

# **ANNUAL INFORMATION RETURN ON LENDING AND ON RECEIVED INTEREST**

**(Credit and financial institutions, insurance  
companies, municipal entities and employers  
that have issued loans) (VSLAINAE)**

**DATA FORMAT SPECIFICATION 2020**

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# Change history

Date	Version	Description
28.1.2020	1.0	First release concerning the 2020 taxable year.
16.12.2020		Text correction to chapter 3.

## 1 INTRODUCTION

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see [tax.fi > IT developers > e-Filing guidance > Electronic filing of information returns General description](#).

## 2 DESCRIPTION OF THE INFORMATION FLOW AND SUBMITTAL OF FILES

For more information on how to log in specifically for different information flows, and for information on the locations of check routines for authorisations, click [here](#).

Credit institutions, financial institutions, internal company banks issuing loans to employees, insurance companies, municipalities and employers must send reports to the Finnish Tax Administration on all granted loans, including specifications of their purpose of use and interest paid by the debtor to the lender.

No data on loans is required when issued credit falls into the category of running accounts; the loan client has a continuous credit limit that can either be used or left unused, without specific agreement with the lender (Chapter 7, § 7.1, Consumer Protection Act (38/1978)).

No data on the loan is required if both its principal and interest equal zero euros.

### 2.1 Change of lender's Business ID

If your Business ID has changed (because of a bank merger, acquisition or any other reason) you are requested, as the party submitting the report (either the merged company or the acquiring company) to contact the Tax Administration before submitting the reports:

Finnish Tax Administration

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## 3 MAKING CORRECTIONS

For information, see the article called Making corrections to submitted annual information [tax.fi > Information and material on taxation > IT developers > e-Filing guidance > Making corrections to e-filed submittals of information returns](#).

## 4 PERIOD OF VALIDITY

This specification sets out the requirements of file formatting that come into force 28 January 2020 and continue to be in force until a new version of this specification is released.

For deadline dates for filing, see [tax.fi > Verohallinto > Ohjelmistokehittäjät > Aikataulut](#) (Available in Finnish and Swedish).

## 5 CHANGES ON THE PREVIOUS YEAR

Version	ID	Data element	Description
1.0	9-12/058	Calendar year	Year changed

## 6 DATA FORMAT SPECIFICATION

Position	ID	P/V	T	L/T	Description	Format	Values
1-8	000	P	T		Identifier	AN8	VSLAINAE
10	082	V			Deletion	A1	D
11-14					Reserve space		
15-18	058	P	T		Calendar year	VVVV	2020
20-32	010	P	T		Lender's personal identity code or Business ID	YTUNNUS2   HETU2	
34-44	083	P	T	*	Personal ID / Business ID of loan client See 9.3 ID of loan client	YTUNNUS   HETU	
46-80	085	V/P	ET	*	Loan client's name See 9.4 Loan client's name	AN35	
82-116	101	P	T		Code or identification number of the loan See 9.5 Identification of the loan	AN35	
118-119	102	P			Purpose of use of the loan 01 = permanent home or major home repair financing 09 = other financing	N2	01, 09
121-122	103	V			Loan has more than one purpose 01 = one purpose only 02 = more than one purpose	N2	01, 02
124-135	104	V		*	Interests paid	R9,2	
137-148	105	V			Interest paid, future years See 9.8 Interest paid, future years	R9,2	
150-161	106	V		*	Principal as per 31 December See 9.6 Pricipal as per 31 December	R9,2	
163-165	111	P			Quantity of borrowers See 9.7 <b>Virhe. Viitteen lähde ei löytynyt.</b>	N3	
167-201	112	V			Description of loan purpose and financial objectives	AN35	
203-204	113	V			Other party, not the loan client, pays the interest 01 = the loan client himself pays the interest 02 = another party, not the loan client, pays the interest	N2	01, 02
206-240	114	V	ET	*	Previous code or identification number of the loan See 9.1 Previous code or identification number of the loan (114)	AN35	
242-250	115	V	ET	*	Previous Business ID of the lender See 9.2 Previous Business ID of the lender (115)	YTUNNUS	
252-286	041	V			Name of data provider/contact person	AN35	
288-322	042	V			Phone number of data provider/contact person	PUHELIN2	
324-358	048	V			Software application that produced the file	AN35	
360-371	014	P	T		Name of the software that produced the file	Y- TUNNUS_AN 2	
373-386	198	P			Software-generated timestamp	PPKKVVVV HHMMSS	

999	P		Final identifier	+N8
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## 7 AUTOMATED CHECK PROCESSES

New/ Chan- ged	ID	Description of rule
	104 106	Principal (106) is mandatory if interest (104) is not reported.  #137; Report either interest (104) or principal (106) in the record.
	106 104	Interest (104) is mandatory if principal (106) is not reported.  #137; Report either interest (104) or principal (106) in the record.
	104 105	#1342; Paid interest (104) must be greater than, or equal to, Paid interest relating to future years (105).
	104 105	#1343; Paid interest relating to future years (105) must not be populated unless Paid interest (104) is populated.
	010 115	#1344; Lender's personal identity code or Business ID (010) must be different from the Previous Business ID of the lender (115).
	101 114	#1345; Code or identification number of the loan (101) must be different from the Previous Code or Identification No of Loan (114).
	083 085	#1348; If a dummy code is given as the Debtor's ID (083), you must populate Debtor's Name (085).

## 8 MESSAGES

Not applicable to this information flow.

## 9 INSTRUCTIONS AND EXAMPLES

### 9.1 Previous code or identification number of the loan (114)

The previous code or ID number of the loan is submitted if the terms and conditions of the loan remain the same. This information is only given in the year when the change took place.

Example: Your system has forced the change of loan code 1234A into loan code 56789B some time during 2020. In your 2020 information return filing you must give the new code 56789B in 'Code or identification number of the loan' and the old code 1234A in this data element.

In your 2021 filing ALL you have to write is 'Code or identification number of the loan' (56789B) and not duplicate your reporting of the change.

If two (or more) loans were combined into one new loan, do the following: Include the two (or more) previous loans in this information return, using their original codes/IDs, reporting their paid interest as zero euros and their principal as zero euros.

Then report the new loan in this information return, its new code/ID, including the payments of interest during the taxable year, and the amount of its principal at December 31st. Do NOT report any previous code or ID of any of the loans.

If you correct a return filed earlier, and this earlier return shows the previous code or ID number of the loan, you must submit that detail again in the correction return.

## 9.2 Previous Business ID of the lender (115)

The Business ID of the previous lender is given, if the terms and conditions of the loan remain the same. This information is only given in the year when the change took place.

Example: The lender organisation previously had the Business ID 1234567-8 but it was changed into 2345678-9 some time during 2020. In your 2020 filing, you must write the new Business ID 2345678-9 in 'Personal or Business ID of the Lender' (pos. 15-25) and the old Business ID 1234567-8 in this data element.

In your 2021 filing, ALL you have to write is 'Personal or Business ID of the Lender' (2345678-9) and not duplicate your reporting of the change.

And if the loan code were to change, see above for the instructions for 'Previous code or identification number of the loan'.

If you correct a return filed earlier and this earlier return shows the previous Business ID of the lender, you must submit that detail again in the correction return.

## 9.3 ID of loan client

Enter here the borrower's verified personal identity code or, for a natural person, their Business ID. If the borrower does not know the Business ID or the personal identity code of the natural person, enter their date of birth in the format ddmmyy-UUUU.

Only enter details on loans and interests for loans that are granted to borrowers who are physical persons or estates of deceased persons. Also file these details for self-employed persons and agricultural or forestry operators.

## 9.4 Loan client's name

This information is mandatory if the loan client's personal identity code or Business ID is missing or incomplete, consisting of the date of birth only. Write the loan client's name exactly as it is recorded in the registers of the credit or financial institution issuing the loan. Accordingly, fill in the name in this field in the data-record format associated with the Business ID or personal identity code – not in the format used in the loan agreement (if different).

## 9.5 Identification of the loan

Write the loan code/ID number in the same format as it is recorded in the data files or registers, for all loans or bank accounts with credit. The code or ID is the key for identifying the loan, and therefore you are requested to use the same code or ID in the same format during the following reporting years, in your future information return filings.

However, if you change the loan code/ID number from what it was before, you must indicate the previous, old loan code/ID in the "Previous code or identification no. of loan" data element.

The same string of digits cannot be the identifier of more than one loan. The code must not be made up of alphabetic characters alone.

## 9.6 Principal as per 31 December

The amount of the principal must be reported as the true end-of-year value.

Note: No data on the loan is required (no fixed-length formatted and no name-value formatted record), if

- Both its principal and interest equal zero euros or
- Its type is the 'running account' type of credit

## 9.7 Loans issued to several borrowers

If a loan has been issued to more than one parties, you must create specific data sets for each one in order to give the details. In other words, if the two spouses share a loan, submit two sets of data. The first set must contain the personal details of the first spouse, amount of loan principal, amount of interest, and other information about the loan. The second set must contain the other spouse's personal details and repeat the loan information of the first set. Under 'Quantity of borrowers', fill in '2' to indicate how many loan clients (=borrowers, co-debtors) there actually are.

Illustration:

There are 3 co-debtors. On 31 December, the principal stands at €25,000 and €349.24 is the paid interest in the course of the year. You must prepare three sets of data. Each one of them only contains one borrower's personal identity code or Business ID. In all the three sets, the loan ID, loan amount and interest paid are to be entered identically. In 'Quantity of Borrowers', indicate the actual number of debtors who share the liability for the loan.

First set

000:VSLAINAE  
058:2020  
010:1234567-8  
083:131052-000T  
085:Lisa Jones  
101:5556  
102:09  
104:349,24  
106:25000,00  
111:3  
014:6612663-4\_LF  
198:31012021161622  
999:1

Second set

000:VSLAINAE  
058:2020  
010:1234567-8  
083:121051-001T  
085:Matt Lyons  
101:5556  
102:09  
104:349,24  
106:25000,00  
111:3  
014:6612663-4\_LF  
198:31012021161622  
999:2

Third set  
000:VSLAINAE  
058:2020  
010:1234567-8  
083:151053-003T  
085:Peter Richards  
101:5556  
102:09  
104:349,24  
106:25000,00  
111:3  
014:6612663-4\_LF  
198:31012021161622  
999:3

## **9.8 Interest paid, future years**

Interest paid in advance, relating to the time that immediately follows the year after the end of the calendar year (calendar year + 2).