TERMINOLOGY - ENGLISH

MFI STATISTICAL REPORTING TO THE BANK OF FINLAND

VERSION 1.0, DATED 17 July 2009

000 (record)	Batch record used for reporting eg information on data provider.
AAR	See Annualised agreed rate.
Aggregation	Summing of basic level data to a higher level according to a specific
	classification factor. Antonym: disaggregation.
Allocation of	In content record, field Allocation of balace sheet item describes whether the
balance sheet	item in question is an asset (A), liability (L) or an off-balance sheet item (O).
items (field)	
Annual	Abbreviation APRC. When calculating the APRC, all charges relating to
percentage rate of	drawing down and otherwise servicing the loan are taken into account, not only
charge	the interest rate.
Annualised	Abbreviation AAR. Interest rate agreed on individually between the customer
agreed rate	and the MFI. AAR takes into account the frequency of interest rate payments
	and is converted to an annual basis. Reflects the interest rate an MFI pays on
APK	deposits and receives for loans. Abbreviation for Agrangerikaslava Finnish Central Securities Depository.
	Abbreviation for Arvopaperikeskus, Finnish Central Securities Depository.
APRC	See Annual percentage rate of charge.
ASP deposit	Savings deposit for first home purchase, classified as deposit with agreed
	maturity (instrument category I.225).
Auxiliary sector	In certain cases, additional information is needed on the sector on the basis of
	ECB requirements. Such information is needed on FVCs/SSPEs and central
	counterparty clearing houses, which are reported with sector codes S.123 or
Balance of	S.124. (Code list 30.) Bank of Finland collects data for compilation of balance of payments statistics
payments	with various surveys. Balance of payments statistics are based on ECB
statistics (BoF)	guidelines (ECB/2004/15, amended by ECB/2007/3). Data from MFIs are
statistics (Doi)	collected via RATI survey.
	http://www.bof.fi/en/tilastot/raportointiohjeet/maksutase.htm
BIC code (ISO	Bank Identifier Code. A bank's unique identification code issued by SWIFT,
9362)	which also maintains the register. BIC codes are used in interbank payment
,	transfers, particularly international bank transfers. Can be used in the reporting
	as internal identifier for foreign entities.
BIS	Bank for International Settlements.
BIS area	Countries reporting statistical data to BIS.
BIS guidelines	Instructions for data compilers, reporters and users of BIS statistics. KOTI
	reporting is based on BIS guidelines.
	Guidelines to the international locational banking statistics, November 2006
	(update December 2008).
	http://www.bis.org/statistics/locbankstatsguide.htm

	Guidelines to the international consolidated banking statistics, November 2006 (update December 2008)
	http://www.bis.org/statistics/consstats.htm
BIS unit	Group or foreign affiliate (subsidiary/branch). (See Instructions for MFI statistical reporting, section 15.3.)
BoF	Abbreviation for Bank of Finland (SP, Suomen Pankki).
Bond	Bond indenture which specifices loan amount and terms and conditions (eg interest and repayment schedule). Mainly marketable loans issued by the entity.
Book value	Book values are always reported in euro.
currency	
BS (record)	Balance sheet record used for reporting MFI's name, balance sheet total and year-level data.
Business ID	Code granted by the National Board of Patents and Registration of Finland, used for identification of an undertaking or entity.
Call option	Derivative contract that entitles one to buy the underlying.
Capital certainty	Guarantee that the investor will get back the original amount invested.
Central	Central counterparty clearing house. Can participate as a counterparty in repo
counterparty	trades in interbank markets.
Central	Entity that can participate in repo trades in interbank markets with MFIs.
counterparty clearing house	Entry that can participate in reportates in intervalik markets with 141 13.
Centralised	Abbreviation CSDB. Securities database maintained by the ECB and used by
Securities	central banks. It includes data on securities with ISIN code (not derivatives).
Database	Data in database are combined with security-specific data sent by reporter for statistical purposes.
Certificate of deposit	Zero-interest negotiable bearer instrument issued by a deposit bank. At maturity the bearer is paid the nominal value of the instrument. Usually the original maturity is at most one year.
Clean price	Net price of a security, excluding interest accrued.
Code list	List of values of a certain classification factor.
Collectively assessed impairments (on loans)	Imapirments that cannot be allocated to a specific loan or borrower should be allocated according to the same attributes as loans. Collectively assessed impairments are reported in IL record.
Commercial paper	Short-term negotiable promissory note issued by an undertaking.
Consolidated data	1) In RATI survey, loans and deposits (LD and IL records), debt securities, shares and other equity (SBS record) and derivatives (REST record), are reported separately in their own rows if the counterparty is the same group's financial and insurance corporation (S.12), foreign affiliate or parent company. 2) In KOTI survey, consolidated data are reported on groups that have been informed of their reporting obligation by the Park of Finland, KOTI reporting
Commenter	informed of their reporting obligation by the Bank of Finland. KOTI reporting is based on BIS statistical requirements.
Convenience credit card credit	Credit granted at an interest rate of 0% in the period between the payment transaction(s) effectuated with the card during one billing cycle and the date at which the debit balances from this specific billing cycle become due.
Conversion	Currency from which a balance sheet item is converted into euro.

currency	
Credit insitution	Undertaking for which FIN-FSA has granted a credit institution authorisation. Undertaking whose business is to receive repayable funds from the public and to grant credits for its own account.
Credit institution exempt from minimum reserves	Credit institution exempt from reserve requirement. Credit institution that the ECB has exempt from minimum reserve requirements.
CS (record)	Consolidated record. Used in KOTI survey for for reporting consolidated data.
CSDB	See Centralised Securities Database.
Currency	Cash: banknotes and coins.
Data provider	Entity responsible for submitting data on a specific reporter to Bank of Finland. Data provider can be an entity other than the MFI to which the data pertain.
DCS	Data Collection Service.
DCS operator	Company responsible for transfer of data from enterprises to an authority, here Bank of Finland. Also called TYVI operator. DCS operator is Itella Information Oy.
DCS service	Data collection service for transmitting MFI data to Bank of Finland.
Debit card	Delayed debit cards. Cards providing convenience credit.
Debt securities	Securities other than shares and derivatives. Debt securities include money market paper and bonds (instrument category I.33).
Deposit redeemable at notice	Deposits that cannot be classified as overnight deposits, deposits with agreed maturity or repos. Includes eg deposits without any agreed and fixed maturity which are, if withdrawn on demand, subject to considerable withdrawal costs.
Derivatives net	Payment flows (cash flows) realised during the reporting month from derivative
payments	contracts. Derivatives net payments are only reported on contracts with non-residents.
Derogation	Reduced reporting, tail reporting. Bank of Finland may grant small MFIs derogations from full reporting obligations. Reporting frequency is quarterly.
Direct investment	ownership in a foreign enterprise amounting to at least 10% of the enterprise's value. In RATI survey, direct investment is only reported if the historical purchase price is at least EUR 50 million. Direct investments are only reported in respect of assets.
Dirty price	Debt security's gross price, including interest accrued.
ECB guideline on monetary, financial	Guideline of the European Central Bank of 1 August 2007 on monetary, financial institutions and markets statistics (ECB/2007/9) (recast), OJ L 341, 27.12.2007.
institutions and market statistics (ECB/2007/9)	http://www.ecb.europa.eu/ecb/legal/pdf/l_34120071227en00010232.pdf
ECB guidelines and recommendations	ECB guidelines on balance of payments, international investment position and international reserves template http://www.ecb.europa.eu/ecb/legal/1005/1022/html/index.en.html
on cross-border transactions and foreign reserves	
ECB regulation concerning MFI	Regulation (EC) No 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector

sector balance	(Recast) (ECB/2008/32). OJ L 15, 20.1.2009.
sheet	http://www.ecb.europa.eu/ecb/legal/pdf/l_01520090120en00140062.pdf
	<u> http://www.eco.europa.eu/eco/regai/pui/1_01320090120eii00140002.pui</u>
(ECB/2008/32)	Defined data and information central banks must collect on resident MFIs.
ECB regulation	
concerning	Regulation EC No 290/2009 of the European Central Bank of 31 March 2009
statistics on	amending regulation EC No 63/2001 (ECB/2001/18) concerning statistics on
interest rates	interest rates applied by monetary financial institutions to deposits and
(ECB/2009/7)	loansvis-à-vis households and non-financial corporations (ECB/2009/7)
	http://eur-lex.europa.eu/JOHtml.do?uri=OJ:L:2009:094:SOM:EN:HTML
Exchange rate	Change in book value on account of change in the exchange rate of a currency
change	item. Not reported in this reporting. BoF/ECB calculates on the basis of
	reported data.
Extended credit	Credit granted after the due date(s) of the previous billing cycle(s) has/have
card credit	passed, ie debit amounts on the card account that have not been settled when
cara creat	this was first possible. Interest is usually charged on this credit.
Extension of	Reporters may be granted extensions for submission of data to Bank of Finland.
deadline	A deadline is extended only in an exceptional case, usually for one day.
Financial	Financial instrument classification applied to assets, liabilities or both and
instrument	partly to off-balance sheet items.
(classification)	party to our barance sheet items.
Financial leasing	Contracts where the legal owner of a durable good (lessor) lends these assets to
1 manetal leasing	a third party (lessee) for most if not all of the economic lifetime of the assets.
	Classified in RATI survey in instrument category I.47 "Other loans".
Financial	Abbreviation FIN-FSA. An authority supervising the financial and insurance
Supervisory	sectors in Finland. From 1 January 2009 responsible for most of the functions
Authority	of the former two authorities, Financial Supervision Authority and Insurance
rumonty	Supervisory Authority. http://www.finanssivalvonta.fi/en/Pages/Default.aspx
Financial vehicle	Abbreviation FVC. Undertaking that carries out one or more securitisation
corporation	transactions and is financially independent of the originator of the
corporation	securitisation. It issues or intends to issue securities, other equity, debt
	securities and/or derivatives. Subsector of financial corporations other than
	MFIs. See Securitisation special purpose entity.
FIN-FSA	See Financial Supervisory Authority.
FK	Abbreviation for Finanssialan keskusliitto. Federation of Finnish Financial
	Services.
Flow (item)	Total combined value of reporter's transactions during the reference period, in
	gross (eg new drawdowns of loans, securitised loans, loan purchases/sales) or
	net (eg derivatives net payments, loan losses).
FTP	Abbreviation for File Transfer Protocol. Standard network protocol used for
	data transmission between two computers.
Full reporter	Reporter subject to full reporting requirements, ie reporters who report all
	required data on a monthly basis. Compare Tail reporter.
Full reporting	Standard RATI monthly reporting of a MFI.
FVC	See Financial vehicle corporation.
Holder	Buyer of a derivative contract.
Hybrid	Financial instrument consisting of two components, eg a loan linkd to a
instrument	derivative. Includes eg reverse convertibles and discount certificates.
ID order service	Web-based service https://sol.itella.net/b/ec/bof-tunnustilaus/ through which an

	MFI (= reporter or data provider) orders user ID for accessing the DCS service.
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Identifier	Code for identifying data provider, reporter or a counterparty to security or repotrade. Domestic enterprises are identified with business ID.
Interest accrued	Interest payable. Interest owed, ie accrued since the previous interest payment but not yet paid.
Interest payable	Interest accrued. Interest owed, ie accrued since the previous interest payment but not yet paid.
Interest rate reset period	Period specified in a loan contract for loan interest rate reset.
Intermediated loan	In this reporting, loan granted/negotiated by reporting MFI to a Finnish economic agent and transferred to the balance sheet of an undertaking in the same group located abroad. Does not include loans intermediated from government funds.
Internal identifier	Code used by the reporter in its internal information system for the identification of a security or other item. Mandatory field in SBS record.
Investment fund	Fund that offers for subscription and redeems fund shares and that invests the proceeds primarily in negotiable securities.
ISIN	ISIN code. Unique identifier of a security. 12-character code that begins with a country code. In Finland issued by APK.
ISO 3166	Standard of the International Organization for Standardization (ISO) which defines codes (country codes) for all countries in the world.
ISO 4217	International standard on three-letter codes for currency names, eg EUR, FIM or RUB. The first two letters of the code are generally the two letters of the country code and the third is the initial of the currency itself.
ISO 6166	International standard that identifies securities. See ISIN.
ISO 9362	Also known as SWIFT code. Bank identification code approved by the International Organization for Standardization (ISO).
Key code card (Avainlukulista)	Card comprising 100 pairs of key codes and values needed as an additional confirmation to enter the DCS service with user ID and password. A key code card is sent automatically to the reporter when the reporter receives the DCS service user ID. A new key code card is sent when the reporer has used the 90 th key code and value pair in the card.
KOTI reporting	MFI's KOTI survey is used for reporting eg consolidated cross-border claims and off-balance sheet items. The survey pertains to MFIs that have been informed of their reporting obligation by the Bank of Finland. KOTI reporting is based on BIS statistical requirements.
LD (record)	In RATI survey, loan and deposit record used for reporting data on loans and deposits.
Lead manager	Undertaking that arranges and coordinates a syndicated loan.
List of central	Updated list of identification codes for central counterparties:
counterparty	http://mifiddatabase.cesr.eu/Index.aspx?sectionlinks_id=24&language=0&pageName
clearing houses	<u>=CENTRAL_COUNTERPARTIES_Display&subsection_id=0</u> .
List of MFIs	List of monetary financial institutions in the EU, maintained by ECB, in which each MFI is identified by an ECB code. Central banks of member states are responsible for the accuracy of national data. http://sdw.ecb.europa.eu/browse.do?node=4586742
Loan acquisition (loan purchase)	Economic transfer of a loan or loan portfolio from another economic agent to the reporting MFI, achieved either by transfer of ownership or by subparticipation.

Loan loss	Write-off, credit loss.
	1) In connection with stock of loans: loan losses and impairments during the month (Instructions for MFI statistical reporting, section 13.2).
	2) In connection with securitisation: recorded loan losses as at transaction date, allocated to the proper balance sheet item as precisely as possible (Instructions for MFI statistical reporting, section 12.1).
Loan disposal (loan sale)	Economic transfer of a loan or loan portfolio by the reporting MFI to another economic agent, achieved either by transfer of ownership or by subparticipation.
Loan transfer	Disposal or acquisition of a loan.
Loans (wide)	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.
Local authority paper	Negotaible short-term debt instrument issued by a local authority or joint local authory.
Lump-sum allowance	ECB-determined amount which a credit institution can deduct in the calculation of its minimum reserve reserve requirements. Currently EUR 100,000.
MFI	See Monetary financial institution.
MFI code	Identification code with which MFIs have been identified in the list of monetary financial institutions of the ECB. The MFI code is issued by the national central bank. The code of credit institutions operating in Finland is FI + business ID.
Minimum (requirement)	Minimum level for which data must be submitted to Bank of Finland.
Minimum reserve requirment	Credit institution's minimum reserve requirement (credit institution subject to minimum reserves) is determined on the basis of its balance sheet data.
Monetary financial institution	Abbreviation MFI. Credit institutions as defined in Community law, or another resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than MFIs and, for its own account, to grant credits and/or make investments in securities. MFIs in Finland comprise Bank of Finland, credit institutions and money market funds. ECB has established and maintains a list of entities that meet the MFI definition. http://sdw.ecb.europa.eu/browse.do?node=4586742
Money and banking statistics (BoF)	Bank of Finland's current reporting instructions for MFIs, valid until the reporting of data as of May 2010. http://www.bof.fi/en/tilastot/raportointiohjeet/raha_ja_pankki.htm
Money market fund	Investment fund in the MFI sector which invests in short-term bonds and money market instruments and thereby pursues a rate of return close to the short-term market rate. Also known as short-term funds.
Money market paper	Money market instrument. Instrument traded on short-term (≤ 1 year) money markets, which is discounted at issuance. Domestic money market instruments are eg banks' certificates of deposit, treasury bills, commercial paper and local authority paper.
Money market promissory note (non-marketable)	Non-marketable money market claims based on promissory notes. In RATI survey, classified as loans.

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Net payments	Derivatives net payments; net payments from derivative contracts. In RATI
(derivatives)	survey, payment flows (cash flows) realised during the reporting month to be
	reported. Derivatives net payments are only reported on contracts with non-
NT	residents.
Net settlement	Procedure where the buyer of an option is credited and the seller is charged the
(option)	net value of an option.
New agreement =	New agreement between customer and MFI during the reference period
new business	(regardless of whether the loan is drawn down during the period or not). May
X 1 1	be a new agreement arising from new negotiations of existing loan or deposit.
New drawdown	Loan drawdown during the reporting month, regardless of when the loan
(of loan)	agreement was concluded.
Nominal value	Amount of principal that a debtor is contractually obliged to repay to a creditor.
Nominal value	Currency in which a security has been issued.
currency	
Non-compliance	ECB has set up a non-compliance system for monitoring infringements in the
system	reporting of balance sheet data by MFIs. The system monitors the fulfillment of
	minimum standards for data transmission, accuracy and conceptual compliance.
	In the case of non-compliance with the minimum standards, a fine may be
	imposed on the MFI.
	http://www.ecb.europa.eu/ecb/legal/pdf/c 19520040731en00080009.pdf
Null	Data in the field are not required here. See Validation (rules).
Operator	Entity that transmits data between reporter and Bank of Finland. Currently
	Itella Information Oy.
OTC derivative	Over-the-counter derivative. Non-standardised derivative. Contract traded
	directly between two parties, ie not through derivatives exchange or other
	intermediary.
Other	See Reclassifications and other adjustments.
adjustments	
Price revaluation	Changes in prices of securities. Not reported in this reporting.Bank of Finland
(of a security)	calculates price changes using reported data and CSDB data.
Put option	Derivative contract that entitles one to sell the underlying.
RATI reporting	Monthly or quarterly statistical survey on all MFIs covering statistical
	requirements laid down in ECB regulations concerning MFI sector balance
	sheet (ECB/2008/32), statistics on interest rates (ECB/2009/7), requirements
	for statistics on balance of payments, outstanding credit and financial accounts,
	as well as BIS statistical requirements. The survey also covers the needs of
	FIN-FSA's security-by-security based reporting of shares and debt securities.
	The data are also used for calculating minimum reserve requirements.
Reclassifications	Transfer of a balance-sheet item from one category to another (eg financial
and other	asset, sector or industrial classification) so that the change is not being affected
adjustments	by a transaction. Reclassifications are reported to Bank of Finland without
	undue delay. (See Instructions for MFI statistical reporting, section 3.5.)
Record	Set of statistical data provided in a regular format. A report includes records
	(rows) reported according to record structure specifications.
Reduced	Tail reporting. Quarterly RATI reporting of a small MFI with derogation from
reporting	full reporting requirement.
Reference period	Reporting period. Period for which data are reported; month, quarter or year.
Reference rate	Interest rate to which a loan interest rate is linked.
Reminder	If the report has not been submitted via the DCS service by the deadline, an

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	automatic reminder will be sent by email on the next banking day.
Repo agreement	A contract between purchaser and seller where the seller commits to buy back the securities at a fixed price on a specified future date.
Report	MFI's response to a Bank of Finland RATI or KOTI survey, which the reporter submits to Bank of Finland via the DCS service.
Reporter	MFI required to submit specified data to Bank of Finland.
Reporting	Calendar sent by Bank of Finland to reporters indicating the last reporting day
calendar	of each reporting period.
Reporting	Data are reported in euro.
currency	
Reporting	The number of required surveys during a calendar year. Reporting frequency
frequency	can be monthly (full reporters; 12 reports a year) or quarterly (tail reporters; 4
	reports a year).
Reporting period	Reference period. Period for which data are reported; month, quarter or year.
Reporting service	Web-based part of DCS service for transmission of report to Bank of Finland
	(alternative for direct data transfer). Logging into the service at
	https://sol.itella.net/ec/bof/ requires user ID, password and key code list.
Reserve base data	Papartad data used in the calculation of minimum recorded
	Reported data used in the calculation of minimum reserves.
Reserve	Reserves a credit institution is obliged to hold on account with Bank of Finland
requirement	during a maintenance period. The requirement is calculated on the basis of data on deposits and debt securities issued.
REST (record)	Record for reporting balance sheet items other than loans, deposits and securities.
Revaluation	In RATI and KOTI reporting, MFIs report loan losses and impairments (on
adjustment	loans). Price changes and exchange rate changes are not reported. Loan losses are reported on a net basis.
Revolving loan	Agreement between lender and borrower that allows 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.
Sale/buy back	Repo agreement where the holder sells an asset item and buys it back
agreement	immediately.
SBS	Security-by-security. Data reported on a security-by-security basis.
SBS (record)	Record for collecting security-by-security data.
Sectoral	Classification of Finnish and non-resident counterparties and issuers according
classification	to sectoral classification (S.1).
	Categories S2 and S.3 are not used in this reporting.
Securitisation	Transfer of asset exposures to a special purpose entity (SPPE) / financial
	vehicle corporation (FVC) which issues securities. Defined in Directive
	2006/48/EC, Article 4(37) and in Regulation ECB/2008/30, Article 1. (See
	Instructions for MFI statistical reporting, section 12.)
Securitisation	Abbreviation SSPE. Undertaking that carries out one or more securitisation
special purpose	transactions and is financially independent of the originator of the
entity	securitisation. It issues or intends to issue securities. See Financial vehicle
	corporation.
Security-by-	Each security is reported separately at least in one row, as one record.
security reporting	

Servicer (of a loan)	(In securitisation) an MFI which manages securitised loans 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.
SFTP	Secure File Transfer Protocol. Abbreviation often used for SSH FTP secured file transfer technique.
Short selling	Transaction in which one party borrows securities and sells them.
SIRA survey	Bank of Finland's data collection on investment funds. Data on money market funds are also collected via SIRA survey, even though they are part of the MFI sector. http://www.bof.fi/en/tilastot/raportointiohjeet/sijoitusrahastot.htm
SSPE	See Securitisation special purpose entity.
Standardised derivative	Standardised derivatives (I.341) are derivative contracts that are traded and/or settled in a stock exchange or comparable marketplace, 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.
Survey	Bank of Finland data collection that specifies all statistical data to be reported by the reporter.
Suspense item	Asset balances held in the MFI's balance sheet which are not booked in the customers' name but which nevertheless relate to customers' funds (eg funds that are awaiting investment, transfer or settlement).
Syndicated loan	Loan in which several institutions participate as lenders. Usually one institution acts as the lead manager.
Tail reporter	Reporters with reduced reporting requirements. Balance sheet data collection must cover at least 95% of MFI sector's total balace sheet. In practice, derogations have been granted to MFIs with balance sheet total of EUR 200 million or less. MFIs in the 'tail' are checked annually.
Tail reporting	Reduced reporting. Quarterly RATI reporting of a small MFI that has been granted derogation from full reporting requirements.
Technical record	Record that begins the file, batch record used for reporting eg information on data provider.
TOL 2008	Statistics Finland's Standard Industrial Classification. Valid classification for the grouping of similar activities into activity categories. In practice, the system classifies into different categories places of business such as factories, shops, offices and repair shops (Code lists 31 and 31b).
Transaction (code)	RATI reporting includes data on stocks (S), flows (F), values of new business on loans and deposits (N), values of new drawdowns (D), repo sales (RS) and repo purchases (RB), collectively assessed impairments (IL), and derivatives net payments to foreign contracting parties (DT) and from foreign contracting parties (DF) (Code list 6).
Transaction period	Field in LD record in which the tail reporter reports the month in which securitisation, loan acquisition or sale occurred.
Transferable overnight deposits	Deposits withdrawable in cash and directly transferable on demand to perform payments to another economic agent.
TYVI	Electronic client service through which undertakings can report data to authorities. See DCS operator.
Umbrella	Credit limit that allows the customer to draw loans on several types of loan

contract	accounts up to a certain maximum amount applying to all loan accounts
	together.
Underlying	Share, index, interest, currency, commodity or something else that can be
	bought or sold on the basis of a derivative (option, forward contract).
Validation	Checking of data in accordance with record structure.
(rule)	
Valuation change	See Revaluation adjustment.
Venture capital	Fund that offers shares for subscription and invests the proceeds primarily in
fund	growth companies for possible later listing or sale. Fund shares are not
	redeemed; instead they are sold in the secondary market.
VIRATI	Collaboration between the Financial Supervisory Authority, Bank of Finland
	and Statistics Finland for the harmonisation and development of data contents,
	classifications and reporting system tools used in the reporting of statistical data
	to authorities.
	http://www.tilastokeskus.fi/tup/virati/index_en.html
VPN secured	VPN (Virtual Private Network). Data transmission method that enables the
FTP	linking of networks of two undertakings via a public network, to form a virtual
	private secure network.
Writer	Seller of a derivative contract.
X identifier	X identifier corresponds to business ID and is granted to a foreign entity for
	business identification purposes.
YTJ	Abbreviation for Yritys- ja yhteisötietojärjestelmä. The Finnish Business
	Information System.
	http://www.ytj.fi/