FIN-FSA
FINANSSIVALVONTA

Presentation to supervised entities of Reporting System for supervised entities' financial standing and risks

28 October 2022

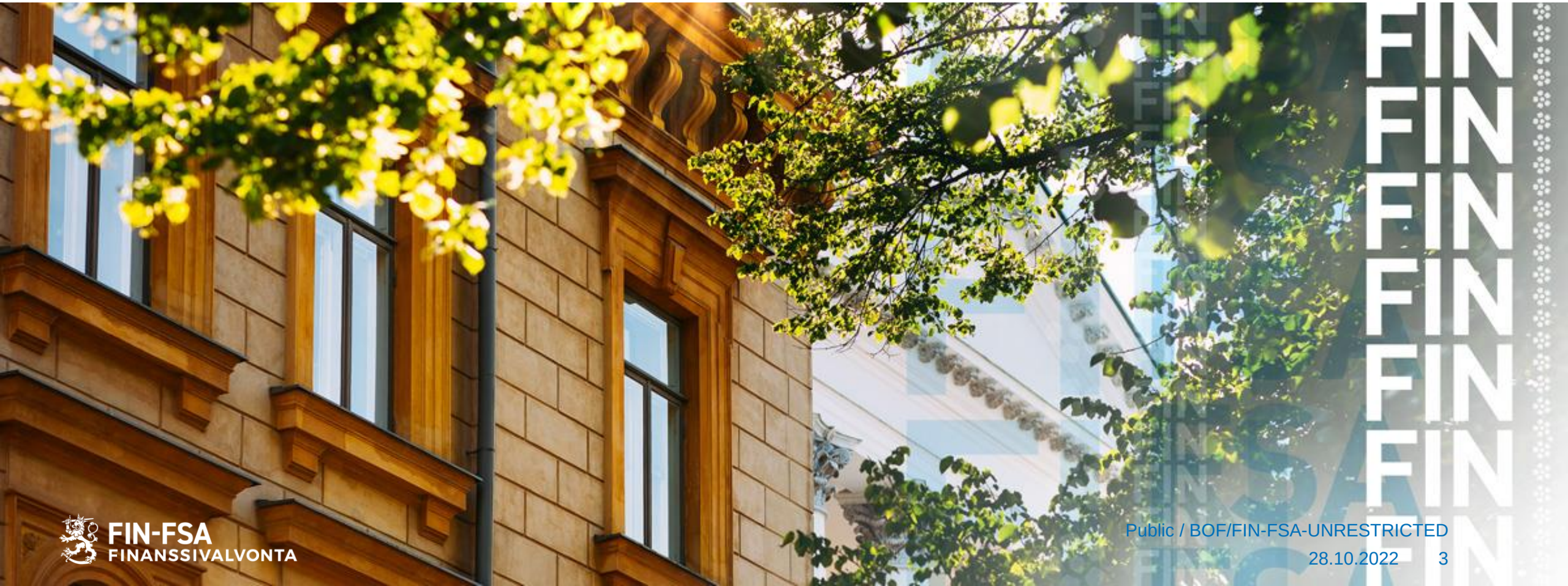
Public / BOF/FIN-FSA-UNRESTRICTED

Event programme

- Opening
- Reporting System reform
- EBA DPM 3.2 changes to reporting
- Suomi.fi service in FIN-FSA’s new Reporting System
- Presentation of the Reporting System
- Questions

Reporting System reform

Mikko Koutaniemi



Information on the reform of the Reporting System

- Information on the reform of the Reporting System can be found at the FIN-FSA's website
- Further information

  ➢ Content questions: EBAReportingHelpdesk@fiva.fi

  ➢ Questions and feedback: NewReportingSystem@finanssivalvonta.fi

Data collections' transfer to production – updated timetable

Reporter Portal open	Reporting date	Regulatory reporting
15.7.2022	31.7.2022	COREP LCR DA and ALMM
15.9.2022	30.9.2022	FINREP, COREP OF, LR, LE, SBP CR, SBP RM, SBP IMV, NSFR, FP, REM HE, REM BM, GSII, FRTB, AE, COVID-19 and IF
15.12.2022	31.12.2022	Solvency 2, Pension Fund, Pan-European Personal Pension Product
15.3.2023	31.3.2023	National data collections S, R and LTC
15.6.2023	31.6.2023	AIFMD, CSDR 7, CSDR 9 and MMF

- The timetable for RA, VJ and national data collections other than the three mentioned above will be further specified in early 2023
- The timetable change is intended to ensure the quality of the service
- Timetable updates will be announced in a reporting release

Reporting-related communication will shift primarily to the Reporter Portal in December 2022

- The feature will be presented in a December 2022 webinar
- Confidential reporting information will be in one place
- Replaces current communication via the helpdesk email boxes
- FIN-FSA and Bank of Finland secure email will still be available as a secondary channel

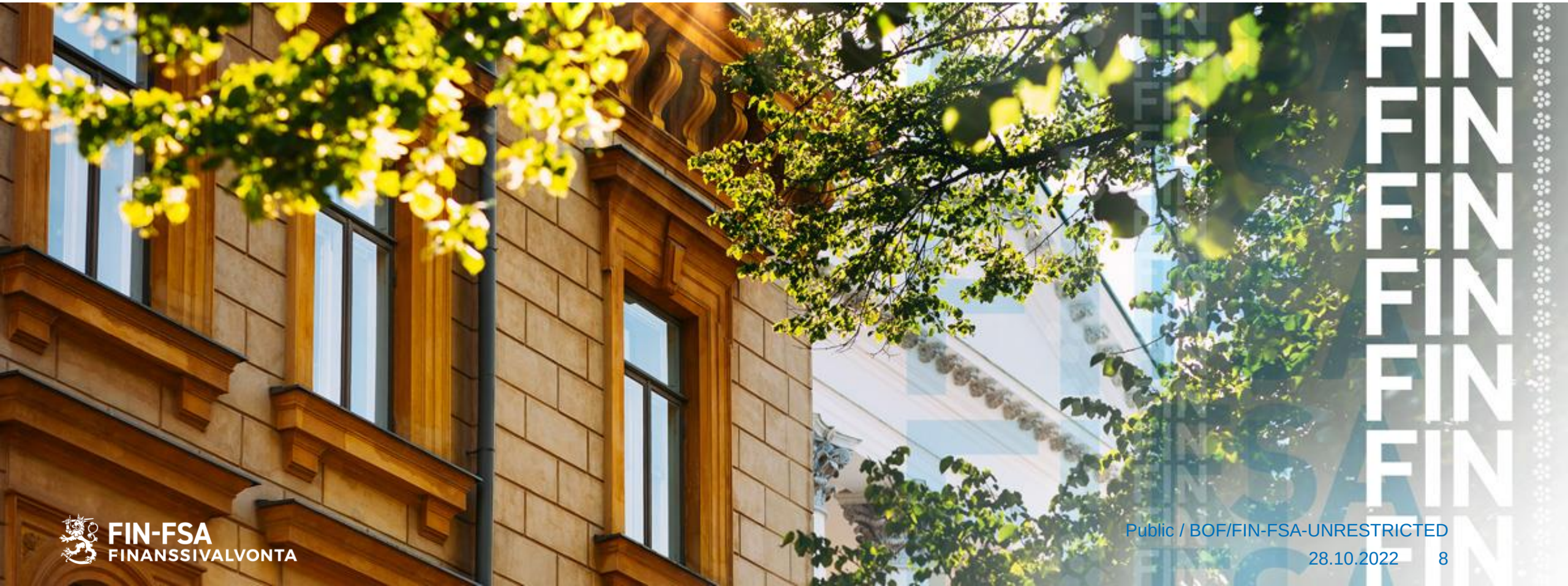
Browsers supported by the Reporter Portal and Validation Service

- Microsoft Edge
- Google Chrome
- Apple Safari

- Internet Explorer is not a supported browser and, based on testing, it also does not always work
  - Microsoft Edge's IE mode is also not supported

EBA DPM 3.2 changes to reporting

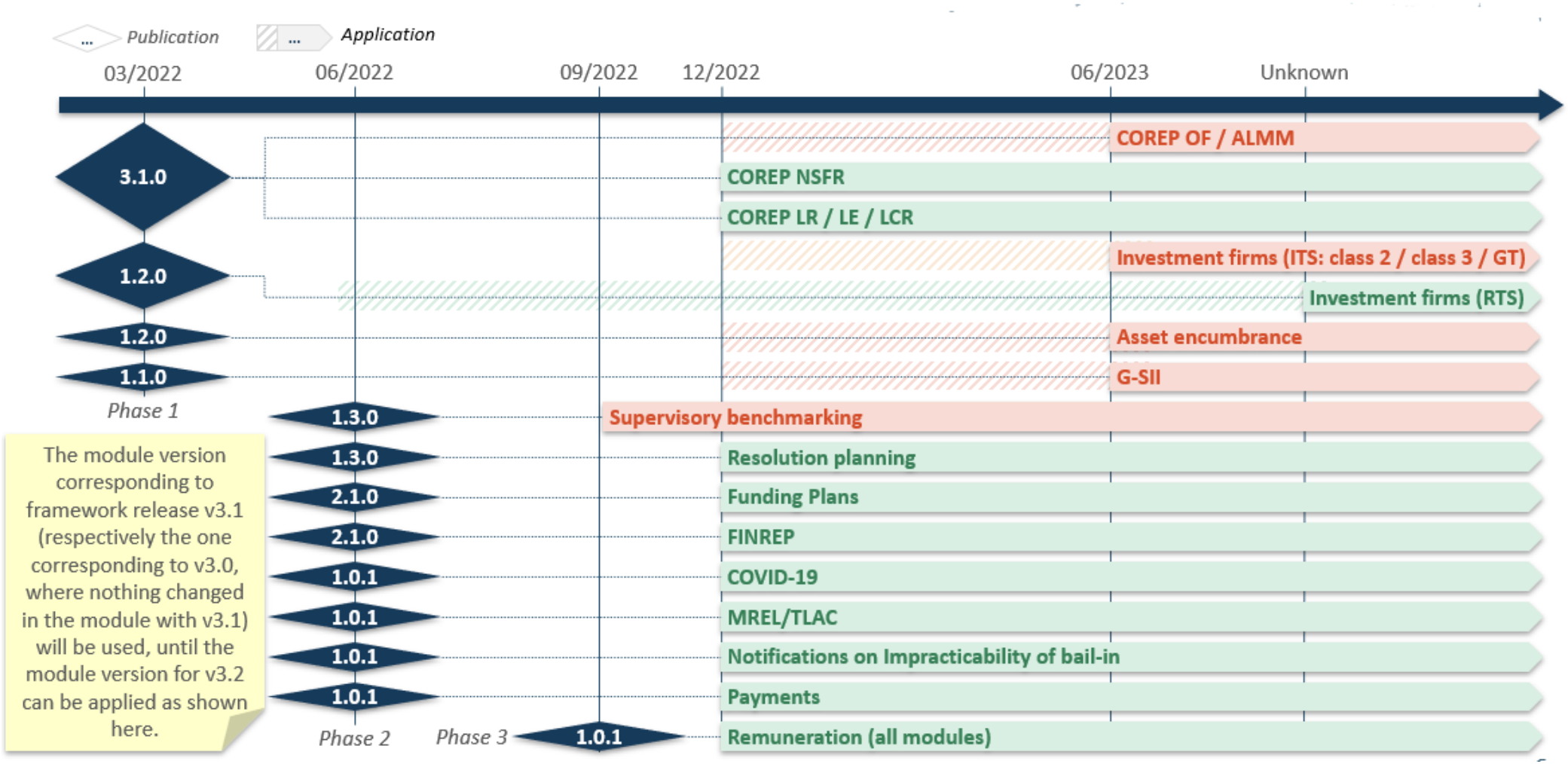
Marika Männistö



EBA DPM 3.2 changes to reporting

- The implementation of DPM 3.2 will be delayed for the following data collections
  - COREP OF (own funds)
  - COREP ALMM (Additional Liquidity Monitoring Metrics)
  - AE (asset incumbrance)
  - G-SII (Supplementary reporting for identifying and assigning G-SII buffer rates)
  - IF CLASS2 (Class 2 reporting of investment service providers)
  - IF CLASS3 (Class 3 reporting of investment service providers)
- Four-digit numbering for row and column numbering
  - now for AE and COREP ALM
  - For more details on the EBA DPM 3.2 changes see the EBA website: Reporting framework 3.2 | European Banking Authority (europa.eu)

DPM 3.2 publication delayed in some respects



EBA DPM 3.2 changes to reporting

- With DPM 3.2, CON and IND naming of modules (reports) is removed
  - The information is included in the report itself
  - Further information in the EBA Filing Rules document, version 5.1
    - The change will take effect from reference date 31 December 2022

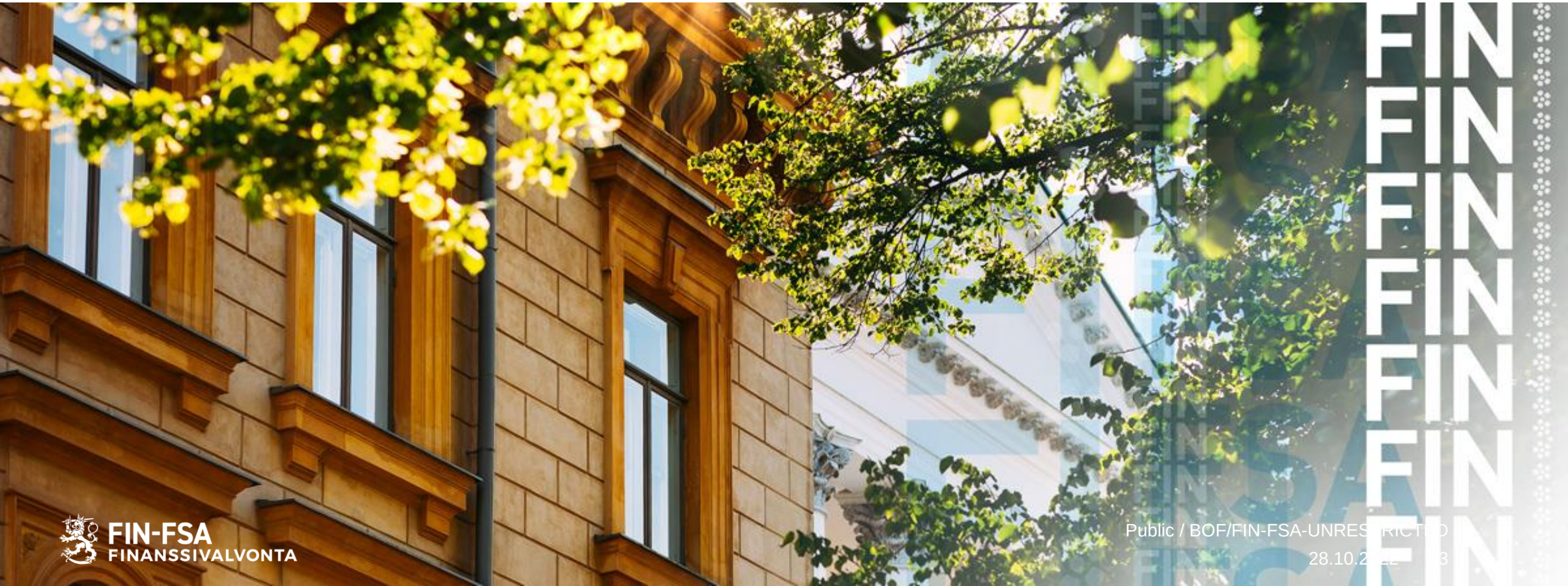
  - When reporting to the FIN-FSA, please take into account the FIN-FSA's guidelines: Description of machine-language data transmission of XBRL format reports (EBA and EIOPA)

What to expect?

- In the following reporting publications:
  - Interest rate risk reporting IRRBB (interest rate risk arising from the banking book)
    - EBA Guidelines published 20 October 2022, for consultation in early 2023
  - FRTB reporting (for consultation this year)
  - IFRS changes will possibly be reflected in future publications for FINREP reporting
  - ESG risk reporting
- In the next few years, the requirements brought by CRR3/CRD 6 will bring more significant changes to reporting

Presentation of the Suomi.fi service

Wäinö Vaitomaa



Justifications for introduction of Suomi.fi services

- Act on support services for shared government electronic services (571/2016)

  “Section 1 Purpose and scope of the Act

  The purpose of this Act is to improve the availability, quality, information security, interoperability and management of public services and to promote the efficiency and productivity of public administration activities.”
- Regulates the provision, use and service-specific matters of Suomi.fi services
- As a general rule, public administration organisations have an obligation or right to access the services
- The private sector has the right to access certain services
- Decree of the Ministry of Finance supplementing the Act on support services for shared government electronic services (607/2016).

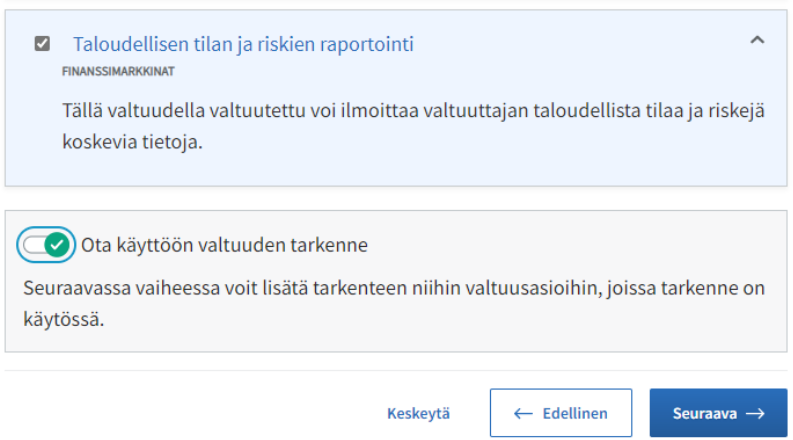
Suomi.fi e-Authorisations service

- Suomi.fi e-Authorisations service ensures that, when reports are submitted through the Reporter Portal, the reporter has the right to represent the entity that the report concerns;
  - The reporter must have a mandate from the reporting entity to make reports
- Mandates to individuals making reports may be granted by a person who has the role of representing the entity in a basic register or in the authorisation register.
  - Basic registers: Trade Register, Business Information System and Register of Associations
  - Example: the CEO of a reporting entity grants mandates to the employees responsible for reporting
- Mandate service provided by officials: If the basic register information of an entity does not allow granting of mandates, the entity may apply for mandates to be entered in the authorisation register.
- Examples: There are no representatives entered in the Trade Register for an entity; all representatives of the entity are foreign persons; foreign company (no Finnish business ID)

Suomi.fi e-Identification

- Logging in to the Reporter Portal requires strong identification through the Suomi.fi e-Identification service
  - Login requires: personal means of identification, mandates and reporting obligations in the portal to the entity on whose behalf the person is reporting
- Reporters log in with their personal means of identification
  - When the reporter must have a Finnish personal identity code online banking codes, certificate card or mobile certificate
- UID and Finnish Identification Service: If the person responsible for reporting does not have a Finnish personal identity code, then they must register themself for a foreign identifier (UID)
  - Granting mandates also requires the recipient to have a Finnish personal identity number or UID

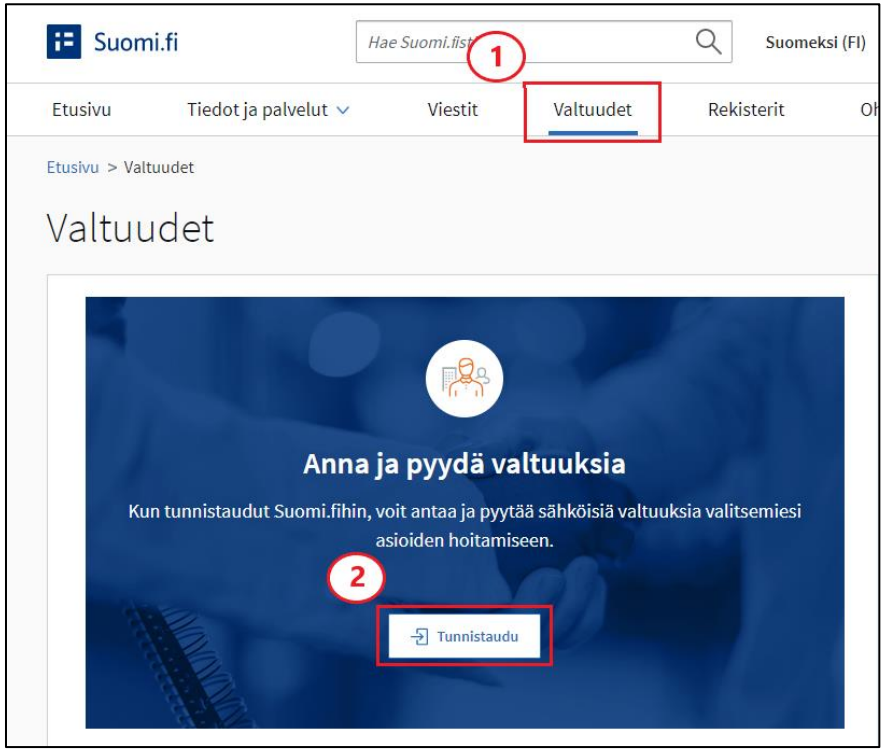
Practical instructions: Mandate specifier

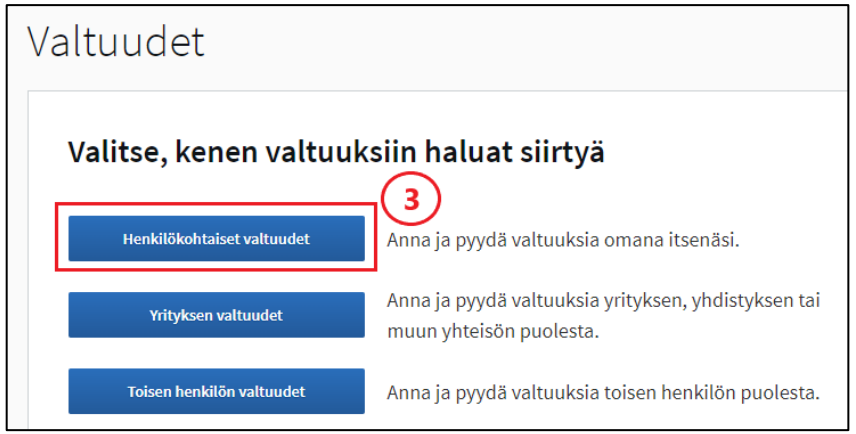


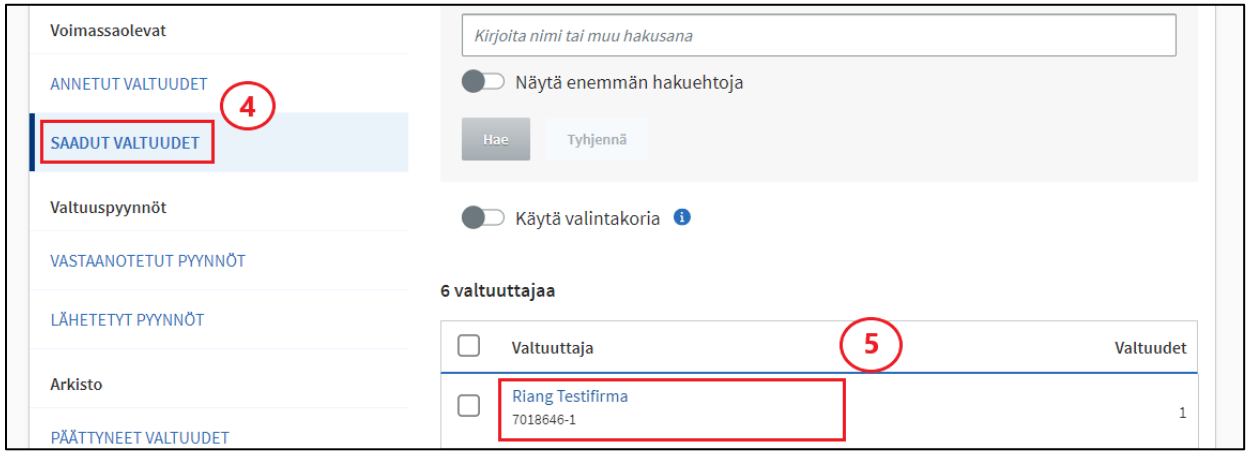
- Mandate theme: Reporting of financial standing and risks
- Mandate specifier
  - For each mandate theme, it necessary to specify which data collection the mandate concerns. A mandate that has not been assigned a specifier cannot be used in the Reporter Portal
  - With the specifier “ALL”, the mandated individual is able to report all data collections concerning the entity
  - With a specifier for a specific data collection, mandates can also be granted for individual data collections
    - Based on data collection codes, e.g. COREPOF, FINREPIFRS, IFCLASS2
    - A list of data collection codes can be found in both the financial sector and insurance sector reporting maps

Practical instructions: Mandate checking

1. Log in to the Suomi.fi e-Authorisations service at: https://www.suomi.fi/e-authorizations
2. Log in with a personal means of identification
3. Select ‘Personal mandates’
4. On the personal mandates page, select ‘Received mandates’
5. Select the entity from which you have mandates that you wish to check

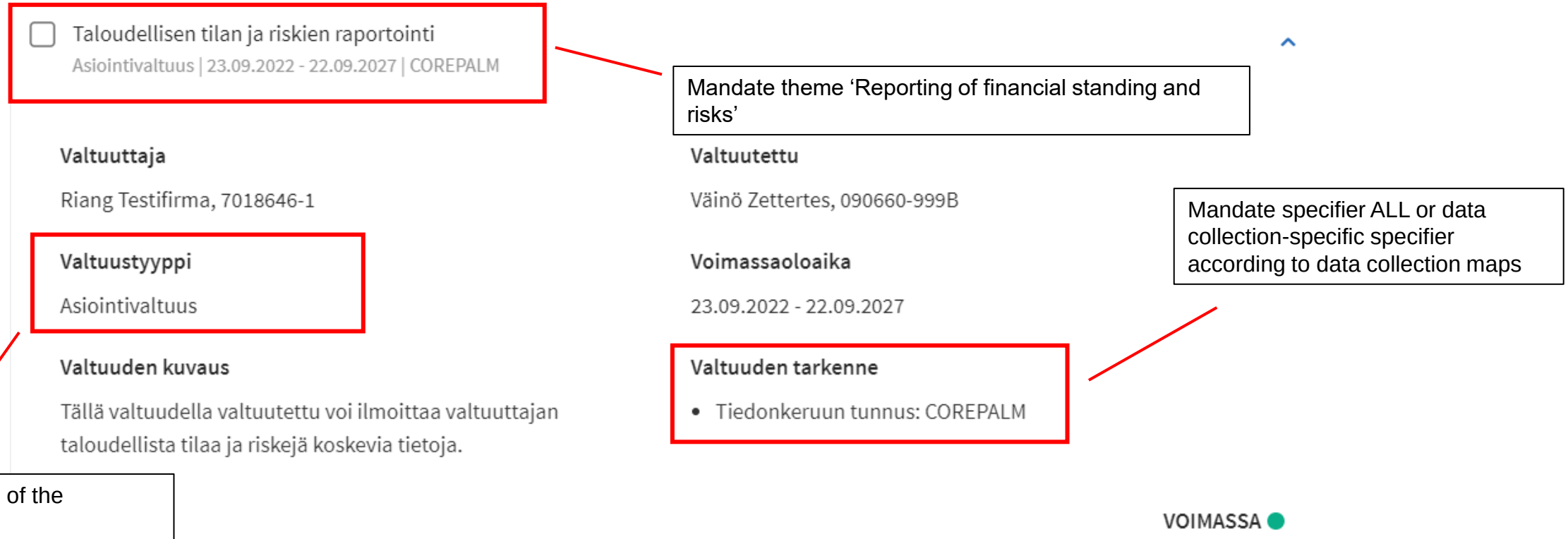






Practical instructions: Mandate checking

6. Check that the content of mandates meets the requirements of the Reporter Portal



Mandate theme ‘Reporting of financial standing and risks’

Mandate specifier ALL or data collection-specific specifier according to data collection maps

Mandate type is one of the following:
- Mandate for transactions
- Mandate to represent

Schedule for introduction of Suomi.fi services

- Reporting entities may grant mandates to reporters before the introduction of the Reporter Portal
  - The Reporter Portal's mandate for transactions can be found in the e-Authorisations service
- Check the FIN-FSA website for when the first data collection reported by your entity will move to the Reporter Portal
- Determine which individuals in your entity have the right to represent the entity/are authorised signatories, and who are authorised to act on behalf of your entity
- If the entity does not have any individuals who have right to represent the entity and who it could authorise on its own in the Suomi.fi e-Authorisations' service, then the entity must make a mandate application in the mandate service provided by officials.
  - **Please note. The processing time is 4-6 weeks**
- We recommend that entities begin the authorisation process 2 months before the entity submits reports via the Reporter Portal for the first time

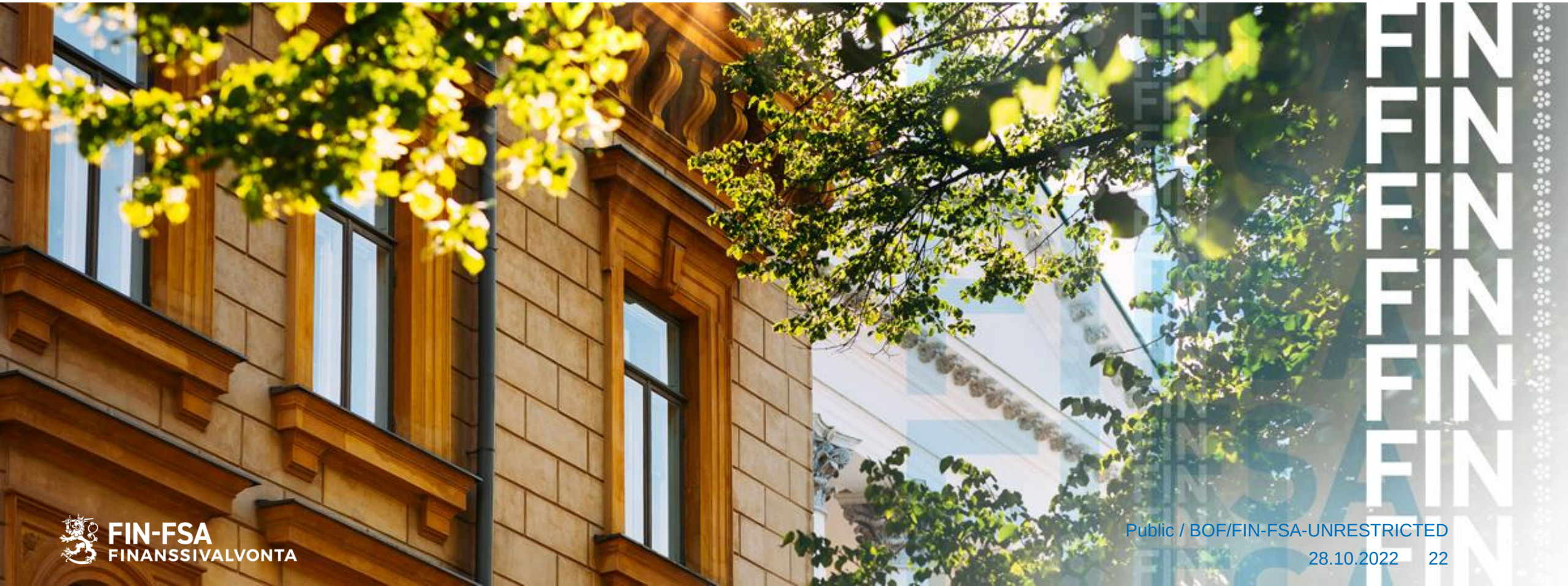
Further information about Reporter Portal's Suomi.fi services

- Instructions for reporters provided by the FIN-FSA
  - Suomi.fi e-Authorisations service instructions for Reporter Portal users
  - Overview of Suomi.fi services for Reporter Portal users
  - Webinar of 22 October 2022, demo on authorisation (20:35 onwards, in Finnish)

- Instructions provided by Suomi.fi
  - Information on e-Authorisations service
  - Information on Authorisation with an application
  - Information on e-Identification service
  - Information on UID
- Questions
  - General questions about Suomi.fi services: organisaatiopalvelut@dvv.fi
  - Questions about the Reporter Portal authorisations: NewReportingSystem@fiva.fi

Presentation of the Reporting System

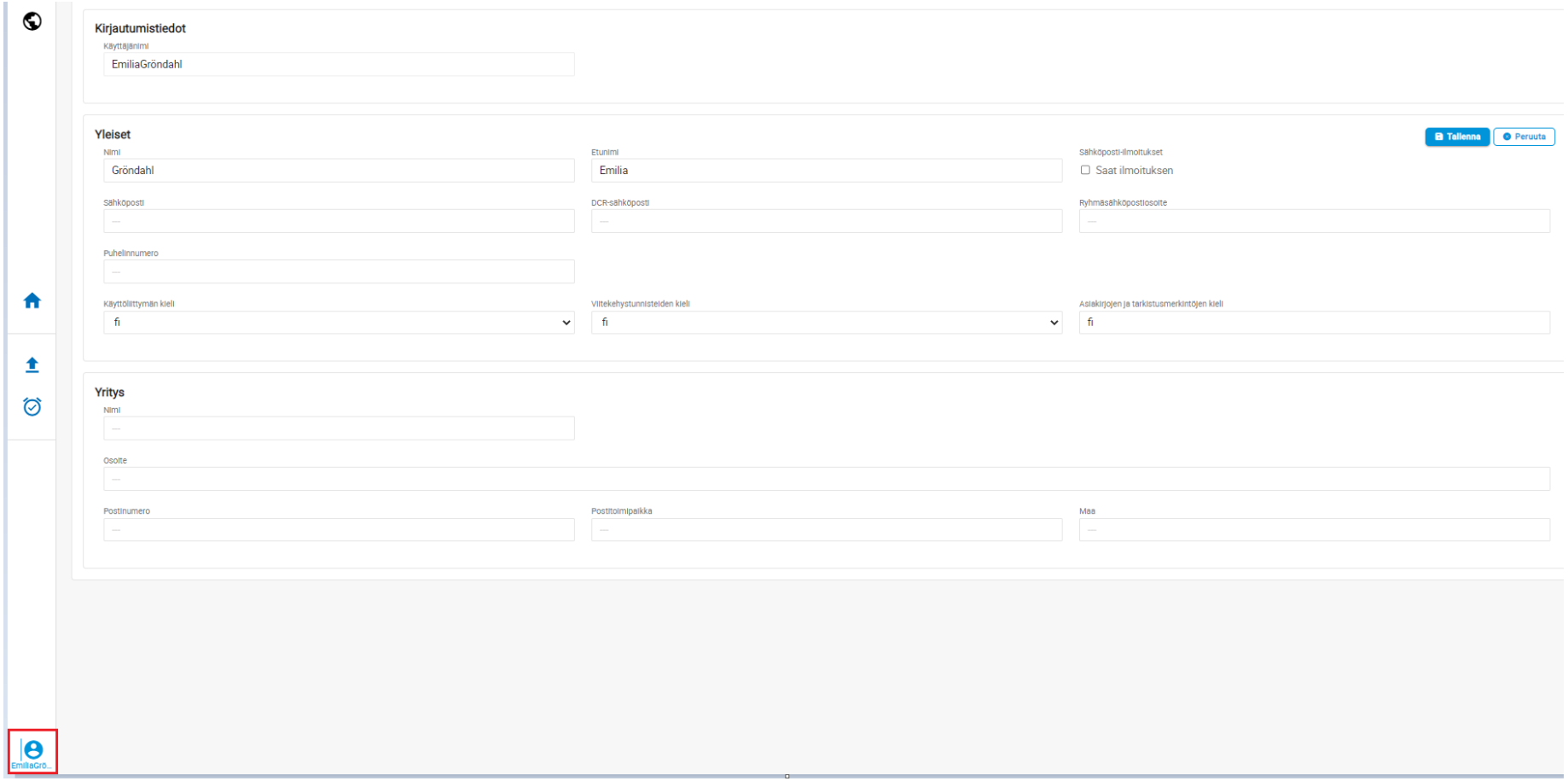
Jouni Lamponen



Presentation of the Reporting System

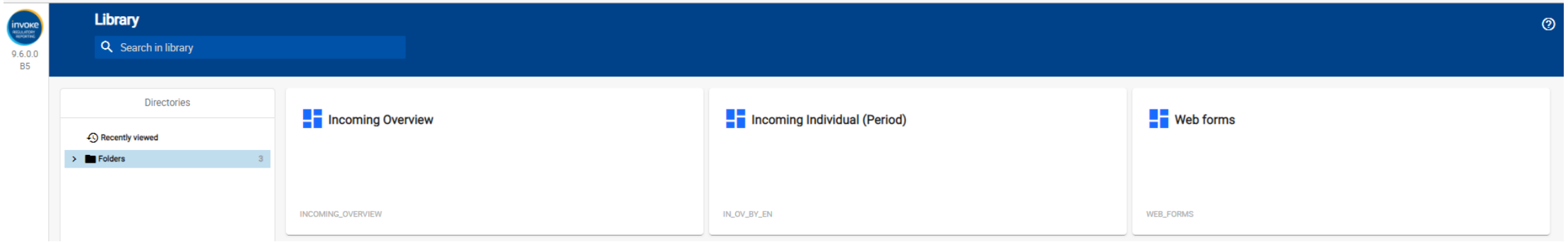
- Contact form and language selection
- Reporting System’s displays for reporting and monitoring of reporting
- Submitting reports
  - Uploading reports in the Reporting System
  - Completing reports with web forms
- Validation feedback

Contact form and language selection



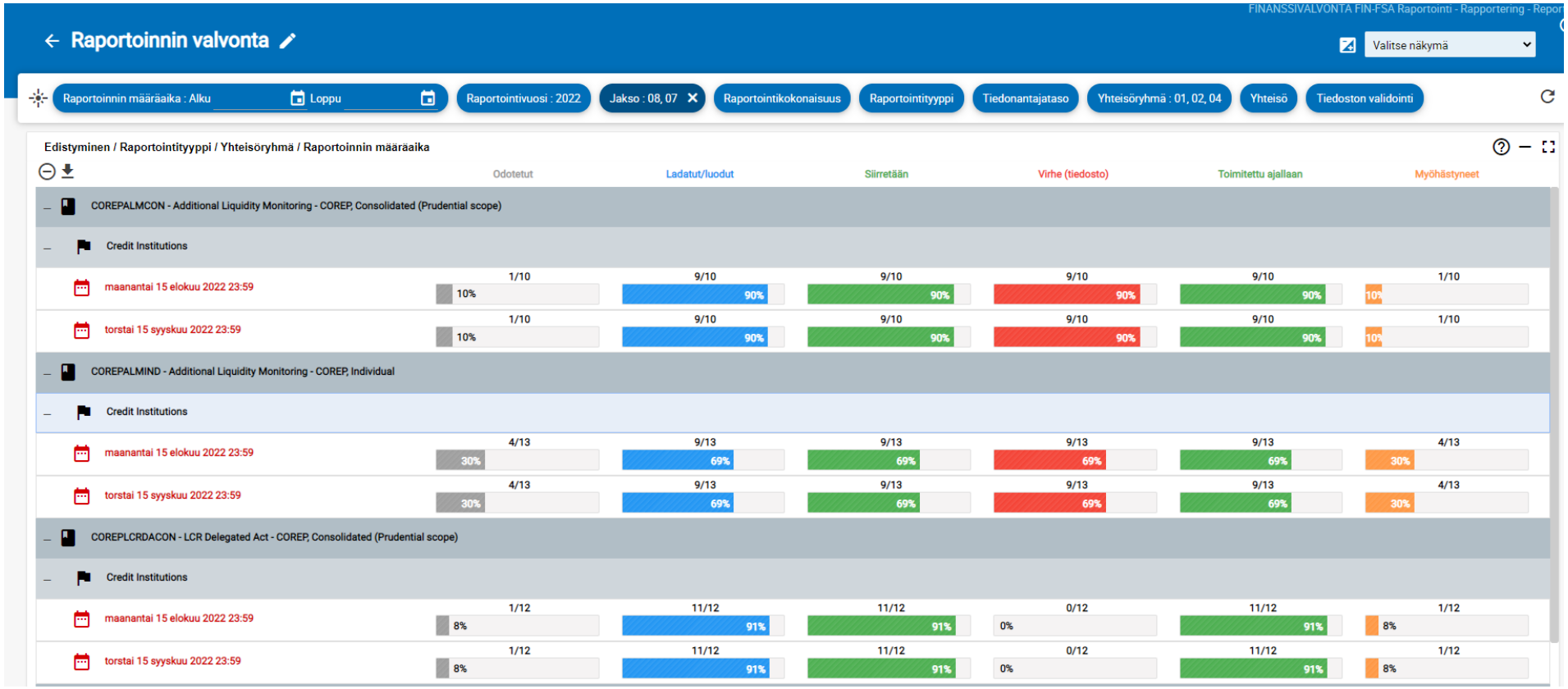
- Contact information should be updated in connection with first login
- User interface language options (Finnish, Swedish, English)
- Email reminders (not yet in use)

Reporting System's displays for reporting and monitoring of reporting



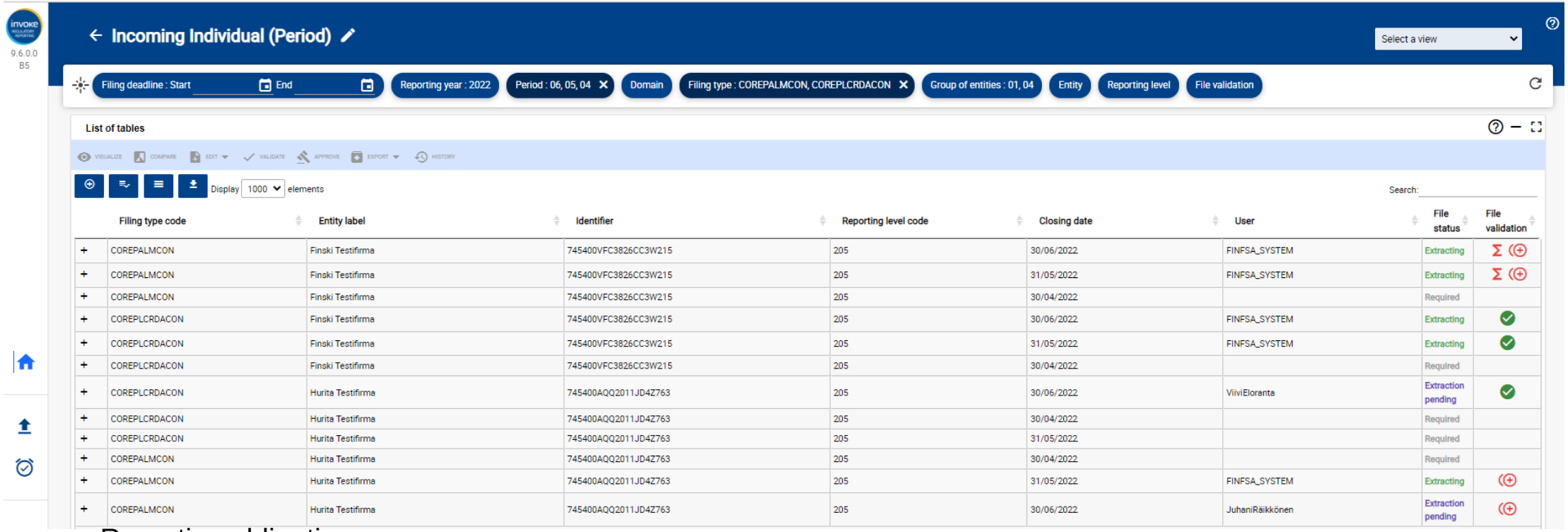
- Monitoring overall situation of reporting
- Reporting information on individual reports
- Reporting obligations
- Uploading and submission of reporting files
- Reporting forms

Reporting monitoring display



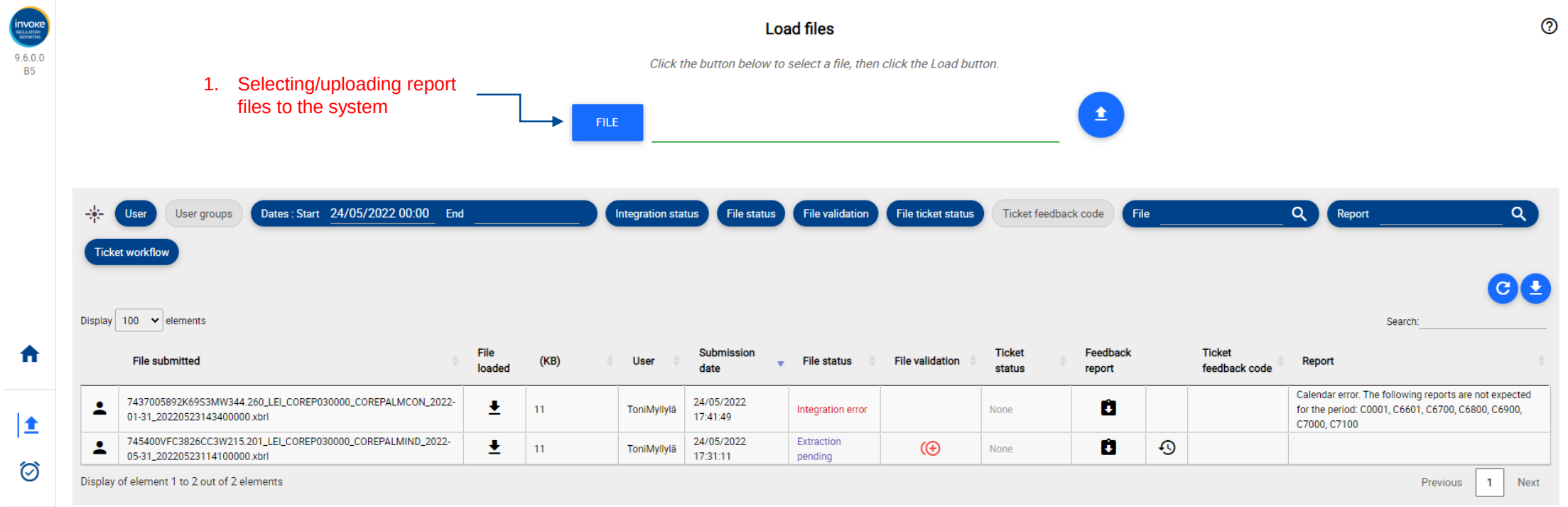
- Overall reporting situation by data collections and deadlines
- The colour bars describe the progress of reporting
- Clicking the colour bars opens up monitoring display for individual reports, where e.g. selected invalid reports have been pre-filtered

Monitoring display for individual reports



- Reporting obligations
  - Module level
  - Form level
- Status of reports
- Validation feedback

Submitting reports in Reporter Portal

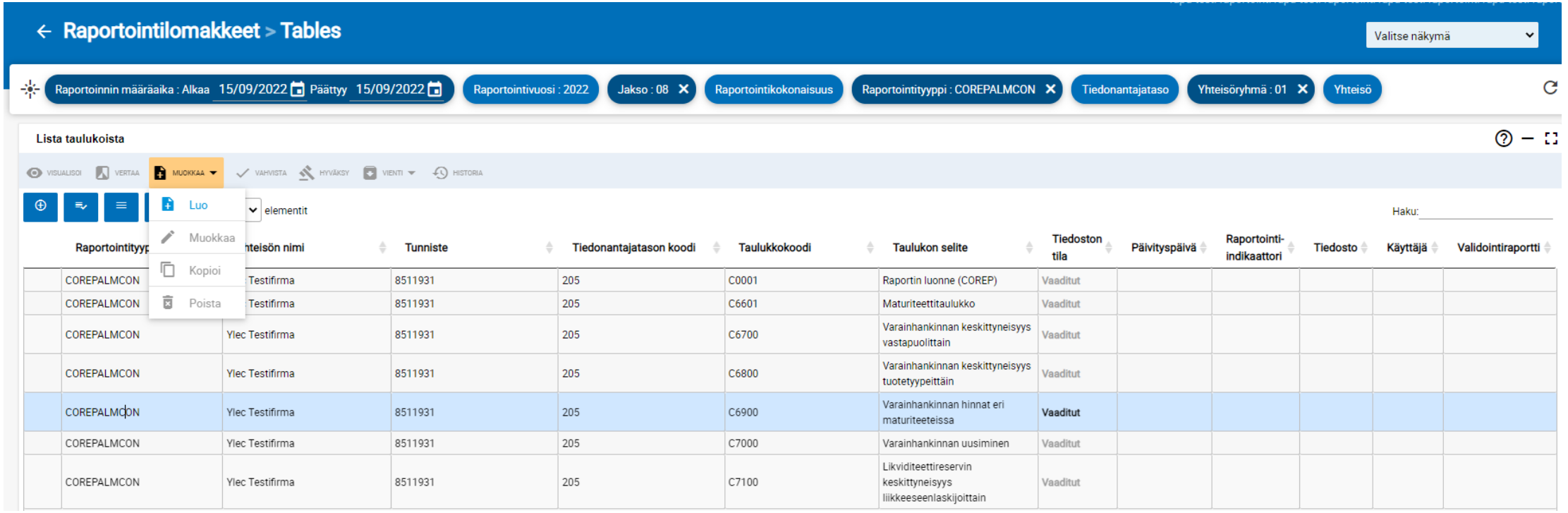


2. Information related to the report and its processing, e.g. report sender and submission method, report processing status and validation results, submission time etc.

Reporting forms

- Reports can also be submitted using manually completed forms
- It is recommended that reporting forms only be used with a small number of forms
- It is possible to copy a previous report version as a template for a new report
- Forms can be exported to Excel for filling and brought back to the Reporting System
- Using a form: Create > Enter information > Save > Validate > Approve

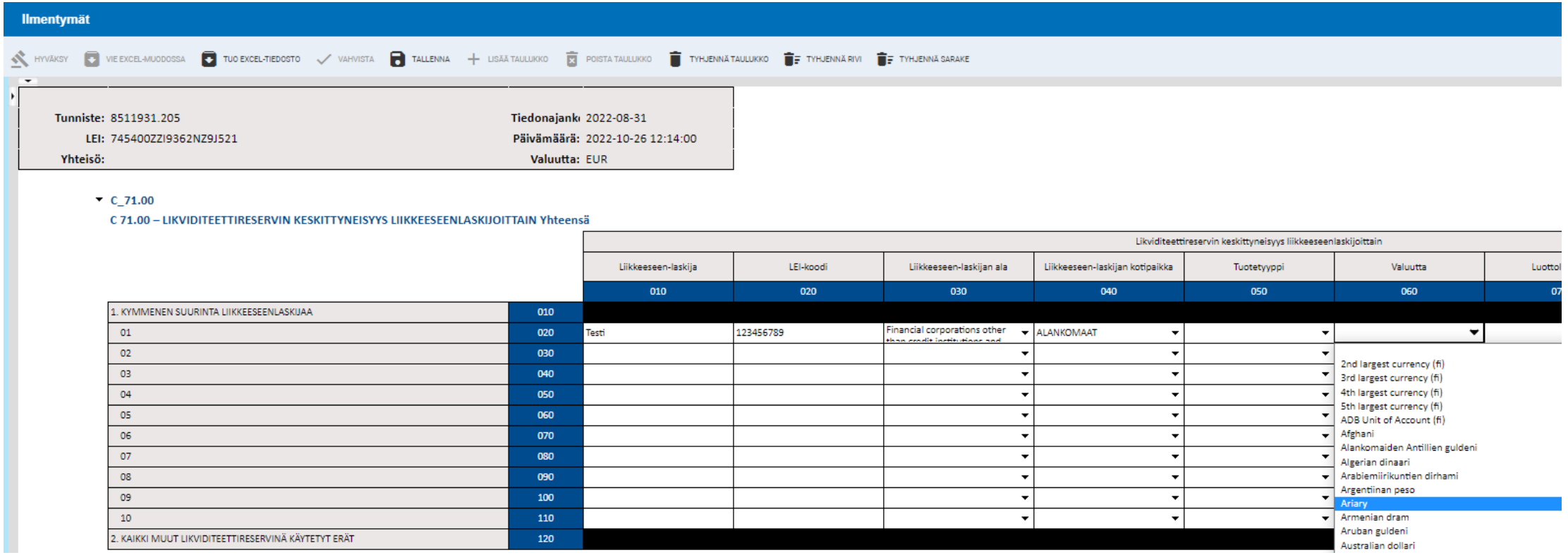
Creating a reporting form



Raportointityyp	hteisön nimi	Tunniste	Tiedonantajatason koodi	Taulukkokoodi	Taulukon selite	Tiedoston tila	Päivityspäivä	Raportointi-indikaattori	Tiedosto	Käyttäjä	Validointiraportti
COREPALMCON	Testifirma	8511931	205	C0001	Raportin luonne (COREP)	Vaaditut					
COREPALMCON	Testifirma	8511931	205	C6601	Maturiteettitaulukko	Vaaditut					
COREPALMCON	Ylec Testifirma	8511931	205	C6700	Varainhankinnan keskittyneisyys vastapuolittain	Vaaditut					
COREPALMCON	Ylec Testifirma	8511931	205	C6800	Varainhankinnan keskittyneisyys tuotetyypeittäin	Vaaditut					
COREPALMCON	Ylec Testifirma	8511931	205	C6900	Varainhankinnan hinnat eri maturiteeteissa	**Vaaditut**					
COREPALMCON	Ylec Testifirma	8511931	205	C7000	Varainhankinnan uusiminen	Vaaditut					
COREPALMCON	Ylec Testifirma	8511931	205	C7100	Likviditeettireservin keskittyneisyys liikkeeseenlaskijoittain	Vaaditut					

- Select the form to be reported and click ‘Create’ from the ‘Edit’ menu
- A form will open for filling

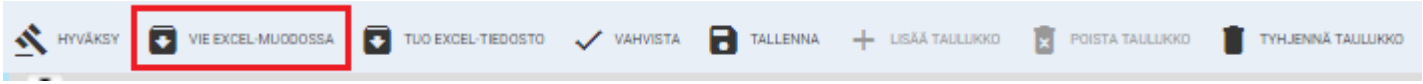
Filling in reporting forms



- The information to be reported is filled in manually on the form
- Finally, the completed form is saved by clicking the ‘Save’ button on the top bar

Filling in a reporting form in Excel

- Create and save the form
- Export the form to Excel



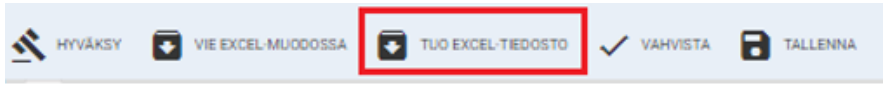
- Fill in the form in Excel

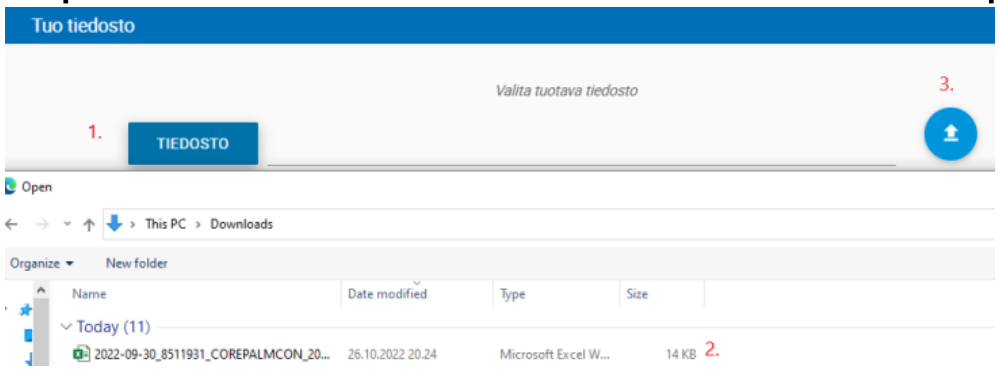
C_68.00

C 68.00 - VARAINHANKINNAN KESKITTYNEISYYS TUOTETYYPEITTÄIN Yhteensä

		Saatu kirjanpitoarvo	Määrä, joka kuuluu direktiivin 2014/49/EU mukaisen talletussuojajärjestelmän tai kolmannen maan vastaavan talletussuojajärjestelmän piiriin
		010	020
VÄHITTÄISVARAINHANKINTA	010	1 111 111	12 345
josta avistatalletukset	020	2 222 222	23 232
josta määräaikaistalletukset, joita ei voi nostaa seuraavien 30 päivän aikana	031		

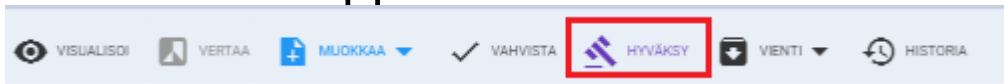
- Save the Excel file
- Import the form from Excel back to the Reporting System





Approving a report for submission to the FIN-FSA

- Finally, the report made using reporting forms must be approved in order for it to be sent to the FIN-FSA
- Only a complete report can be forwarded



- After approval, the report is transferred for processing and can no longer be edited

	Raportointityypin koodi	Yhteisön nimi	Tunniste	Tiedonantajatason koodi	Taulukkokoodi	Taulukon selite	Tiedoston tila	Päivityspäivä	Raportointi-indikaattori	Tiedosto	Käyttäjä	Validointiraportti
⊖	COREPALMCON	Ylec Testifirma	8511931	205	C0001	Raportin luonne (COREP)	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	
+	COREPALMCON	Ylec Testifirma	8511931	205	C6601	Maturiteettitaulukko	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	
+	COREPALMCON	Ylec Testifirma	8511931	205	C6700	Varainhankinnan keskittyneisyys vastapuolittain	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	
+	COREPALMCON	Ylec Testifirma	8511931	205	C6800	Varainhankinnan keskittyneisyys tuotetyypeittäin	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	
+	COREPALMCON	Ylec Testifirma	8511931	205	C6900	Varainhankinnan hinnat eri maturiteeteissa	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	
+	COREPALMCON	Ylec Testifirma	8511931	205	C7000	Varainhankinnan uusiminen	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	
+	COREPALMCON	Ylec Testifirma	8511931	205	C7100	Likviditeettireservin keskittyneisyys liikkeeseenlaskijoittain	Siirretään	26/10/2022 21:03	Positiivinen		FINFSA_SYSTEM	

Validation feedback / Excel (summary of validation errors)

Report identifying information

Overview	Value
Identifier	745400VFC3826CC3W215.205
Period	06
Schema reference	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_con.xsd
Filing type	COREPALMCON
Reporting level	205
Reference date	19.5.2022 15.36.30
Denomination	Finski Testifirma
File Name	745400VFC3826CC3W215.205_LEI_COREP030000_COREPALMCON_2022-06-30_20220305144755230.xbrl

Summary of validation entities and their validation status

Validation	Status
XBRL 2.1	OK
XML Schema 1.1	OK
XBRL Dimensions 1.0	OK
Duplicate Facts	OK
XBRL Calculation	OK
Formula 1.0	ERROR
Filing rules	OK
Orphan facts	OK
Additional checks	ERROR

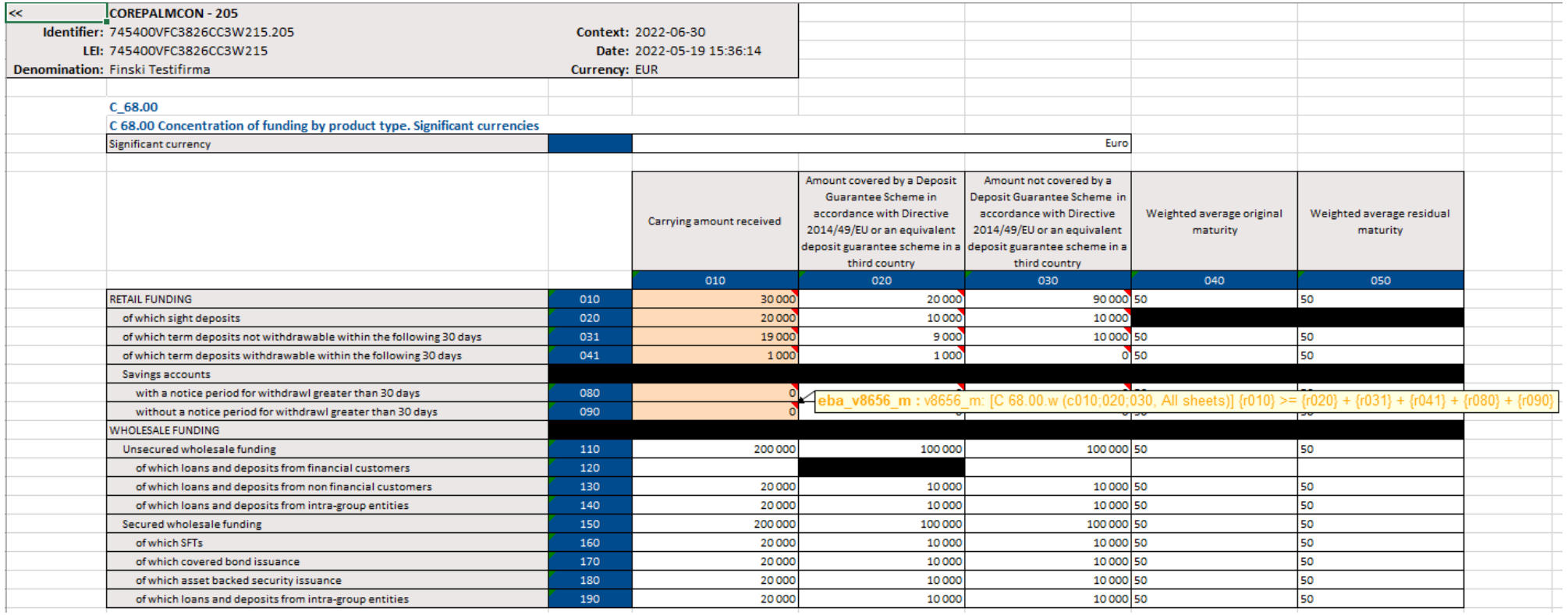
Summary of the forms contained in the report and their validation status

Document	Expected	Optional	Filed	Indicator	Filled in	Validated
C0001 - Nature of Report (COREP)	Yes		Yes	Positive	Yes	OK
C6601 - Maturity ladder	Yes		Yes	Positive	Yes	OK
C6700 - Concentration of funding by counterparty	Yes		Yes	Positive	Yes	ERROR
C6800 - Concentration of funding by product type	Yes		Yes	Positive	Yes	WARNING
C6900 - Prices for various lengths of funding	Yes		Yes	Positive	Yes	OK
C7000 - Roll-over of funding	Yes		Yes	Positive	Yes	OK
C7100 - Concentration of counterbalancing capacity by	Yes		Yes	Positive	Yes	OK

Validation feedback / Excel (list of report validation errors)

	A	B	C	D	E	F	G
1	<<						
2	Validated	Number	Assertion	Severity	Description	Expression	Preconditions
3	FALSE	2	eba_v0701_m	Error	v0701_m: [C 43.00.b (c0010;0030)] {r0140} = {r0150} + {r0160} + {r0170}	iaf:numeric-equal($a, iaf:sum(($b, $c, $d)))	1 - $find:tC_43.00.b
16	FALSE	2	eba_v0702_m	Error	v0702_m: [C 43.00.b (c0010;0030)] {r0200} <= {r0190}	iaf:numeric-less-equal-than($a, $b)	1 - $find:tC_43.00.b
21	FALSE	2	eba_v0703_m	Error	v0703_m: [C 43.00.b (c0010;0030)] {r0220} <= {r0210}	iaf:numeric-less-equal-than($a, $b)	1 - $find:tC_43.00.b
26	FALSE	2	eba_v0704_m	Error	v0704_m: [C 43.00.b (c0010;0030)] {r0230} = {r0240} + {r0250}	iaf:numeric-equal($a, iaf:sum(($b, $c)))	1 - $find:tC_43.00.b
37	FALSE	2	eba_v0705_m	Error	v0705_m: [C 43.00.b (c0010;0030)] {r0250} = {r0260} + {r0270}	iaf:numeric-equal($a, iaf:sum(($b, $c)))	1 - $find:tC_43.00.b
49	FALSE	2	eba_v0707_m	Error	v0707_m: [C 43.00.b (c0010;0030)] {r0320} <= {r0310}	iaf:numeric-less-equal-than($a, $b)	1 - $find:tC_43.00.b
50	FALSE		Assessment n°2	v0707_m: [C 43.00.b (c0010;0030)] {r0320} <= {r0310} FAILS because 2256000 <= 770000 is not true			
51			Variable	Value	Cell(s)	ContextId	Identifier
52			a	2256000	C4300 : F42	c83	DUMMYLEI123456789012
53			b	770000	C4300 : F41	c82	DUMMYLEI123456789012
54	FALSE	2	eba_v10245_h	Warning	v10245_h: Exposure classes in the SA (2) --> [C 43.00.b (c0010;0030)] {r0090} = +{r0100} + {r0130} + {r0110} + {r0120}	iaf:numeric-equal($a, iaf:sum(($b, $c, $d, $e)))	1 - $find:tC_43.00.b
70	FALSE	2	eba_v5899_h	Error	v5899_h: (Hierarchy CT20) [Not applicable/ All counterparties] must be greater or equal to +[SME] --> [C 43.00.b (c0010;0030)] {r0210} >= +{r0220}	iaf:numeric-greater-equal-than($a, $b)	1 - $find:tC_43.00.b

Validation feedback / Excel (validation errors in form format)



<<	COREPALMCON - 205						
Identifier:	745400VFC3826CC3W215.205		Context:	2022-06-30			
LEI:	745400VFC3826CC3W215		Date:	2022-05-19 15:36:14			
Denomination:	Finski Testifirma		Currency:	EUR			

C_68.00

C 68.00 Concentration of funding by product type. Significant currencies

Significant currency		Euro				
		Carrying amount received	Amount covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme in accordance with Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Weighted average original maturity	Weighted average residual maturity
		010	020	030	040	050
RETAIL FUNDING	010	30 000	20 000	90 000	50	50
of which sight deposits	020	20 000	10 000	10 000		
of which term deposits not withdrawable within the following 30 days	031	19 000	9 000	10 000	50	50
of which term deposits withdrawable within the following 30 days	041	1 000	1 000	0	50	50
Savings accounts						
with a notice period for withdrawl greater than 30 days	080	0				
without a notice period for withdrawl greater than 30 days	090	0				
WHOLESALE FUNDING						
Unsecured wholesale funding	110	200 000	100 000	100 000	50	50
of which loans and deposits from financial customers	120					
of which loans and deposits from non financial customers	130	20 000	10 000	10 000	50	50
of which loans and deposits from intra-group entities	140	20 000	10 000	10 000	50	50
Secured wholesale funding	150	200 000	100 000	100 000	50	50
of which SFTs	160	20 000	10 000	10 000	50	50
of which covered bond issuance	170	20 000	10 000	10 000	50	50
of which asset backed security issuance	180	20 000	10 000	10 000	50	50
of which loans and deposits from intra-group entities	190	20 000	10 000	10 000	50	50

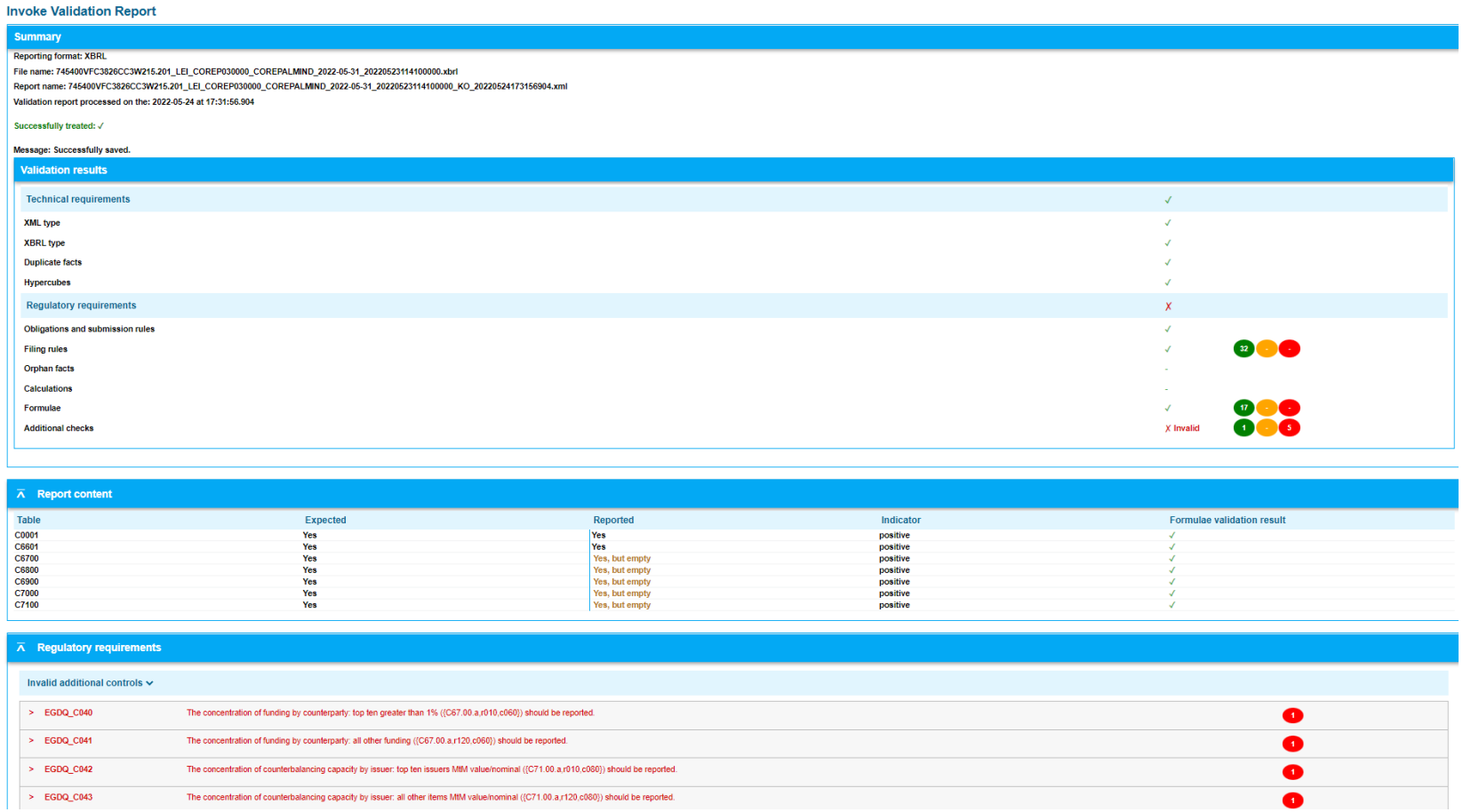
eba_v8656_m : v8656_m: [C 68.00.w (c010;020;030, All sheets)] {r010} >= {r020} + {r031} + {r041} + {r080} + {r090}

- Reported figures visually on forms
- Data points containing errors visualised with colours (e.g. warning => yellow)
- Validation errors appear in the upper corner of the cell (red triangle)

Validation feedback / HTML

Summary of validations

More detailed breakdown of validation errors



Invoke Validation Report

Summary

Reporting format: XBRL

File name: 745400VFC3826CC3W215.201_LEI_COREP030000_COREPALMIND_2022-05-31_20220523114100000.xbrl

Report name: 745400VFC3826CC3W215.201_LEI_COREP030000_COREPALMIND_2022-05-31_20220523114100000_KO_20220524173156904.xml

Validation report processed on the: 2022-05-24 at 17:31:56.904

Successfully treated: ✓

Message: Successfully saved.

Validation results

Technical requirements	✓	
XML type	✓	
XBRL type	✓	
Duplicate facts	✓	
Hypercubes	✓	
Regulatory requirements	✗	
Obligations and submission rules	✓	
Filing rules	✓	32 - -
Orphan facts	-	
Calculations	-	
Formulae	✓	17 - -
Additional checks	✗ Invalid	1 - 5

Report content

Table	Expected	Reported	Indicator	Formulae validation result
C0001	Yes	Yes	positive	✓
C6601	Yes	Yes	positive	✓
C6700	Yes	Yes, but empty	positive	✓
C6800	Yes	Yes, but empty	positive	✓
C6900	Yes	Yes, but empty	positive	✓
C7000	Yes	Yes, but empty	positive	✓
C7100	Yes	Yes, but empty	positive	✓

Regulatory requirements

Invalid additional controls

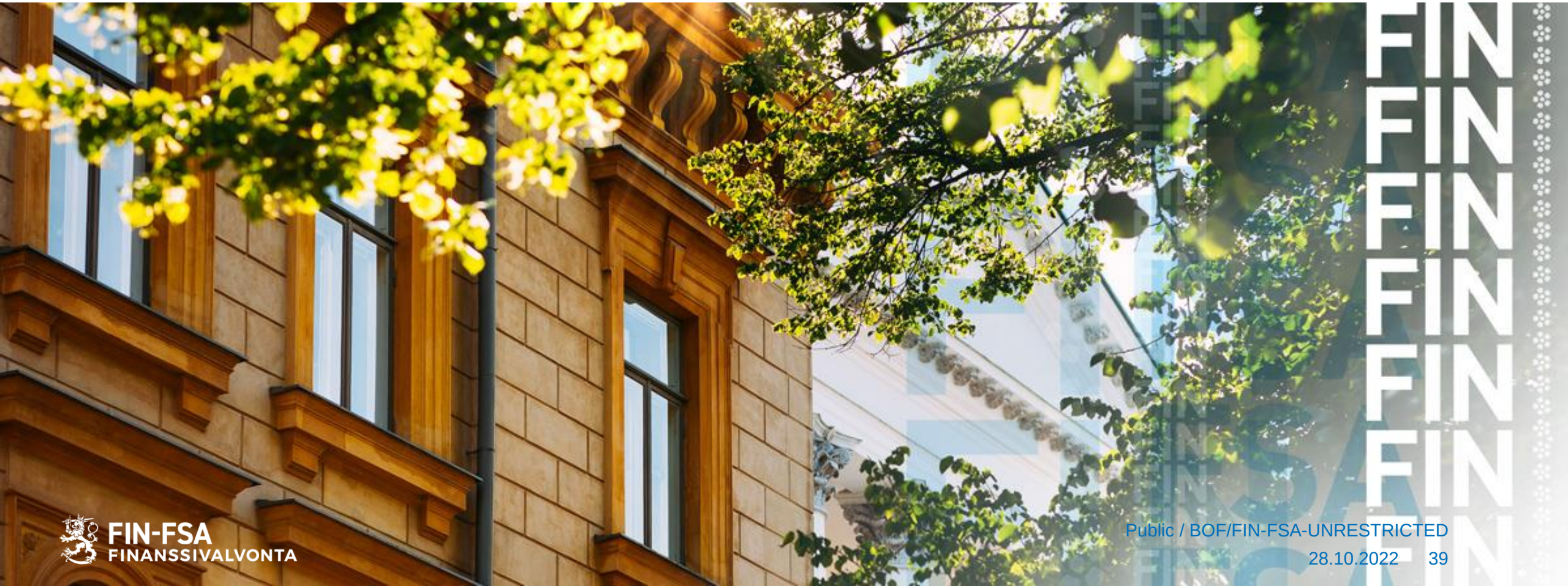
> EGDQ_C040	The concentration of funding by counterparty: top ten greater than 1% ({C67.00.a,r010,c060}) should be reported.	1
> EGDQ_C041	The concentration of funding by counterparty: all other funding ({C67.00.a,r120,c060}) should be reported.	1
> EGDQ_C042	The concentration of counterbalancing capacity by issuer: top ten issuers MtM value/nominal ({C71.00.a,r010,c080}) should be reported.	1
> EGDQ_C043	The concentration of counterbalancing capacity by issuer: all other items MtM value/nominal ({C71.00.a,r120,c080}) should be reported.	1

Validation feedback / XML


```
<invokeportalaction>
  <succeeded>true</succeeded>
  <message>Successfully saved.</message>
  <uploadreport>
    <xbrlportal:xbrlportalvalidationlist xmlns:xbrlportal="http://www.invoke.fr/2015/xbrlportal-validation-xml-report" validated="true"/>
    <missingreports:xbrlportalmissingreportslist xmlns:missingreports="http://www.invoke.fr/2022/xbrlportal-missing-reports-xml-report" validated="true"> </missingreports:xbrlportalmissingreportslist>
    <tables:tablesreport xmlns:tables="http://www.invoke.fr/2015/xbrlportal-tables-xml-report">
      <tables:report code="C0001" expected="true" reported="true" indicator="positive" optional="false" empty="false" validationstate="OK"/>
      <tables:report code="C6601" expected="true" reported="true" indicator="positive" optional="false" empty="false" validationstate="OK"/>
      <tables:report code="C6700" expected="true" reported="true" indicator="positive" optional="false" empty="true" validationstate="OK"/>
      <tables:report code="C6800" expected="true" reported="true" indicator="positive" optional="false" empty="true" validationstate="OK"/>
      <tables:report code="C6900" expected="true" reported="true" indicator="positive" optional="false" empty="true" validationstate="OK"/>
      <tables:report code="C7000" expected="true" reported="true" indicator="positive" optional="false" empty="true" validationstate="OK"/>
      <tables:report code="C7100" expected="true" reported="true" indicator="positive" optional="false" empty="true" validationstate="OK"/>
    </tables:tablesreport>
    <ixstr:xml-schema-validation xmlns:ixstr="http://www.invoke-software.com/2019/xml-schema-report" time="0,02s" validated="true"/>
    <ixtr:xbrl-validation xmlns:ixtr="http://www.invoke-software.com/2019/xbrl-type-report" validated="true"/>
    <icvr:customValidation xmlns:icvr="http://www.invoke-software.com/2015/custom-validation-report" validated="true" evaluationTime="0,00s">
      <icvr:rule code="1.5.a_2.3_SCHEMAREF_UNICITY" label="1.5.a and 2.3 - SchemaRef unicity" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="listofschemaref">
          <link:schemaRef xmlns:link="http://www.xbrl.org/2003/linkbase" xmlns:xlink="http://www.w3.org/1999/xlink" xlink:type="simple" xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_ind.xsd"/>
        </icvr:variable>
      </icvr:rule>
      <icvr:rule code="1.6.b_NEGATIVE_POSITIVE_FILING_INDICATOR" label="1.6.b - Filing indicator activation control" validated="true" severity="WARNING" evaluationTime="0,00s"/>
      <icvr:rule code="1.6.1_INVALID_CONTEXT_FILING_INDICATOR_duplicateFilingIndicator" label="1.6.1 - Filing indicator unicity check" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="listofduplicatevaluesoffilingindicators"/>
      </icvr:rule>
      <icvr:rule code="1.6.d_INVALID_CONTEXT_FILING_INDICATOR_invalidContextForFilingIndicator" label="1.6.d - Invalid context for filing indicator" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="listofinvalidfilingindicator"/>
      </icvr:rule>
      <icvr:rule code="1.6.2_UNICITY_FINDICATORS" label="1.6.2 - fIndicators unicity check" validated="true" severity="WARNING" evaluationTime="0,00s">
        <icvr:variable name="numberoffIndicatorsnode" value="1"/>
      </icvr:rule>
      <icvr:rule code="1.6.3_FILING_INDICATOR" label="1.6.3 - Filing indicator values" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="listofschemaref">
          <link:schemaRef xmlns:link="http://www.xbrl.org/2003/linkbase" xmlns:xlink="http://www.w3.org/1999/xlink" xlink:type="simple" xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_ind.xsd"/>
        </icvr:variable>
        <icvr:variable name="listofunexpectedvaluesoffilingindicators"/>
      </icvr:rule>
      <icvr:rule code="1.9_VALID_XBRL_SCHEMA" label="1.9 - Valid XBRL (Namespace prefix conventions)" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="linkschema"/>
        <icvr:variable name="xbrlischema"/>
        <icvr:variable name="xlschema"/>
        <icvr:variable name="xlinkschema"/>
        <icvr:variable name="xmlschema"/>
        <icvr:variable name="xsischema"/>
        <icvr:variable name="xsdschema"/>
        <icvr:variable name="iso4217schema"/>
        <icvr:variable name="xbrldtschema"/>
        <icvr:variable name="xbrldischema"/>
      </icvr:rule>
      <icvr:rule code="1.14_FORBIDDEN_SCHEMA_LOCATION" label="1.14 - Forbidden : @xsi:schemaLocation" validated="true" severity="ERROR" evaluationTime="0,00s"/>
      <icvr:rule code="1.14_FORBIDDEN_NAMESPACE_SCHEMA_LOCATION" label="1.14 - Forbidden @xsi:noNamespaceSchemaLocation" validated="true" severity="ERROR" evaluationTime="0,00s"/>
      <icvr:rule code="1.15_FORBIDDEN_INCLUDE" label="1.15 - Forbidden xi:include" validated="true" severity="ERROR" evaluationTime="0,00s"/>
      <icvr:rule code="2.1_FORBIDDEN_XMLBASE" label="2.1 - Forbidden @xml:base" validated="true" severity="ERROR" evaluationTime="0,00s"/>
      <icvr:rule code="2.2_SCHEMAREF_ABSOLUTE_URL" label="2.2 - SchemaRef absolute URL" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="listofschemaref">
          <link:schemaRef xmlns:link="http://www.xbrl.org/2003/linkbase" xmlns:xlink="http://www.w3.org/1999/xlink" xlink:type="simple" xlink:href="http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_alm_ind.xsd"/>
        </icvr:variable>
      </icvr:rule>
      <icvr:rule code="2.4_FORBIDDEN_LINKBASEREF" label="2.4 - Forbidden link:linkbaseRef" validated="true" severity="ERROR" evaluationTime="0,00s"/>
      <icvr:rule code="2.7.a_S.2.7.b_UNUSED_CONTEXT" label="2.7.a and S.2.7.b - Unused xbrli:xbrl/xbrli:context" validated="true" severity="WARNING" evaluationTime="0,00s"/>
      <icvr:rule code="2.9_ENTITY_SCHEME_UNICITY" label="2.9 - Check the unicity of the "scheme" and "identifier" pair" validated="true" severity="ERROR" evaluationTime="0,00s">
        <icvr:variable name="listofschemes" value="('http://www.finanssivalvonta.fi/rrg/LEI')"/>
        <icvr:variable name="listofidentifiers" value="('745400VFC3826CC3W215.201')"/>
```


- Intended for download to reporting entity's owns reporting system

Questions



Information on the reform of the Reporting System

- Information on the reform of the reporting system can also be found at the FIN-FSA's website
- Further information
  - Content questions: EBAReportingHelpdesk@fiva.fi
  - Questions and feedback: NewReportingSystem@finanssivalvonta.fi