



**FIN-FSA**  
FINANSSIVALVONTA

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

23 September 2021

## Event programme

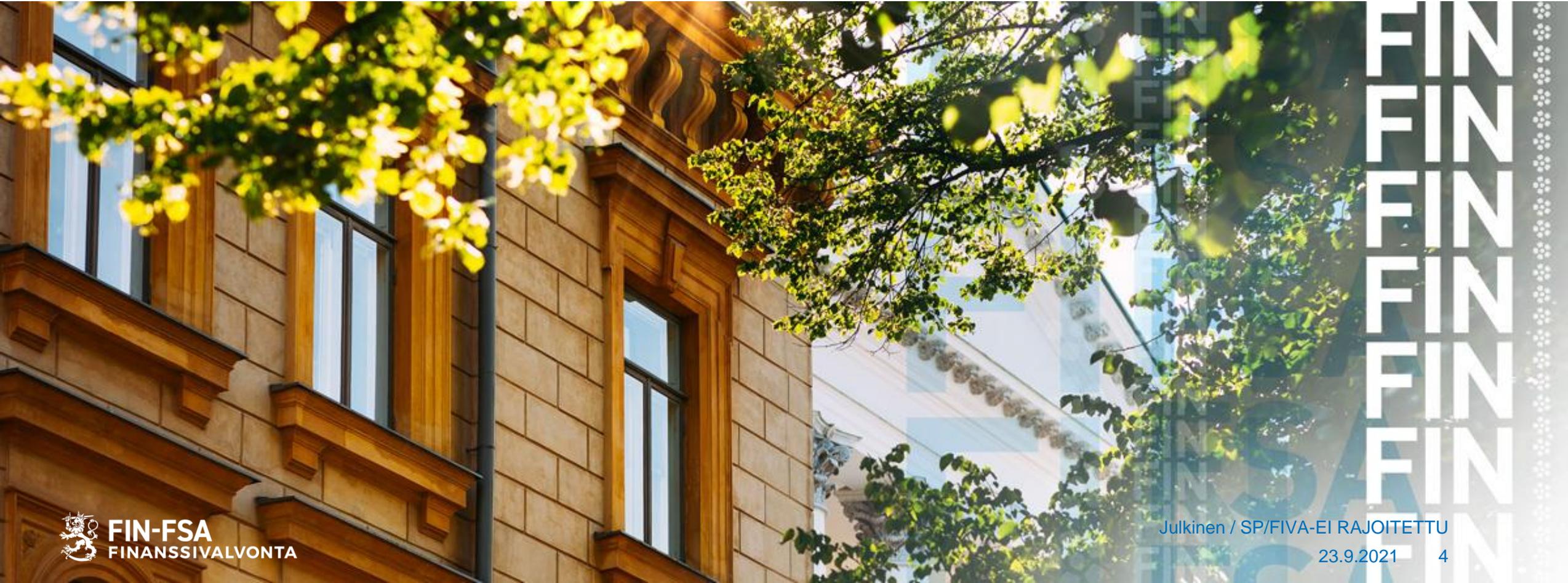
- Opening
- Project presentation and timetable
- Changes to reporting
- Presentation of Suomi.fi service
- Presentation of the Reporting System
- Questions submitted in advance
- Discussion

# The FIN-FSA is reforming the supervisory Reporting System

- The Reporting System collects and processes reporting determined by EU and national regulations related to the financial standing and risks of supervised entities.
- The efficiency and reliability of the FIN-FSA's current Reporting System have not been sufficient
  - The implementation in the system of new EU-harmonised data collections and new versions of data collections, including reporting applications, requires much resources
  - FIN-FSA's Reporting webinar September 23, 2020: Presentation of the reporting system
- The reform is based on a reporting system already in use elsewhere
  - The timetable for the implementation project has been agreed in collaboration with the system supplier
- The goal is to introduce the new Reporting System in phases from summer 2022
  - It will be possible to submit reports efficiently and securely via a Reporter Portal
  - Up-to-date reporting obligation information will be viewable in the Reporter Portal
  - Reporting-related communication will take place in the Reporter Portal

# Project presentation and schedule

Jussi Eronen



## Status of the implementation project

- The tendering phase ended in the spring of 2021
- The Reporting System delivery project began at the end of May 2021
- A specification refining phase is currently under way in the project
- Installations of test environments are progress
- Planning of internal and external training is about to begin
- Construction of interfaces will begin in November
  - Integration of FIN-FSA and Bank of Finland systems
  - Implementation of Suomi.fi identification and authorisation service
  - Submission of reports to European Central Bank (ECB), European Banking Authority (EBA), European Insurance and Occupational Pensions Authority (EIOPA) and the European Securities and Markets Authority (ESMA)
- Reporter Portal for reporters' use will be opened on 15 July 2022

## Reform of the Reporting System

- The reform of the Reporting System concerns electronic, formal and regular reporting of financial standing and risks to the FIN-FSA
  - EBA ITS data collections: COREP OF, ALMM, FINREP, LCR DA, LR, LE, SBP CR, SBP RM, SBP IMV, NSFR, FP, REM HE, REM BM, GSII, FRTB, AE, COVID-19 and IF
  - EIOPA ITS data collections: Solvency2, Pension Fund and Pan-European Personal Pension Product
  - ESMA data collections: AIFMD, CSDR 7, CSDR 9 and MMF
  - National data collections: FA, FT, JM, KA, KB, KP, KT, LTC, MA, MJ, ML, MU, MV, R, RVA, S, VA, VB, VC, VD, VE, VF, VG, VJ, VK, VL, VM, VN, VO, VP, VS, VT, VQ, RA and MF.
- Identification and authorisation of Finnish and foreign reporters will take place via the Suomi.fi service
- A Reporter Portal will be made available for reporters' use
  - Up-to-date reporting obligation information will be viewable
  - Submission of reports
  - Reporting-related communication
    - Replaces current communication via the helpdesk mailboxes

## Submission of reports and feedback

- Reports can be submitted in three different ways
  - By uploading a report file to the system
  - By submitting a report file directly from the reporter's own system via an SFTP connection (Application to Application, A2A)
  - By completing web forms (recommended to be used only for a small number of forms)
    - No web forms are planned for CSDR7, CSDR9 and MMF data collections
- Reporters will see in the Reporter Portal
  - The report processing status
  - Feedback on the report
    - Feedback on a report submitted via an SFTP connection will also come directly to the reporter's own reporting system
- Reporters may submit reports to a testing environment for checking before submitting an official report to the FIN-FSA
  - These reports will not be used for supervision

## Clarification of timetable for data collections' transfer to production

- EBA ITS data collections to the new system first, in summer 2022
  - COREP LCR DA and ALMM data collections will be taken into production on 31 July 2022 and will serve as pilots. The DPM version of these has been in use for a year, so it is unlikely to contain any errors.
  - Although DPM version 3.1 used in the old system will still be valid for nearly all EBA ITS data collections on 30 September 2022, DPM version 3.2 will take effect for the SBP IMV module. DPM version 3.2 must therefore be taken into use at that time.
  - Taking the new system into use for all EBA ITS data collections on 30 September 2022 avoids the need to implement DPM version 3.2 in two systems
- In the next phase, EIOPA ITS data collections will be taken into the new system on 31 December 2022
  - EIOPA ITS data collections' DPM version 2.7 will be applicable from 31 December 2022
    - The DPM version will probably be in use for the whole of next year
    - In practice, DPM version 2.7 must be taken into the new system on 31 December 2022, otherwise it would have to be implemented in both the new and the old system
- The EBA and EIOPA ITS data collection frameworks cannot be put into production at the same time, as the simultaneous introduction of two large data collection frameworks would be too high a risk

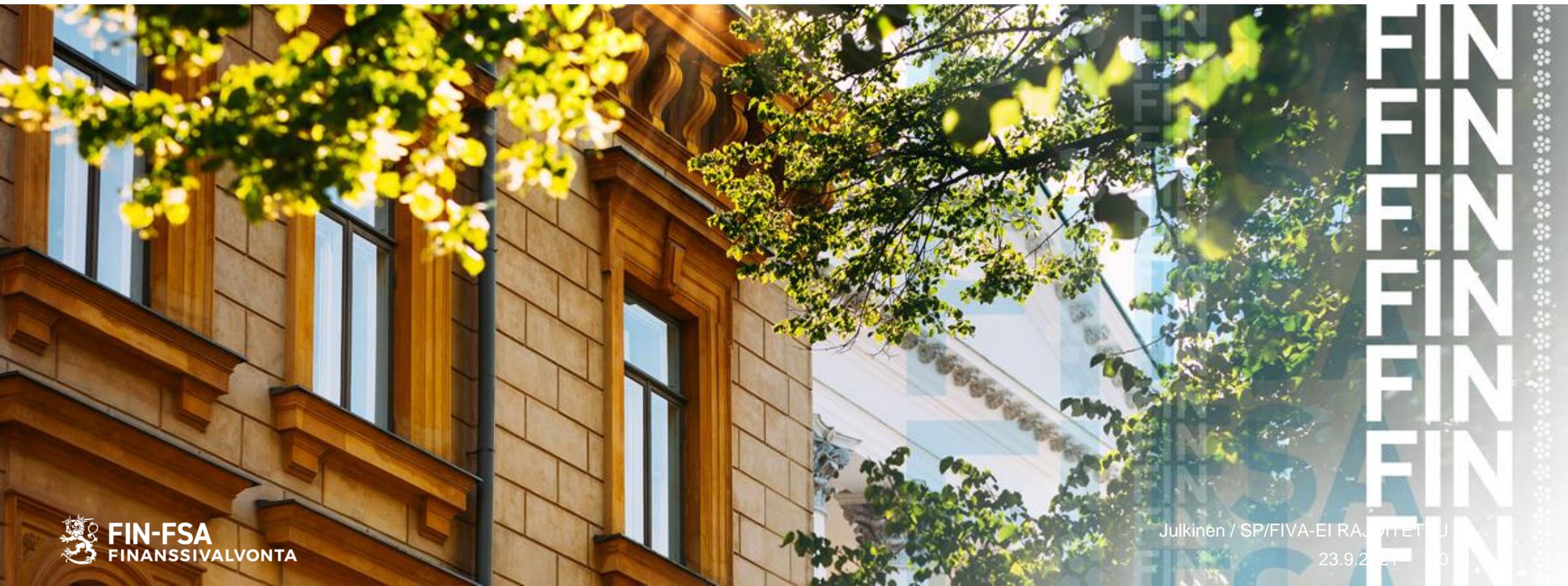
## Data collections' transfer to production

Date	Reporting entity
31.7.2022	COREP LCR DA and ALMM
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
31.12.2022	Solvency 2, Pension Fund, Pan-European Personal Pension Product and national data collections S, R, LTC, RA, and VJ
31.3.2023	AIFMD, CSDR 7, CSDR 9 and MMF

The timetable for national data collections other than the five mentioned above will be further specified during spring 2022.

# Changes to reporting

Mikko Koutaniemi



## Changes to reporting

1. Reporter Portal will always have up-to-date information on reporting deadlines and information required for each report
  - a) Several ways to submit a report
  - b) Validation feedback will be diversified
2. Reporting-related communication will shift primarily to the Reporter Portal
3. Reporters' test environment – Same up-to-date services as in the production environment
4. Impact of the Reporting System reform on report files
5. Additional information on XBRL reporting
6. Strong identification of reporters using the Suomi.fi service

## 1a. Reporter Portal will always have up-to-date information on reporting deadlines and information required for each report: several ways to submit a report

- Reporters will not need to download and manage FIN-FSA Reporting applications and related forms
- The Jakelu Distribution Service will be withdrawn from use
- Submission of reports to the FIN-FSA
  - A report can be submitted by uploading it in the Reporter Portal
  - A report can be submitted via an SFTP connection
  - A report can be submitted by completing forms in the Reporter Portal
    - No web forms are planned for CSDR7, CSDR9 and MMF data collections

## 1b. The Reporter Portal will always have up-to-date information on reporting deadlines and information required for each report: validation feedback will be diversified

- Validations will be updated more quickly than before to meet the requirements of the European Supervisory Authorities
- Validation feedback will be more diverse and user friendly
- It will not be possible in future to report using email, nor will reporting feedback be sent to email
- There is no need to encrypt report files separately

## 2. Reporting-related communication will shift primarily to the Reporter Portal

- Confidential reporting information will be in one place
- Replaces current communication via the helpdesk mailboxes
- FIN-FSA and Bank of Finland secure email will still be available, but only as a secondary channel

### 3. Reporters' test environment – Same up-to-date services as in the production environment

- Strong identification of reporters using the Suomi.fi service
- Data security as strong as in production
- Data will not be used for supervision
- Banks: In the future, each report submitted to production will be sent to the ECB
  - Testing should be done in the test environment

## 4. Impact of the Reporting System reform on report files

- Separate header file will not be used in XBRL and XML reporting
- There may be changes to file naming conventions
- Electronic data transmission descriptions under the new Report System will be published six months before the transfer to production of each reporting entity.
  - ESA specifications will be updated in the data submission descriptions after their publication

## 5. Additional information on XBRL reporting

- Eurofiling – <https://eurofiling.info/portal/>
  - European XBRL reporting specifications
  - XBRL standard
  - Service providers
  - [Eurofiling minutes](#) summaries e.g. of reporting changes, events, and changes to the XBRL standard
- XBRL Finland – <https://fi.xbrl.org/>

## 6. Strong identification of reporters using the Suomi.fi service

- [Act on support services for shared government electronic services \(571/2016\)](#)

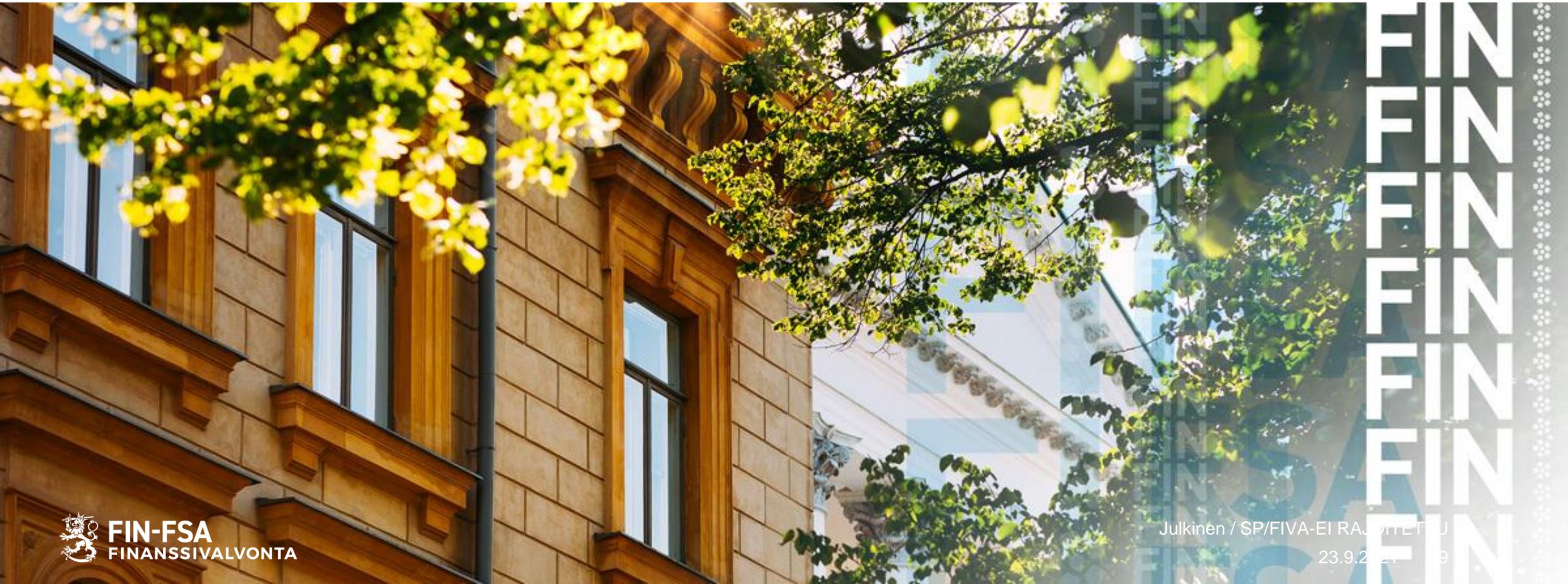
“Section 1 Purpose and scope of the Act

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 \(607/2016\)](#).

# Presentation of the Suomi.fi service

Riku Luomansuu



## Overview of the Suomi.fi service

- Suomi.fi carries out checks of transaction authorisations
- When a person acts on behalf of a company, the transaction service checks using Suomi.fi e-Authorisations the person's mandate to do so in general registers (e.g. Trade Register) and the authorisation register (authorisations given in the Suomi.fi e-Authorisations).
- Without separately granted authorisation, only people for whom some role entitling representation has been entered in Finland's Trade Register, and the said role defined as granting entitlement to act in transaction services, can act on behalf of a company, e.g. Managing Director, Chairman of the Board of Directors, Member of the Board etc. [Acting on behalf of a company or an organisation - Suomi.fi](#)
- In Suomi.fi e-Authorisations, companies can authorise a person or company to handle matters on their behalf. An authorisation is an electronic power of attorney, the details of which are stored in the authorisation register.

# Suomi.fi authorisation and identification

- Delegation of authorisations
  - An authorisation or right based on register information is required to handle matters
  - Types of authorisation: mandate for transactions and right to grant a mandate
- Addition of authorisation services
  - Authorisation takes place at the data collection level, of which there are around 60
  - For example COREP OF, COREP AE, COREP LR, COREP LE, FINREP etc.
  - Naming of data collections in the authorisation service is still open
- Once mandates for transactions have been obtained, authentication is done using Suomi.fi. Other options are either the banks' online banking codes or a mobile certificate.
- Foreign actors apply for mandates through DVV's Official-assisted authorisation service, [Official-assisted authorisation service | Digital and Population Data Services Agency \(dvv.fi\)](#)
  - Authentication using the Finnish Authenticator application.

# Suomi.fi authorisation stages

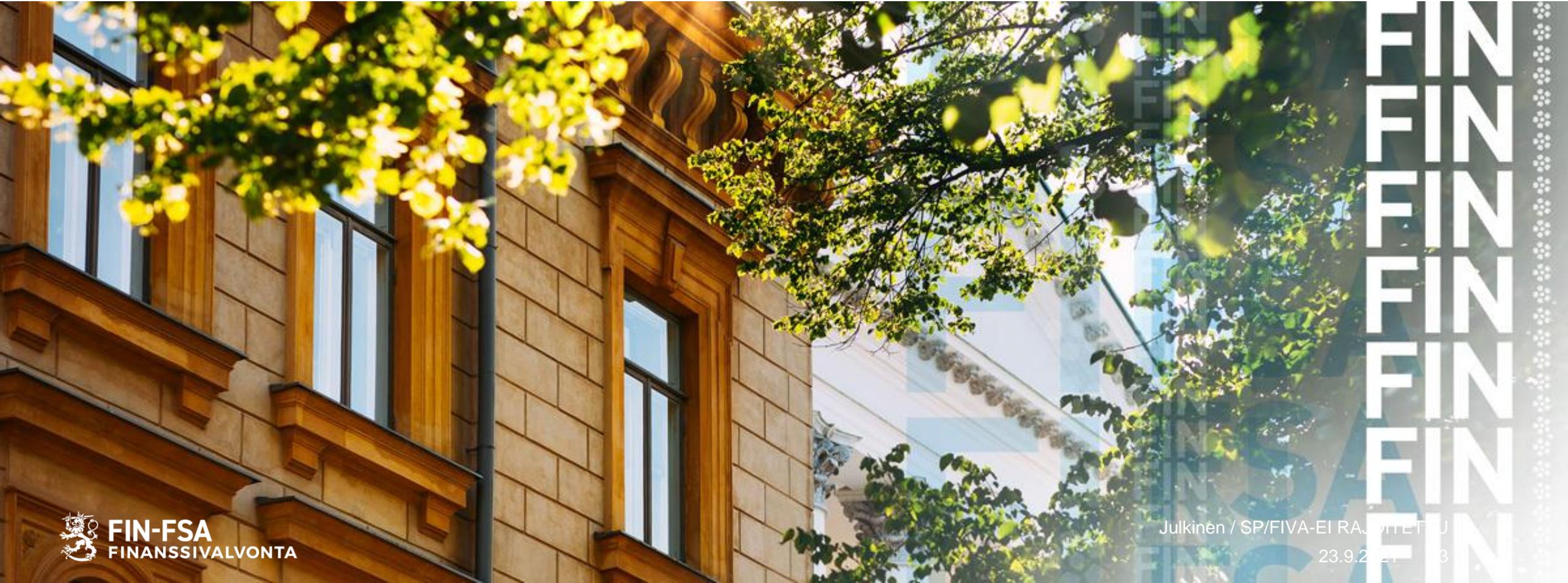
- Address: <https://www.suomi.fi/e-authorisations>

The image displays four sequential screenshots of the Suomi.fi e-authorisation interface:

- Top-left screenshot:** The main landing page for 'Anna ja pyydä valtuuksia' (Apply for and request authorisations). It features a blue header with the Suomi.fi logo and navigation menu. The main content area has a dark blue background with a white icon of a person and a document. The text reads: 'Kun tunnistaudut Suomi.fi:hin, voit antaa ja pyytää sähköisiä valtuuksia valitsen asioiden hoitamiseen.' Below this is a 'Tunnistaudu' button.
- Top-middle screenshot:** The 'Valitse, kenen valtuuksiin haluat siirtyä' (Choose to whom you want to transfer authorisations) page. It has a white background with a blue header. The main heading is 'Valitse, kenen valtuuksiin haluat siirtyä'. There are three blue buttons: 'Henkilökohtaiset valtuudet', 'Yrityksen valtuudet', and 'Toisen henkilön valtuudet'. Each button is followed by a brief description of the authorisation type.
- Top-right screenshot:** The 'Yrityksen valtuudet' (Company authorisations) page. It shows a blue header with the user's name 'Anna-Liisa Sallinen' and the company 'KIRJAUDU ULOS'. The main heading is 'Yrityksen valtuudet'. Below this, there are two columns: 'Anna tai pyydä valtuuksia' (Apply for or request authorisations) and 'Annetut valtuudet' (Granted authorisations). The 'Annetut valtuudet' section shows '0 valtuutettua, 0 valtuuttua' (0 authorised, 0 authorised).
- Bottom-right screenshot:** The 'Valtuusasiat' (Authorisation matters) page. It shows a blue header with the user's name and company. The main heading is 'Valtuusasiat'. Below this, there is a progress indicator 'Vaihe 3/5' and a list of steps: '1. Valtuustyyppi', '2. Osapuolet', '3. Valtuusasiat', '4. Voimassaolo', '5. Yhteenveto ja vahvistus'. The 'Valtuusasiat' section has a dropdown menu for 'Asiakategoria' (All) and a text input for 'Rajaa valtuusasian nimellä' (asiasavali). Below this, there is a section '1 valtuusasia tehdyllä rajauksella' (1 authorisation matter with the selected filter) and a list of categories, including 'Finanssialan toimijan ilmoitus asiakasvalituksista'.

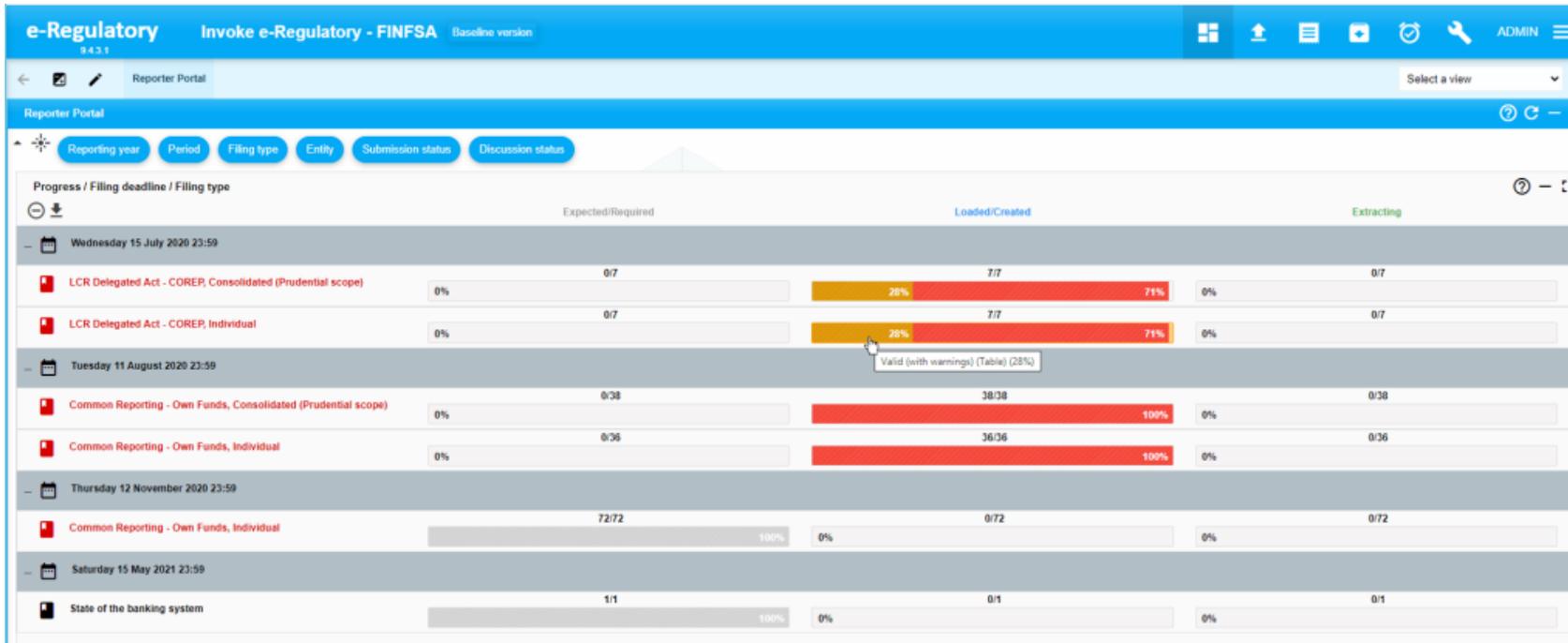
# Presentation of the Reporting System

Jouni Lamponen



# Reporting obligations according to user authorisations

Preliminary example



- What should be reported and when (also history)
- What has been sent and not sent
- Status of submitted reports

# Submitting reports in Reporter Portal

Preliminary example

1. Selecting/uploading report files to the system

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 using web forms

Preliminary example

The screenshot displays a web reporting interface for COREPLRCON. The main content area shows a table titled "C 43.00.a (LR4) Breakdown of leverage ratio exposure measure components: Off-balance sheet items, derivatives, SFTs and trading book". The table has columns for "Leverage Ratio Exposure Value", "RIVEA", "RWEAs: SA exposures", and "RWEAs: IRB exposures". The rows list various exposure categories with their corresponding codes and values.

		Leverage Ratio Exposure Value	RIVEA	RWEAs: SA exposures	RWEAs: IRB exposures
		0010	0020	0030	0040
Off-balance sheet items	0010	2,394,000	7,802,000		
Of which: trade finance	0020	1,183,000	180,000		
Of which: under official export credit insurance scheme	0030	9,756,000	460,000		
Derivatives and SFTs subject to a cross-product netting agreement	0040	6,590,000	4,647,000		
Derivatives not subject to a cross-product netting agreement	0050	651,000	7,351,000		
SFTs not subject to a cross-product netting agreement	0060	6,660,000	3,765,000		
Exposure amounts resulting from the additional treatment for credit derivatives	0065	3,805,000			
Other assets belonging to the trading book	0070	7,492,000	3,480,000		
Covered bonds	0080	6,837,000	4,583,000	6,964,000	8,658,000
Exposures treated as sovereigns	0090	3,458,000	9,254,000	8,308,000	2,311,000
Central governments and central banks	0100	6,509,000	3,422,000	7,788,000	8,819,000
Regional governments and local authorities treated as sovereigns	0110	9,212,000	9,854,000	6,993,000	8,063,000
MDBs and international organisations treated as sovereigns	0120	6,510,000	4,597,000	769,000	8,299,000
PSEs treated as sovereigns	0130	6,516,000	2,000,000	8,256,000	4,769,000
Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	0140	1,824,000	6,607,000	3,877,000	8,013,000
Regional governments and local authorities NOT treated as sovereigns	0150	9,360,000	6,081,000	5,096,000	4,190,000
MDBs NOT treated as sovereigns	0160	2,078,000	4,369,000	5,106,000	7,841,000
PSEs NOT treated as sovereign	0170	8,236,000	4,867,000	1,169,000	9,453,000
Institutions	0180	383,000	3,104,000	8,016,000	540,000
Secured by mortgages of immovable properties	0190	7,109,000	8,027,000	5,403,000	4,092,000
Of which: secured by mortgages of residential properties	0200	3,712,000	7,986,000	8,209,000	9,572,000
Retail Exposures	0210	5,788,000	3,346,000	4,443,000	7,698,000
Of which: retail SME	0220	386,000	2,163,000	8,496,000	1,510,000
Corporate	0230	4,687,000	3,442,000	2,327,000	5,019,000
Financial	0240	3,887,000	3,154,000	3,982,000	8,129,000
Non-financial	0250	9,008,000	3,914,000	9,905,000	6,028,000

- Submitting reports by completing forms manually
- This is recommended for use only with a small number of forms

# Validation feedback / HTML

Preliminary example

Summary of validations

Invoke Validation Report

Summary	
File name: DUMMYLEI123456789012_GB_COREP030000_COREPLRCON_2021-06-30_20201218154732000_OK_20210826145029144.xml	
Successfully treated: ✓	
Message: Successfully saved.	
Validations	
Technical Validations ✓	
Portal rules	✓
Type XML	✓
Type XBRL	✓
Duplicate facts	✓
Hypercubes	✓
Filing rules	✓
Functional Validations X	
Valid assertions	36
Warning assertions	12
Invalid assertions	19
Number of evaluations	322
Additional Controls -	
Valid controls	-
Warning controls	-
Invalid controls	-
Number of evaluations	-

More detailed breakdown of validation errors

Functional Validations

Invalid assertions (19 of 67 total)

⊖ eba\_v0684\_m v0684\_m: [C 43.00.a (c0010;0020)] (r0030) <= (r0020)

⊖ eba\_v0701\_m v0701\_m: [C 43.00.b (c0010;0030)] (r0140) = (r0150) + (r0160) + (r0170)

Expression : iaf:numeric-equal(\$a, iaf:sum((Sb, Sc, Sd)))  
 Number of evaluations : 2  
 Invalid evaluations : 2

⊖ Evaluation n°1

Message : v0701\_m: [C 43.00.b (c0010;0030)] (r0140) = (r0150) + (r0160) + (r0170) FAILS because 1824000 = 9360000 + 2078000 + 8236000 is not true

⊖ Variables

Name	Value	Concept	Context ID	Source Cells
a	1824000	eba_met.mi.118	c85	
b	9360000	eba_met.mi.118	c86	
c	2078000	eba_met.mi.118	c87	
d	8236000	eba_met.mi.118	c88	

# Validation feedback / Excel (summary of validation errors)

Preliminary example

Report identifying information

Overview	Value
Identifier	DUMMYLEI123456789012
Period	2021-06-30
Schema reference	http://www.eba.europa.eu/eu/fr/xbrl/crr/fws/corep/its-005-2020/2020-11-15/mod/corep_lr_con.xsd
Denomination	Dummy
File Name	DUMMYLEI123456789012 GB COREP030000 COREPLRCON 2021-06-30 20201218154732000.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	NOK
Filing rules	WARNING

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

Document	Status
C0001 - Nature of Report (COREP)	OK
C4000 - Alternative treatment of the Exposure Measure	NOK
C4300 - Breakdown of leverage ratio exposure measure	NOK
C4400 - General Information	OK
C4700 - Leverage ratio calculation	NOK
C4801 - Leverage ratio volatility: mean value for the re	WARNING
C4802 - Leverage ratio volatility: daily values for the re	WARNING

# Validation feedback / Excel (validation errors in list format)

Preliminary example

Validated	Number	Assertion	Severity	Description	Expression	Preconditions
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- \$findtC_43.00.b
FALSE	2	eba_v0702_m	Error	v0702_m: [C 43.00.b (c0010;0030)] {r0200} <= {r0190}	iaf:numeric-less-equal-than(\$a, \$b)	1- \$findtC_43.00.b
FALSE	2	eba_v0703_m	Error	v0703_m: [C 43.00.b (c0010;0030)] {r0220} <= {r0210}	iaf:numeric-less-equal-than(\$a, \$b)	1- \$findtC_43.00.b
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- \$findtC_43.00.b
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- \$findtC_43.00.b
FALSE	2	eba_v0707_m	Error	v0707_m: [C 43.00.b (c0010;0030)] {r0320} <= {r0310}	iaf:numeric-less-equal-than(\$a, \$b)	1- \$findtC_43.00.b
FALSE		Assessment n2		v0707_m: [C 43.00.b (c0010;0030)] {r0320} <= {r0310} FAILS because 2256000 <= 770000 is not true		
		Variable	Value	Cell(s)	ContextId	Identifier
		a	2256000	C4300 : F42	c83	DUMMYLEI123456789012
		b	770000	C4300 : F41	c82	DUMMYLEI123456789012
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- \$findtC_43.00.b
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- \$findtC_43.00.b

# Validation feedback / Excel (validation errors in form format) Preliminary example

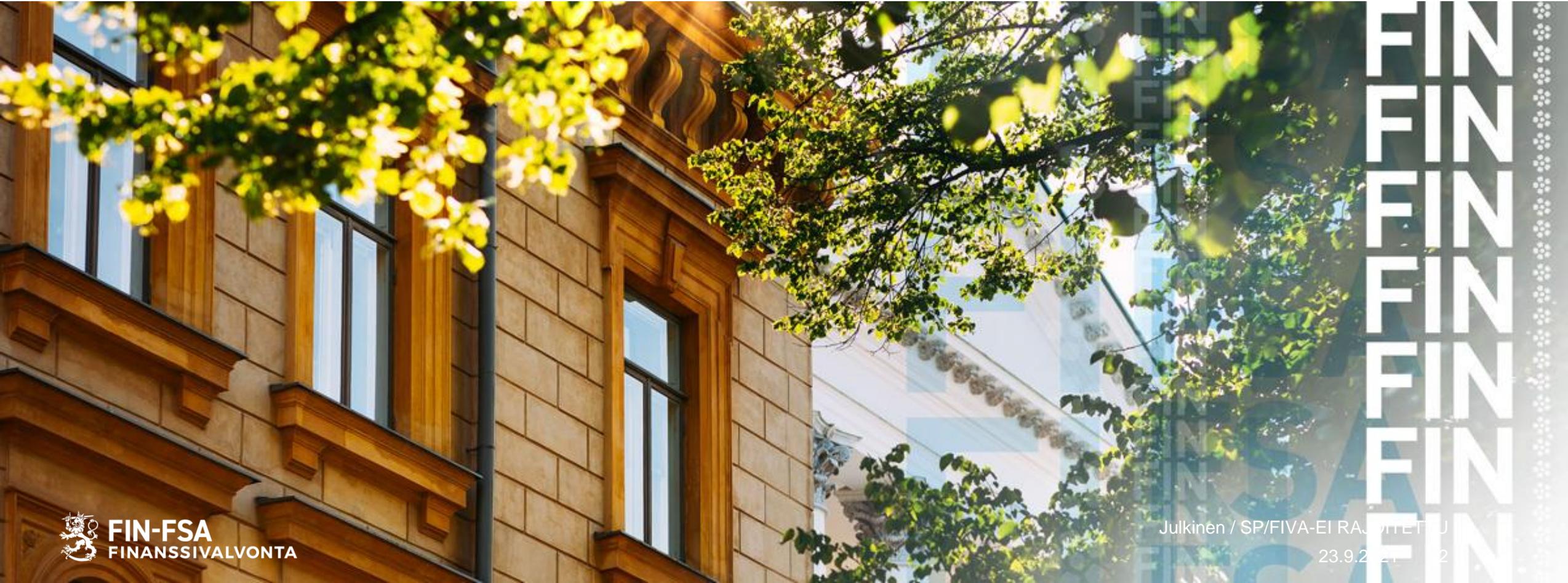
COREPLRCON		Context: 2021-06-30			
Identifier:	DUMMYLEI123456789012	Date:	1899-12-29 00:00:00		
LEI:	DUMMYLEI123456789012	Currency:	EUR		
Denomination:	Dummy				
C_43.00					
C 43.00.a (LR4) Breakdown of leverage ratio exposure measure components: Off-balance sheet items, derivatives, SFTs and trading book					
		Leverage Ratio Exposure Value	RWEA	RWEAs: SA exposures	RWEAs: IRB exposures
		0010	0020	0030	0040
Off-balance sheet items	0010	2 394 000			
Of which: trade finance	0020	1 183 000	eba_v0684_m : v0684_m [C 43.00.a (c0010-0020)] (r0030) <= (r0020)		
Of which: under official export credit insurance scheme	0030	9 756 000		460 000	
Derivatives and SFTs subject to a cross-product netting agreement	0040	6 590 000		4 647 000	
Derivatives not subject to a cross-product netting agreement	0050	651 000		7 351 000	
SFTs not subject to a cross-product netting agreement	0060	6 660 000		3 765 000	
Exposure amounts resulting from the additional treatment for credit derivatives	0065	3 805 000			
Other assets belonging to the trading book	0070	7 492 000	3 480 000		
Covered bonds	0080	6 837 000	4 583 000	6 964 000	8 658 000
Exposures treated as sovereigns	0090	3 458 000	9 254 000	8 308 000	2 311 000
Central governments and central banks	0100	6 509 000	3 422 000	7 788 000	8 819 000
Regional governments and local authorities treated as sovereigns	0110	9 212 000	9 854 000	6 993 000	8 053 000
MDBs and international organisations treated as sovereigns	0120	6 510 000	4 597 000	769 000	8 299 000
PSEs treated as sovereigns	0130	6 516 000	2 000 000	8 256 000	4 769 000
Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns;	0140	1 824 000	6 607 000	3 877 000	8 013 000
Regional governments and local authorities NOT treated as sovereigns	0150	9 360 000	6 081 000	5 096 000	4 190 000
MDBs NOT treated as sovereigns	0160	2 078 000	4 369 000	5 106 000	7 841 000
PSEs NOT treated as a sovereign	0170	8 236 000	4 867 000	1 169 000	9 453 000
Institutions	0180	383 000	3 104 000	8 016 000	540 000
Secured by mortgages of immovable properties	0190	7 109 000	8 027 000	5 403 000	4 092 000
Of which: secured by mortgages of residential properties	0200	3 712 000	7 986 000	8 209 000	9 572 000
Retail Exposures	0210	5 788 000	3 346 000	4 443 000	7 698 000
Of which: retail SME	0220	386 000	2 163 000	8 496 000	1 510 000
Corporate	0230	4 687 000	3 442 000	2 327 000	5 019 000
Financial	0240	3 887 000	3 154 000	3 982 000	8 129 000
Non-financial	0250	9 008 000	3 914 000	9 905 000	6 028 000
SME exposures	0260	1 992 000	3 071 000	1 539 000	1 576 000
Corporate exposures other than SME	0270	7 077 000	560 000	4 145 000	190 000
Exposures in default	0280	3 181 000	52 000	810 000	3 937 000
Other exposures	0290	4 671 000	6 941 000	9 409 000	8 777 000
Of which: securitisation exposures	0300	3 240 000	2 145 000	2 202 000	8 410 000
Trade finance (Memo item)	0310	4 767 000	4 201 000	770 000	6 657 000
Of which: under official export credit insurance scheme	0320	1 290 000	3 329 000	2 256 000	9 049 000

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



# Questions submitted in advance

Jussi Eronen



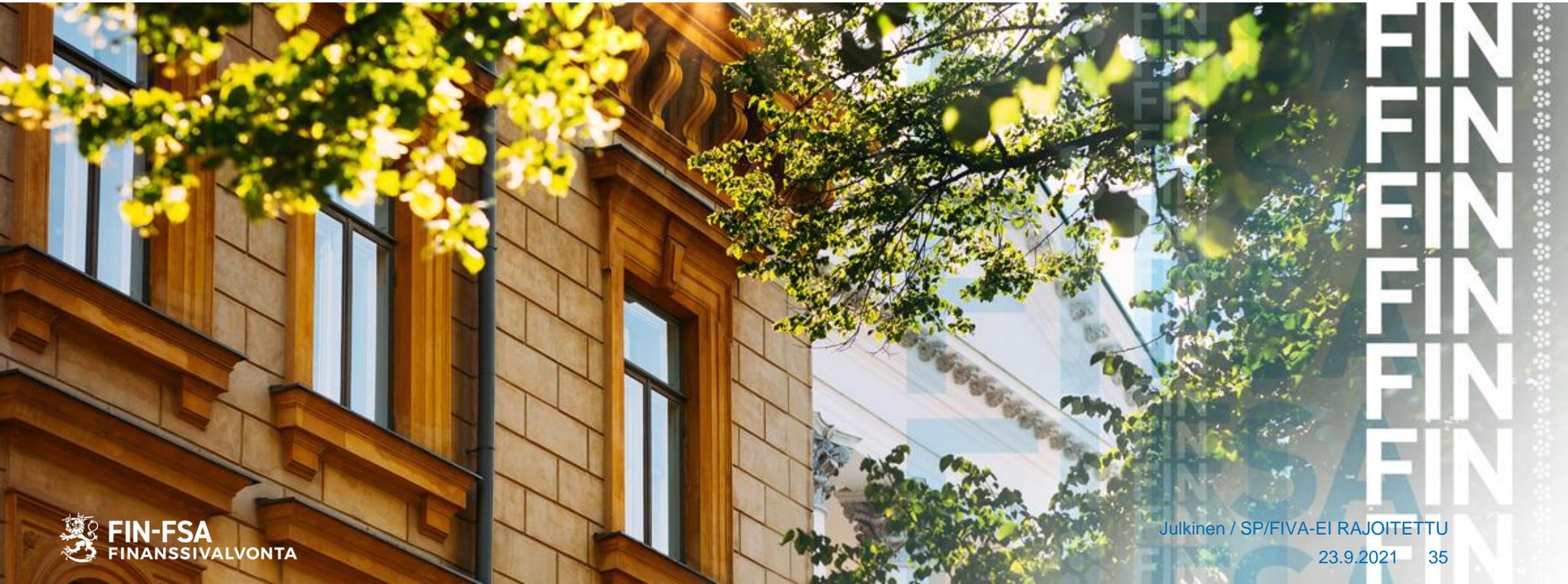
## Questions from reporters

- Can XBRL files be uploaded to the portal as they are and can tables and figures be browsed there and reports validated?
  - Files can be uploaded to the application, for example with the drag-and-drop function
  - It is possible to browse a submitted report
  - A submitted report can be downloaded in Excel format to the reporter's own workstation
  - A file is validated immediately after it is submitted. Feedback on a report comes after validation
  - The test environment can and should be used to validate a report before the report is submitted
- In addition to browsing, it is possible to use the system to correct reports/tables and to change and enter figures in them?
  - In web forms this is possible, but in other options it is not (uploading report, A2A)
- Is caching possible and is there a test environment where the report is validated or directly in production?
  - In web forms, caching is possible
  - The test environment can and should be used to validate a report before the report is submitted

## Questions from reporters

- Does the Portal update subtotals of tables, etc. in real time, such as e.g. workbooks at present?
  - There are no plans for web forms to calculate subtotals.
- Is encrypted XBRL included in the system and do reporters have to attend to XBRL encryption themselves and/or does the FIN-FSA provide tools for this?
  - There is no need to encrypt reports.

# Discussion



Questions related to the new system can be sent to the address

**[NewReportingSystem@fiva.fi](mailto:NewReportingSystem@fiva.fi)**

# Thank you!

# Abbreviations

- **AE** = Reporting of asset encumbrance
- **AIFMD** = Reporting of Alternative Investment Fund Managers
- **ALMM** = Common Reporting Framework, Additional liquidity monitoring metrics
- **COREP OF** = Common Reporting Framework, Own funds
- **COVID-19** = Additional reporting due to COVID-19 situation
- **CSDR 7 & 9** = ESMA reporting, Central Securities Depositories Regulation art. 7 & art. 9
- **DPM** = Data point model for reporting, published by EBA and EIOPA
- **FA & FT** = FINREP reporting annex tables
- **FINREP** = Financial Reporting
- **FP** = Reporting on funding plans
- **FRTB** = Common Reporting Framework, Fundamental Review of the Trading Book
- **GSII** = Additional reporting for identification and determination of G-SII buffer rates
- **IF** = Capital adequacy reporting of investment firms
- **JM** = Reporting of unemployment funds, Membership fee calculation
- **KA** = Reporting of sickness funds, Income statement and balance sheet
- **KB** = Reporting of unemployment funds, Income statement and balance sheet tables
- **KP** = Reporting of mortgage banking activities
- **KT** = Unemployment fund statistics
- **LCR DA** = Common Reporting Framework, Liquidity Coverage Ratio Delegated Act
- **LE** = Common Reporting Framework, Large Exposures
- **LTC** = Calculation of maximum loan-to-value ratio
- **LR** = Common Reporting Framework, Leverage Ratio
- **MA** = Reporting of payment institutions, submission of supervisory data based on financial statements and accounting
- **MF** = Reporting of payment institutions, Fraud data related to reporting services
- **MJ** = Reporting of payment institutions, lending and non-performing assets
- **ML** = Payment transactions statistics
- **MMF** = Reporting of Money Market Funds
- **MU** = Reporting of payment institutions, large exposures
- **MV** = Reporting of payment institutions, own funds and capital adequacy
- **NSFR** = Common Reporting Framework, Net Stable Funding Requirement
- **R** = Reporting of interest rate risk
- **RA** = Risk assessment survey
- **REM HE** = Reporting of high earners
- **REM BM** = Remuneration Benchmarking
- **RVA** = Capital adequacy reporting of financial and insurance conglomerates
- **S** = Reporting of state of banking system
- **SBP CR, RM & IMV** = Comparison of internal approaches used for calculation of own funds requirements
- **SFTP** = SSH File Transfer Protocol
- **VA** = Insurance institutions' income statement and balance sheet
- **VB** = Insurance institutions' financial statement attachments
- **VC** = Reporting of non-life and life insurance companies, Key indicators
- **VD** = Solvency of insurance institutions
- **VE** = Reporting of non-life and life insurance companies, technical provisions
- **VF** = Insurance institutions' assets covering technical provisions
- **VG** = Insurance company investments
- **VJ** = Analysis of occupational accident and sickness insurance
- **VK** = Statement of life insurance company business
- **VL** = Inquiry for industry-wide pension funds and company pension funds
- **VM** = Insurance company statistics
- **VN** = Statistical survey of motor liability insurance
- **VO** = Pension insurance biannual information
- **VP** = Survey of the result of the technical reserves of pension insurance companies
- **VS** = Calculation of solvency limit and investment diversification of pension institutions
- **VT** = Statistical survey of patient insurance
- **VQ** = Reporting of insurance brokers
- **XBRL** = Taxonomy on technical specifications for reporting, published by EBA and EIOPA