DATA COLLECTION ON OTHER FINANCIAL INSTITUTIONS (OFI)

RECORD STRUCTURE

Version 1.0

Valid from: December 2020–
Reporting period concerned

Published: 13 January 2020

Used: 1 January 2021–
Validations based on the record structure applied in the DCS2 service.

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Version	Date	Valid from	Revisions
1.0	13 January 2020	1 January 2021	First version of record structure.

CONTENTS

1 INTRODUCTION

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

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

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2 SUBMISSION OF DATA TO THE BANK OF FINLAND

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

2.1 DCS data transfer

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

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

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

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

2.2 Testing

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

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3 REPORT FILE

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

3.1 Naming of file

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

OFI_<YYYY>A01_<Data provider's VAT number>_<Reporter's VAT number>_<time stamp>.CSV.

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

Example: December 2020 OFI report:
OFI_2020M12_FI12345678_FI01234562_20210129123456.CSV

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Department

3.2 File structure

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

A file comprises one batch record (000 record); zero or several loan and deposit records (LD record), general content records (REST record), security-by-security records (SBS record) and one balance sheet record (BS record).

The first record of the file is always the batch record.
The sequence of the records other than the batch record does not matter.
The following table shows the different record types and their identifiers.

Records in the file

Record	Record type (first field)	Usage	Number of fields
Technical batch record	000	Technical record that begins the file	1
Balance sheet record	BS	Balance sheet total ant other totals	1
Content record	LD	Loan and deposit record	0...N
Content record	REST	General content record	0...N
Content record	SBS	Security-by-security record	0...N

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

4 RECORD DESCRIPTIONS

The following general rules apply to the records:
- Fields are separated from each other with a semicolon (ASCII 59). There is no semicolon after the last field of the row.
- The contents of record fields may not contain quotation marks, CR (*Carriage Return*) or LF (*Line Feed*) characters. The CR-LF character pair is added to the last row of the file.
- Records are separated from each other with the CR-LF character pair.
- Alphanumeric fields are demarcated with quotation marks. Quotation marks are not counted in the reported length of the field.
- Decimals, if any, of numeric values are separated with a comma.
- Numeric fields shall only include a negative sign.

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

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

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

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

If a code list or more than one code list are mentioned in connection with a field, the value entered in the field must be from one of the code lists provided (for example, country code can be chosen from ISO 3166 country list or international organisations code list).

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

4.1 Batch record (000)

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

4.1.1 Record fields and validations

Sequence	Field	Code list	Form	Rule	Left-hand side	Operator	Right-hand side
01	**Record type** "000" = Batch record	1. Record type	Char(3)	001	Value of field 1	=	"000"
02	**Type of data provider's identifier** Valid VAT number of data providers operating in Finland.	3. Type of identifier	Char(1)	001	Value of field 2	=	"A"
03	**Data provider's identifier** Valid VAT number of data providers operating in Finland without hyphen in format FINNNNNNNN.		Char(3), VarChar(20)	001	Value of field 3	<>	null
				002	IF the value of field 2 (Type of data provider's identifier) is "A", THEN the value of field 3	=	Valid VAT number in format FINNNNNNNN
04	**Survey code**		Char(4)	001	Value of field 4	=	"OFI"
05	**Data type** "N"= Test file, not transmitted to the Bank of Finland (used both in the test and production environment) "T" = Test data; transmitted to the Bank of Finland (used in the test environment) "P" = Production data (used in the production environment)	2. Data type	Char(1)	001	Value of field 5	=	Mandatory

06	**Reporting period**		Char(7)	001	Value of field 6	=	in format <YYYY>M<MM>
				002	Value of field 6	=	Part of the file name OFI_<YYYY>M<MM>_<Data provider's VAT number>_<Reporter's VAT number>_<time stamp>.CSV.
07	**Creation date and time**		Char(14)	001	Value of field 7	in format	<YYYY><MM><DD><HH><MM><SS>
	Date and time at which report was created in format <YYYY><MM><DD><HH><MM><SS>			002	Value of field 7	=	Part of the file name OFI_<YYYY>A01_<Data provider's VAT number>_<Reporter's VAT number>_<time stamp>.CSV.
08	**Number of rows**		Number(7)	001	Value of field 8	=	(Matches) the number of rows in the report.
09	**Reporter's comment**		Varchar(500)				

4.1.2 Examples

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

```
"000";"A";"FI12345671";"OFI";"P";"2020M12";"20210129123456";122;"Test report"
```

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

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

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Department

4.2 Loan and deposit record LD

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

4.2.1 Record fields and validations

Group	Sequence	Field	Code list	Form	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1 Record type	Char(2)	001	Value of field 1	=	"LD"
Data on reporter	02	**Type of reporter's identifier** Type of identifier, always "A" = VAT number	3: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Financial institution's VAT number without hyphen in format FINNNNNNNN.		Char(8)	001	Value of field 3	in format	"FINNNNNNNN"
Item classifications	04	**Allocation of balance sheet items** "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	Mandatory
	05	**Transaction** "S" = Stock "F" = Flow "D" = New drawdown	6: Transaction	Varchar(3)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", THEN the value of field 5	=	"S", "F" or "D"
					002	IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 5	=	"S"
					003	IF the value of field 4 (Allocation of balance sheet items) is "O",	=	"S" or "F"

Financial Stability and Statistics
Department

						THEN the value of field 5		
	06	Reserved			001	Value of field 6	=	null
	07	**Instrument** "223" = Promissory notes (non-marketable) "224" = Repos "41" = Money market promissory notes (non-marketable) "42" = Revolving loans (outstanding amounts) "43" = Overdrafts "44" = Extended credit card credit "45" = Convenience credit card credit "46" = Reverse repos "47211" = Financial leases "47311" = Factoring "47319" = Other trade receivables "4791" = Remaining loans	8: Instrument classification	Varchar(5)	001	Value of field 7	=	Mandatory
					002	IF the value of field 4 (Allocation of balance sheet items) is "A" OR " O", THEN the value of field 7	begins with	"4"
					003	IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 7	begins with	"22"
					004	IF the value of field 5 (Transaction) is "D", THEN the value of field 7	does not belong in the group	"42", "43", "44", "45"
	08	Reserved			001	Value of field 8	=	null
Securitisation and loan transfers	09	**Securitisation and loan transfers**	20: Loan transfers	Char(2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A"	=	"SR"; "SL", "LS" or "LA"

		"SR" = Securitised loan (loan servicing) "SL" = Securitised loan (no loan servicing) "SS" = Outstanding amount of loan securitised and serviced "LS" = Loan sale "LA" = Loan acquisition "LH" = Outstanding amount of loan sold and serviced "LI" = Intermediated loan				OR "O", AND the value of field 5 (Transaction) is "F", THEN the value of field 9		
					002	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "S", THEN the value of field 9	=	null, "LH" or "SS"
					003	IF the value of field 4 (Allocation of balance sheet items) is "S", AND the value of field 5 (Transaction) is "S", THEN the value of field 9	=	"LI", "SS" or "LH"
					004	OTHERWISE, the value of field 9	=	null
	10	**Transaction period** Month relating to securitisation and loan acquisitions and sales		Char(7)	001	IF the value of field 9 is given, THEN the value of field 10	in format	\<YYYY\>M\<MM\>
					002	IF the value of field 5 (Transaction) is "F", THEN the value of field 10	=	Mandatory
					003	OTHERWISE, the value of field 10	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Reserved			001	Value of field 12	=	null

Financial Stability and Statistics
Department

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

						OR "O", AND the value of field 5 (Transaction) is "S" OR "F", AND the value of field 7 (Instrument) is "43", "44" or "45", AND the value of field 19 (Sector) begins with the value "14", THEN the value of field 13			
					005	IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "F", AND the value of field 7 (Instrument) is "42", AND the value of field 19 (Sector) begins with the value "14", THEN the value of field 13	=	"P" or "O"
					006	IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "F", AND the value of field 7 (Instrument) is "42", "43, "44" OR "45", AND the value of field 19 (Sector) is "15",	=	"O"

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

Data on counterparty								
						(Transaction) is "S", AND the value of field 19 (Sector) is "121" OR begins with the value "13", "14" or is "15", THEN the value of field 14		
	15	Reserved			001	Value of field 15	=	null
	16	**Collateral** "U" = Uncollateralised "D" = Collateral deficit "M" = Mortgages and real estate collateral (>= 100 %) "P" = Mortgages and real estate collateral (< 100 %) "O" =Other collateral "G" = Guarantee	18: Collateral	Char(1)	001	IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "D", AND the value of field 9 (Securitisation and loan transfers) is "null", "LH", "SS" or "LI" AND the value of field 19 (Sector) begins with the value "11", "14" or is "15", THEN the value of field 16	=	Mandatory
	17	**Internal identifier** Unchangeable code for identification of the reported item		Varchar(100)				
	18	Reserved			001	Value of field 18	=	null
Data on counterparty	19	**Sector** Sector code of the counterparty of the item in accordance with the year 2012 sectoral classification of Statistics Finland without the "S" prefix.	11: Sector	Varchar(5)	001	Value of field 19	=	Mandatory
					002	IF the value of field 24 (Country code) is	<>	"1314" OR "1312"

							"FI", THEN the value of field 19
					003	IF the value of field 24 (Country code) <> "F", THEN the value of field 19	<>	"13141" OR "13149"
					004	IF the value of field 14 (Intra-group items) is "C" OR "P", THEN the value of field 19	<>	begins with "121" or "13", begins with "14" or is "15"
20	Reserved				001	Value of field 20	=	null
21	Reserved				001	Value of field 21	=	null
22	Reserved				001	Value of field 22	=	null
23	**Sector** Sector code of the counterparty of the item	31: Sector	Varchar(5)		001	IF the value of field 4 (Allocation of balance sheet items) is "A" OR " O", AND the value of field 5 (Transaction) is "S" OR "D", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" or "null", AND the value of field 19 (Sector) begins with the value "11" or is "141", THEN the value of field 23	=	Mandatory
					002	OTHERWISE, the value of field 23	=	null or begins with 00
24	**Country code** Country code of the counterparty of the item in accordance with the ISO 3166 standard or list of international organisations	9: Country, ISO 3166 9b: International organisations	Varchar(5)		001	Value of field 24	=	Mandatory

Financial Stability and Statistics
Department

Counterparty data related to securitisation and loan transfers	25	**Sector (securitisation and loan transfers)** Sector code of the counterparty of securitisation or loan transfer in accordance with the year 2012 sectoral classification of Statistics Finland.	11: Sector	Varchar(5)	001	IF the value of field 5 (Transaction) is "F", AND the value of field 09 (Securitisation and loan transfers) is "SR", "SL", "LS", or "LA" THEN the value of field 25	=	Mandatory
					002	IF the value of field 4 (Allocation of balance sheet items) is "A" or "O", AND the value of field 5 (Transaction) is "S", AND the value of field 9 (Securitisation and loan transfers) is "SS" or "LH", THEN the value of field 25	=	Mandatory
					003	IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "S", AND the value of field 9 (Securitisation and loan transfers) is "LH", AND the value of field 27 (Counterparty's home country (securitisation and loan transfers)) is "FI", THEN the value of field 25	<>	121 or begins with 122
					004	OTHERWISE, the value of field 25	=	null

					005	IF the value of field 25 is given AND the value of field 27 (Counterparty's home country (securitisation and loan transfers)) is "FI", then the value of field 25	<>	"1314" OR "1312"
					006	IF the value of field 25 is given AND the value of field 27 (Counterparty's home country (securitisation and loan transfers)) <> "FI", then the value of field 25	<>	"13141" OR "13149"
	26	Reserved			001	Value of field 26	=	null
	27	**Counterparty's home country (securitisation and loan transfers)** Home code of the counterparty of the securitised, transferred or intermediated item in accordance with the ISO 3166 standard or list of international organisations	9: Country, ISO3166 9b: International organisations	Varchar(5)	001	IF the value of field 09 (Securitisation and loan transfers) is given, THEN the value of field 27	=	Mandatory
					002	OTHERWISE, the value of field 27	=	null
	28	Reserved			001	Value of field 28	=	null
	29	Reserved			001	Value of field 29	=	null
	30	Reserved			001	Value of field 30	=	null
Volume and price data	31	**Conversion currency ISO 4217** ISO 4217 ISO 4217 code of the currency in which book value (field 32) is reported.	10: Currency 10C: Currencies (removed)	Char(3)	001	Value of field 31	=	Mandatory

	32	**Book value** Book value of the loan or deposit in euros rounded to two decimals.		Number(20.2)	001	Value of field 32	=	Mandatory
	33	**Book value currency** ISO 4217 code of the currency in which book value (field 32) is reported. The currency of value is always "EUR".	10: Currency (ISO 4127)	Char(3)	001	Value of field 33	=	"EUR"
	34	**Book value, excl. non-performing stock**		Number(20.2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" or "null", THEN the value of field 34	=	Mandatory
					002	IF the value of field 32 (Book value) >= 0, AND if the value of field 34 (Book value, excl. non-performing stock) is given, then the value of the field 34	<=	Value of LD record field 32 (Book value)
					003	OTHERWISE, the value of field 34	=	null
	35	**Annualised agreed rate (%)**		Number(6.2)	001	IF the value of field 5 (Transaction) is "S" or "D", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" OR "null", THEN the value of field 35	=	Mandatory

					002	Value of field 35	<	1000
	36	**Annual percentage rate of charge (%)**		Number(6.2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "D", AND the value of field 13 (Purpose of loan) is "V" or "P", AND the value of field 19 (Sector) begins with the value "14", THEN the value of field 36	=	Mandatory
					002	If the value of field 36 is given	<	1000
					003	OTHERWISE, the value of field 36	=	null
	37	**Interest payable**		Number(20.2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A" OR " L", AND the value of field 5 (Transaction) is "S", THEN the value of field 37	=	Mandatory
					002	OTHERWISE, the value of field 37	=	null
	38	Reserved			001	Value of LD record field 38	=	null
Data on firm size	39	**Firm size** "4" = Large firm "3" = Medium-sized firm "2" = Small firm "1" = Micro firm "0" = Undefined	x Firm size	Varchar(1)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "D", AND the value of field 19 (Sector) begins with the value "11",	=	Mandatory

						THEN the value of field 45		
					002	OTHERWISE, the value of field 39	=	null
	40	Reserved			001	Value of LD record field 40	=	null
	41	**Interest rate linkage** "E" = Euribor rates "R" = Internal interest rates "F" = Fixed rates "I" = Index or derivative "O" = Other interest rates	23: Interest rate linkage	Char(1)	001	IF the value of field 4 (Allocation of balance sheet items) is "A" OR "O", AND the value of field 5 (Transaction) is "S" OR "D", AND the value of field 9 (Securitisation and loan transfers) is "LI", "SS", "LH" or "null", THEN the value of field 41	=	Mandatory
	42	**Initial period of fixation** "1" = Floating rate and up to 1 month "2" = Over 1 month and up to 3 months "31" = Over 3 month and up to 6 months "32" = Over 6 month and up to 12 months "4" = Over 1 year and up to 3 years "5" = Over 3 years and up to 5 years "6" = Over 5 years and up to 10 years "7" = Over 10 years	24: Period of fixation (initial)	Varchar(2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "D", AND the value of field 19 (Sector) begins with the value "11", "14" or is "15", THEN the value of field 42	=	Mandatory
					002	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field	=	"1", "2", "31" or "32"

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

						"42, "43", "44" or "45", THEN the value of field 43		
	44	Reserved			001	Value of LD record field 44	=	null
	45	Reserved			001	Value of LD record field 45	=	null
	46	Reserved			001	Value of LD record field 46	=	null
Loan losses and impairments	47	**Individual loan losses and impairments** Report loan losses and impairments on loans, securitised loans and other loan transfers. Report loan losses and impairments with a minus sign and reversals of collective loan losses without a minus sign.		Number(20.2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A" OR " O" AND the value of field 5 (Transaction) is "S", THEN the value of field 47	=	Mandatory
					002	OTHERWISE, the value of field 47	=	null

4.2.2 Examples

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

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

Financial Stability and Statistics
Department

4.3 Content record REST

4.3.1 Record fields and validations

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

Group	Seque nce	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
	1	**Record type** "REST" = General content record	1: Record type	Char(4)	001	Value of field 1	=	"REST"
Data on reporter	2	**Type of reporter's identifier** Type of identifier, always "A" = VAT number	3: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	3	**Reporter's identifier** Business ID of the financial institution in format NNNNNNNN without the hyphen		Char(8)	001	Value of field 3	in format	"FINNNNNNNN"
Item classificatio ns	4	**Allocation of balance sheet items** "A" = Asset "L" = Liability	5: Allocation of balance sheet items	Char(1)	001	Value of field 4	=	Mandatory
	5	**Transaction** "S" = Stock "F" = Flow	6: Transactio n	Varchar(2)	001	Value of field 5	=	"S" or "F"
	6	Reserved			001	Value of field 6	=	null
	7	**Instrument** "21" = Currency "34" = Derivatives "711" = Interest reconciliation item (unallocated interest payable) "712" = Amounts receivable / payable in respect of transit items "713" = Receivables on disposals of securities / Accounts payable on securities "714" = Short sale	8: Instrument	Varchar(3)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "S", THEN the value of field 7	=	"21", "34", "711", "712", "713", "714", "719" or "82"

Group	Se que nce	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
		"719" = Other items "81" = Other capital and reserves "82" = Fixed assets						
					002	IF the value of field 4 (Allocation of balance sheet items) is "L", AND the value of field 5 (Transaction) is "S", THEN the value of field 7	belongs in the group	"34", "711", "712", "713", "714", "719" or "81"
	8	Reserved			001	Value of field 8	=	null
	9	Reserved			001	Value of field 9	=	null
Data on counterparty	10	**Intra-group items** Report whether the counterparty of an on-balance-sheet loan is the parent company or another company within the same group. "P" = Parent company "O" = Other group company than parent company "M" = Non-group company	16: Intra-group items	Char(1)	001	IF the value of field 5 (Allocation of balance sheet items) is "S", AND the value of field 7 (Instrument) is "34", THEN the value of field 10	=	Mandatory
					002	IF the value of field 5 (Allocation of balance sheet items) is "S", AND the value of field 7 (Instrument) is "34", and the value of field 12 (Sector) is "121" or begins with the values "13" or "14", THEN the value of field 10	=	"M"
					003	OTHERWISE, the value of field 10	=	null
	11	**Internal identifier**		Varchar(100)				
	12	**Sector**	11: Sector	Varchar(5)	001	IF the value of field 7 (Instrument) is "21", "81" or	=	null

Financial Stability and Statistics
Department

Group	Se que nce	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
		Sector code of the counterparty of the item in accordance with the year 2012 sectoral classification of Statistics Finland.				"82", THEN the value of field 12		
					002	OTHERWISE, the value of field 12	belongs in the group	Code list 11 or null
					003	IF the value of field 12 (Sector) is given, AND the value of field 13 (Country code) is "FI", THEN the value of field 12	<>	"1314" or "1312"
					004	IF the value of field 12 (Sector) is given, AND the value of field 13 (Country code) <> "FI", THEN the value of field 12	<>	"13141" or "13149"
					005	IF the value of field 5 (Transaction) is "F", AND the value of field 7 (Instrument) is "34", THEN the value of field 12	=	null
	13	**Country code** Home country of the counterparty of the item in accordance with the ISO 3166 standard or list of international organisations.	9: Country 9b: Intl. org. 9c: Unknown country	Varchar(5)	001	IF the value of field 7 (Instrument) is "21", "81" or "82", THEN the value of field 13	=	null
					002	OTHERWISE, the value of field 13	belongs in the group	Code list 9, 9b or 9c
	14	Reserved			001	Value of field 14	=	null
Volume and price data	15	**Conversion currency ISO 4217**	10: Currency	Char(3)	001	IF the value of field 5 (Transaction) is "S", AND the value of field 7	belongs in the group	Code list 10 or "UUU"

Group	Se que nce	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
		ISO 4217 code of the currency from which book value (field 34) was converted.	10b: Unknown currency, 10c: Currencies (removed)			(Instrument) is "34", "711", "712", "713", "714" OR "719", THEN the value of field 15		
					002	IF the value of field 7 (Instrument) is "21", THEN the value of field 15	belongs in the group	"EUR" or 10b: "003"
					003	IF the value of field 5 (Transaction) is "S", AND the value of field 7 (Instrument) is "81" OR "82", THEN the value of field 15	=	null
					004	IF the value of field 5 (Transaction) is "F", AND the value of field 7 (Instrument) is "34", THEN the value of field 15	=	null
	16	**Book value** Total book value of the instrument reported in EUR and rounded to two decimal places.		Number(20.2)	001	Value of field 16 (Book value)	=	Mandatory
					002	IF the value of field 7 (Instrument) is "21" OR "82", THEN the value of field 16	>	0
	17	**Book value currency** ISO 4217 code of the currency in which book value (field 16) is reported. The currency of value is always "EUR".		Char(3)	001	Value of field 17	=	"EUR"

Financial Stability and Statistics
Department

4.3.2 Examples

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

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

Financial Stability and Statistics
Department

Version 1.0 (13 January
2020)

4.4 Security-by-security record SBS

4.4.1 Record fields and validations

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

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

Financial Stability and Statistics
Department

Version 1.0 (13 January
2020)

Group	Sequence	Field	Code list	Structure		Left-hand side	Operator	Right-hand side
					003	IF the value of field 4 (Allocation of balance sheet items) is "A" or " L", THEN the value of field 5	=	"S"
	6	**Instrument** "33" = Debt securities "511" = Quoted shares "512" = Unquoted shares "513" = Other equity "52" = Fund shares	8: Instrument	Varchar(3)	001	Value of field 6	=	Mandatory
					002	Value of field 6	belongs in the group	"33", "511", "513" or "52"
					003	IF the value of field 4 (Allocation of balance sheet items) is "L", THEN the value of field 6	<>	"52"
					004	IF the value of field 5 (Transaction) is "LB", THEN the value of field 6	=	"33"
	7	Reserved			001	Value of field 7	=	null
Instrument identifiers	8	**Internal identifier** Unchangeable code for identification of the reported security		Varchar(100)	001	Value of field 8	=	Mandatory
	9	**ISIN code** ISIN code under ISO 6166.		Char(12)	001	Value of field 9 (ISIN code)	=	Valid ISIN code
	10	Reserved			001	Value of field 10	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Reserved			001	Value of field 12	=	null
Data on quantity and price	13	**Number** Quantity of instrument		Number(24.6)	001	IF the value of field 6 (Instrument) is "33", THEN the value of field 13	=	null
					002	IF the value of field 4 (Allocation of balance sheet items) is "O", AND the value of field 5 (Transaction) is "SH", AND the value of field 6	<	0

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

Financial Stability and Statistics
Department

Version 1.0 (13 January
2020)

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

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

Financial Stability and Statistics
Department

Version 1.0 (13 January
2020)

Group	Sequence	Field	Code list	Structure		Left-hand side	Operator	Right-hand side
Direct investments and dividends	22	**Direct investment** Report whether the share or equity held is a direct investment "Y" = Yes "N" = No		Char(1)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 5 (Transaction) is "S", AND the value of field 6 (Instrument) begins with the value "51", THEN the value of field 22	=	"Y" or "N"
					002	OTHERWISE, the value of field 22	=	null
	23	**Dividends** Dividends and other profit distributions received from abroad and paid abroad		Number(20,2)	001	IF the value of field 4 (Allocation of balance sheet items) is "A", AND the value of field 6 (Instrument) begins with the value "5", AND the value of field 9 (ISIN code) has not been given, AND the value of field 40 (Issuer's home country) <> "FI", THEN the value of field 23	>=	0
					002	iF the value of field 4 (Allocation of balance sheet items) is "L", AND the value of field 6 (Instrument) begins with the value "5", AND the value of field 9 (ISIN code) has not been given, THEN the value of field 23	>=	0
					003	OTHERWISE, the value of field 23	=	null or >0
	24	**Dividend currency**		Char(3)	001	IF the value of field 23 (Dividends) is given, THEN the value of field 24	=	"EUR"
					002	OTHERWISE, the value of field 24	=	null
	25	Reserved			001	Value of field 25	=	null
	26	Reserved			001	Value of field 26	=	null
	27	Reserved			001	Value of field 27	=	null
Data on counterparty (short sales)	28	**Counterparty's sector**	11: Sector	Varchar(5)	001	IF the value of field 5 (Transaction) is "SH", THEN the value of field 28	=	Mandatory

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

Financial Stability and Statistics
Department

Version 1.0 (13 January
2020)

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

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

Financial Stability and Statistics
Department

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

4.4.2 Examples

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

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

Financial Stability and Statistics
Department

Version 1.0 (13 January
2020)

4.5 Balance sheet record BS

4.5.1 Record fields and validations

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

	Seque nce	Field	Code list	Form	Rule	Left-hand side	Operator	Right-hand side
	01	**Record type**	1 Record type	Char(2)	001	Value of field 1	=	"BS"
Data on reporter	02	**Type of reporter's identifier** "A" = VAT number	3: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Financial institution's "A" = VAT number		Char(8)	001	Value of field 3	in format	"FINNNNNNNN"
	04	**Reporting frequency**	4: Reporting frequency	Char(1)	001	Value of field 4 belongs	in the group	"Q" or "A"
Item classificatio ns	05	**Reporter's name**		Varchar(100)	001	Value of field 5	=	Mandatory
	06	Reserved			001	Value of field 6	=	null
	07	Reserved			001	Value of field 7	=	null
	08	Reserved			001	Value of field 8	=	null
	09	Reserved			001	Value of field 9	=	null
	10	Reserved			001	Value of field 10	=	null
	11	Reserved			001	Value of field 11	=	null
	12	Reserved			001	Value of field 12	=	null
	13	Reserved			001	Value of field 13	=	null
Balance sheet total	14	**Total assets**		Number(20.2)	001	Value of field 14	>	0
					002	Value of field 14	=	The value must correspond at a precision of EUR5,000

Seque nce	Field	Code list	Form	Rule	Left-hand side	Operator	Right-hand side
							(+/-) to the sum of both reported assets and liabilities.

4.5.2 Examples

"BS";"A";"FI12345671";"Q";"ABCOY";;;;;;;;123456000

4.6 Report-level validation rules

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

4.6.1 General

Rule MURA.ALL.R1:
A report may only include the records of one (1) reporter. Report records (LD, REST, SBS, BS) must always have the same reporter's valid "A" = VAT code in the Reporter's identifier field (field 3).

Rule MURA.ALL.R2:
The report must include at least the 000 batch record and BS balance sheet record.

4.6.2 SBS records

Rule MURA.SBS.R1:
- The same combination of the SIN code (field 9) and Allocation of balance sheet items (field 4) always has the same values in the following fields, if data is entered in them:
  - Instrument (field 6)

- Capital certainty (field 12)
- Type of issuer's identifier (field 36)
- Issuer's identifier (field 37)
- Issuer's name (field 38)
- Issuer's sector (field 39)
- Issuer's country of origin (field 40)

Rule MURA.SBS.R2:
 - The same combination of the Internal identifier code (field 8) and Allocation of balance sheet items (field 4) always
has the same values in the following fields, if data is entered in them:
- Instrument (field 6)
- ISIN code (field 9)
- Capital certainty (field 12)
- Type of issuer's identifier (field 36)
- Issuer's identifier (field 37)
- Issuer's name (field 38)
- Issuer's sector (field 39)
- Issuer's country of origin (field 40)

Rule MURA.SBS.R3:
- Security-by-security records can be divided into several rows in assets (A) and off-balance sheet items (O)
according to the allocation of balance sheet items, transaction, nominal value and classification according to recognition
in financial statements. There can be only one SBS record in the file with the same combination of the following fields:
- Reporter's identifier (field 3)
- Allocation of balance sheet items (field 4), which takes the value "A" or "O"
- Transaction (field 5)
- Internal identifier (field 8)
- Nominal value currency (field 15).

Rule MURA.SBS.R4:

- On the liabilities side (L), security-by-security records can be divided into several rows according to classification according to recognition in financial statements, and country of issuance. There can be only one SBS record in the file with the same combination of the following fields:
- Reporter's identifier (field 3)
- Allocation of balance sheet items (field 4), which takes the value "L"
- Internal identifier (field 8)
- Nominal value currency (field 15)
- Classification according to recognition in financial statements (field 18).

4.6.3 Balance sheet check

Rule MURA.BS.R1 (Assets)
Rule MURA.BS.R2 (Liabilities)

- The sum of balance sheet data[1] reported in LD, SBS and REST records must correspond to item "BALANCE SHEET TOTAL" reported in the BS record (field 14) as presented in the table below. Assets and liabilities are both summed up separately. Asset and liability items must correspond the "BALANCE SHEET TOTAL" reported in BS record to the accuracy of EUR 5,000 (+/-).

Reported item:	Instruments included in the balance sheet and reported in the records
Record code:	Indicates the record in which the instruments concerned are reported.
Instrument:	Classification code of the instrument included in the balance sheet.
Allocation of balance sheet items:	A = Asset and L = Liability
Transaction:	S = Stock data
Operator:	Indicates which data must be summed up.

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

Financial Stability and Statistics Department

Version 1.0 (13 January 2020)

Rule MURA.BS.R1 (Assets)

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

Rule MURA.BS.R2 (Liabilities)

	Reported item	Record code	Instru-ment	Assets liabilities	Trans-action	Sector	Fields to be summed up			Operator
10	BALANCE SHEET TOTAL, LIABILITIES	BS					Balance sheet total (field 14)			
11	Deposits (wide)						Book value (field 32)			
	Promissory notes (non-marketable)	LD	223	L	S	Total	X			+
	Repos	LD	224	L	S	Total	X			+
12	Debt securities	SBS	33	L	S	Total	Market value (clean) (field 19)			+
13	Capital and reserves						Market value (dirty) (field 16)		Book value (field 16)	
	Quoted shares	SBS	511	L	S	Total	X			+
	Unquoted shares	SBS	512	L	S	Total	X			+
	Other equity	SBS	513	L	S	Total	X			+
	Investment fund shares	REST	81	L	S	Total			X	+
14	Other liabilities						Book value (field 16)	Market value (dirty) (field 16) - Market value (clean) (field 19)	Interest payable (field 37)	
	Interest reconciliation item (unallocated interest payable)	REST	711	L	S	Total	X			+
	Amounts payable in respect of transit items	REST	712	L	S	Total	X			+
	Accounts payable on securities	REST	713	L	S	Total	X			+
	Short sale	REST	714	L	S	Total	X			+
	Other items	REST	719	L	S	Total	X			+
	Promissory notes (non-marketable)	LD	223	L	S	Total			X	+
	Repos	LD	224	L	S	Total			X	+
	Debt securities	SBS	33	L	S	Total		X		+
15	Derivatives	REST	34	L	S	Total	Book value (field 16)			
16	BALANCE SHEET TOTAL, LIABILITIES						=11+12+13+14+15			=
	DIFFERENCE						=10-16			