumption credit, study loans and loans for pursuing a business. If the credit institution's agreement with the customer is in the form of a promissory note, it is included in other loans (I.4791). Nostro accounts held in another credit institution are also reported in this category.

### 8.5.1 Syndicated loans

For syndicated loans, the syndication is reported as additional information in the LD record section, element *syndicatedItem*. Syndicated loans are also reported in one of the financial asset categories I.41–I.4791.

Syndicated loans are single loan agreements, in which several institutions participate as lenders. Syndicated loans only cover cases where the borrower knows, from the loan contract, that the loan is made by several lenders. For statistical purposes, only amounts actually disbursed by lenders (rather than the total credit lines) are regarded as syndicated loans.

The syndicated loan is usually arranged and coordinated by one institution (the 'lead manager'), and is actually made by various participants in the syndicate. Participants, including the lead manager, all report their share of the loan vis-à-vis the borrower (ie not vis-à-vis the lead manager) in their balance sheet assets.

Whether the loan is syndicated or not is also reported for items on the liabilities side of the MFI's balance sheet.

### 8.5.2 Undrawn credit facilities

This item refers to binding lines of credit granted to customers which are not yet withdrawn. Undrawn credit facilities are reported as off-balance sheet items: the LD record section field *Allocation of balance sheet items* takes the value O and field *Transaction* takes the value P. Undrawn credit facilities are classified in one of the financial asset categories I.41–I.43 or I.45–I.4791. The financial instrument I.44 (extended credit card credit) is not reported, since any unused proportion of credit limit granted to both delayed debit cards and credit cards is reported in off-balance-sheet items always as convenience credit card credit (I.45) regardless of the card type.

Further mandatory data to be reported for undrawn credit facilities are counterparty's sector, purpose of loan, counterparty's home country and conversion currency.



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The limit or withdrawn amounts of current (checking) accounts and other similar products with overdraft facility are reported as undrawn credit facilities. The amount withdrawn is reported as a loan and the possible positive account balance is reported as a deposit.



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### Example:

Household's genuine new loan agreement (EUR 200,000), of which only EUR 50,000 is withdrawn in the reporting month. EUR 150,000 is reported as undrawn credit facility. The stock of loans at month-end is the withdrawn amount, EUR 50,000.

|                                                                     | Genuine new loan agreement | New drawdown | Stock     | Undrawn part |
|---------------------------------------------------------------------|----------------------------|--------------|-----------|--------------|
| LD record                                                           |                            |              |           |              |
| 1. Allocation of balance sheet items                                | A                          | A            | A         | O            |
| 2. Transaction                                                      | N01                        | D            | S         | P            |
| 3. Instrument                                                       | 4791                       | 4791         | 4791      | 4791         |
| 4. Notional cash pooling                                            | -                          | -            | -         | -            |
| 5. Securitisation and loan transfers                                | -                          | -            | -         | -            |
| 6. Transaction period                                               | -                          | -            | -         | -            |
| 7. Purpose of loan                                                  | M                          | M            | M         | M            |
| 8. Intra-group items                                                | -                          | -            | -         | -            |
| 9. Syndicated items                                                 | -                          | -            | -         | -            |
| 10. Collateral                                                      | M                          | M            | M         | -            |
| 11. Internal identifier                                             | -                          | -            | -         | -            |
| 12. Sector                                                          | 143                        | 143          | 143       | 143          |
| 13. Credit institution exempt from minimum reserves                 | -                          | -            | -         | -            |
| 14. Name of credit institution exempt from minimum reserves         | -                          | -            | -         | -            |
| 15. ECB's auxiliary sectors                                         | -                          | -            | -         | -            |
| 16. Industrial classification                                       | -                          | -            | -         | -            |
| 17. Country code                                                    | FI                         | FI           | FI        | FI           |
| 18. Sector (securitisation and loan transfers)                      | -                          | -            | -         | -            |
| 19. ECB's auxiliary sectors (securitisation and loan transfers)     | -                          | -            | -         | -            |
| 20. Counterparty's home country (securitisation and loan transfers) | -                          | -            | -         | -            |
| 21. Conversion currency ISO 4217                                    | EUR                        | EUR          | EUR       | EUR          |
| 22. Book value                                                      | 200 000,00                 | 50 000,00    | 50 000,00 | 150 000,00   |
| 23. Book value currency                                             | EUR                        | EUR          | EUR       | EUR          |
| 24. Book value excl. non-performing stock                           | -                          | -            | -         | -            |
| 25. Annualised agreed rate (%)                                      | 2,13                       | 2,13         | 2,13      | -            |
| 26. Annual percentage rate of charge (%)                            | 2,21                       | -            | -         | -            |
| 27. Interest payable                                                | -                          | -            | 1,58      | -            |
| 28. Next interest rate reset                                        | -                          | -            | 1         | -            |
| 29. Interest rate linkage                                           | E                          | E            | E         | -            |
| 30. Initial period of fixation                                      | 31                         | 31           | -         | -            |
| 31. Original maturity                                               | 21                         | 21           | 21        | -            |
| 32. Remaining maturity                                              | -                          | -            | 3         | -            |
| 33. Size of loan to non-financial corporation                       | -                          | -            | -         | -            |
| 34. Deposit account's term of notice                                | -                          | -            | -         | -            |
| 35. Individual loan losses and impairments                          | -                          | -            | 0,00      | -            |



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### 8.5.3 Reporting of interest rate protections

If a customer has chosen to hedge against potential interest rate risk and purchased an interest rate hedging product from the credit institution (for example an interest rate cap or collar), the derivative contract used for the protection must be reported by the credit institution in the REST record section with the instrument “342” (OTC derivatives). The change in the market value of the item (loan) being hedged is reported in the REST record section with the instrument “719” (other items). The change is not reported in the LD record section where the hedged item is reported.

If the credit institution issues bonds and hedges them against interest rate risk, the derivative contract used for the protection is reported in the REST record section with the instrument “342” (OTC derivatives). The change in the market value of the item (bond) being hedged is reported in the REST record section with the instrument “719” (other items). The change is not reported in the SBS record section where the hedged item is reported.

When reporting changes in market values, we recommend that a descriptive identifier is assigned to the data in the REST record section, element *internal-Identifier*. With the descriptive identifier, we are able to identify the item in our systems and avoid unnecessary inquiries particularly in circumstances where the reported value is negative.

### 8.6 Shares and other equity

Shares and other equity are broken down into four subcategories:

- quoted shares (instrument category I.511)
- all other (unquoted) shares (instrument category I.512)
- other equity (instrument category I.513)
- fund shares (instrument category I.52).

Shares and other equity are reported on a security-by-security basis in the SBS record section as assets and liabilities. Shares in housing and real estate companies are reported in the same way as other securities: each in their own record in the SBS record section.

*Quoted shares (I.511)* cover those shares with prices quoted on a recognised stock exchange or other form of secondary market. Shares cover beneficial interest in the capital of corporations in the form of securities which in principle are negotiable.

*Unquoted shares (I.512)* cover shares with prices that are not quoted on a recognised stock exchange or other form of secondary market. Shares cover beneficial interest in the capital of corporations in the form of securities which in principle are negotiable.



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*Other equity (I.513)* includes the following<sup>9</sup>:

- all forms of equity in corporations which are not shares:
  - the equity in incorporated partnerships subscribed by unlimited partners
  - the equity in limited liability companies whose owners are partners and not shareholders
  - the capital invested in ordinary or limited partnerships recognised as independent legal entities
  - the capital invested in co-operative societies recognised as independent legal entities
- capital invested in financial and non-financial quasi corporations.

*Fund shares (I.52)* cover shares in money market funds, investment funds and venture capital funds.

Own share capital (cooperative capital) is reported in the SBS record section at the accounting value/nominal value. The value is reported in field *Total market value (dirty price)*.

Subsidiary company shares are reported share by share in the SBS record section.

The list of investment funds is available at:

<https://www.suomenpankki.fi/en/statistics/to-the-reporter/investment-funds/list-of-investment-funds/?epslanguage=en>.

## 8.7 Other assets and liabilities

In RATI reporting, other assets and liabilities are reported in the REST record section. The instruments for other assets (*Allocation of balance sheet items* takes the value A) and liabilities (*Allocation of balance sheet items* takes the value L) are:

- interest reconciliation item (unallocated interest payable) (*I.711*)
- amounts receivable / payable in respect of transit items (*I.712*)
- receivables on disposals of securities / Accounts payable on securities (*I.713*)
- short sale (*I.714*)
- other items (*I.719*).

*Interest reconciliation item (I.711)* is the so-called "adjustment item" of loans and deposits, which can be used if the interest payable on loans and deposits in the LD record section does not tally with the balance sheet. As a rule, interest payable on loans and deposits is reported in element *interestPayable* of the LD record section, allocated to the loan and deposit reported in its respective record.

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<sup>9</sup> SNA 2010.



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*Accounts receivable/payable in respect of transit items (I.712)*

Accounts receivable in respect of transit items are reported in gross values. Transit items represent funds (usually belonging to the customer) that are in the course of being transmitted between MFIs. Items include cheques and other forms of payment that have been sent for collection to other MFIs.

Accounts payable in respect of transit items are reported in gross values. Transit items represent funds (usually belonging to customers) that are in the process of being transmitted between MFIs. Items include credit transfers that have been debited from customers' accounts and other items for which the corresponding payment has not yet been made by the reporting agent.

In addition, under this item are reported gross accounts payable in respect of suspense items, which are not related to securities but are held in the MFI balance sheet as either receivables or debts and which are not booked in the name of customers but which nevertheless relate to customers' funds (eg funds that are awaiting investment, transfer or settlement).

Under *Receivables on disposals of securities / Accounts payable on securities* (I.713) are reported net amounts payable in respect of future settlements of transactions in securities. Under this item are also reported gross amounts receivable in respect of suspense items, which are receivables or debts held in the MFI balance sheet which are not booked in the name of customers but which nevertheless relate to customers' funds (eg funds that are awaiting investment, transfer or settlement).

The category *Short sale* (I.714) is used for reporting debt arising from short selling (FIN-FSA Regulations and guidelines 1/2013, Notes: derivative contracts and other debt held for trading purposes). Short sale positions are reported as positive figures.

*Other items* (I.719) comprise all other items included in other assets and other liabilities than those reported with instruments I.711 - I.714. These include eg receivables and amounts payable that are not related to the main MFI business, such as amounts due to suppliers, tax debt, unpaid salaries and social security contributions. In addition, overdrafts and capital redemption agreements concluded by MFIs with life insurance companies are entered under other assets. Provisions representing liabilities against third parties (such as pensions and dividends) are reported under other liabilities. Dividend claims and unpaid dividends are also reported under this item.

Margin payments (margins) made under derivatives contracts are normally classified as 'deposit liabilities'. The complexities of current market practice may make it difficult to identify those margins that are truly repayable, because different types of margin are placed indistinguishably within the same account, or those margins that provide the MFI with resources for on-lending. In these cases, it is acceptable to classify these margins under 'remaining liabilities' (other liabilities) or as 'deposit liabilities', according to national practice.

Other (remaining) assets and liabilities are reported by country, currency and sector, if possible.





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Items for which the country, currency and/or sector cannot be reported are reported as unspecified items: country takes the value XX, currency the value UUU and the sector field is left empty.

## 8.8 Non-financial assets

In RATI reporting, non-financial assets refer to equity capital other than share capital and reserves and to fixed assets. As from December 2021 data, equity items will be broken down into subcategories as follows:

*Other equity* ("811") includes for example the share premium and other equity than share capital. Equity share capital is reported in the SBS record section (see chapter 8.6).

*Profit and loss accumulated in the reporting period* ("812") includes all profits and losses recognised in the income statement for the financial year, which have not yet been allocated to undistributed profit ("814"). Net hedging result can be recognised in the item.

*Income and expenses recognised directly in equity* ("813") includes a counter-item for net valuation adjustments of assets and liabilities, which, according to the system of accounts, are recognised directly in equity and not in the income statement.

*Funds arising from income not distributed to shareholders* ("814") includes reserves and other funds (for example profits and losses carried over from the previous period but not yet decided to be distributed as dividends or accumulated in reserves) not yet distributed to shareholders.

*Provisions* ("815"). Provisions must cover all deductions stemming from impairments and loan losses to the extent they have not been netted out of the asset category to which they refer in the balance sheet prepared for statistical purposes. **Due to reporting in net terms, this instrument is not reported in the RATI data collection.** Furthermore, it should be noted that equity only includes provisions related to loans, whereas other provisions are reported in other items using the instrument "719".





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The table below presents how items used in banks' financial reporting (Finrep) are translated into RATI instrument codes.

| RATI item                                                         | FINREP item                                                                                                                                                                                | Reference for the definition of the FINREP item                        | FINREP (table, row_column) |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------|
| Other equity ("811")                                              | Share premium                                                                                                                                                                              | IAS 1.78(e); CRR Art. 4(124)                                           | F01.03,040_010             |
|                                                                   | Equity instruments issued other than capital                                                                                                                                               | FINREP Annex V, Part 2.18-19, IAS 32.28-29                             | F01.03,050_010             |
|                                                                   | Other equity                                                                                                                                                                               | IFRS 2.10; FINREP Annex V, Part 2.20                                   | F01.03,080_010             |
|                                                                   | (-) Treasury shares                                                                                                                                                                        | IAS 1.79(a)(vi); IAS 32.33-34, AG 14, AG 36; FINREP Annex V, Part 2.30 | F01.03,240_010             |
|                                                                   | Share capital repayable on demand                                                                                                                                                          | IAS 32 IE 33; IFRIC 2; FINREP Annex V, Part 2.12                       | F01.02,270_010             |
| Profit and loss accumulated in the accounting period ("812")      | Profit or loss attributable to owners of the parent                                                                                                                                        | IAS 1.81B (b)(ii)                                                      | F01.03,250_010             |
|                                                                   | (-) Interim dividends                                                                                                                                                                      | IAS 32.35                                                              | F01.03,260_010             |
|                                                                   | Fair value changes of the hedged items in portfolio hedge of interest rate risk (assets)                                                                                                   | IAS 39.89A(a); IFRS 9.6.5.8                                            | F01.01,250_010             |
|                                                                   | Fair value changes of the hedged items in portfolio hedge of interest rate risk (liabilities)                                                                                              | IAS 39.89A(b); IFRS 9.6.5.8                                            | F01.02,160_010             |
| Income and expenses recognised directly in equity ("813")         | Accumulated other comprehensive income                                                                                                                                                     | CRR Art. 4(100)                                                        | F01.03,090_010             |
| Funds arising from income not distributed to shareholders ("814") | Retained earnings                                                                                                                                                                          | CRR Art. 4(123)                                                        | F01.03,190_010             |
|                                                                   | Revaluation reserves                                                                                                                                                                       | IFRS 1.30, D5-D8; FINREP Annex V, Part 2.28                            | F01.03,200_010             |
|                                                                   | Other reserves                                                                                                                                                                             | IAS 1.54; IAS 1.78(e)                                                  | F01.03,210_010             |
| Provisions ("815")                                                | Loans and advances—Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)                                                                     | IFRS 9.5.5.5, FINREP Annex V, Part 1.32, 44(a)                         | F12.01,080_100             |
|                                                                   | Loans and advances—Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)                                    | IFRS 9.5.5.3, FINREP Annex V, Part 1.32, 44(a)                         | F12.01,250_100             |
|                                                                   | Loans and advances—Allowances for credit-impaired debt-instruments (Stage 3)                                                                                                               | IFRS 9.5.5.1, 9-Appendix A; FINREP Annex V, Part 1.32, 44(a)           | F12.01,430_100             |
|                                                                   | Non-trading financial assets mandatorily at fair value through profit or loss—Loans and advances—Accumulated negative changes in fair value due to credit risk on non-performing exposures | FINREP Annex V, Part 2.69; FINREP Annex V, Part 1.32, 44(a)            | F04.02.01,110_020          |
|                                                                   | Financial assets designated at fair value through profit or loss—Loans and advances—Accumulated negative changes in fair value owing to credit risk on non-performing exposures            | FINREP Annex V, Part 2.69; FINREP Annex V, Part 1.32, 44(a)            | F04.02.02,120_020          |

*Fixed assets* consist of non-financial assets, tangible or intangible, which are intended to be used repeatedly for more than one year by the MFI. They are divided into real estate (I.821) and fixed assets other than real estate (I.891).

*Real estate (I.821)* includes real estate in residential and other use and commercial premises, either existing or being built, and land and plots owned by the MFI.

*Fixed assets other than real estate (I.891)* includes, among other things, equipment, software and other infrastructure.

Fixed financial assets such as shares and participations in real estate corporations are not reported here but instead in the LD or SBS record sections under



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loans, debt securities or shares and other equity, according to the type of instrument.

Shares in housing and real estate companies are reported in the same way as other securities: each in their own record in the SBS record section.

Example:

Non-financial assets.

|                                      | Other equity | Other fixed assets than properties |
|--------------------------------------|--------------|------------------------------------|
| REST record                          |              |                                    |
| 1. Allocation of balance sheet items | L            | A                                  |
| 2. Transaction                       | S            | S                                  |
| 3. Instrument                        | 811          | 891                                |
| 4. Intra-group items                 | -            | -                                  |
| 5. Internal identifier               | -            | -                                  |
| 6. Sector                            | -            | -                                  |
| 7. Country code                      | -            | -                                  |
| 8. Conversion currency ISO 4217      | -            | -                                  |
| 9. Book value                        | 60 000,00    | 500 000,00                         |
| 10. Book value currency              | EUR          | EUR                                |



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## 9 SECTORAL AND INDUSTRIAL CLASSIFICATION

### 9.1 Sectoral classification

Sectoral classification applies in both RATI and KOTI data collections uniformly to counterparties and issuers, regardless of the country of residence (Code list: CL\_SECTOR\_2023\_RATI). Hence, a non-resident unit is classified in the same way as a resident unit. Therefore, the sector S.2 cannot be used in the reporting.

The classification for reporting is compatible with the official Finnish classification (Nomenclature of the Classification of Sectors 2023, Statistics Finland).

The sector to be reported can be chosen from the various sector hierarchy levels if a specific level is already used in the MFI's internal accounting. Sector codes with maximum length of 6 characters are allowed.

It is particularly worth noting that the categories *employment pension schemes* (S.13141) and *other social security funds* (S.13149) are applied to Finnish entities, whereas *social security funds* (S.1314) is used in the case of other countries. The sector *state government* (S.1312) is not used in Finland. Of other EU countries, it is used in Belgium, Germany, Spain and Austria.

For more information on classification of sectors in Finland, see [https://www.stat.fi/en/luokitukset/sektoriluokitus/sektoriluokitus\\_1\\_20230101/](https://www.stat.fi/en/luokitukset/sektoriluokitus/sektoriluokitus_1_20230101/).

Statistics Finland offers a classification service for enterprise data collections (csv. file) which is available for all reporters. The file contains the following information on all enterprises operating in Finland: business ID, name, sector code and the enterprise's industrial classification codes at two digit level. The file is posted at Statistics Finland's website at: [http://www.stat.fi/tup/yrluok/index\\_en.html](http://www.stat.fi/tup/yrluok/index_en.html). Accessing the file requires user ID and password which can be requested by email at [rahoitus@stat.fi](mailto:rahoitus@stat.fi).

The ECB maintains a list of MFIs (S.121, S.1121, S.1222, S.1223 and S.123), investment funds (S.1242 and S.1241) and financial vehicle corporations (FVCs, S.125) operating in the EU, see: <http://www.ecb.europa.eu/stats/money/mfi/html/index.en.html>.

EIOPA publishes on its website a list of insurance undertakings (S.128) at the address <https://register.eiopa.europa.eu/Pages/Supervision/Register-of-Insurance-Undertakings.aspx> and a list of pension funds (S.129) at the address <https://register.eiopa.europa.eu/Pages/Supervision/Register-of-Institutions-for-Occupational-Retirement-Provision.aspx>.



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**Example:**

Enter the sector classification code without the prefix 'S.', eg '123'.

A Finnish housing corporation in private ownership can be reported by using the sector code alternatives 112, 1121 or 11122.

A Finnish employment pension insurance company can only be reported by using the sector code 13141.

When reporting international organisations, it is of utmost importance to use the international organisation code as country code, since the same organisation may get a different sector in different statistics. The Bank of Finland classifies international organisations with organisation codes (reported in the field Country code).

In the REST record section, the counterparty's sector is reported, except for instrument categories *currency* (I.21) and *non-financial assets* (I.8). *Other assets and liabilities* (I.7) are reported by sector (and by country and currency), where possible (see also section 8.7).

### 9.1.1 Reporting of ECB's auxiliary sectors: securitisation and other loan transfers

In addition to the borrower's sector, the LD record section is used for reporting the sector of the financial vehicle corporation/securitisation special purpose entity (FVC/SSPE), which deals with loan securitisation, and the sector of an undertaking participating in other loan transfers (element *counterpartySector*). The sector of the FVC/SSPE is always S.125.

If the sector of the FVC/SSPE or other undertaking is S.125, field *ECB's auxiliary sectors (securitisation and loan transfers)* must also be reported. For an FVC/SSPE, the field takes the value 1. In case of some other than an FVC/SSPE, the field is left empty (element *ecbsAuxiliarySectorSecAndLoan*); (see also section 12).

### 9.1.2 Reporting of ECB's auxiliary sectors: FVC/SSPE or central counterparty clearing house as loan or deposit counterparty

If the sector of the counterparty to a loan or deposit is S.125 or S.126, field *ECB's auxiliary sectors* must be reported (element *ecbsAuxiliarySectorSecAndLoan*). If the counterparty is an FVC/SSPE, the field takes the value 1. If the counterparty is a central counterparty clearing house (CCP), the field takes the value 2. (Code list: CL\_SECTOR\_AUX\_RATI, ECB's Auxiliary sectors).

The European Securities and Markets Authority (ESMA) maintains a list of central counterparty clearing houses (the sector of these entities is normally S.125) at: [https://www.esma.europa.eu/sites/default/files/library/ccps\\_autho-ised\\_under\\_emir.pdf](https://www.esma.europa.eu/sites/default/files/library/ccps_autho-ised_under_emir.pdf).



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FVCs engaged in securitisation transactions are listed on the ECB website at:  
<https://www.ecb.europa.eu/stats/money/mfi/html/index.en.html>.

## 9.2 Industrial classification

The industrial classification (Statistics Finland's Standard Industrial Classification, TOL 2008) is applied in RATI reporting to counterparties to loans granted, regardless of the counterparty's country of residence (Code list: CL\_TOL08\_RATI, Industrial classification).

The highest level of aggregation allowed is the two-digit level. Lower aggregation levels can also be used.

Loans for which the industry cannot be specified are reported as undefined items (Code list: CL\_TOL08\_RATI, *Industry unknown*, for example [00]).

Example:

'Wholesale of cars' can be reported using industrial classification codes 45, 451, 4511 or 45111.



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## 10 OTHER CLASSIFICATIONS

Reporting of interest rates and classification according to *Initial period of fixation* are covered in section 11.3.

### 10.1 Allocation of balance sheet items

In each content record section, specify in the field *Allocation of balance sheet items* (Code list: CL\_BSI\_ALLOC\_RATI) whether the item is a balance sheet asset (A), balance sheet liability (L) or an off-balance sheet item (O).

### 10.2 Transaction

In RATI reporting, the code *Transaction* can identify the following data:

- stocks (S)
- flows (F)
- new deposit agreements (N)
- genuine new loan agreements (N01)
- renegotiated loan agreements (N02)
- new drawdowns of loans (D)
- undrawn credit facilities (P)
- short sales (SH)
- repo sales (RS) and repo purchases (RB) as well as the securities underlying such transactions<sup>10</sup>
- information on the effects of repo agreements netting in accounting (T).

In the SBS record section, the transaction reported in the field *Transaction* is always stock data (S). However, instruments underlying repo agreements must be differentiated from other debt instruments and shares with codes (RS) and (RB).

#### Example:

Transaction code in SBS records.

|                          | Holdings of shares<br>(with and without<br>ISIN code) | Own share capital<br>(with and without<br>ISIN code) | Repo sale<br>(SBS) | Repo purchase<br>(SBS) collateral<br>sold | Repo purchase<br>(SBS) collateral<br>not sold | Short sale |
|--------------------------|-------------------------------------------------------|------------------------------------------------------|--------------------|-------------------------------------------|-----------------------------------------------|------------|
| SBS record               |                                                       |                                                      |                    |                                           |                                               |            |
| 1. Allocation of balance | A                                                     | L                                                    | O                  | O                                         | O                                             | O          |
| 2. Transaction           | S                                                     | S                                                    | RS                 | RB                                        | RB                                            | SH         |
| 3. Instrument            | 511                                                   | 511                                                  | 511                | 511                                       | 511                                           | 511        |

The LD record section is used for reporting end-month data on loan and deposit stocks (S). It is also used for reporting *new deposit agreements* (N) and *genuine new loan agreements* (N01) made during the month, *new drawdowns of loans* (D) during the month and *renegotiated loan agreements* (N02) during the month. For new agreements and drawdowns, see section 11.2.

<sup>10</sup> Repos and reverse repos are reported as balance sheet loan claims and deposit liabilities (stock data). In the SBS record section, securities underlying repo agreements are also reported on a security-by-security basis, regardless of whether they are entered in the balance sheet or not.



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Loan stocks can be either balance sheet items or off-balance sheet items (securitised loans, loans serviced for FVC/SSPE and intermediated loans). The LD record section is also used for reporting, as off-balance sheet items, undrawn credit facilities (P). Flow data (F) relating to securitisation and other loan transfers are also reported here.

If the reporter applies netting to repo agreements (countervailing payments or delivery obligations between two contracting parties are combined, based on the maturity date, into a single payment or delivery obligation), the stock data (S) are reported at book value, i.e. less any netted value. The effect of netting is reported using a transaction T. The effect of netting is always an equal-sized amount on both sides of the balance sheet. The data on the transaction T are reported using the same breakdowns as corresponding stock data. The effect of netting is reported both for assets and liabilities as a positive item.

The REST record section is used for reporting balance sheet data on items other than securities, loans and deposits (transaction code S, stock). Data on derivatives net payments (transaction code F, flow) are also reported here.

The BS record section is used for reporting the balance sheet total and annual figures for personnel and offices. The BS record section does not contain a *Transaction* field.

In KOTI reporting, transaction can refer to stocks (S) or to risk transfer (R). More detailed information on KOTI reporting is given in section 15.

### 10.3 Country and area classification and international organisations

In the LD, SBS and REST record sections, the majority of data (counterparty and issuer) is broken down by country (and partly by sector) (SBS record section, element *issuersHomeCountry*). Breakdowns (eg counterparty's country, sector, industrial classification and purpose of loan) are not mandatory in the IL record section, but are useful.

Debt securities without the ISIN code issued by the MFI itself are classified (SBS record section, element *countryOfIssue*), by exception, according to the country of issuance. The home country of the FVC/SSPE is also reported.

OTC derivatives (I.342) and FX spot items (I.343) are reported in the REST record section aggregated by counterparty's home country (element *countryCode*). Standardised derivatives (I.341) are aggregated according to market-place's location country. Country classification applies to the reporting of both stocks and net payments.

Countries are classified according to the ISO 3166 standard (Code list: CL\_COUNTRY). International organisations are classified by their own country and sector classification (Code list: CL\_ORGANISATION\_RATI\_KOTI) (see also section 9.1 Sectoral classification).



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## 10.4 Reporting currency and conversion currency

The reporting currency is always euro (EUR). MFIs using another currency in NAV calculation must convert the reported data into EUR.

In the SBS record section, the nominal value currency (conversion currency, element *nominalValueCurrency*) is reported for all instruments. In the case of debt securities (instrument category I.33), report the currency of the instrument's nominal value. In the case of other instruments, report the currency in which the instrument was originally quoted or calculated before conversion into EUR. Hence, one ISIN code can have data in several SBS records if there are several currencies (see also section 6.8).

The nominal value currency (conversion currency) is reported in the SBS record section element *nominalValueCurrency* and REST, LD and IL record sections element *conversionCurrency* and in the KOTI report's CS record section element *conversionCurrency*.

## 10.5 Collateral and guarantees

The ECB requires that loan stocks, genuine new loan agreements and renegotiated loan agreements of non-financial corporations, households and non-profit institutions serving households are classified according to collateral. Collateral data are also collected on these sectors' new drawdowns on loans.

Of balance sheet data, loan stock that is 100% secured by mortgage or real estate collateral is reported to the ECB. For the purposes of interest rate statistics, new loans fully covered by collateral and/or guarantee are also reported.

Acceptable collateral/guarantees are only those specified in Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms. Thus eg personal guarantees are not recognised. As regards passenger cars, a condition on the reservation of title applies (hire purchase, leasing), and therefore passenger cars are not eligible as collateral.

A loan is regarded as collateralised if the collateral or total sum of collateral and guarantees covers the total amount of the loan; LTV (loan to value, value of loan relative to value of collateral) is less than or equal to 1. LTV is calculated using the total value of collateral – not the value used in capital adequacy calculations. However, before LTV is calculated, the higher-priority claims on collateral are deducted. If the total value of collateral (fair value) is not available in reporter's internal system, it is estimated using the best possible method.

Loan collateral is reported for on-balance sheet loan stock, new drawdowns, genuine new agreements and renegotiated loan agreements. Collateral is not reported for separately-reported interest payable on a loans.

In RATI reporting, each loan is classified in a single collateral category – not in several as in capital adequacy calculations.





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The collateral is reported in LD record section element *collateral*. The alternative categories are:

- uncollateralised (U)
- collateral deficit (D)
- mortgages and real estate collateral ( $\geq 100\%$ ) (M)
- mortgages and real estate collateral ( $< 100\%$ ) (P)
- other collateral (O)
- guarantee (G)
- recourse factoring (B)
- non-recourse factoring (A).

*Uncollateralised loan (U)* is a loan with  $LTV=0$ .

Category *Collateral deficit (D)* covers loans with  $LTV$  greater than 1, ie loans where the value of the collateral is less than the amount of the loan.

Category *Mortgages and real estate collateral ( $\geq 100\%$ ) (M)* refers to loans where the total amount of the loan is secured by a mortgage or real estate collateral. This category also includes summer residences suitable for year-round occupation.

Category *Mortgages and real estate collateral ( $< 100\%$ ) (P)* refers to loans where the sum of collateral and guarantees exceeds the total amount of the loan ( $LTV \leq 1$ ), but the mortgage or real estate collateral does not cover the entire loan. The mortgage or real estate collateral is the main security for the loan. This category also includes summer residences suitable for year-round occupation.

Category *Other collateral (O)* is used for reporting loans where the sum of collateral and guarantees exceeds the total amount of the loan ( $LTV \leq 1$ ) and the main security for the loan is other than mortgage or real estate collateral, eg security portfolio.

Category *Guarantee (G)* is used for reporting loans where the sum of collateral and guarantees exceeds the total amount of the loan ( $LTV \leq 1$ ) and the main security for the loan is a guarantee.

Category *Non-recourse factoring (A)* is used for reporting items under the factoring instrument (I.47311) where the credit institution (factor) bears the entire credit loss risk on trade receivables purchased from the factoring client. Annualised agreed rate value is not reported for non-recourse factoring.

Category *Recourse factoring (B)* is used for reporting items under the factoring instrument (I.47311) where the credit loss risk is partly or fully retained by the factoring client. In addition, the item includes items under the factoring instrument where supplementary collateral is required.



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## 10.6 Original maturity

The original maturity of a deposit and loan agreement is reported in the LD record section element *originalMaturity* (Code list: CL\_MATURITY\_ORIG\_RATI). Deposits and loans remain in the same maturity category throughout their entire lifetimes. Asset and liability items whose maturity has been defined as perpetual or in excess of 50 years are reported in maturity category 99.

Only deposits with an agreed maturity (I.225) and (non-marketable) promissory notes (I.223) and repos (I.224) are reported as new deposit agreements, always according to the original maturity.

New loan agreements with non-financial corporations and households are broken down according to the initial period of interest rate fixation and the original maturity.

In the case of overdrafts, extended credit card credit, convenience credit card credit and revolving loans, original maturity is reported in category *maturity not defined*. The Bank of Finland combines these data for the ECB in the category *up to 1 year*.

The original maturity of overnight deposits, deposits with an agreed maturity and e-money (instrument categories I.221, I.222, I.226, I.227 and I.228) is always *Repayment on demand / overnight*, ie the value is 1.

In the SBS record section, ISIN coded securities recorded on the asset side of the balance sheet can be reported without issuance and maturity dates, which the Bank of Finland can retrieve from the ECB's CSDB. In the case of securities without an ISIN code, however, issuance and maturity dates must be reported.

Debt securities issued by the MFI are included in the reserve base. Their issuance and maturity dates are always reported, also in the case of ISIN coded securities. Reporting of this data ensures the congruence of information between the reporter and the ECB's CSDB in connection with the acknowledgement of minimum reserves (notified party).

## 10.7 Remaining maturity

In RATI reporting, the remaining maturity of the stock of loans is reported in the LD record section element *remainingMaturity*. Remaining maturity is determined according to the date on which the loan principal is totally repaid. Hence, only one data item is reported for remaining maturity.

In the CS record section of KOTI reporting, consolidated financial claims and claims on debt securities as well as local entities' local claims and liabilities on debt securities are reported according to the remaining maturity (Code list: CL\_MATURITY\_REM\_RATI).



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## 10.8 Interest rate reset period

For stocks of loans to non-financial corporations and households, the interest rate reset period is reported in the LD record section element *nextInterestRateReset*. This is the period specified in the loan contract for loan interest rate reset. The field takes the value 1 when the rate is reset within the next 12 months and 2 when the rate is reset within the next 12 to 24 months. In other cases, the value is 3 (Code list: CL\_INT\_RESET\_TYPE\_RATI).

The interest rate reset category *in the next 12 months* includes loans tied to Euribor and prime rates and loans subject to some other interest rate linkage in which the loan interest rate is continuously reset. Loans where the rate is reset on the basis of an index or the MFI's administrative decision are also reported in the category *in the next 12 months*.

In the case of repos and reverse repos, interest rate reset is reported according to original maturity.

In the case of loans to other sectors than households and non-financial corporations, the field is left empty.

## 10.9 Interest rate linkage

Loans and deposits (LD record section) are reported by interest rate linkage (Code list: CL\_INT\_RATE\_LINK\_RATI ). The interest rate linkage is reported for stocks, new agreements and new drawdowns at the reporting period. (Please note exception for interest rate ceiling, see section 11.5).

Interest rate linkage categories are as follows:

- Euribor rates (E)
- own reference rates (R)
- fixed interest rates (F)
- index or derivative (I)
- other (O).

*Euribor rates:* loans and deposits which only use Euribor rates as reference rates are reported in this category.

*Own reference rates:* loans and deposits which only use the reporter's own reference rates such as prime rates as reference rates are reported in this category.

*Fixed interest rates:* loans and deposits with a fixed interest rate. Loans and deposits with zero interest rate (for example convenience credit card credit) are also reported in this category.

*Index or derivative:* loans and deposits which use the market performance of an index or a derivative as a reference rate are reported in this category. The



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loan or deposit can also include a fixed or Euribor-linked share that is paid regardless of the development of index or derivative.

*Other:* loans and deposits which use eg base rate, Libor or €STR (Euro short-term rate) as a reference rate are reported in this category (see also section 11.2.3 Change in interest rate linkage).

In the case of repo purchases and sales, the interest rate linkage category is primarily “F”, fixed interest rates. In the case of open end repos, other categories are also possible.

### 10.10 Size of loan

New loan agreements with non-financial corporations and new drawdowns of loans by non-financial corporations are classified in the LD record section element *sizeOfLoan* according to the size of loan (Code list: CL\_INT\_RATE\_LINK\_RATI). Each separate loan is classified in this field – not the aggregate sum of a customer’s loans. The loan size categories are:

- up to EUR 50,000 (11)
- over EUR 50,000 and up to EUR 250,000 (12)
- over EUR 250,000 and up to EUR 1 million (2)
- over EUR 1 million (3).

### 10.11 Intra-group items (RATI reporting)

In RATI reporting, in the case of stocks of loans and deposits (LD record section), debt securities, shares and other equity (SBS record section) and derivatives (REST record section), such items are reported separately in their own records where the counterparty is the same group’s or conglomerate’s financial or insurance corporation (S.12)<sup>11</sup>, foreign affiliate or parent company (Code list: CL\_BSI\_INTRA\_RATI). No similar separate reporting is required for flow data.

If the counterparty to a loan, deposit, debt security, share, other equity or derivative is

- 1) a financial or insurance company or a foreign affiliate in the *same group*, the classification code is C,
- 2) the group’s parent company, the classification code is P,
- 3) a non-group undertaking or some group undertaking other than those specified in 1) and 2), the classification code is N.

All positions between group companies are reported in the RATI survey. The balance sheet reported in the RATI survey must correspond with the supervisory balance sheet reported to the FIN-FSA (at solo level). Internal units within a group often have accounts with overdraft facility (checking accounts), the

<sup>11</sup> Includes other monetary financial institutions (S.122), other financial intermediaries (egg investment funds) (S.124), financial auxiliaries (S.126) and insurance corporations (S.128).



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reporting of which depends on whether the credit limit is used or not. For example, a deposit by the parent company of the group with a branch is reported on the RATI report naturally on the assets side of the balance sheet as an overdraft/checking account credit (instrument 43) if the credit line has been used. *The balance must not be reported as a negative figure.* In contrast, any deposit on the account (positive balance) is reported on the liabilities side as an overnight deposit (instrument 221). The following examples illustrate reporting from the perspective of both group units (the examples assume that both credit institutions fall within the scope of RATI reporting):

#### Example:

Parent company's checking account with a branch belonging to the same consolidation group. The balance on the account is – EUR 1,000 000, i.e. there is an outstanding credit balance.

| Parent company                       |              | Branch                               |              |
|--------------------------------------|--------------|--------------------------------------|--------------|
| LD record                            |              | LD record                            |              |
| 1. Allocation of balance sheet items | L            | 1. Allocation of balance sheet items | A            |
| 2. Transaction                       | S            | 2. Transaction                       | S            |
| 3. Instrument                        | 221          | 3. Instrument                        | 43           |
| 8. Intra-group items                 | C            | 8. Intra-group items                 | P            |
| 21. Conversion currency ISO 4217     | EUR          | 21. Conversion currency ISO 4217     | EUR          |
| 22. Book value                       | 1 000 000,00 | 22. Book value                       | 1 000 000,00 |

#### Example:

Parent company's checking account with a branch belonging to the same consolidation group. The balance on the account is EUR 1,000,000 at the end of the month, i.e. a deposit has been made on the account.

| Parent company                       |              | Branch                               |              |
|--------------------------------------|--------------|--------------------------------------|--------------|
| LD record                            |              | LD record                            |              |
| 1. Allocation of balance sheet items | A            | 1. Allocation of balance sheet items | L            |
| 2. Transaction                       | S            | 2. Transaction                       | S            |
| 3. Instrument                        | 43           | 3. Instrument                        | 221          |
| 8. Intra-group items                 | C            | 8. Intra-group items                 | P            |
| 21. Conversion currency ISO 4217     | EUR          | 21. Conversion currency ISO 4217     | EUR          |
| 22. Book value                       | 1 000 000,00 | 22. Book value                       | 1 000 000,00 |

Intra-group data must be reported carefully, since it also affects the data sent to the BIS (Bank for International Settlements). *Reporting of consolidated data in KOTI reporting is discussed in section 15.*

## 10.12 Classification of loan purpose

In RATI reporting, the stock of loans, genuine new loan agreements, renegotiated loan agreements and new drawdowns of loans by households (S.14) and non-profit institutions serving households (S.15) are classified according to the purpose of loan (Code list: CL\_LOAN\_PURPOSE\_RATI).



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Other sectors are excluded from this classification, in which case the LD record section element *purposeOfLoan* always takes the value N.

The loan purpose categories are:

- housing loans (residential buildings and shares and participations in housing companies, excluding investment dwellings) (M)
- investment dwelling loans (I)
- holiday residencies (R)
- student loans (S)
- consumption credit, excl. vehicle loans (P)
- vehicle loans (V)
- other purpose (O)
- not defined (N).

If loans to sole proprietors are taken out for private purposes, they are classified in the normal way under the respective loan purpose categories. Loans taken out for business purposes (eg car loans), are classified as *other purpose* (O).

Households' credit card credit and overdrafts are always classified in category *consumption credit* (C). However, credit card credit and overdrafts of non-profit institutions serving households are classified in category *other purpose* (O).

### 10.12.1 Housing loans (M)

Housing loans include loans related to residential buildings and to shares and participations in housing companies. Loans granted for the purchase of investment dwellings are classified separately as investment dwelling loans (I).

Residential buildings:

Loans granted to the purchase or building of residential buildings. Loans granted for the renovation of residential buildings including loans for refurbishments of lesser scope than basic renovation.

Shares and participations in housing companies:

Loans granted for the purchase of shares or equity in housing companies or cooperatives, or residential real estate companies. In addition, loans granted for renovation concerning housing companies or cooperatives, or residential real estate, including loans for refurbishment of lesser scope than basic renovation.

### 10.12.2 Investment dwelling loans (I)

Loans related to the purchase of housing property for leasing purposes by private individuals are reported as investment dwelling loans. These comprise loans for acquiring a buy-to-let property as defined by the Tax Authority. The item also includes loans granted for renovating investment dwellings (also for refurbishment of lesser scope than basic renovation).



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### 10.12.3 Holiday residencies (R)

Loans granted for the purchase or renovation of new or old free-time/summer residencies, including loans for refurbishment of lesser scope than basic renovation.

### 10.12.4 Student loans (S)

Loans granted to private persons for studies or financing of study trips and similar.

### 10.12.5 Vehicle loans (V)

Loans drawn to purchase passenger cars in private use as well as registered motorcycles, mopeds etc., recreational vehicles, utility and other trailers, caravans etc. are reported as vehicle loans.

### 10.12.6 Consumption credit (P), excl. vehicle loans

Loans granted to households for the purchase of consumer goods and services, excl. vehicles, intended for personal use. The items that should be reported here include:

- all bank account overdrafts and credit card credit, including those on cheque accounts with overdraft facility
- credit granted for travel, excluding study or business trips
- other credit granted to households for consumption (eg purchase of domestic appliances, etc.).

### 10.12.7 Other purpose (O)

Loans not covered by the categories listed above. For example, loans granted for business activity (production purposes), arrangement of debts, investment in shares etc and for other similar purposes.

For example, a loan granted to a farmer for the purchase of seed grain or a tractor is not consumption credit but comes under the category *other purpose*. However, a loan granted to a farmer for the purchase of a car is classified as *vehicle loan* if the car is bought for private use and as *other purpose* if the car is bought for business purposes.

### 10.12.8 Not defined (N)

Loans to other sectors than households (S.14) and non-profit institutions serving households (S.15) are not broken down by loan purpose. For other sectors, *Purpose of loan* (LD record section, element *purposeOfLoan*) takes the value N.





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## 11 INTEREST RATE DEFINITIONS IN THE RATI DATA COLLECTION

### 11.1 Definitions of interest rates

The annualised agreed rate is the interest rate that is defined in the agreement between the MFI and the customer, converted to an annual basis. It describes the interest rate that an MFI pays on deposits or charges for loans. The interest rate is always reported from the perspective of the reporter, ie if the interest rate paid or received by the MFI differs from the rate paid or received by the customer, the rate paid or received by the MFI is reported. For example, subsidies paid to the customer by a third party are not taken into account, since they do not affect the interest rate paid or received by the MFI. If the interest paid by the customer does not go to the bank in full but part of the interest rate is paid to a third party, only the bank's share is reported. In addition, the interest rates are reported in gross terms before taxes.

Non-performing loans and below-market-rate loans granted for debt restructuring are not taken into account in calculating the average interest rate on loan stocks. A below-market-rate loan is linked to a reference rate and carries a zero or negative margin (Financial Supervisory Authority's S report). However, loans to personnel with zero or negative margin are included in interest rate statistics.

Only stock data are reported on non-performing loans (transaction S), not for example new agreements (N01 or N02) or withdrawals (D). Interest rate data are not reported on non-performing loans. Non-performing loans are included in the book value in element *bookValue*, but deducted from element *bookValueExclNonPerformingStock* (Book value excl. non-performing stock). Interests on non-performing loans are not taken into account in the calculation of the agreed annual interest rate (element *annualisedAgreedRate*). If data reported in a record only consist of non-performing loans, interest rate data are reported as 0%. Nor are interest rate data in element *annualisedAgreedRate* reported on below-market-rate loans.

The definition by the European Banking Authority (EBA) for non-performing loans is complied with. A loan is non-performing when the exposure is more than 90 days past-due or the borrower is unlikely to pay.

#### 11.1.1 Annualised agreed rate

The annualised agreed rate (AAR) is reported for loans granted and deposits taken by MFIs in respect of stocks, new deposit agreements, genuine new loan agreements, renegotiated loan agreements and new drawdowns of loans. The AAR is the interest rate that is agreed on between the MFI and the customer and is converted to an annual rate taking into account the frequency of interest rate payments. The AAR covers all interest payments on deposits and loans, but no other charges that may apply. The AAR is quoted in percentages per annum.





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If the dates of the interest capitalisation of the deposit and all the payments and repayments of the loan are at regular intervals within the year, the AAR is calculated as follows:

$$x = \left(1 + \frac{r_{ag}}{n}\right)^n - 1$$

with:

|          |                                                                                                                                                                                                                                                     |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| x        | as the annualised agreed rate,                                                                                                                                                                                                                      |
| $r_{ag}$ | as the nominal interest rate per annum that is agreed between the MFI and the customer where the dates of the interest capitalisation of the deposit and all the payments and repayments of the loan are at regular intervals within the year, and  |
| n        | as the number of interest capitalisation periods for the deposit and (re)payment periods for the loan per year, ie $n = 1$ for yearly payments, $n = 2$ for semi-annual payments, $n = 4$ for quarterly payments and $n = 12$ for monthly payments. |

In the calculation of the AAR, an essential feature is the frequency of interest payments, ie how often interest payments are capitalised or loan interest is paid to the bank. The original maturity of loan or deposit is not relevant here.

Example:

A deposit yields 3% (nominal) until further notice and interest is added to the principal once a year. The annualised agreed rate equals the nominal rate, ie 3.00%:

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{3,00\%}{1}\right)^1 - 1 = 3,00\%$$

Example:

If the interest in the previous example is capitalised quarterly, the annualised agreed rate is slightly higher, 3.03%:

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{3,00\%}{4}\right)^4 - 1 = 3,03\%$$

Example:

The annualised agreed rate is equal to the rate in the previous example, ie 3.03%, if the deposit has an agreed maturity of 3 months, where the nominal rate is 3% and interest is paid at maturity. In this case  $n = 4$ .



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Example:

If interest on a deposit with agreed maturity of 3 months is paid at the end of each month,  $n = 12$  and the annualised agreed rate is 3.04%:

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{3,00\%}{12}\right)^{12} - 1 = 3,04\%$$

Example:

If interest on an overnight deposit is paid daily,  $n = 365$ , and if the nominal yield is 3.00%, the annualised agreed rate is calculated as follows:

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{3,00\%}{365}\right)^{365} - 1 = 3,04\%$$

However, if the interest on an overnight deposit is paid once a year, the annualised agreed rate is 3.00%

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{3,00\%}{1}\right)^1 - 1 = 3,00\%$$

Example:

The formula can also be used to derive the annualised agreed rate eg where a deposit of EUR 10,000 is placed for two years and EUR 11,000 is paid to the customer at maturity. Because the interest is paid once in two years,  $n = \frac{1}{2}$ . The customer earns 10% in two years. The annualised agreed rate is 4.88%, calculated as follows:

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{10,0\% / 2}{\frac{1}{2}}\right)^{\frac{1}{2}} - 1 = 4,88\%$$

Example:

The annualised agreed rate can be derived in a similar manner for a housing loan at 5.00% nominal interest, where interest is paid and principal repaid at monthly intervals. The annualised agreed rate is 5.12%:

$$i = \left(1 + \frac{r_{ag}}{n}\right)^n - 1 = \left(1 + \frac{5,00\%}{12}\right)^{12} - 1 = 5,12\%$$



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Example:

1. If the customer receives an interest subsidy from a third party, it is also reported in the LD record. The loan interest rate is eg Euribor + 5 percentage points, of which the customer pays Euribor + 2 percentage points and the third party 3 percentage points.
2. If there is a third party involved in the credit institution's loan arrangements who receives part of the interest paid by the customer, this part is not reported. The customer pays eg Euribor + 8 percentage points, of which 2 percentage points goes to a third party and 6 percentage points to the credit institution. The part received by the credit institution is reported to the Bank of Finland.

If the interest payments and the repayment of a loan occur at different intervals, the value of variable  $n$  in the above formula is determined by the frequency of the interest payments. Hence, if the loan interest rate is paid at regular intervals, this equation can be applied for instance in the following examples:

- bullet loan
- loan with amortisation-free periods and
- perpetual loan where the principal need not be repaid.

### 11.1.2 Narrowly defined effective rate

If the interest payments on a loan or deposit are not capitalised regularly, the MFI is required to report the narrowly defined effective rate (NDER) for loan and deposit stocks, new deposit agreements, genuine new loan agreements and new drawdowns of loans. The NDER is the interest rate that equalises the present value of all commitments other than charges, future or existing, agreed by the credit institution and the customer. NDER takes only the interest rate into account (no other charges related to the loan). NDER is equivalent to the interest rate component of the annual percentage rate of charge.

The narrowly defined effective rate and the annual percentage rate of charge are usually equal.

### 11.1.3 Annual percentage rate of charge

In respect of new business on consumer credit and housing loans, data are collected on annual percentage rate of charge (APRC), calculated in accordance with the Consumer Protection Act.<sup>12</sup> Since the law provides that the APRC is only calculated for loans granted to private persons, only the APRC for loans to households and sole proprietors are reported. Loans granted to non-profit institutions serving households (NPISHs) are therefore excluded from reporting.

<sup>12</sup> See the Consumer Protection Act and directive 2008/48/EC of the European Parliament and of the Council.



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Data on the APRC are collected on the average interest rate for genuine new loan agreements (transaction N01) and renegotiated loan agreements (transaction N02). When calculating the interest rate, all charges relating to drawing down and otherwise servicing the loan are taken into account. These include the cost of opening the account, account management and handling, administration, invoicing and preparation of documents. On non-performing loans, only the transaction (= S, stock) is reported, with interest rate data. Other transactions shall not be reported (N01 = genuine new loan agreement, N02 = renegotiated loan agreement, D = new withdrawal).

### 11.2 New agreement/new business and new drawdowns of loans

In the statistics on new business on loans and deposits, the ECB monitors the amount of loans granted to the non-financial corporation and household sectors and the cost of such financing as well as the amount of funds placed by these sectors with MFIs and the interest rates paid on such deposits. Changes in the interest rates on new loans and deposits and in new loan and deposit amounts provide information on the transmission of monetary policy in the economy.

New loans and deposits are recorded in the ECB's interest rate statistics at the date the contract is made so that the total amount of the agreed loan/deposit and the interest rate known at the contract date are reported in connection with new business. However, national authorities also monitor the amount of loan drawdowns and the related interest rates in the reporting period.

*New business/agreements* refer to any bilateral new agreement made between the customer and the MFI during the reference period, which specify the interest rate on the loan/deposit and other terms and conditions of the contract. New agreements are broken down in two categories:

1. *genuine new agreements* that specify for the first time the interest rate and other terms and conditions of the contract
2. *new agreements made as a result of renegotiations* of the terms and conditions of a contract.

New deposit agreements are only reported at the level of new agreements (transaction N). By contrast, new loan agreements are reported either as genuine new loan agreements (N01) or as renegotiated loan agreements (N02). The sum of genuine new loan agreements and renegotiated loan agreements must correspond to new loan agreements reported before 2014.

Information on new agreements and new drawdowns are only reported on the following deposit and loan instruments:

- non-marketable promissory notes (223)
- repos (224)
- deposits with agreed maturity (225)
- non-marketable money market promissory notes (41)
- reverse repos (46)
- financial leases (47211)
- factoring (47311)



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- other trade receivables (47319)
- other loans (4791).

For overnight deposits, deposits redeemable at notice, e-money and credit card credit, only end-month stock data are reported because for the ECB end-month stocks correspond to new business carried out during the month.

### 11.2.1 New deposit agreements

*New deposit agreements* (transaction N) refer to all new agreements made between the customer and the MFI during the reference period which specify for the first time the interest rate of the deposit, as well as all new agreements made as a result of renegotiations of the terms and conditions of deposits.

For normal time deposits where a fixed sum is placed for a predefined period of time, new business only arises when a new account is opened for the first time, at which point the customer and the credit institution agree on the deposit amount and the interest rate. Normally, deposits with agreed maturity are not prolonged, but should this be possible, prolongation resulting from new negotiations should be treated as new business. However, automatic renewal of a deposit with agreed maturity is not new business. For savings deposits for first home purchase (ASP deposits), the initial amount of money placed is reported as new business, not the whole savings target.

### 11.2.2 Genuine new loan agreements, renegotiated loan agreements and new drawdowns of loans

*Genuine new loan agreements* (transaction N01) refer to all new loan agreements made between the customer and the MFI, which specify for the first time the interest rate of the loan and other contractual terms and conditions, irrespective of whether the loan is drawn down during the reference period or not. Genuine new loan agreements increase the total amount of loans granted.

*Renegotiated loan agreements* (transaction N02) refer to loan agreements that are made as a result of renegotiations of existing loans. Contrary to genuine new loan agreements, renegotiated loan agreements do not increase the amount of loans granted.

The reporting of a *transferred* loan varies depending on the role of the customer:

1. Bank A sells/transfers a loan to Bank B without the customer's knowledge and the terms and conditions of the contract are not changed. The transaction is reported as a transfer, and not as a new loan agreement.
2. If the terms and conditions of the contract change in connection with the transfer, the original loan is reported as a renegotiated loan agreement (in this case also the customer is aware active/aware of the transfer).
3. If a customer takes out a new loan from Bank B to repay the loan taken from Bank A and, in addition, concludes a new contract, the entire amount is reported as a genuine new loan agreement.



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Example:

From a loan of EUR 100,000 at Bank A, EUR100,000 is transferred to Bank B, and Bank B grants an additional loan of EUR10,000.

Customer withdraws EUR 110 000 from Bank B.

1.

| Transaction | Loan transfers | Bank A     | Bank B     |
|-------------|----------------|------------|------------|
| D           |                |            | 10 000,00  |
| N01         |                |            | 10 000,00  |
| S           |                | 0 *)       | 110 000,00 |
| F           | LS             | 100 000,00 |            |
| F           | LA             |            | 100 000,00 |

2.

| Transaction | Loan transfers | Bank A     | Bank B     |
|-------------|----------------|------------|------------|
| D           |                |            | 10 000,00  |
| N01         |                |            | 10 000,00  |
| N02         |                |            | 100 000,00 |
| S           |                | 0 *)       | 110 000,00 |
| F           | LS             | 100 000,00 |            |
| F           | LA             |            | 100 000,00 |

3.

| Transaction | Loan transfers | Bank A | Bank B     |
|-------------|----------------|--------|------------|
| D           |                |        | 110 000,00 |
| N01         |                |        | 110 000,00 |
| S           |                | 0 *)   | 110 000,00 |

\*) EUR 100,000 deducted from stock data.

New negotiations can lead to an agreement eg when the loan margin is renegotiated. However, prolongations of existing contracts that are carried out automatically, ie without any active involvement of the customer, and that do not involve any renegotiations of the terms and conditions of the contract, are not considered as renegotiated loan agreements.

*Amortisation-free period.* If the possibility for an amortisation-free period is agreed on when the terms and conditions of the contract were negotiated it is not reported as a renegotiated loan agreement. If the possibility for an amortisation-free period is not included in the loan agreement and it is agreed on separately, e.g. in connection of the bank's campaign, it is reported as a renegotiated loan agreement (transaction N02).

A credit institution's binding credit offer to the customer is not reported as a genuine new or renegotiated loan agreement. New business arises only when the customer approves loan terms and conditions (signs the contract).

*New drawdowns* include drawdowns of new loans during the reference period. In the case of a loan renewal where the total amount of the loan exceeds the original amount, only the excess amount is reported as a new drawdown.



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### 11.2.3 Changes in interest rate linkage

Automatic adjustment of the reference rate in the contract (eg Euribor, prime) is not new business because it does not involve renegotiations of existing contracts. Such interest rate adjustments are only reflected in interest rates on loan and deposit stocks.

In contrast, adjustment of marginal added to (or subtracted from) the reference rate agreed between the customer and the credit institution as a result of negotiations between the customer and the credit institution is new business. Such a case is reported in the LD record section, either as a new agreement (deposits) or a renegotiation (loans).

A change in interest rate linkage (eg a change of the reference rate from Euribor to prime rate or another Euribor rate, or from a fixed to Euribor-linked rate) is not a new agreement, if a change in interest rate linkage has been agreed in the existing contract. Nor are such cases renegotiated loan agreements. If however the change in interest rate linkage is the result of new negotiations, the loan is reported as a renegotiated loan agreement. If the change in interest rate linkage involves negotiations on the loan margin, the loan is also reported as a renegotiated loan agreement.

#### Example:

10-year loan with a fixed rate for the first four years, after which a new interest rate level is negotiated for the remaining loan period. The 4-year fixed rate agreed at the time the contract was initially concluded is a genuine new loan agreement. The interest rate agreed after the initial four years is a renegotiated loan agreement.

#### Example:

10-year loan. At the time the contract is concluded the interest rate is negotiated for the whole loan period and is fixed for the first year, Euribor + x% for the second year and Euribor + y% for the remainder of the loan period. In this case only the fixed rate agreed for the first year is new business, because predefined changes in interest rate fixation or margins are not regarded as new business. Rather, such changes are part of the terms and conditions agreed at the time the contract was concluded.

### 11.2.4 Top-up loan

In case of additional loan taken on top of an outstanding loan, new business is the amount that is negotiated. For example, a customer who has an outstanding consumer credit of EUR 5,000 at 9% can ask the credit institution to lend a further EUR 2,000. In this case, genuine new loan agreement is the incremental loan of EUR 2,000 for which interest rate is negotiated separately. If the terms and conditions of the original loan (EUR 5,000) are also renegotiated during





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the negotiations for the incremental EUR 2,000, the incremental part is reported as a genuine new loan agreement and the original loan (EUR 5,000) is reported as a renegotiated loan agreement.

#### 11.2.5 Loan taken out in tranches

In some cases (eg loan for building a house) a customer may take out a loan in tranches. Nevertheless, the full loan amount is reported as a new agreement for the month the loan contract was made. However, each tranche taken out is reported as a new drawdown for the respective month.

Umbrella contracts allow the customer to draw loans on several types of loan accounts up to a certain maximum amount applying to all loan accounts together. At the time of the agreement on such a contract, the form the credit will take and/or the time at which the credit will be drawn and/or the interest rate are not specified, but a range of possibilities might be agreed. Such umbrella contracts as a whole are not regarded as new agreements. Rather, each withdrawal is reported as a new agreement and is also taken into account in stocks data.

#### 11.2.6 Interest rate on lending not taken out

If a loan is taken out in tranches, for example for financing the building of a house, the credit institution granting the loan may charge interest on the amount granted but not yet withdrawn. This is not recorded in interest rate statistics, neither as new business nor as stocks. This is not considered as part of the lending interest rate: it is a related charge that might be included in the annual percentage rate of charge by national conventions, but not in the calculation of the annualised agreed rate.

#### 11.3 Initial period of fixation

Initial period of fixation of the interest rate is reported for genuine new loan agreements, renegotiated loan agreements and new loan drawdowns. The initial period of fixation refers to the predetermined part of the contract period during which the interest rate cannot change. The initial period of fixation is reported in the LD record section element *initialPeriodOfFixation* (Code list: CL\_INIT\_FIX\_PERIOD\_RATI).

The initial period of fixation is not reported for new business on deposits with an agreed maturity and non-marketable promissory notes, but the original maturity of the deposit must be reported. The initial period of fixation of a new loan tied to a Euribor rate is generally the same as the maturity of the reference rate, as interest rates on such loans generally remain unchanged until the next reset date.

Loans tied to a prime rate are reported in the shortest initial period of fixation category, as the reference rate can, in principal, be changed at any time.

For repo purchases and sales, the original maturity is used as the initial period of fixation.



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#### 11.4 Time of recording

Interest rates on stocks are compiled as a snapshot of end-month observations and calculated as weighted averages of interest rates applied to loans and deposits on the last day of the month. Interest rates on genuine new loan agreements, renegotiated loan agreements, new deposit agreements and new draw-downs are calculated as weighted averages of all interest rates on new business/drawdowns conducted during the reference month.

Exceptions are overdrafts, revolving loans, convenience credit card credit, extended credit card credit as well as overnight deposits and deposits redeemable at notice. Of these, data are only collected on end-month average interest rates. End-month stocks of these instruments are considered to equal the volume of new business in the reference month.

#### 11.5 Interest rate cap/interest rate floor

An interest rate cap or interest rate floor relating to a loan has no effect on the reporting of new business on loans. The interest rate linkage and initial period of fixation are reported as specified in the loan contract.

##### Example:

New loan agreement in which the interest rate is tied to a prime rate:

Element *interestRateLinkage*: Interest rate linkage takes the value R

Element *initialPeriodOfFixation*: Initial period of fixation takes the value 1 (floating rate and up to 1 month).

For the stock of loans, the interest rate received by the MFI from the customer is always reported. Once the interest rate cap or interest rate floor has been reached, the interest is reported for the loan stock according to the cap. If an interest rate cap or interest rate floor has been tied to a loan linked to Euribor, the loan remains a Euribor-linked loan during the entire lifetime of the contract unless the reference rate of the agreement is changed. (See also section 10.9 Interest rate linkage).



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## 11.6 Treatment of certain specific products

Step-up (step-down) loans and deposits are agreements with a fixed maturity to which an interest rate is applied that increases (decreases) during the contract period by a pre-fixed amount.

### Example:

Deposit with an agreed maturity of 4 years, which receives 2% interest in the first year, 3% in the second, 4% in the third and 5% in the fourth year. The annualised agreed rate reported as new business is the geometric average of the factors  $1 + \text{interest rate}$ , ie 3.49%.

$$i = \sqrt[4]{(1 + 2\%)(1 + 3\%)(1 + 4\%)(1 + 5\%)} - 1 = 3.49\%$$

The interest rate reported as the rate on deposit stock is in turn the interest rate applied at the reporting date, ie 2% in the first year, 3% in the second etc.

Deposit agreements may be connected with terms and conditions according to which the final deposit interest rate is not known at the time of agreement. For example, in addition to a predetermined fixed rate, a deposit with an agreed maturity can also bear a possible interest rate determined ex post, which is linked to the performance of a share basket. In this case only the fixed interest rate known at the time of agreement is reported as the interest rate of the new deposit with agreed maturity. The possible additional interest rate is taken into account in stock data only at the maturity of the agreement.

When making a loan contract the customer and the bank may agree on very flexible interest rate arrangements. A loan can for example be taken out in tranches, and at the time the withdrawals are made, the customer may choose which of the following interest rates applies: one-month Euribor + 0.5% or three-month Euribor + 0.5%. After the contract is agreed the bank reports the total agreed amount as new business, but if the first tranche has not yet been withdrawn the bank cannot know which interest rate the customer will choose. By convention, in such cases the interest rate on new business is the interest rate from the alternative rates that gives the lowest value at the time the contract is agreed.

## 11.7 Interest payable

Interest payable on loans and deposits (interest accrued and not yet paid) is reported in the LD record section element *interestPayable*, allocated to each reported loan and deposit item (record). If the total interest payable reported in the LD record section does not tally, the adjustment item can be included in other assets or other liabilities in the REST record section with instrument 1.711 (interest reconciliation item, [unallocated interest payable]).



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## 12 REPORTING OF SECURITISED LOANS AND OTHER LOAN TRANSFERS

### 12.1 Background

A credit institution reports in the LD record section securitised loans and other loan transfers (loan sales and acquisitions and other intermediated loans) during the reference period. Data are only reported on traditional securitisation, not on synthetic securitisation. A credit institution must also report end-month stocks of securitised loans, if the securitised loans remain on its balance sheet for example on the basis of IFRS 9.

If the credit institution services, for a financial vehicle corporation (FVC) / securitisation special purpose entity (SSPE) or other company, a loan stock that it has securitised or otherwise transferred, it must report, on behalf of the managed entity, the loan stock as at the end of the reference period. No interest rate data are reported on loans serviced by the MFI for another entity. The stock of securitised loans recognised on the balance sheet is reported in the same way as other on-balance sheet loans, ie interest rate data are also reported on these items.

A credit institution reports end-month loan stocks also in respect of intermediated loans, ie cases where it has transferred loans to a non-resident group undertaking, and the information is available. If this information is not directly available to the credit institution, it should confer with the Bank of Finland on how to proceed.

Securitisation refers to transactions involving either:

- 1) Traditional securitisation as defined in Article 4(61) of Regulation No 575/2013:

‘securitisation’ means a transaction or scheme, whereby the credit risk associated with an exposure or pool of exposures is tranching, having both of the following characteristics:

- a) payments in the transaction or scheme are dependent upon the performance of the exposure or pool of exposures;
- b) the subordination of tranches determines the distribution of losses during the ongoing life of the transaction or scheme;

- 2) Securitisation as defined in Article 2(10) of ECB Regulation ECB/2021/2 involving the economic transfer of the exposures being securitised to a securitisation special purpose entity (SSPE) which issues securities:

‘securitisation’ means a transaction or scheme whereby:

- a) an asset or pool of assets, or part thereof, is transferred to an entity that is separate from the originator and is created for or serves the purpose of the transaction or scheme; and/or



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b) the credit risk of an asset or pool of assets, or part thereof, is transferred to the investors in the securities, units in securitisation funds, other debt instruments and/or derivatives issued by an entity that is separate from the originator and is created for or serves the purpose of the transaction or scheme; and where, in connection with the transfer of credit risk, the transfer is conducted to the effect that:

- the securitised assets are transferred to an entity that is economically separate from the originator and created for or serves the purpose of the transaction or scheme. This is accomplished by the transfer of ownership of the securitised exposures from the originator or through sub-participation; or
- through the use of credit derivatives, collateral or a similar mechanism;

and

where such securities, units in securitisation funds, debt securities and/or derivatives are issued, they do not represent the originator's payment obligations.

Loan disposal (Code list 20: Securitisation and loan transfers, category *LS*, *loan sale*) means the economic transfer of a loan or loan portfolio by the reporting MFI to another economic agent (possible also within a banking group), achieved either by transfer of ownership or by sub-participation.

Loan acquisition (Code list 20, category *LA*) means the economic transfer of a loan or loan portfolio from another economic agent to the reporting MFI (possible also within a banking group), achieved either by transfer of ownership or by sub-participation.

An intermediated loan (Code list 20, category *LI*) is a loan granted/negotiated by the reporting MFI to a Finnish economic agent and transferred to the balance sheet of an undertaking in the same group located abroad without having had them on the MFI's own balance sheet.

A financial vehicle corporation (FVC) / Securitisation special purpose entity (SSPE) is an undertaking that carries out one or more securitisation transactions and protected from the bankruptcy or other default of the originator, and which issues or intends to issue, securities, securitisation fund units, other debt instruments and/or financial derivatives and/or legally or economically owns, or may own, assets underlying the issue of securities, securitisation fund units, other debt instruments and/or financial derivatives that are offered for sale to the public or sold on the basis of private placements.

Servicer means here an MFI which manages the loans securitised or loans otherwise transferred (sold) on a day-to-day basis in terms of the collection of loan repayments and interest from the borrowers, which it then forwards to investors in the securitisation scheme or to the loan purchaser. The



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managed loan stock may remain in the balance sheet or be transferred off balance sheet. In both cases, the loan stock is reported.

## 12.2 Reporting of securitised loans

In respect of securitised loans and other loan transfers during the reporting period, the instrument, purpose of loan, currency, original maturity as well as the borrower's sector and home country are reported in the LD record section. The transaction for a loan securitisation during the reference period is always a flow (F) (element *transaction*). Credit institutions in the 'tail' also report in the LD record section element *transactionPeriod* the year and month when the securitisation was carried out. In addition, the amount of recorded loan losses (credit losses, write-offs) and impairments (write-downs) as at the transaction date is also reported in element *individualLoanLossesAndImpairment*.

Loan securitised during the period (Element *securisationAndLoanTransfer*) are reported using the following codes:

- "SR" = Securitised loan (loan servicing)
- "SL" = Securitised loan (no loan servicing).

For securitised loans, the amount of loans derecognised from the balance sheet during the reference period, and any amount that may remain on the balance sheet on the basis of IAS 39, are reported separately. If the item is derecognised from the balance sheet, element *allocationOfBalanceSheet* takes the value O and, if the item remains on the balance sheet, element *allocationOfBalanceSheet* takes the value A.

If the credit institution continues to service securitised loans, or the securitised loans remain on its balance sheet of the credit institution under IFRS9 provisions, the credit institution continues to report these securitised loan stocks. Field 5 "Transaction" takes the value S and field 9 "Securitisation and loan transfers" the value SS (Post-securitisation serviced loan).

The sector and home country of the FVC/SSPE or other company acting as counterparty to loan securitisations are also reported. The sector of the FVC/SSPE is always 125 and the ECB's auxiliary sector takes the value 1.



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**TABLE 1: Reporting combinations relating to securitisation**

| TRANSACTIONS RELATED TO<br>SECURITISATION (F)<br><br>REPORTING OF STOCKS AFTER<br>SECURITISATION (S)                                                         | SR                                        |            | SL                                      |            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------|-----------------------------------------|------------|
|                                                                                                                                                              | Services loan portfolio                   |            | Does not service loan<br>portfolio      |            |
|                                                                                                                                                              | Does it remain on the bal-<br>ance sheet: |            | Does it remain on the<br>balance sheet: |            |
|                                                                                                                                                              | Yes                                       | No         | Yes                                     | No         |
| Net flows of loans securitised: transac-<br>tions with impact on reported loan stocks<br>calculated as disposals minus acquisitions                          | -                                         | X          | -                                       | X          |
| Net flows of loans securitised: transac-<br>tions without impact on reported loan<br>stocks calculated as disposals minus ac-<br>quisitions                  | X                                         | -          | X                                       | -          |
| Reported as a combination of elements<br><i>allocationOfBalanceSheetItem, transac-<br/>tion and securisationAndLoanTransfer</i> in<br>the LD record section: | A + F + SR                                | O + F+ SR  | A + F + SL                              | O + F + SL |
| Securitised loans for which the MFI acts<br>as servicer                                                                                                      | -                                         | X          | -                                       | -          |
| Outstanding amounts of securitised loans<br>not derecognised                                                                                                 | X                                         | -          | X                                       | -          |
| Reported as a combination of elements<br><i>allocationOfBalanceSheetItem, transac-<br/>tion and securisationAndLoanTransfer</i> in<br>the LD record section: | A + S + SS                                | O + S + SS | A + S +SS                               | -          |
| Alternative                                                                                                                                                  | 1                                         | 2          | 3                                       | 4          |





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Examples:

1) A credit institution has securitised, to an Irish FVC/SSPE, its housing mortgage loans to Finnish residents with an initial maturity of 19 years, in the amount of EUR 20 million. The item is derecognised from the credit institution's balance sheet and the credit institution does not act as the servicer. A loan loss of EUR 25,000 is recognised in connection with the securitisation.

2) In June a credit institution in the 'tail' securitises uncollateralised overdrafts granted to non-financial corporations in Finland, denominated in US dollar, in the amount of EUR 5 million. The original maturity is up to 1 year. The counterparty to securitisation is a Dutch FVC/SSPE. No loan loss is recognised.

3) A credit institution has securitised, to an Irish FVC/SSPE, collateralised loans granted to the entrepreneurs in a Finnish small breweries with an initial maturity of 14 years, in the amount of EUR 12 million. The item remains in the credit institution's balance sheet and the credit institution acts as the servicer. The loans are linked to the 12-month Euribor and the agreed annual interest rate is 5.47%. Interest amounting to EUR 1234 is transferred to the FVC/SSPE and the loans mature in 5 years.



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|                                                                     | 1) Derecognition from balance sheet, FVC/SSPE used, but loan not serviced, full reporter | 2) Item remains on the balance sheet, tail reporter | 3) Securitised loan stock remaining on the balance sheet, full reporter |
|---------------------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------|
| LD record                                                           |                                                                                          |                                                     |                                                                         |
| 1. Allocation of balance sheet items                                | O                                                                                        | A                                                   | A                                                                       |
| 2. Transaction                                                      | F                                                                                        | F                                                   | S                                                                       |
| 3. Instrument                                                       | 4791                                                                                     | 43                                                  | 4791                                                                    |
| 4. Notional cash pooling                                            | -                                                                                        | -                                                   | -                                                                       |
| 5. Securitisation and loan transfers                                | SL                                                                                       | SL                                                  | SS                                                                      |
| 6. Transaction period                                               | -                                                                                        | 2013M07                                             | -                                                                       |
| 7. Purpose of loan                                                  | M                                                                                        | N                                                   | O                                                                       |
| 8. Intra-group items                                                | -                                                                                        | -                                                   | N                                                                       |
| 9. Syndicated items                                                 | -                                                                                        | -                                                   | N                                                                       |
| 10. Collateral                                                      | -                                                                                        | -                                                   | M                                                                       |
| 11. Internal identifier                                             | -                                                                                        | -                                                   | -                                                                       |
| 12. Sector                                                          | 141                                                                                      | 11102                                               | 141                                                                     |
| 13. Credit institution exempt from minimum reserves                 | -                                                                                        | -                                                   | -                                                                       |
| 14. Name of credit institution exempt from minimum reserves         | -                                                                                        | -                                                   | -                                                                       |
| 15. ECB's auxiliary sectors                                         | -                                                                                        | -                                                   | -                                                                       |
| 16. Industrial classification                                       | -                                                                                        | -                                                   | 1105                                                                    |
| 17. Country code                                                    | FI                                                                                       | FI                                                  | FI                                                                      |
| 18. Sector (securitisation and loan transfers)                      | 125                                                                                      | 125                                                 | 125                                                                     |
| 19. ECB's auxiliary sectors (securitisation and loan transfers)     | 1                                                                                        | 1                                                   | 1                                                                       |
| 20. Counterparty's home country (securitisation and loan transfers) | IE                                                                                       | NL                                                  | IE                                                                      |
| 21. Conversion currency ISO 4217                                    | EUR                                                                                      | USD                                                 | EUR                                                                     |
| 22. Book value                                                      | 20 000 000,00                                                                            | 5 000 000,00                                        | 12 000 000,00                                                           |
| 23. Book value currency                                             | EUR                                                                                      | EUR                                                 | EUR                                                                     |
| 24. Book value excl. non-performing stock                           | -                                                                                        | -                                                   | 12 000 000,00                                                           |
| 25. Annualised agreed rate (%)                                      | -                                                                                        | -                                                   | 5,47                                                                    |
| 26. Annual percentage rate of charge (%)                            | -                                                                                        | -                                                   | -                                                                       |
| 27. Interest payable                                                | -                                                                                        | -                                                   | 1234                                                                    |
| 28. Next interest rate reset                                        | -                                                                                        | -                                                   | 1                                                                       |
| 29. Interest rate linkage                                           | -                                                                                        | -                                                   | E                                                                       |
| 30. Initial period of fixation                                      | -                                                                                        | -                                                   | -                                                                       |
| 31. Original maturity                                               | 20                                                                                       | 0                                                   | 15                                                                      |
| 32. Remaining maturity                                              | -                                                                                        | -                                                   | 3                                                                       |
| 33. Size of loan to non-financial corporation                       | -                                                                                        | -                                                   | -                                                                       |
| 34. Deposit account's term of notice                                | -                                                                                        | -                                                   | -                                                                       |
| 35. Individual loan losses and impairments                          | -25 000,00                                                                               | 0,00                                                | 0,00                                                                    |



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### 12.3 Reporting of sold loans

For loans sold during the reference period, the reporter reports the instrument, purpose of loan, currency and initial maturity as well as the borrower's sector and home country. Transactions for loan sales during the reference period are always flows "F" (element *transaction*). Credit institutions reporting in the 'tail' also report in element *transactionPeriod* the year and month in which the sale was completed. In addition, the total amount of loan losses and impairments recorded at the time of the transaction is reported in element *individual-LoanLossesAndImpairment*.

If a sold loan is derecognised from the balance sheet, element *allocationOfBalanceSheetItem* takes the value O, and it is added/remains on the balance sheet, element *allocationOfBalanceSheetItem* takes the value A. Loans sold during the period (element *securitisationAndLoanTransfer*) are reported either using the code "LT" (Loan sale (serviced)) or LS (loan sale (no loan servicing)).

Similarly to securitisation, the reporting of stock data on sold loans shall continue if the credit institution acts as the servicer of the loan portfolio on behalf of a third party or the loans remain on the credit institution's balance sheet based on IFRS9 provisions. In this case, element *securitisationAndLoanTransfer* takes the value "LH" = Stock of loans sold and serviced.

Stock data on sold loans ("LH") is reported for alternatives 1, 2 and 3 regardless of the counterparty's sector and country of residence.

The sector and home country of the buyer or seller are also reported. The respective fields are *Sector (securitisation and loan transfers)* and *Counterparty's home country (securitisation and loan transfers)*.



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**TABLE 2: Reporting combinations relating to loans sold**

| TRANSACTIONS RELATED TO LOAN SALES (F)<br><br>REPORTING OF STOCKS AFTER LOAN SALE (S)                                                                             | LT                                   |            | LS                                   |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------|--------------------------------------|------------|
|                                                                                                                                                                   | Services loan portfolio              |            | Does not service loan portfolio      |            |
|                                                                                                                                                                   | Does it remain on the balance sheet: |            | Does it remain on the balance sheet: |            |
|                                                                                                                                                                   | Yes                                  | No         | Yes                                  | No         |
| Net flows of loans transferred by other means than securitisation: transactions with impact on reported loan stocks calculated as disposals minus acquisitions    | -                                    | X          | -                                    | X          |
| Net flows of loans transferred by other means than securitisation: transactions without impact on reported loan stocks calculated as disposals minus acquisitions | X                                    | -          | X                                    | -          |
| Reported as a combination of elements <i>allocationOfBalanceSheetItem, transaction</i> and <i>securisationAndLoanTransfer</i> in the LD record section:           | A + F + LT                           | O + F + LT | A + F + LS                           | O + F + LS |
| Loans sold and derecognised for which the MFI acts as servicer                                                                                                    | -                                    | X          | -                                    | -          |
| Outstanding amounts of sold loans not derecognised                                                                                                                | X                                    | -          | X                                    | -          |
| Reported as a combination of elements <i>allocationOfBalanceSheetItem, transaction</i> and <i>securisationAndLoanTransfer</i> in the LD record section:           | A + S + LH                           | O + S + LH | A + S + LH                           | -          |
| Alternative                                                                                                                                                       | 1                                    | 2          | 3                                    | 4          |

### 12.3.1 Reporting of loans acquired

In respect of loans acquired during the reporting period, the instrument, purpose of loan, currency, original maturity as well as the borrower's sector and home country are reported. The transaction for a loan acquisition during the reference period is always a flow (F) (element *transaction*). Credit institutions in the 'tail' also report in element *transactionPeriod* the year and month when the acquisition was carried out. In addition, the amount of recorded loan losses (credit losses, write-offs) and impairments (write-downs) as at the transaction date is also reported in element *individualLoanLossesAndImpairment*.

Loans acquired during the period (element *securisationAndLoanTransfer*) are reported using the code "LA" (Loans acquired).



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Loan acquisitions which are not transferred on the credit institution's balance sheet need not be reported even if the credit institution acted as their servicer (Table 3, alternative 2). Loans acquired and entered on the balance sheet are reported as normal loans with no indication of the acquisition.

The sector and home country of the company, from which the loans were acquired, are also reported.

The alternatives for loans sold and acquired can be considered in parallel (Tables 2 and 3). In alternative 4 for loans sold (=LS4), a credit institution sells loans to the effect that it ceases to service them and the loans are derecognised from its balance sheet. In alternative 1 for loans acquired (LA1), the credit institution begins to service loans it has acquired and enters them on its balance sheet. The other combinations are LS3 and LA2; LS2 and LA3; LS1 and LA4.



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**TABLE 3: Reporting combinations relating to loans purchased**

| TRANSACTIONS RELATED TO LOAN ACQUISITIONS (F)<br><br>REPORTING OF STOCKS AFTER LOAN ACQUISITIONS (S)                                                              | LA                                   |            |                                      |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------|--------------------------------------|------------|
|                                                                                                                                                                   | Services loan portfolio              |            | Does not service loan portfolio      |            |
|                                                                                                                                                                   | Does it remain on the balance sheet: |            | Does it remain on the balance sheet: |            |
|                                                                                                                                                                   | Yes                                  | No         | Yes                                  | No         |
| Net flows of loans transferred by other means than securitisation: transactions with impact on reported loan stocks calculated as disposals minus acquisitions    | X                                    | -          | X                                    | -          |
| Net flows of loans transferred by other means than securitisation: transactions without impact on reported loan stocks calculated as disposals minus acquisitions | -                                    | X          | -                                    | X          |
| Reported as a combination elements <i>allocationOfBalanceSheetItem</i> , <i>transaction</i> and <i>securisationAndLoanTransfer</i> in the LD record section:      | A + F + LA                           | O + F + LA | A + F + LA                           | O + F + LA |
| Loans purchased and derecognised for which the MFI acts as servicer                                                                                               | -                                    | -          | -                                    | -          |
| Outstanding amounts of loans purchased not derecognised                                                                                                           | -                                    | -          | -                                    | -          |
| Reported as a combination of elements <i>allocationOfBalanceSheetItem</i> , <i>transaction</i> and <i>securisationAndLoanTransfer</i> in the LD record section:   | A+S+null                             | -          | A+S+null                             | -          |
| Alternative                                                                                                                                                       | 1                                    | 2          | 3                                    | 4          |

**Examples:**

1) A credit institution has acquired housing loans granted to Finnish households totalling EUR 10,000,000 from a Finnish deposit bank. The original maturity of the loans is 5 years. The credit institution is a tail reporter.

2) A credit institution reporting in the tail sells consumer credit granted to Swedish households totalling EUR 10,000,000 to a Swedish deposit bank, and an impairment of EUR 1,500 is recognised in connection with the sale. The original maturity of the loans is 2 years.



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|                                                                     | 1) Loan acquisition,<br>(added to the<br>balance sheet) | 2) Loan sale (derecognised<br>from the balance sheet) |
|---------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------|
| LD record                                                           |                                                         |                                                       |
| 1. Allocation of balance sheet items                                | A                                                       | O                                                     |
| 2. Transaction                                                      | F                                                       | F                                                     |
| 3. Instrument                                                       | 4791                                                    | 4791                                                  |
| 4. Notional cash pooling                                            | -                                                       | -                                                     |
| 5. Securitisation and loan transfers                                | LA                                                      | LS                                                    |
| 6. Transaction period                                               | 2012M11                                                 | 2013M08                                               |
| 7. Purpose of loan                                                  | M                                                       | P                                                     |
| 8. Intra-group items                                                | -                                                       | -                                                     |
| 9. Syndicated items                                                 | -                                                       | -                                                     |
| 10. Collateral                                                      | -                                                       | -                                                     |
| 11. Internal identifier                                             | -                                                       | -                                                     |
| 12. Sector                                                          | 143                                                     | 143                                                   |
| 13. Credit institution exempt from minimum reserves                 | -                                                       | -                                                     |
| 14. Name of credit institution exempt from minimum reserves         | -                                                       | -                                                     |
| 15. ECB's auxiliary sectors                                         | -                                                       | -                                                     |
| 16. Industrial classification                                       | -                                                       | -                                                     |
| 17. Country code                                                    | FI                                                      | SE                                                    |
| 18. Sector (securitisation and loan transfers)                      | 1221                                                    | 1221                                                  |
| 19. ECB's auxiliary sectors (securitisation and loan transfers)     | -                                                       | -                                                     |
| 20. Counterparty's home country (securitisation and loan transfers) | FI                                                      | SE                                                    |
| 21. Conversion currency ISO 4217                                    | EUR                                                     | SEK                                                   |
| 22. Book value                                                      | 10 000 000,00                                           | 10 000 000,00                                         |
| 23. Book value currency                                             | EUR                                                     | EUR                                                   |
| 24. Book value excl. non-performing stock                           | -                                                       | -                                                     |
| 25. Annualised agreed rate (%)                                      | -                                                       | -                                                     |
| 26. Annual percentage rate of charge (%)                            | -                                                       | -                                                     |
| 27. Interest payable                                                | -                                                       | -                                                     |
| 28. Next interest rate reset                                        | -                                                       | -                                                     |
| 29. Interest rate linkage                                           | -                                                       | -                                                     |
| 30. Initial period of fixation                                      | -                                                       | -                                                     |
| 31. Original maturity                                               | 6                                                       | 3                                                     |
| 32. Remaining maturity                                              | -                                                       | -                                                     |
| 33. Size of loan to non-financial corporation                       | -                                                       | -                                                     |
| 34. Deposit account's term of notice                                | -                                                       | -                                                     |
| 35. Individual loan losses and impairments                          | 0,00                                                    | -1 500,00                                             |





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## 12.4 Loans serviced for FVC/SSPE or other company and intermediated loans

If a credit institution services, for an FVC/SSPE or other entity which is not a domestic MFI, securitised loans or loans otherwise transferred from the balance sheet, it reports the loans serviced in the LD record section as off-balance sheet items, by the country of the FVC/SSPE/other company. No interest rate data are reported on serviced loans if they have been derecognised from the credit institution's balance sheet. Element *allocationOfBalanceSheetItem* takes the value O. Element *securitisationAndLoanTransfer* takes the value SS if the loans have been securitised and the value LH if the loans have been transferred (sold) in some other way. Only loans that have been transferred from the credit institution's balance sheet to outside the domestic MFI sector, either by means of securitisation or in some other way (sale), are reported as serviced loans. Other possible loans that the FVC/SSPE/other company had on its balance sheet prior to the transfer are not reported in the RATI report.

If the credit institution has transferred loans from its balance sheet eg to the balance sheet of a group undertaking located in another country (intermediated loans), almost all the same data are reported as for on-balance sheet loan stocks, including interest rate data. The remaining maturity, next interest rate reset and interest payable are not reported. The counterparty's sector and country, ie the sector and home country of the company in which the loans were transferred, are also reported. Element *allocationOfBalanceSheetItem* takes the value O and element *securitisationAndLoanTransfer* the value LI.

If the information on intermediated loans is not directly available to the credit institution, it should confer with the Bank of Finland on how to proceed.

### Examples:

1) A credit institution has securitised, to an Irish FVC/SSPE, its housing mortgage loans granted to households in Finland, in the amount of EUR 20 million. The item is derecognised from the balance sheet and the credit institution acts as servicer of the securitised loans. At the end of the reference period, the remaining loan stock is EUR 10 million. The original maturity of the loans is 9 years.

2) A credit institution has granted euro-denominated mortgage-backed loans tied to Libor to Finnish companies operating in the telecommunications sector. The loans have been transferred to a group undertaking in Norway. The loan stock is EUR 14 million, on which the average interest rate is 3.58% and original maturity is 8 years. There are no non-performing loans or below-market-rate loans in the loan stock.

3) A credit institution has granted housing loans to Finnish households and has sold part of the loans outside the MFI sector, to a company operating in Finland and belonging to sector 125 *other financial intermediaries*. The credit institution services the loan stock for the company. The loan stock totals EUR 80,000 and the original maturity is 12 years. A loan loss of EUR 1,000 has been recognised during the reporting period.



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|                                                                     | 1) Securitised loans, serviced for FVC/SSPE | 2) Intermediated loans | 3) Loan sold, serviced for the purchaser (other financial intermediary) |
|---------------------------------------------------------------------|---------------------------------------------|------------------------|-------------------------------------------------------------------------|
| LD record                                                           |                                             |                        |                                                                         |
| 1. Allocation of balance sheet items                                | O                                           | O                      | O                                                                       |
| 2. Transaction                                                      | S                                           | S                      | S                                                                       |
| 3. Instrument                                                       | 4791                                        | 4791                   | 4791                                                                    |
| 4. Notional cash pooling                                            | -                                           | -                      | -                                                                       |
| 5. Securitisation and loan transfers                                | SS                                          | LI                     | LH                                                                      |
| 6. Transaction period                                               | -                                           | -                      | -                                                                       |
| 7. Purpose of loan                                                  | M                                           | N                      | M                                                                       |
| 8. Intra-group items                                                | -                                           | -                      | -                                                                       |
| 9. Syndicated items                                                 | -                                           | -                      | -                                                                       |
| 10. Collateral                                                      | -                                           | M                      | -                                                                       |
| 11. Internal identifier                                             | -                                           | -                      | -                                                                       |
| 12. Sector                                                          | 141                                         | 11103                  | 143                                                                     |
| 13. Credit institution exempt from minimum reserves                 | -                                           | -                      | -                                                                       |
| 14. Name of credit institution exempt from minimum reserves         | -                                           | -                      | -                                                                       |
| 15. ECB's auxiliary sectors                                         | -                                           | -                      | -                                                                       |
| 16. Industrial classification                                       | -                                           | 61                     | -                                                                       |
| 17. Country code                                                    | FI                                          | FI                     | FI                                                                      |
| 18. Sector (securitisation and loan transfers)                      | 125                                         | 1222                   | 125                                                                     |
| 19. ECB's auxiliary sectors (securitisation and loan transfers)     | 1                                           | -                      | -                                                                       |
| 20. Counterparty's home country (securitisation and loan transfers) | IE                                          | NO                     | FI                                                                      |
| 21. Conversion currency ISO 4217                                    | EUR                                         | EUR                    | EUR                                                                     |
| 22. Book value                                                      | 10 000 000,00                               | 14 000 000,00          | 80 000.00                                                               |
| 23. Book value currency                                             | EUR                                         | EUR                    | EUR                                                                     |
| 24. Book value excl. non-performing stock                           | -                                           | 14 000 000,00          | -                                                                       |
| 25. Annualised agreed rate (%)                                      | -                                           | 3,58                   | -                                                                       |
| 26. Annual percentage rate of charge (%)                            | -                                           | -                      | -                                                                       |
| 27. Interest payable                                                | -                                           | -                      | -                                                                       |
| 28. Next interest rate reset                                        | -                                           | -                      | -                                                                       |
| 29. Interest rate linkage                                           | -                                           | R                      | -                                                                       |
| 30. Initial period of fixation                                      | -                                           | -                      | -                                                                       |
| 31. Original maturity                                               | 10                                          | 9                      | 13                                                                      |
| 32. Remaining maturity                                              | -                                           | -                      | -                                                                       |
| 33. Size of loan to non-financial corporation                       | -                                           | -                      | -                                                                       |
| 34. Deposit account's term of notice                                | -                                           | -                      | -                                                                       |
| 35. Individual loan losses and impairments                          | -                                           | -                      | 1 000,00                                                                |



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## 13 VALUATION

In the Bank of Finland's reporting on MFIs, the Financial Supervisory Authority's Regulations and guidelines 1/2013 is applied in the valuation of balance sheet.

In this reporting, balance sheet items are reported at book values (carrying amount). Balance sheet assets and liabilities must comply with those reported to the Financial Supervisory Authority in the Standard Balance Sheet. The balance sheet total is reported in BS record section element *balanceSheetTotal*.

MFI reporting involves the concepts *nominal value*, *market value (dirty price)* and *market value (clean price)*. A debt security's market value (dirty price) is the gross price, which includes the interest accrued. The market value (clean price) is a net price, without interest accrued.

For debt securities, the nominal value, (conversion) currency, clean price and dirty price are reported in EUR. For shares and other equity, the market value (or other value recorded in the balance sheet) is reported in the dirty price field. The nominal value or accountable par is not reported for shares and other equity.

Deposits and loans are reported in EUR at the nominal value according to stock data at the end of the month (deposits separately, loans separately, book value (element *bookValue*)). Nominal value is the amount of principal that a debtor is contractually obliged to repay to a creditor.

Other balance sheet items are reported at balance sheet value.

Loans are reported on a net basis, ie without possible loan losses and impairments.

Interest payable (accrued unpaid interest) on loans and deposits is reported in the LD record section element *interestPayable*. If interest payable reported in the LD record section do not tally, the adjustment item is reported as part of other assets or other liabilities in the REST record section (see also the paragraph on interest reconciliation item in section 8.7).

### 13.1.1 Non-performing loans

Only stock data are reported on non-performing loans (transaction S), not for example new agreements (N01 or N02) or withdrawals (D). Interest rate data are not reported on non-performing loans. Non-performing loans are included in the book value in element *bookValue*, but deducted from element *bookValueExclNonPerformingStock*. Interests on non-performing loans are not taken into account in the calculation of the agreed annual interest rate (element *annualisedAgreedRate*). If data reported in a record only consist of non-performing loans, interest rate data are reported as 0%. Nor are interest rate data in element *annualisedAgreedRate* reported on below-market-rate loans.



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The definition by the European Banking Authority (EBA) for non-performing loans is complied with. A loan is non-performing when the exposure is more than 90 days past-due or the borrower is unlikely to pay.

### 13.1.2 Impairments

Monthly changes in impairments are reported in RATI data. Impairments are reported with a minus/plus sign in the element *individualLoanLossesAndImpairment*. Quarterly reporters report the changes in the last month of the quarter. Increases are reported as negative values and decreases/reversals as positive values. Changes must be reported as long as the loan remains on the balance sheet. *The carrying amount is reported in net terms, in other words impairments are taken into account in the balance.*

*Impairments on assets individually assessed* are reported in the LD record section, using the same classifications as for the loan itself. *Collective impairments* (group-level) may be reported either in the LD or IL record section:

- Collective impairments are reported using the best information available (for example as weighted average) in element *individualLoanLossesAndImpairment* of the LD record section at record level (this alternative is recommended for collective impairments).
- Impairments which cannot be allocated to a given loan item are reported in the IL record section. When reporting in the IL record section, the MFI should provide a breakdown of collective impairments by loan instrument, sector, maturity and purpose of loan. If the IL record section is used, unallocated impairments must however be deducted from the nominal amount of the loans in the LD record section (for example as weighted average).

### 13.2 Revaluation adjustments due to price and exchange rate changes

The Bank of Finland does not collect data on revaluation changes due to price and exchange rate changes, but instead calculates the data using the reported data, the ECB's Centralised Securities Database and exchange rate data. For this reason, revaluation adjustments due to price and exchange rate changes are not reported.

### 13.3 Market value (dirty price)

In the SBS record section element *totalMarketValueDirtyPrice*, the (aggregated) market value – either the original euro-denominated value or value converted into euro – for the respective security is reported. The (book) value reported as in financial statements may differ from market value (see section 6.8).

A debt security is reported here, as a rule, at market value including interest payable (dirty price). Market value is reported in EUR, as is the market value currency in the SBS record section element *marketValueCurrencyDirtyPrice*.

If the (implicit) interest of zero-coupon debt securities is not accrued in the balance sheet, the dirty price equals the clean price.



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### 13.4 Market value (clean price)

A security (other than share or other equity) is reported at market value (SBS record section, element *totalMarketValueCleanPrice*), which in this case excludes the interest payable (clean price). The market value is reported in EUR, as is the market value currency in the SBS record section element *marketValueCurrencyCleanPrice*).

Example:

An MFI has invested on 22 Dec 2008 in a security, 'Metsä Oyj 5.6%' issued by Metsä Oyj. The security is denominated in Swedish krona and its nominal value is SEK 1 million. The MFI holds these loans in the nominal value of SEK 2 million.

In this case, the total nominal value and nominal value currency are reported in the SBS record section elements *totalNominalValue* and *nominalValueCurrency* as follows:

|                                       |              |
|---------------------------------------|--------------|
| Element <i>totalNominalValue</i> :    | 2 000 000,00 |
| Element <i>nominalValueCurrency</i> : | SEK          |

For index-linked bonds, the nominal value multiplied by the current index multiplier is reported.



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## 14 MINIMUM RESERVE CALCULATIONS

All credit institutions in the euro area are subject to minimum reserves. The Bank of Finland has no separate data collection for minimum reserve calculations. Instead, minimum reserve requirements are calculated on the basis of data reported in the RATI survey's LD and SBS record sections. The ECB announces the reserve maintenance periods, on the basis of which the Bank of Finland prepares a calendar for reporting minimum reserves. The calendar indicates the maintenance periods, on which statistical period's report the minimum reserve requirement is based, deadlines for the revision of statistical data and the dates for notifying entities subject to minimum reserves of the amount of their required minimum reserves. The calendar is submitted to reporters at the end of the year and it is also published on the Bank of Finland's website at: <https://www.suomenpankki.fi/en/statistics/to-the-reporter/mfi-data-collection/>.

The minimum reserve requirements consist of the following items:

| MINIMUM RESERVE BASE                                                                            |
|-------------------------------------------------------------------------------------------------|
| 1. Deposits (wide)*                                                                             |
| 2. / . Deposits of over 2 years                                                                 |
| 3. / . Repo sales                                                                               |
| 4. Debt securities with an agreed maturity of up to 2 years                                     |
| 5. / . Standardised deduction coefficient, 15%                                                  |
| <b>SUMMARY</b>                                                                                  |
| 6. Reserve base (=1+4-2-3-5)                                                                    |
| 7. Required holdings before deduction of lump-sum allowance (1.0% X 6)                          |
| 8. / . Lump-sum allowance**                                                                     |
| 9. Required holdings after deduction of lump-sum allowance (=7-8)                               |
|                                                                                                 |
| * Excluding holdings of other entities subject to reserve requirements and Eurosystem holdings. |
| ** Lump-sum allowance equals required holdings if required holdings are less than EUR 100,000.  |

The minimum reserve obligation includes all deposits (instruments I.221–I.228) except those of euro area central banks (S.121), euro area deposit banks (S.1221), other euro area credit institutions (S.1222) and euro area under the reserve obligation (non-MFI credit institutions, S.125). However, an exception is made in respect of euro area credit institutions that have been exempted from the reserve requirements at the ECB's approval.

An updated list of MFIs exempt from minimum reserves is available on the ECB's website at [https://www.ecb.europa.eu/stats/money/mfi/geral/html/monthly\\_list.en.html](https://www.ecb.europa.eu/stats/money/mfi/geral/html/monthly_list.en.html).

Deposits from non-euro area countries are subject to reserve requirements even if they are from the credit institution's parent company and/or bank and even if the non-euro area country has a national minimum reserve system. In



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other words, a subsidiary or branch operating in Finland always reports funding from a non-euro area parent company as a deposit, usually with the code “221” = transferable overnight deposits, or code “225” = deposits with an agreed maturity.

From the SBS record section, items calculated in the minimum reserve base include, from the liabilities side of the balance sheet, debt securities (I.33) issued by the credit institution itself with an original maturity of up to 2 years. The Bank of Finland calculates the original maturity from the issue and maturity dates. The reported data are also compared with data in the ECB’s CSDB and clarification is requested from reporters if there are mismatches between the data. Since there is no detailed information on debt security holders, a standardised deduction is applied to debt securities.

The reserve ratios applied to the minimum reserves, the lump-sum allowance and the standardised are determined by the ECB and may change at any time. The Bank of Finland will notify institutions subject to minimum reserve requirements of any such changes.

Once a RATI report has successfully been sent via the eRegulatory service, a preliminary minimum reserves calculation is available in the eRegulatory service. The feedback calculation can be used to check the amount of required reserves and to make corrections to the report, if needed. The Bank of Finland will send an official notification on required reserves three banking days prior to the start of a maintenance period.

If the depositor is a deposit bank (S.1221), other credit institution (S.1222) or an investment firm under the minimum reserve obligation (S.125), the LD record section element *creditInstitutionExemptFromMinimumReserve* must also be reported.

The following field values apply:

- *N*, if the institution is a euro area credit institution subject to minimum reserve requirements. All Finnish credit institutions are subject to minimum reserve requirements.
- *Y*, if the institution is a euro area credit institution subject to minimum reserve requirements but exempted from them by the ECB (the 8 institutions mentioned above), or when the institution is a non-euro area institution. In the first case (exemption), element *nameOfCreditInstitutionExemptFromMinimumReserve* must also be reported. For non-euro area credit institutions, no name is reported.
- *O*, where a systemically important investment firm has been authorised by the ECB as a credit institution and is thus under the reserve obligation.

The following table gives the values of LD record section field attributes that have an effect on minimum reserve requirements.





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|                                                                                                               |                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LD record                                                                                                     |                                                                                                                                                                                                                                                                                                                           |
| 1. Allocation of balance sheet items                                                                          | L                                                                                                                                                                                                                                                                                                                         |
| 2. Transaction                                                                                                | S                                                                                                                                                                                                                                                                                                                         |
| 3. Instrument                                                                                                 | 221, 222, 223, 225, 226, 227, 228                                                                                                                                                                                                                                                                                         |
| 4. Notional cash pooling                                                                                      | -                                                                                                                                                                                                                                                                                                                         |
| 5. Securitisation and loan transfers                                                                          | -                                                                                                                                                                                                                                                                                                                         |
| 6. Transaction period                                                                                         | -                                                                                                                                                                                                                                                                                                                         |
| 7. Purpose of loan                                                                                            | -                                                                                                                                                                                                                                                                                                                         |
| 8. Intra-group items                                                                                          | ALL                                                                                                                                                                                                                                                                                                                       |
| 9. Syndicated items                                                                                           | -                                                                                                                                                                                                                                                                                                                         |
| 10. Collateral                                                                                                | -                                                                                                                                                                                                                                                                                                                         |
| 11. Internal identifier                                                                                       | -                                                                                                                                                                                                                                                                                                                         |
| 12. Sector                                                                                                    | ALL excl. 121, 1221*, 1222*, 125**                                                                                                                                                                                                                                                                                        |
| 13. Credit institution exempt from minimum reserves                                                           | If the sector is 1221 or 1222 but the credit institutions is exempt from minimum reserves, it is reported in this field and the item is thus included in the reserve base. If the sector is 125 and classified as a credit institution, it is reported in this field and the item is thus excluded from the reserve base. |
| 14. Name of credit institution exempt from minimum reserves                                                   | If a counterparty exempt from minimum reserves belongs to the euro area or is an investment firm classified as a credit institution, it is reported in this field.                                                                                                                                                        |
| 15. ECB's auxiliary sectors                                                                                   | -                                                                                                                                                                                                                                                                                                                         |
| 16. Industrial classification                                                                                 | -                                                                                                                                                                                                                                                                                                                         |
| 17. Country code                                                                                              | ALL                                                                                                                                                                                                                                                                                                                       |
| 18. Sector (securitisation and loan transfers)                                                                | -                                                                                                                                                                                                                                                                                                                         |
| 19. ECB's auxiliary sectors (securitisation and loan transfers)                                               | -                                                                                                                                                                                                                                                                                                                         |
| 20. Counterparty's home country (securitisation and loan transfers)                                           | -                                                                                                                                                                                                                                                                                                                         |
| 21. Conversion currency ISO 4217                                                                              | ALL                                                                                                                                                                                                                                                                                                                       |
| 22. Book value                                                                                                | 123 123, 12                                                                                                                                                                                                                                                                                                               |
| 23. Book value currency                                                                                       | EUR                                                                                                                                                                                                                                                                                                                       |
| 24. Book value excl. non-performing stock                                                                     | -                                                                                                                                                                                                                                                                                                                         |
| 25. Annualised agreed rate (%)                                                                                | 1,23                                                                                                                                                                                                                                                                                                                      |
| 26. Annual percentage rate of charge (%)                                                                      | -                                                                                                                                                                                                                                                                                                                         |
| 27. Interest payable                                                                                          | 123,12                                                                                                                                                                                                                                                                                                                    |
| 28. Next interest rate reset                                                                                  | -                                                                                                                                                                                                                                                                                                                         |
| 29. Interest rate linkage                                                                                     | ALL                                                                                                                                                                                                                                                                                                                       |
| 30. Initial period of fixation                                                                                | -                                                                                                                                                                                                                                                                                                                         |
| 31. Original maturity                                                                                         | 0, 1, 201, 202, 203, 3                                                                                                                                                                                                                                                                                                    |
| 32. Remaining maturity                                                                                        | -                                                                                                                                                                                                                                                                                                                         |
| 33. Size of loan to non-financial corporation                                                                 | -                                                                                                                                                                                                                                                                                                                         |
| 34. Deposit account's term of notice                                                                          | 1, 2                                                                                                                                                                                                                                                                                                                      |
| 35. Individual loan losses and impairments                                                                    | -                                                                                                                                                                                                                                                                                                                         |
| *If credit institution is exempt from minimum reserves, the item is included in the reserve base.             |                                                                                                                                                                                                                                                                                                                           |
| **If the investment firm is classified as a credit institution, the item is not included in the reserve base. |                                                                                                                                                                                                                                                                                                                           |





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Correspondingly, the following table gives the values of SBS record section field attributes taken into account in the calculation of minimum reserve requirements.

|                                                                     | ISIN coded         | No ISIN code       |
|---------------------------------------------------------------------|--------------------|--------------------|
| SBS record                                                          |                    |                    |
| 1. Allocation of balance sheet items                                | L                  | L                  |
| 2. Transaction                                                      | S                  | S                  |
| 3. Instrument                                                       | 33                 | 33                 |
| 4. Internal identifier                                              | ALL                | ALL                |
| 5. ISIN code                                                        | ALL                | -                  |
| 6. Capital certainty                                                | ALL                | ALL                |
| 7. Number of instruments                                            | -                  | -                  |
| 8. Total nominal value                                              | 123 123,12         | 123 123,12         |
| 9. Nominal value currency                                           | ALL                | ALL                |
| 10. Total market value (dirty price)                                | 123 123,12         | 123 123,12         |
| 11. Market value currency (dirty price)                             | EUR                | EUR                |
| 12. Classification according to recognition in financial statements | ALL                | ALL                |
| 13. Total market value (clean price)                                | 123 123,12         | 123 123,12         |
| 14. Market value currency (clean price)                             | ALL                | ALL                |
| 15. Intra-group items                                               | ALL                | ALL                |
| 16. Direct investment                                               | -                  | -                  |
| 17. Dividends                                                       | -                  | -                  |
| 18. Dividend currency                                               | -                  | -                  |
| 19. Counterparty's sector                                           | -                  | -                  |
| 20. Counterparty's home country                                     | -                  | -                  |
| 21. Issue date                                                      | ALL                | ALL                |
| 22. Maturity date                                                   | Previous + 2 years | Previous + 2 years |
| 23. Country of issue                                                | ALL                | ALL                |
| 24. Type of issuer's identifier                                     | Y                  | Y                  |
| 25. Issuer's identifier                                             | NNNNNNNN           | NNNNNNNN           |
| 26. Issuer's name                                                   | Bank Plc           | Bank Plc           |
| 27. Issuer's sector                                                 | 1221/1222          | 1221/1222          |
| 28. Issuer's home country                                           | FI                 | FI                 |



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A credit institution must inform the Bank of Finland by email ([rahoitustilastot@bof.fi](mailto:rahoitustilastot@bof.fi)) on any future mergers or other structural changes, well before the change takes effect, because such changes have an impact on minimum reserve calculations.

The reporter's *minimum reserve deposit* at the Bank of Finland is reported with instrument I.43 and the counterparty sector is S.121. The interest rate linkage of the interest rate is O = Other interest rates.



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## 15 MFI CONSOLIDATED DATA COLLECTION (KOTI)

MFI consolidated quarterly data collection (KOTI) is linked to the monitoring of banks' international activities by the Bank for International Settlements (BIS).

The Bank of Finland submits to the BIS aggregated consolidated group-level data on Finnish credit institutions' balance sheet items and certain off-balance sheet commitments. Data are also submitted on certain indicators of group capital adequacy and on country risk transfers.

Data submitted to BIS are country- and sector-specific, not MFI-specific.

### 15.1 Reporting obligation

- The Bank of Finland selects into the group of reporters those **Finnish MFIs** that have a substantial amount (over EUR 200 million) of cross-border claims or
- at least one foreign branch or at least one foreign subsidiary that is engaged in MFI business.

*Finnish MFIs* refer to groups that are engaged in MFI business in Finland and whose highest parent institution subject to national financial supervision is resident in Finland.<sup>13</sup>

In addition to Finnish groups, the Bank of Finland selects into the group of reporters the Finnish subsidiaries and branches of foreign MFI groups that fulfil the above-mentioned requirements and whose parent institution is resident in another BIS country<sup>14</sup> but from which the parent institution does not report to the BIS.

The Bank of Finland checks each year whether an institution meets the criteria for being included in KOTI reporting and informs the KOTI reporters of their reporting obligation.

### 15.2 Reporting in practice

**KOTI data are submitted to the Bank of Finland no later than the last banking day of the month following the reference period.**

Reporting in practice is described in section 8.

<sup>13</sup> In Finland, the supervision of MFIs is the responsibility of the Financial Supervisory Authority.

<sup>14</sup> The BIS countries are (on 6 September 2025): Australia, Austria, Belgium, Brazil, Canada, Chile, Denmark, Finland, France, Germany, Greece, Hongkong, India, Ireland, Italy, Japan, Luxembourg, Malaysia, Mexico, the Netherlands, Norway, Panama, Portugal, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, the United Kingdom and the United States.



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### 15.3 Data reported in the KOTI survey

Data reported in KOTI reporting relate to a *group* consisting of the MFI (reporter) resident in Finland and selected for the survey and its domestic and foreign subsidiaries engaged in *banking business* and its foreign branches. At minimum, 'group' refers to the reporter itself.

The KOTI report consists of the following three parts:

1. Batch record (Header) includes basic data related to the reporter and the report.
2. Consolidated record section (CS) includes a breakdown of the group's
  - claims on the balance sheet
  - liabilities on the balance sheet
  - fixed assets on the balance sheet
  - cross-border risk transfers related to claims
  - off-balance sheet commitments.
3. Balance sheet record section (BS) includes data on the group's
  - risk-weighted assets on the balance sheet
  - Tier 1 capital, and
  - balance sheet total.

**All KOTI data must be consolidated, i.e. intra-group items must be eliminated.**

Sections 15.3.1–15.3.6 provide instructions for the reporting of the above-mentioned items.



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### 15.3.1 Group's claims excl. derivatives

Following the updated BIS guidelines, the KOTI instruments have been aligned with the RATI instruments as of the reporting period 2020Q4. The claims of a group are reported based on the following breakdown:

- currency (*KOTI instrument category I.21*)
- holdings of debt securities (money market paper and bonds) (*KOTI instrument category I.33*)
- loans (*KOTI instrument categories I.41–I.4791*)
- shares and other equity (*KOTI instrument categories I.51 –I.52*)
- other assets (*KOTI instrument category I.7*).

The above-mentioned instrument categories are described in chapter 8 of these instructions.

Claims also include interest payable which in RATI reporting is allocated to each reported loan record.

A group's claims are reported in the CS record section, where

- element *allocationOfBalanceSheetItem* takes the value "A" (assets)
- element *transaction* takes the value "S" (stock)
- element *instrument* takes the value "21", "33", starting with "4", "51", "52" or "7".

The data are reported broken down by counterparty sector (element *sector*, code list: CL\_SECTOR\_2023\_RATI), counterparty country (element *countryCode*, code list: CL\_COUNTRY), group unit country (element *groupUnitCountry*, code list: CL\_COUNTRY), conversion currency (element *conversionCurrency*, code list: CL\_CURRENCY), and remaining maturity (element *remainingMaturity*, code list: CL\_MATURITY\_REM\_RATI).

The book value of claims is reported in euro (EUR). The reported items may include only claims on non-group economic units.

### 15.3.2 Group's liabilities excl. derivatives

The liabilities of a group are broken down using the following instruments<sup>15</sup>:

- deposits (*KOTI instruments I.221–228*)
- debt securities (*KOTI instrument I.33*)
- shares and other equity (*KOTI instruments I.511–513*)
- other liabilities (*KOTI instrument I.7*)
- other capital and reserves (*KOTI instrument I.81*).

The above-mentioned instrument categories are described in section 8 of these instructions.

<sup>15</sup> The instrument codes applied in RATI and KOTI reporting are available on the Bank of Finland website at <https://www.suomenpankki.fi/en/statistics/to-the-reporter/mfi-data-collection/>.



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Interest accrued and not yet paid on deposits is not reported under deposits in the KOTI data collection (KOTI instrument I.22); it is included in other liabilities (KOTI instrument I.7).

A group's liabilities are reported in the CS record section, where

- element *allocationOfBalanceSheetItem* takes the value L (liability)
- element *transaction* takes the value S (stock)
- element *instrument* takes the value "starting with "22"", 33, 51, 7 or 81
- element *groupUnitCountry* is mandatory to report.

Debt securities (KOTI instrument 33) must be broken down in element *remainingMaturity* of the CS record section according to remaining maturity. Providing a breakdown of liability items by counterparty sector is voluntary. Counterparty's home country (country code) is mandatory to report for deposits (instruments starting with 22), for other liability items it is voluntary. Conversion currency is mandatory to report for all liability items.

### 15.3.3 Group's fixed assets

The group's total fixed assets are reported in the CS record section (KOTI instrument I.82, see also section 8.8), where

- element *allocationOfBalanceSheetItem* takes the value A (asset)
- element *transaction* takes the value S (stock)
- element *instrument* takes the value 82.

### 15.3.4 Risk transfers related to reported financial claims

Risk transfer related to claims refers to a situation where the country of the immediate counterparty risk associated with the claim is reallocated to another country by means of collateral, guarantee, derivative contract or other similar arrangement. In such a case, the **residence of the immediate counterparty risk** is different from the **residence of the ultimate risk**.

The reporter reports risk transfers related to the whole group's financial assets in the CS record section as follows:

- element *transaction* takes the value "R"
- element *instrument* takes the value "33", "41", "42", "43", "44", "45", "46", "47211", "47311", "47319", "4791", "51", "52", "7"
- element *sector* indicates the sector subject to the original or direct counterparty risk of the asset whose risk has been transferred
- element *countryCode* indicates the country subject to the original or direct counterparty risk of the asset whose risk has been transferred
- element *groupUnitCountry* indicates the home country of the group unit in whose separate balance sheet the reported asset is recognised
- element *bookValue* indicates the book value of the asset whose risk has been transferred
- element *bookValueCurrency* takes the value "EUR"



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- element *targetCountryOfRiskTransfer* is the country where the risk has been transferred to, ie residence of the ultimate counterparty related to the asset
- element *targetSectorOfRiskTransfer* is the sector where the risk has been transferred to, ie residence of the ultimate counterparty related to the asset.

Only risk transfers from one country to another are reported as risk transfers. In other words, risks transferred within the country of the immediate counterparty are not reported.

If risk related to the assets of a given group unit in a given country and sector has been transferred to several separate countries (and potentially different sectors), each position must be reported on a separate record.

**Receivables from non-group branches** are considered to be guaranteed by the controlling parent of the branch in KOTI reporting. Hence, such assets are always reported with a risk transfer record where the home country and sector of the controlling parent is reported. In contrast, receivables from non-group subsidiaries are treated similarly to other assets (risk transfer is reported if the asset involves collateral, guarantee, derivatives contract or another similar arrangement).

**In the case of collateralised financial claims**, the ultimate counterparty is the guarantor's country of residence and sector. However, acceptable collateral and guarantees are only those specified in Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms. Thus eg personal guarantees are not accepted.

**If credit default swaps have been used to reduce counterparty risk**, the ultimate counterparty is the country of residence to the derivative contract. The notional value/face value of the contract (rather than the market value) is reported. Similarly, in cases where immediate country risk has been transferred by means of other derivatives or eg asset-backed securities to another country, the country of ultimate risk is the country where the counterparty resides.

### 15.3.5 Claims and liabilities related to derivative contracts

**Derivative claims** are derivatives (RATI instruments I.341, I.342, I.343 and I.349, see section 8.4) booked on the balance sheet with a positive market value. **Derivative liabilities** are derivative positions with negative market values.

Derivative claims and liabilities are reported in the KOTI report's CS record section, where

- element *allocationOfBalanceSheetItem* takes the value A (asset) or L (liability)
- element *transaction* takes the value S (stock)
- element *instrument* takes the value 34.



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Derivatives are always reported on the ultimate risk basis. Hence, the counter-party's country code (element *countryCode*) and sector (element *sector*) are reported based on the country of residence and sector of the underlying securities.

Collateral payments related to derivatives are reported as deposit liabilities with instrument "221", if the collateral is on the liabilities side and with instrument "4791" if the collateral is on the assets side. The classification applies to cash collateral as well.

### 15.3.6 Off-balance sheet items

The reporter reports in the CS record section the following off-balance sheet items of the group:

- commitments (KOTI instrument category I.112)
- irrevocable commitments (KOTI instrument category I.113)
- provisions on debt securities (KOTI instrument category I.35)
- credit loss provisions (KOTI instrument category I.48).

**Commitments** are commitments given to a third party on behalf of a customer. The item consists of the following instruments:

- *Guarantees*: commitments given by the credit institution on behalf of another party. A foreign guarantee refers to any guarantee issued on behalf of a non-resident party. The point here is that the guarantee may give rise to a claim on the non-resident party for the credit institution.
- *Guarantee commitments*: guarantee commitments and other commitments related to individual business transactions. The category includes contract bonds, export guarantees and performance bonds issued by the credit institution on behalf of its customer in favour of a third party as a guarantee for the fulfilment of a specified commercial obligation, an obligation under public law or an obligation to compensate. Other corresponding commitments related to individual business transactions are also reported here.
- *Other*: other commitments given by the credit institution on behalf of a customer in favour of a third party include the following:
  - bills of exchange contingencies,
  - transactions with recourse,
  - pledges and mortgages,
  - short-term commitments related to transactions
  - other commitments given to a third party.

**Irrevocable commitments** are commitments given in favour of a customer. The item consists of the following instruments:

- ***underwriting commitments***: underwriting commitments issued in connection with an issue of securities as well as bond, commercial paper and other similar programmes where the credit institution undertakes to





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underwrite the securities issued. Report separately programmes that involve note issuance facilities and revolving underwriting facilities, ie where the credit institution undertakes to purchase the part of the certificates of deposits that remains unsubscribed.

- **forward asset purchases:** agreements on the purchase of shares, promissory notes or other asset items at a specified future date without an obligation to resell. Ordinary currency, interest rate and stock derivatives are not reported here.
- **securities sold with a resale option:** securities sold with an option written by the credit institution to the buyer entitling the latter to sell the securities back to the credit institution if he so wishes.
- **forward agreements which oblige the credit institution to make a deposit:** Agreements which oblige the credit institution to make a deposit on a specified date in the future. Agreements for which the value dates are one or two days after the trading date are not reported here.
- **partly paid securities:** securities obtained by the credit institution for which the credit institution has paid only a part of the selling price and where the seller retains the right to demand payment of the remaining part in the future. Report here only agreements that have not been entered in the balance sheet. The part of the selling price which has not been paid and which the seller may demand is reported as an off-balance sheet item.
- **unutilised (undrawn) credit facilities:** irrevocable credit line facilities granted to customers other than those included in the above categories. Report only the unutilised part of the facilities. Unutilised credit facilities comprise items that generate cash flows the amount or value date of which depends on the borrower. The reported item is used eg in estimating the cash flows associated with liquidity risk. Probable cash flows should be reported according to the principle of prudence. Unutilised overdraft facilities and undisbursed credit commitments are the most important items reported under unutilised credit facilities.
- **other potential assets.**

Off-balance sheet items are reported in the CS record section element *allocationOfBalanceSheetItem* with the code O.

Off-balance sheet items are always reported on the ultimate risk basis, i.e. counterparty country (element *countryCode*) is reported on the basis of the country where ultimate risk resides.

### ***Provisions on debt securities and credit loss provisions***

Provisions on debt securities (KOTI instrument “I.35”) and credit loss provisions (KOTI instrument I.48) are reported in off-balance-sheet items. The value of expected credit losses (ECL) at the end of the quarter is reported in provisions on debt securities and credit loss provisions. In this respect, KOTI reporting differs from RATI reporting (KOTI instrument 48 (Allowances for credit losses) ≠ RATI field *Individual loan losses and impairments* (LD)). A credit loss provision



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is always reported as a positive figure. The data should only include credit loss provisions concerning on-balance sheet items.

#### 15.4 Examples of transactions in KOTI reporting

##### Example:

The group's Swedish unit has extended a loan of EUR 1 million in Swedish krona to a company operating in Sweden. The loan is partially guaranteed by a deposit bank in the United Kingdom. The loan is reported as the group's financial asset (transaction S, instrument 4791) and the guarantee as a risk transfer (transaction R, instrument 4791) in its own record. The target sector of risk transfer takes the value 1221 (deposit bank) and country the value GB (United Kingdom). The group unit country takes the value for the Swedish country code SE.

|                                      | Financial claim of a group | Risk transfer |
|--------------------------------------|----------------------------|---------------|
| CS record                            |                            |               |
| 1. Allocation of balance sheet items | A                          | A             |
| 2. Transaction                       | S                          | R             |
| 3. Instrument                        | 4791                       | 4791          |
| 4. Internal identifier               | -                          | -             |
| 5. Sector                            | 11102                      | 11102         |
| 6. Country code                      | SE                         | SE            |
| 7. Group unit country                | SE                         | SE            |
| 8. Conversion currency               | SEK                        | -             |
| 9. Book value                        | 1 000 000,00               | 50 000,00     |
| 10. Book value currency              | EUR                        | EUR           |
| 11. Remaining maturity               | 3                          | -             |
| 12. Target country of risk transfer  | -                          | GB            |
| 13. Target sector of risk transfer   | -                          | 1221          |



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Example:

The group's Finnish unit has extended a loan of EUR 1 million in Swedish krona to a company operating in Sweden. If the loan is backed by a guarantee from a Finnish non-group deposit bank the risk transfer is reported for Finland.

|                                      | Financial claim of a group | Risk transfer |
|--------------------------------------|----------------------------|---------------|
| CS record                            |                            |               |
| 1. Allocation of balance sheet items | A                          | A             |
| 2. Transaction                       | S                          | R             |
| 3. Instrument                        | 4791                       | 4791          |
| 4. Internal identifier               | -                          | -             |
| 5. Sector                            | 11102                      | 11102         |
| 6. Country code                      | SE                         | SE            |
| 7. Group unit country                | FI                         | FI            |
| 8. Conversion currency               | SEK                        | -             |
| 9. Book value                        | 1 000 000,00               | 1 000 000,00  |
| 10. Book value currency              | EUR                        | EUR           |
| 11. Remaining maturity               | 3                          | -             |
| 12. Target country of risk transfer  | -                          | FI            |
| 13. Target sector of risk transfer   | -                          | 1221          |

If the loan was backed by eg German government bonds, the risk transfer would be reported for Germany, allocated to country DE (Germany) and sector 1311 (general government).



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Example:

The group's Finnish unit has deposited EUR 1 million in a branch of a US bank in Germany. The risk transfer is allocated to the country in which the controlling parent of the branch is located (US).

|                                      | Financial claim of a group | Risk transfer |
|--------------------------------------|----------------------------|---------------|
| CS record                            |                            |               |
| 1. Allocation of balance sheet items | A                          | A             |
| 2. Transaction                       | S                          | R             |
| 3. Instrument                        | 4791                       | 4791          |
| 4. Internal identifier               | -                          | -             |
| 5. Sector                            | 1221                       | 1221          |
| 6. Country code                      | DE                         | DE            |
| 7. Group unit country                | FI                         | FI            |
| 8. Conversion currency               | EUR                        | -             |
| 9. Book value                        | 1 000 000,00               | 1 000 000,00  |
| 10. Book value currency              | EUR                        | EUR           |
| 11. Remaining maturity               | 3                          | -             |
| 12. Target country of risk transfer  | -                          | US            |
| 13. Target sector of risk transfer   | -                          | 1221          |



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### Example:

The group's Swedish unit has extended a loan of EUR 1 million in Swedish krona to a company operating as a branch in Sweden. The company's parent company operates in Denmark. The loan is partly guaranteed by a deposit bank in Norway. The guarantor is a branch with a parent company in the United States. The loan is reported as the group's financial asset (transaction "S", instrument "4791") and the guarantee amount as a risk transfer (transaction "R", instrument "4791") on separate records. In this case, two risk transfer records are reported, because the actual guarantee only covers part of the loan. The target sector of the guarantee is deposit bank 1221 and the target country is US, i.e. the United States. The group unit country takes the value "SE", the country code for Sweden. The other risk transfer record concerns the outstanding loan amount and the ultimate counterparty, i.e. the parent company of the branch, which bears ultimate responsibility for branches' liabilities.

|                                      | Financial claim of a group | Risk transfer | Risk transfer |
|--------------------------------------|----------------------------|---------------|---------------|
| CS record                            |                            |               |               |
| 1. Allocation of balance sheet items | A                          | A             | A             |
| 2. Transaction                       | S                          | R             | R             |
| 3. Instrument                        | 4791                       | 4791          | 4791          |
| 4. Internal identifier               | -                          | -             | -             |
| 5. Sector                            | 11102                      | 11102         | 11102         |
| 6. Country code                      | SE                         | SE            | SE            |
| 7. Group unit country                | SE                         | SE            | SE            |
| 8. Conversion currency               | SEK                        | -             | -             |
| 9. Book value                        | 1 000 000,00               | 500 000,00    | 500 000,00    |
| 10. Book value currency              | EUR                        | EUR           | EUR           |
| 11. Remaining maturity               | 3                          | -             | -             |
| 12. Target country of risk transfer  | -                          | DK            | US            |
| 13. Target sector of risk transfer   | -                          | 11102         | 1221          |



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## 16 CLASSIFICATIONS

Classifications (code lists) used in the reporting are posted as XML documents on the Bank of Finland website at: <https://www.suomenpankki.fi/en/statistics/to-the-reporter/mfi-data-collection/>.