



Financial Stability and Statistics

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Credit data collection

Description of electronic reporting

Version 1.1 (24 May 2017)



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Version	Date	Validity	Revisions
1.0	31 January 2017	This document is a draft version of the instructions and cannot be used for reporting to the Bank of Finland.	
1.1	24 May 2017	This document is a draft version of the instructions and cannot be used for reporting to the Bank of Finland.	<ul style="list-style-type: none"> - Changes according to updated schema version 1.1 - Section 5.1.2: revisions to descriptions of key identifiers for records in the monthly credit report - Section 5.2 “Reported values and precision” written in more detail regarding the reporting of not applicable attributes and empty values - Section 5.4 “Splitting of large report files” written in more detail - Section 5.6 “File naming”: changes to the creation of timestamp (EXTRACTEDTIME) - New validation rules added in section 5.7 “Validation rules” - Some small stilistical adjustments

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1 Introduction

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

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

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

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

² The ECB's statistical regulations are available at <https://www.suomenpankki.fi/en/Statistics/reporting-instructions/>.



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

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

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

ECB Regulation (ECB/2016/13) and content requirements as well as other material relating to the reporting are available on the Bank of Finland's website:

<https://www.suomenpankki.fi/en/Statistics/reporting-instructions/analytical-credit-database/>

2 Concepts of entities in Credit data collection

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

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

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



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3 Reporting obligation

A credit institution subject to the reporting obligation is responsible for the accuracy of data submitted to the Bank of Finland and fulfilment of the reporting obligation. Instructions on how to register as a credit data provider will be given in September 2017, at the latest.

4 Structure of the credit data report

4.1 Characters

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

4.2 Submission file

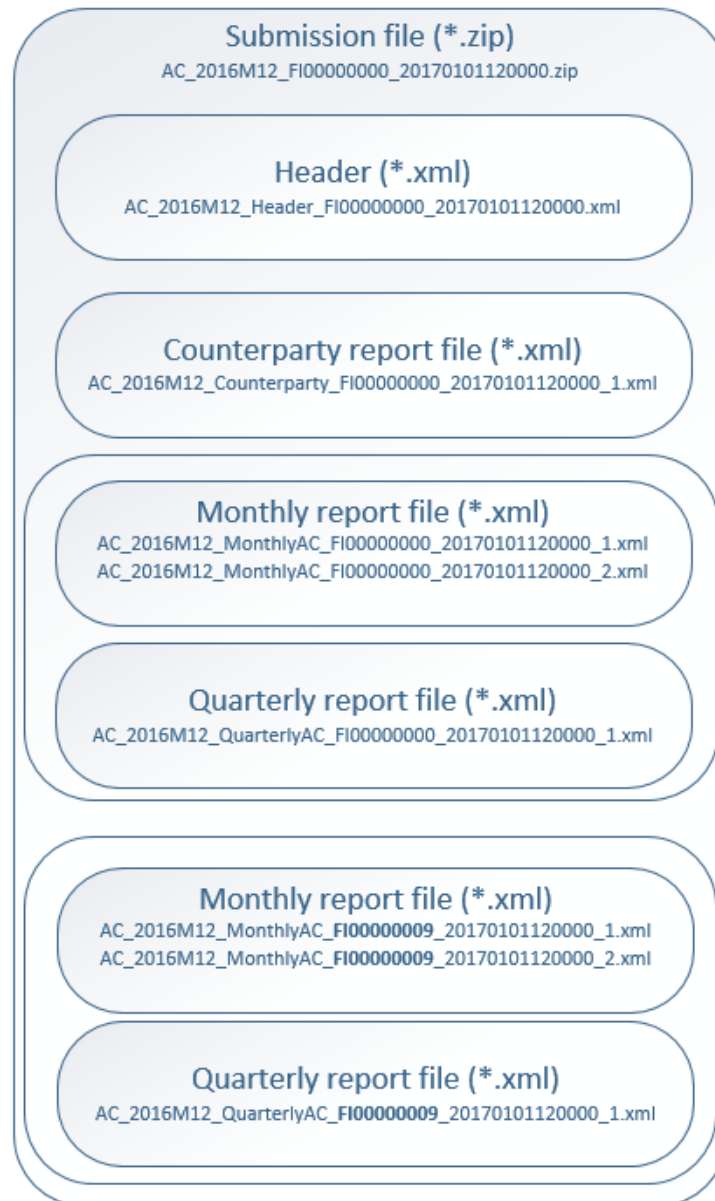
The file submitted to the Bank of Finland (submission file) must be compressed into a zip file, which includes a header and report files that contain the actual data.

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



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4.3 Header

Each submission file always contains a header that describes the reported information package with metadata. The header contains e.g. information on the data provider, the reporting period and the separate credit data files that are included in the submission file. The size of the header may not exceed 500 megabytes.



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The header always begins with the definition of schema file and other namespace specifications. It must also include the following *mandatory metadata*:

Name of element/attribute	Use
SchemaVersion (attribute)	Version number of the used schema
SBMSSN_TYP (Submission type - attribute)	Accepted values for the submission type attribute: FULL – First transmission for the reference period or a revision that includes all data for the reference period CHANGE – Corrections to the previously transmitted data for the reference period
DATA_PRVDR_ID (Data provider's identifier - element)	A code of max. 60 characters which uniquely identifies the data provider. May include both alphabetical and numerical symbols.
DATA_PRVDR_NM (Data provider's name - element)	Data provider's name, max. 255 characters
DT_RFRNC (Reference Period - element)	Reference period
DT_FL_CRTN_DT_TM (File creation date and time - element)	Report's creation date and time
FL_TYP (File type - element)	Accepted values for the file type: P – Production T – Test (transmitted to the Bank of Finland) N – Test (not transmitted to the Bank of Finland)
EMAIL (Contact e-mail address - element)	Contact person's email address, character string of max. 254 characters
RPRTD_FLS (Reported files - element)	Files included in the submission file, RPRTD_FLS consists of RPRTD_FL elements
RPRTD_FL (Reported File - element)	Name of an individual report file



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Public**Example:**

```
<?xml version="1.0" encoding="UTF-8"?>
- <Header xmlns="http://bof.fi/AC" SBMSSN_TYP="FULL" schemaVersion="1.1"
  xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <DATA_PRVDR_ID>FI00000000</DATA_PRVDR_ID>
  <DATA_PRVDR_NM>Luottopankki Oyj</DATA_PRVDR_NM>
  <DT_RFRNC>2016-12-31</DT_RFRNC>
  <DT_FL_CRTN_DT_TM>2017-01-01T12:00:00</DT_FL_CRTN_DT_TM>
  <FL_TYP>P</FL_TYP>
  <EMAIL>luottotieto@bof.fi</EMAIL>
- <RPRTD_FLS>
  <RPRTD_FL>AC_2016M12_Header_FI00000000_20170101120000.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_Counterparty_FI00000000_20170101120000_1.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_MonthlyAC_FI00000000_20170101120000_1.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_QuarterlyAC_FI00000000_20170101120000_1.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_MonthlyAC_SE00000001_20170101120000_1.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_QuarterlyAC_SE00000001_20170101120000_1.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_MonthlyAC_EE00000002_20170101120000_1.xml</RPRTD_FL>
  <RPRTD_FL>AC_2016M12_QuarterlyAC_EE00000002_20170101120000_1.xml</RPRTD_FL>
</RPRTD_FLS>
</Header>
```

For the naming of the header, see section 5.6.

5 Counterparty and credit report files

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

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

If there are changes to the reference period data after submission of the first report, the data provider may either report all data in full again or, alternatively, submit a revision report that contains only the changes. A revision report may only be sent in the case that the data provider has already submitted, for the particular reference period, a set of report files containing all data reported under the credit data collection.

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

For the naming of report files, see section 5.6.



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5.1 General structure of report files

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

	Name of element/attribute	Use	Mandatory
BatchRecord	SchemaVersion (attribute)	Version number of the used schema (attribute)	X
	DT_FL_CRTN_DT_TM (File creation date and time - element)	Creation date and time of the report file (xs:dateTime)	X
ReportingAgentRecord	SBMSSN_TYP (Submission type - attribute)	Accepted values for the submission type attribute: FULL – First transmission pertaining to a reference period or a revision that contains all data for the reference period CHANGE – Changes to the previously transmitted data for the reference period	X
	RPRPNG_AGNT_ID (Reporting agent identifier - element)	A code of max. 60 characters which uniquely identifies the data provider. May include both alphabetical and numerical symbols.	X
	FL_TYP (File type - element)	Accepted values for the file type: P – Production T – Test (transmitted to the Bank of Finland) N – Test (not transmitted to the Bank of Finland)	X
	COMMENT (Comment - element)	Free comment, max. 255 characters	
	DT_RFRNC (Reference Period - element)	Identifier for the reference period (YYYY-MM-DD)	X

5.1.1 Counterparty report file

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



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The attributes that are reported as mandatory for the counterparty vary according to the counterparty's location country and role. The mandatory data to be reported for the counterparty's different location countries and roles are described in more detail in the Excel document "BoF AnaCredit requirements v2.1".

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

Mandatoriness (x) of reporting attributes for Finnish debtors when these 1) have a national business register ID or 2) do not have a national business register ID or a LEI code

Name of element/attribute	Use	1)	2)
Action (attribute)	Accepted values for action attribute: Replace - data are added/changed Delete - data are deleted Changes to or deletion of data requires reporting of mandatory data for the record	x	x
CNTRPRTY_ID Counterparty identifier	An internal code used by the data provider to uniquely identify the counterparty	x	x
LEI Legal Entity Identifier (LEI)	A code consisting of alphabetical and numerical symbols and assigned in accordance with the ISO 17442 standard		
ENTTY_ID_TYP Identifier type	Type of identifier	x	
DSCRPTN_OTHR_ID Description of Other identifier type	Description of national identifier in text format when ENTTY_ID_TYP = Other identifier		
ENTTY_NTNL_ID National identifier	National identifier	x	
INTRNTNL_ORG_ID International organisation identifier	International organisation identifier		
RIAD RIAD code	RIAD code		
HD_OFFC_UNDRT_ID Head office undertaking ID	Head office undertaking identifier		x
IMMDT_PRNT_UNDRT_ID Immediate parent undertaking ID	Immediate parent undertaking identifier		x



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ULTMT_PRNT_UNDRT_ID Ultimate parent undertaking ID	Ultimate parent undertaking identifier		x
NM_ENTTY Name	Name, max. 255 characters	x	x
STRT Street	Address: street, max. 255 characters		x
CTY City/town/village	Address: city/town/village, max. 255 characters		x
PSTL_CD Postal code	Address: postal code, max. 255 characters		x
CNTRY Country	Address: country, max. 255 characters	x	x
LGL_FRM Legal form	Legal form		x
INSTITNL_SCTR Institutional sector	Institutional sector		x
ECNMC_ACTVTY Economic activity	Economic activity		x
LGL_PRCDNG_STTS Status of legal proceedings	Status of legal proceedings		x
DT_INTTN_LGL_PRCDNGS Date of initiation of legal proceeding	Date of initiation of legal proceedings		x
ENTRPRS_SZ Enterprise size	Enterprise size		x
DT_ENTRPRS_SZ Date of enterprise size	Date of enterprise size		x
NMBR_EMPLYYS Number of employees	Number of employees		x
BLNC_SHT_TTL Balance sheet total	Balance sheet total		x
ANNL_TRNVR Annual turnover	Annual turnover		x
ACCNTNG_FRMWRK_SL Accounting standard	Accounting standard		

5.1.2 Monthly credit report file

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

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



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

Monthly credit report data consist of the following records:

1. **Instrument information records**
(InstrumentInformationRecords): key identifier is a combination of the contract identifier and the related instrument's identifier (CNTRCT_ID, INSTRMNT_ID).
2. **Counterparty-instrument records**
(CounterpartyInstrumentRecords): key identifier is a combination of the contract identifier, the related instrument's identifier, the identifier of the counterparty to the instrument and the role of the counterparty (CNTRCT_ID, INSTRMNT_ID, CNTRPRTY_ID, ENTTY_RL).
3. **Protection records** (ProtectionRecords): key identifier is the protection identifier (PRTCTN_ID).
4. **Instrument-protection records**
(InstrumentProtectionRecords): key identifier is a combination of the contract identifier, the instrument identifier and the protection identifier (CNTRCT_ID, INSTRMNT_ID, PRTCTN_ID).
5. **Protection provider records** (ProtectionProviderRecords): key identifier is a combination of the protection identifier and the identifier of the counterparty providing protection (PRTCTN_ID, CNTRPRTY_ID).
6. **Counterparty risk and default records**
(CounterpartyRiskAndDefaultRecords): key identifier is the counterparty identifier (CNTRPRTY_ID).

For detailed description of the data to be reported, see the schema "AC_LoanDataTypes1.1.xsd."

5.1.3 Quarterly credit report file

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



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

5.2 Reported values and precision

Specifications describe for each cell the data type, limit value and content requirements, e.g. the code list used and the required format. The precision of the value reported in each cell is specified in the schema files or in the Excel file “AC XSD Elements v1.1.xls”.

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

5.3 XML schema and its version

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

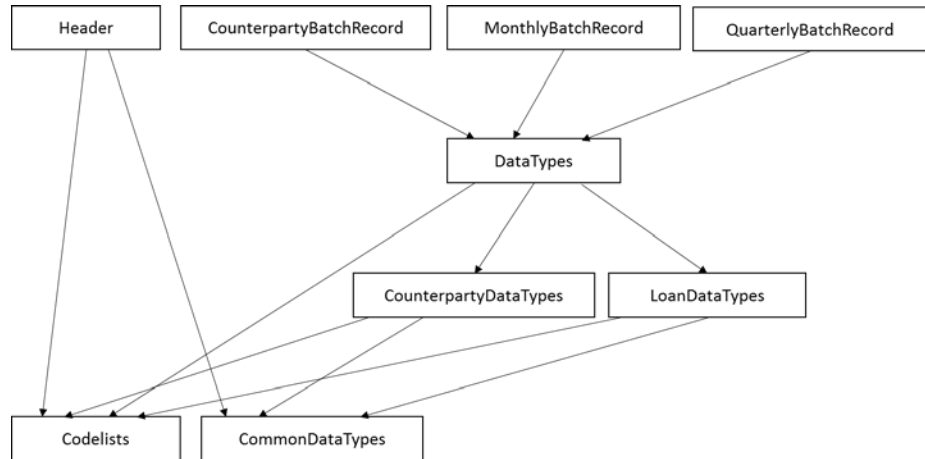
AC schema version 1.1 consists of 9 separate XSD files:

- AC_Codelists1.1.xsd
- AC_CommonDataTypes1.1.xsd
- AC_CounterpartyBatchRecord1.1.xsd
- AC_CounterpartyDataTypes1.1.xsd
- AC_DataTypes1.1.xsd
- AC_Header1.1.xsd
- AC_LoanDataTypes1.1.xsd
- AC_MonthlyBatchRecord1.1.xsd
- AC_QuarterlyBatchRecord1.1.xsd



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5.4 Splitting of large report files

As a rule, counterparty data reported at the level of a reporting agent are reported in one counterparty report file, and credit data reported at the level of an observed agent are reported in two report files (monthly and quarterly credit report files).

A single report file may contain a total of max. 100,000 recurring child elements (records). In addition, the size of a report file may not exceed 500 megabytes. The following table presents on a file-by-file basis the names of child elements (and their parent elements) to be considered in the calculation:



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File type	Name of parent element	Name of child element, i.e. record
Counterparty data	CounterpartyReferenceRecords	CounterpartyReferenceRecord
Monthly credit data	InstrumentInformationRecords	InstrumentInformationRecord
	CounterpartyInstrumentRecords	CounterpartyInstrumentRecord
	ProtectionRecords	ProtectionRecord
	InstrumentProtectionRecords	InstrumentProtectionRecord
	ProtectionProviderRecords	ProtectionProviderRecord
	CounterpartyRiskAndDefaultRecords	CounterpartyRiskAndDefaultRecord
Quarterly credit data	AccountingRecords	AccountingRecord

If an XML report file contains more than 100,000 recurring child elements from all the parent elements, the report must be split into multiple files so that the aforementioned maximum value will not be exceeded. For naming of split report files, see section 5.6.

There are alternative methods for splitting recurring elements into different report files so that the maximum value will not be exceeded.

For example, if a credit report file that contains monthly data includes 60,000 ProtectionProviderRecord elements and 50,000 ProtectionRecord elements, the total number of elements is 110,000 and the file must be split into multiple files.

Here are two possible ways to split up a file (there are also other methods):

- 1) ProtectionProviderRecord elements are in their own file and ProtectionRecord elements are in another file.
- 2) Alternatively, ProtectionProviderRecord elements and 40,000 ProtectionRecord elements are in the first file and the remaining 10,000 ProtectionRecord elements are in the second file.

When splitting files, it must be noted that the same validation rules that apply to a single report file also apply to the full set of split files that refer



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either to the monthly or quarterly credit data of an individual observed agent or the counterparty data of a reporting agent.

However, the reported data may not be split so that e.g. each individual credit and the related records are reported in their own report files. When splitting up report files, the starting point is that, for counterparty report files reported at the level of a reporting agent, and for monthly or quarterly credit report files reported at the level of an observed agent, the average number of records per report file should not be below 20,000.

5.5 Compression of report files

The XML files of a submission file are compressed into a zip file that contains one header and n number of report files.

In compressing zip files, please note the following:

- Compression level: normal
- Compression method: deflate

5.6 File naming

The timestamp (EXTRACTEDTIME), i.e. the date and time of data extraction, must be identical for the submission file and the header. In addition, these timestamps must be identical to the timestamp (extraction time) in the file name of the most recent report file included in the submission file.

5.6.1 Name of the submission file

The name of the submission file is in format
AC_[PERIOD]_[DATAPROVIDER]_[EXTRACTEDTIME].zip,
in which

- [PERIOD] is in format
year + 'M' + month, for example 2016M12
The length is exactly 7 characters. Use leading zeros in months, if necessary.
- [DATAPROVIDER] is in format
FI + data provider's business ID without the hyphen.
- [EXTRACTEDTIME] is in format
year + month + day + hour + minute + second
(14 characters, with leading zeros if necessary).



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Example:

AC_2016M12_FI00000000_20170101120000.zip.

5.6.2 Name of the header

The name of the header included in the submission file (zip) is in format AC_[PERIOD]_Header_[DATAPROVIDER]_[EXTRACTEDTIME].xml, in which

- [PERIOD] is in format
year + 'M' + month, for example 2016M12
The length is exactly 7 characters. Use leading zeros in months, if necessary.
- [DATAPROVIDER] is in format
FI + data provider's business ID without the hyphen.
- [EXTRACTEDTIME] is in format
year + month + day + hour + minute + second
(14 characters, with leading zeros if necessary).

Example:

AC_2016M12_Header_FI00000000_20170101120000.xml.

5.6.3 Names of report files

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

The name of the counterparty report file is in format

AC_[PERIOD]_Counterparty_[REPAGENT]_[EXTRACTEDTIME]_[N].xml,

in which

- [PERIOD] is in format
year + 'M' + month, for example 2016M12
The length is exactly 7 characters. Use leading zeros in months, if necessary.
- [REPAGENT] is in format
FI + data provider's business ID without the hyphen.
- [EXTRACTEDTIME] is in format
year + month + day + hour + minute + second
(14 characters, with leading zeros if necessary).



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- [N] is a sequential number denoting splitting of report files (see section 5.4 Splitting of large report files). The names of split files differ from each other only with respect to the sequential number. For unsplit files, N=1.

Example:

AC_2016M12_Counterparty_FI00000000_20170101120000_1.xml.

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

AC_[PERIOD]_[X]_[OBSAGENT]_[EXTRACTEDTIME]_[N].xml

in which

- [PERIOD] is in format
year + 'M' + month, for example 2016M12
The length is exactly 7 characters. Use leading zeros in months, if necessary.
- [X] is either MonthlyAC or QuarterlyAC, depending on the content of the file. The name of a QuarterlyAC can only include periods M03, M06, M09 or M12.
- [OBSAGENT] is in format
FI + observed agent's business ID without the hyphen.
This is the case for a Finnish observed agent.
If the observed agent is a foreign branch of a Finnish credit institution, the Bank of Finland will define the format of the identifier to be used by the reporting agent.
- [EXTRACTEDTIME] is in format
year + month + day + hour + minute + second
(14 characters, with leading zeros if necessary).
- [N] is a sequential number denoting splitting of report files (see section 5.4 Splitting of large report files). Names of split files differ from each other only with respect to the sequential number. For unsplit files, N=1.

Examples:

AC_2016M12_MonthlyAC_FI00000000_20170101120000_1.xml.

AC_2016M12_MonthlyAC_FI00000000_20170101120000_2.xml.

AC_2016M12_QuarterlyAC_FI00000000_20170101120000_1.xml.



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In a single submission file, the names of split files relating to the same observed agent must be identical except for the sequential number; timestamps (EXTRACTEDTIME) must be identical.

5.7 Validation rules

This section presents validations based on schemas. Separate documentation on content-related validation rules will be provided later.

MUST

The schema version used for the header and the report files must be a version determined and supported by the Bank of Finland for the particular period reported. In addition, the header and the report files included in a submission file must all be created using the same schema version; report files based on multiple schema versions in a same submission file are not allowed.

MUST

The links between the header and the report files must be correct.

MUST

One submission file may contain files of either submission type (SBMSSN_TYP) Full or Change, not both.

MUST

If a report file must be split up, all the separate report files must be included in the same submission file.

MUST

When naming a quarterly report file (QuarterlyAC), the only acceptable periods are M03, M06, M09 or M12.

MUST

The first set of report files pertaining to a reference period always provides a complete overview of the reported credit data collection data, i.e. must contain all data reported under the credit data collection.

MUST

The submission file may contain only one Replace or Delete row pertaining to the same data (value of Action attribute = Replace/Delete). If the report file's submission type (SBMSSN_TYP) is Full, all rows are Replace rows and Delete rows are not recognized. If the submission type is Change, in unclear situations of



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replace and delete, old data remains valid and the data provider is prompted to correct the data.

MUST

A single report file may not exceed 500 megabytes (the rule does not pertain to the submission file).

MUST

The maximum sum of records in a single report file is 100,000. Records are elements that are described in the following three validation rules:

MUST

In a counterparty report file, or a full set of split counterparty report files, each counterparty reference record (CounterpartyReferencRecord) must be identifiable with a CNTRPTY_ID key.

MUST

In an observed agent's quarterly report, or a full set of split quarterly report files, each accounting record file (AccountingRecord) must be identifiable with a key consisting of fields CNTRCT_ID and INSTRMNT_ID.

MUST

In an observed agent's monthly report, or a full set of split monthly report files, each file must be identifiable with a key in accordance with the following table:

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



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6 Transmission of data to the Bank of Finland

The Bank of Finland uses a data collection service (DCS) in the transmission of credit data. The Bank will announce the service provider in September 2017, at the latest.

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

Annexes:

- AC XSD v1.1.zip (schema files)
- AC XSD Elements v1.1.xls
- AC_2016M12_FI00000000_20170101120000.zip
 - AC_2016M12_Header_FI00000000_20170101120000.xml
 - AC_2016M12_Counterparty_FI00000000_20170101120000_1.xml
 - AC_2016M12_MonthlyAC_FI00000000_20170101120000_1.xml
 - AC_2016M12_MonthlyAC_SE00000001_20170101120000_1.xml
 - AC_2016M12_MonthlyAC_EE00000002_20170101120000_1.xml
 - AC_2016M12_QuarterlyAC_FI00000000_20170101120000_1.xml
 - AC_2016M12_QuarterlyAC_SE00000001_20170101120000_1.xml
 - AC_2016M12_QuarterlyAC_EE00000002_20170101120000_1.xml
- AC Record Structure v1.1.xls

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

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

The first data submission relating to each reference period is a full submission (submission type SBMSSN_TYP = Full), after which the data provider can send a revision report (SBMSSN_TYP = Change) or a new full submission (SBMSSN_TYP = Full). Full submission does not allow deletion of or changes to data submitted previously; full submission data remain valid as such.

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



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

The most recent full submission pertaining to a reference period remains valid, and revisions for that reference period submitted thereafter. If the data provider revises the same data sets in several revision files, the most recent revision remains valid.

If the file is large, it must be split into multiple files that are numbered consecutively (see section 5.4).

7 Reporting methods

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

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

7.1 HTTPS upload

The data provider submits the report by signing in the DCS and uploading the submission file via the service (HTTPS upload). Instructions for signing into the web service will be provided in September 2017, at the latest.

7.2 SFTP file transfer

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

In SFTP data transfer, the data provider and the DCS establish an SFTP connection transferring the files. For access to the service, the reporting institutions receive an SFTP code (user ID and password) from the DCS. Order instructions will be provided in September 2017, at the latest.



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8 Automatic reply files

Reply files will be specified later:

- Reply files from the DCS service, e.g. successful and unsuccessful delivery
- Reply files to be sent from the Bank of Finland and via the DCS service, e.g. successful and unsuccessful delivery, feedback reports for quality control.