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Description of machine-language data transmission of CSV format reports (VIRATI and VAKRA) Version 4.0.0 (18.9.2023)

Datasets (System codes):

R, S, V, RVA, MA, MJ, MU, MV,
VA, VB, VC, VD, VE, VF, VG, VJ, VK, VL, VM, VN, VO, VP,
KA, KB, KP, KT, FA, FT, VQ, LTC, VS, RA, VT

Change History

Version	Date	Change description
1.0.0	28.3.2019	First version
2.0.0	30.6.2022	Second version. Record format descriptions and file naming are updated. File appearance is updated. MOK references were deleted. The following datasets were deleted: V, VH, VI, JM, ML and RWF. Description name was changed.
3.0.0	2.5.2023	Updated KP dataset (starting 30.9.2023) Note! KP01 now uses record format 1.
4.0.0	18.9.2023	Added file naming examples to section 5. File format 6 has been removed. Note! RA08 now uses record format 1.

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1 General

These instructions apply to the generation of a reporting file in electronic form and to its submission to the Financial Supervisory Authority's (FIN-FSA) new Reporting System.

Table 1 below shows the various system codes and datasets to be reported:

Table 1

System code	Dataset	Record format	Reporting frequency	Starting date
R	Interest rate risk	2 and Header=8	Quarterly	31.3.2014
S	State of the banking system	Header=8 S01F=1	Quarterly	31.3.2014
RVA	Capital adequacy of financial and insurance conglomerates	RVA1=1 RVA2=3 Header=8	Quarterly	31.3.2016
MA	Payment institution TATU	1 and Header=8	Annually (28 Feb)	1.1.2011
MJ	Lending and non-performing assets	1 and Header=8	Semi-annually (28 Feb and 31 Aug)	1.1.2011
MU	Large exposures	3 and Header=8	Semi-annually (28 Feb and 31 Aug)	1.1.2011
MV	Own funds and capital adequacy (CA)	1 and Header=8	Annually (28 Feb)	1.1.2011
VA	Income statement and balance sheet	1 and Header=8	Annually	1.4.2011
VB	Supplementary schedules to the financial statements	1 and Header=8	Annually	1.4.2011
VC	Key figures	1 and Header=8	Quarterly	1.4.2011
VD	Solvency	1 and Header=8	Quarterly	1.4.2011
VE	Technical provisions	1 and Header=8	Annually	1.4.2011
VF	Assets covering technical provisions	1 and Header=8	Quarterly	1.4.2011
VG	Investments by insurance institutions	Other=1 VG03=2 Header=8	Quarterly	1.4.2011
VJ	Analysis of workers' compensation insurance	1 and Header=8	Annually	1.4.2011
VK	Survey of life insurance company's insurance operations	1 and Header=8	Annually	1.4.2011
VL	Enquiry of pension funds	1 and Header=8	Annually	1.4.2011
VM	Statistical data on insurance companies	1 and Header=8	Annually	1.4.2011
VN	Payment survey of motor insurance	1 and Header=8	Annually	1.4.2011

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System code	Dataset	Record format	Reporting frequency	Starting date
VO	Semi-annual data on pension insurance	Other=1 VO02e and VO02f =3 Header=8	Semi-annually	1.4.2011
VP	Survey of employee pension insurance operations	1 and Header=8	Annually	1.4.2011
KA	Sickness funds TATU	1 and Header=8	Annually	31.12.2011
KB	Unemployment funds TATU	1 and Header=8	Annually	31.12.2011
KP	Report of mortgage banking activities	1 and Header=8	Quarterly	31.12.2012
KT	Unemployment funds statistical data	1 and Header=8	Monthly	1.10.2012
FA	Finrep templates(FA)	1 and Header=8	Quarterly	1.1.2014
FT	Finrep templates(FT)	1 and Header=8	Quarterly	1.1.2014
VQ	Insurance brokers reporting	VQ01=1 VQ02, VQ03 =3 and Header=8	Annually	31.12.2013
LTC	Housing loan LTV ratio	LTC01=3 and Header=8	Quarterly	30.9.2016
VS	Calculation of solvency limit and asset diversification in pension institutions	Other =1 VS05, VS07b, VS11, VS12 and VS13 =3 Header =8	Quarterly	1.7.2016
RA	Risk assesment questionnaire	1 and Header = 8	Annually	1.1.2018
VT	Patient insurance statistical survey	1 and Header = 8	Annually	31.12.2020

2 Reporting method

The file to be submitted consists of records. These records comprise fields, which are separated from each other with a semi-colon (;). Do not use a semi-colon at the end of the last record field. An empty field is indicated by two consecutive semi-colons (i.e. ;;). End each record with a carriage return and line feed (CR/LF) and use the UTF-8 character set.

The so-called Header record (record form 8) contains the reporter's contact information. The Header record is always the first record in a report.

The reporting currency is euro. Use whole amounts rounded to the nearest thousand euros and normal rounding, not truncation. Report percentages rounded to two decimal places, e.g. 12.25. Use a full stop (.) rather than a comma (,) for the decimal point. Amounts in the KA and KB datasets are to be reported to accuracy of one euro.

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3 Structure of the report file

Use the report file for reporting the values from the dataset forms. Every form value is to be reported as a separate record and the values sorted in ascending order by form, row and column (sorting key <form code | row code | column code>). Exceptions from the sorting order are described in each separate record format description. For example, a form comprising 10 lines and 10 columns should be recorded as 10 x 10 = 100 records in the report file if a value is reported for each cell. In addition to the value, the record should contain all the cell ID data, as shown in the record format descriptions.

4 Record formats

4.1 Record format 1

Forms requiring record format 1 as indicated in Table 1 should be reported using the record format set out in Table 2 below:

Table 2

Field	Data	Data format	Explanation / Example
1	System code	VARCHAR	e.g. M
2	Reporting institution category	VARCHAR(3)	e.g. 292
3	Reporting institution ID code type	VARCHAR(1)	1 = TK code 2 = Organisation registration number without the hyphen 3 = LEI code
4	Reporting institution ID code	VARCHAR	e.g. 1234567
5	Reporting date	VARCHAR(8)	yyyymmdd, e.g. 20050420
6	Date of data	VARCHAR(8)	yyyymmdd, e.g. 20050331
7	Length of reporting period	VARCHAR(3)	30 = Month 90 = Quarter, half year 365 = Year
8	Reporting code	VARCHAR(1)	1 = Original data 2 = Revised data
9	Form code	VARCHAR	e.g. M01
10	Row code	VARCHAR	e.g. 05
11	Row control digit	VARCHAR(1)	e.g. 5
12	Column code	VARCHAR	e.g. 05
13	Value	VARCHAR or DECIMAL	e.g. 103000
14	Reporting currency	VARCHAR(3)	EUR

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Field 1, System code

For dataset system codes, see Table 1.

Field 2, Reporting institution category

Reporting institution categories are used to describe groups of reporting institutions with a similar reporting obligation. For example, code 202 refers to deposit banks excluding foreign branches. A list of the reporting institution categories in the statistical reporting to the authorities is available on the FIN-FSA website at [Reporting - www.finanssivalvonta.fi](http://www.finanssivalvonta.fi).

Field 3, Reporting institution ID code type

Reporting institutions are primarily identified by LEI code. If a LEI code is not available, the reporting institution's Organisation Registration No is used if it exists, and the last alternative is the TK code.

Field 4, Reporting institution ID code

LEI is the official LEI ([Home – GLEIF](http://www.gleif.com)). Organisation Registration No. is submitted as 8 characters long without the hyphen separating the control digit. The TK code is always 7 characters long.

Field 5, Reporting date

The day on which the reporting institution has generated the data.

Field 6, Date of data

The date to which the data refer. In practice, this is the last day of the reporting period.

Field 7, Length of reporting period

The length of the reporting period is to be expressed in days. It depends on the dataset and is indicated in Table 1 as the reporting frequency: monthly = 30, quarterly and semi-annually = 90 and annually = 365.

Field 8, Reporting code

The reporting code indicates whether the data are being reported for the first time or whether older data are revised. When data are corrected, the entire file (including the correct records) should be redelivered as a correction file.

Field 9, Form code

For form codes, see the dataset forms.

Field 10, Row code

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For form row codes, see the dataset form templates as well as the Excel workbook sheets. Row codes are 2–10 characters long depending on the level of the row in the calculation hierarchy. Only 2 characters are necessary for the identification of the top level rows, 4 characters for the top level rows but one, etc.

Field 11, Row control digit

For row control digits, see the dataset form templates as well as the Excel workbook sheets. The row control digit is provided in a separate field after the row code. If control digits do not exist; report the field as “;”.

Field 12, Column code

For column codes, see the dataset form templates as well as the Excel workbook sheets. Like row codes, column codes may have initial zeros, which should also be reported.

Field 13, Value of the item in a certain column of a certain row

Field 14, Reporting currency

The reporting currency is euro. The reporting currency is also to be recorded after fields indicating pieces and percentages (EUR).

4.2 Record format 2

Forms requiring record format 2 as indicated in Table 1 should be reported using the record format set out in Table 3 below. Forms R and VG03 should be reported using this record format.

Table 3

Field	Data	Data format	Explanation / Example
1	System code	VARCHAR	R
2	Reporting institution category	VARCHAR(3)	e.g. 292
3	Reporting institution ID code type	VARCHAR(1)	1 = TK code 2 = Organisation registration number without the hyphen 3 = LEI code
4	Reporting institution ID code	VARCHAR	e.g. 1234567
5	Reporting date	VARCHAR(8)	yyyymmdd, e.g. 20050420
6	Date of data	VARCHAR(8)	yyyymmdd, e.g. 20050331
7	Length of reporting period	VARCHAR(3)	30 = Month 90 = Quarter, half year 365 = Year
8	Reporting code	VARCHAR(1)	1 = Original data 2 = Revised data

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9	Form code	VARCHAR	e.g. R03
10	Currency code/country code	VARCHAR(3)	ISO4217 currency code, E.g. USD or ISO 3166 country code, E.g. FI
11	Row code	VARCHAR	e.g. 05
12	Row control digit	VARCHAR(1)	e.g. 2
13	Column code	VARCHAR	e.g. 05
14	Value	VARCHAR or DECIMAL	e.g. 103000
15	Reporting currency	VARCHAR(3)	EUR

Field 10, Currency/country code

Use the 3-letter currency code of the ISO4217 standard.

Use the 2-letter country code according to the ISO3166 standard, e.g. FI, in Finrep.

Sorting order

As regards currency-related forms, the records should be sorted in ascending order using the sorting key <form code | currency code | row code | column code>.

Things to pay particular attention to when compiling files for Interest rate risk (R):

Control digits should not be used. Report the field as ”;”.

4.3 Record format 3

Forms requiring record format 3 as indicated in Table 1 should be reported using the record format set out in Table 4 below. So far forms RVA2, MU03, VO02e, VO02f, VQ02, VQ03, LTC01, VS05, VS07b, VS11, VS12 and VS13 should be reported using this record format.

Table 4

Field	Data	Data format	Explanation / Example
1	System code	VARCHAR	S, RV or MU
2	Reporting institution category	VARCHAR(3)	e.g. 204
3	ID code type of reporting institution in field 4	VARCHAR(1)	1 = TK code 2 = Organisation Registration No. 3 = LEI code
4	Reporting institution ID code	VARCHAR	e.g. 3800004
5	Reporting date	VARCHAR(8)	yyyymmdd, e.g. 20010714
6	Date of data	VARCHAR(8)	yyyymmdd, e.g. 20010630
7	Length of reporting period	VARCHAR(3)	30 = Month 90 = Quarter, half year

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			365 = Year
8	Reporting code	VARCHAR(1)	1 = Original data 2 = Revised data
9	Form code	VARCHAR	E.g. S01F
10	Business ID code type	VARCHAR(1)	1 = Org. Reg. No. 2 = Foundation Register No. (char(6)) 3 = Association Register No. (char(6)) 4 = Artificial code 5 = Personal identity number
11	Business ID code, usually Organisation Registration No.	VARCHAR(8)	e.g. 12345678
12	Business name	VARCHAR	e.g. Yritys Oy
13	Row/item code	VARCHAR	e.g. 05
14	Row control digit	VARCHAR(1)	Not used
15	Column code	VARCHAR	e.g. 05
16	Value	VARCHAR or DECIMAL	e.g. 103000 or 12.25 (percentage)
17	Reporting currency	VARCHAR(3)	EUR

Field 10, Business ID code type

Valid values are: in form RVA2 1; in form MU03 1 or 4; in forms VO02e and VO02f 4; in forms VQ02 and VQ03 1 or 4; in form LTC01 4; in forms VS05, VS07b, VS11, VS12 and VS13 4.

Field 11, Business ID code, usually Organisation Registration No.

Use the Organisation Registration No. provided by the tax authorities without the hyphen that normally separates the final control digit. Thus the format of the code is 99999999, or 8 characters, all of which are digits. Use other official codes (foundation register number, association register number) for companies that do not have an Organisation Registration No., or an (artificial) code provided by the reporting institution. Receiving authorities must be notified of any changes in business ID codes. Personal identity numbers are to be reported with the hyphen.

Field 12, Business name

In the case of corporate customers, enter the name of the company first, followed by qualifiers, such as Oy and Ky, indicating the company form. Thus, for example, a company whose official name is Oy Yritys Ab should be spelled Yritys Oy Ab.

Things to pay particular attention to when compiling a file from form MU03

Use 2-digit consecutive numbers as row codes (01, 02, ..., 10). *Control digits should not be used.*

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Things to pay particular attention to when compiling a file from forms VO02e and VO02f

Numbers 1 – 25 are used as Business ID code. *Control digits should not be used.*

Things to pay particular attention to when compiling a file from form LTC01

Numbers 1 – xx are used as Business ID code. *Control digits should not be used.*

Things to pay particular attention to when compiling a file from forms VS05, VS07b, VS11, VS12 and VS13

Numbers 1 – xx are used as Business ID code. *Control digits should not be used.*

4.4 Record format 8

Record format 8 concerns all datasets.

Table 9

Field	Data	Data format	Explanation / Example
1	System code	VARCHAR	VG
2	Reporting institution category	VARCHAR(3)	e.g. 410
3	Reporting institution ID code type	VARCHAR(1)	1 = TK code 2 = Organisation Registration No. 3 = LEI code
4	Reporting institution ID code	VARCHAR	e.g. 01234567
5	Reporting date	VARCHAR(8)	yyyymmdd, e.g. 20060714
6	Date of data	VARCHAR(8)	yyyymmdd, e.g. 20060630
7	HEADER code	VARCHAR(6)	HEADER
8	Name	VARCHAR(255)	e.g. Toby Tester
9	Phone number	VARCHAR(255)	e.g. 040-1234567
10	E-mail	VARCHAR(255)	e.g. toby.test@bof.fi
11	Workbook version	VARCHAR(50)	Reporter's own version number e.g. 1.2.0
12	Nothing to report	VARCHAR(1)	1=Nothing to report 0=Normal reporting

5 Naming of files

The files should be named as follows:

<reportingentityid>_<typeofid>_<version>_<systemcode>_<period>_<creationdate>_<time>.csv

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The parts of the file names signify the following:

- <reportingentityid> reporting entity's ID and dot-separated reporting level
- <typeofid> type of reporting entity's ID (e.g. LEI)
- <version> name of reporting (system code) and version with 6 characters (e.g. S 1.0.0 → S010000)
- <systemcode> system code (e.g. S)
- <period> date of reported information (yyyy-mm-dd)
- <creationdatetime> YYYYMMDDhhmmssfff (e.g. 20220113163032456)

Example:

529900ODI3047E2LIV03.201_LEI_S010000_S_2022-03-31_20220420162100000.csv

0202248-1.201_Y_KP010000_KP_2023-09-30_20230922193700000.csv

0000002.205_TK_KP010000_KP_2023-09-30_20230923298200000.csv

6 Further information

Further inquiries on electronic reporting should be addressed to [NewReportingSystem\[at\]fiva.fi](mailto:NewReportingSystem[at]fiva.fi).

7 Examples of files in electronic form

7.1 Interest rate risk, form R03F

The example shows the transfer file contents representing the data fields of form R03F for one currency. The category of the reporting institution is 203.

R;203;1;1234567;20050405;20050331;90;1;R03F;USD;05;;05;12341;EUR
 R;203;1;1234567;20050405;20050331;90;1;R03F;USD;05;;05;1000;EUR

7.2 Semi-annual data on pension insurance, forms VO01e and VO02e

In the following example, the first row is a Header record, other rows show some of the data fields of forms VO01e (record format 1) and VO02e (record format 3). The code type is 4, followed by the code consecutive number (field 11) and name (field 12). Row control digits (field 14) are not used

VO;441;1;1234567;20110328;20101231;HEADER;Matti Mattinen;987654;MattiMattinen@mm.fi;1.0.1;0
 VO;441;1;1234567;20110328;20101231;90;1;VO01e;1010;9;05;100;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;1;Yhteisö1;1005;;10;3;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;1;Yhteisö1;1005;;15;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;1;Yhteisö1;1005;;20;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;2;Yhteisö2;1010;;10;3;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;2;Yhteisö2;1010;;15;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;2;Yhteisö2;1010;;20;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;3;Yhteisö3;1015;;10;3;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;3;Yhteisö3;1015;;15;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;3;Yhteisö3;1015;;20;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;25;Yhteisö25;3515;;10;3;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;25;Yhteisö25;3515;;15;2;EUR
 VO;441;1;1234567;20110328;20101231;90;1;VO02e;4;25;Yhteisö25;3515;;20;2;EUR

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VO;441;1;1234567;20110328;20101231;90;1;VO02e;;;3520;;10;12;EUR
VO;441;1;1234567;20110328;20101231;90;1;VO02e;;;3520;;15;11;EUR
VO;441;1;1234567;20110328;20101231;90;1;VO02e;;;3520;;20;11;EUR
VO;441;1;1234567;20110328;20101231;90;1;VO02e;;;40;;20;100;EUR

7.3 Assets covering technical provisions, form VF04

In the following example, the first row is a Header record. Form VF04 uses record format 2; the example shows the transfer file contents representing the data fields for one currency.

VF;420;1;1234567;20110328;20101231;HEADER;Matti Mattinen;040 987654;Matti.Mattinen@MM.fi;1.0.1;0
VF;420;1;1234567;20110328;20101231;90;1;VF04;AFN;10;1;10;100;EUR
VF;420;1;1234567;20110328;20101231;90;1;VF04;AFN;151010;4;10;75;EUR
VF;420;1;1234567;20110328;20101231;90;1;VF04;AFN;151020;5;10;25;EUR
VF;420;1;1234567;20110328;20101231;90;1;VF04;AFN;1510;3;10;100;EUR
VF;420;1;1234567;20110328;20101231;90;1;VF04;AFN;1520;4;10;0;EUR
VF;420;1;1234567;20110328;20101231;90;1;VF04;AFN;15;2;10;100;EUR