

VH/5845/00.01.02/2025

1.0

ANNUAL INFORMATION RETURN ON LENDING AND ON RECEIVED INTEREST (VSLAINAE)

DATA FORMAT SPECIFICATION 2026

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Change history

Date	Version	Description
3.2.2026	1.0	First release concerning the 2026 taxable year.

1 INTRODUCTION

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see [General description for electronic filing of information returns \(pdf\)](#) (*tax.fi > About us > Developers > Data format specifications > General description for electronic filing of information returns*).

2 DESCRIPTION OF THE INFORMATION FLOW AND SUBMITTAL OF FILES

To check the method of identification required by this information flow, the required role and the place in the flow where authorisations are checked, go to [Methods of sign-in, roles and rights to represent organisations](#) (*Ilmoitin.fi > Instructions and templates > Methods of sign-in, roles*).

Credit institutions, financial institutions, the State of Finland, Finnish counties for social wellbeing services, municipalities, insurance companies, internal company banks issuing loans to employees, and employers must send reports to the Tax Administration on all loans given to natural persons and estates of deceased persons, with itemizations of the loans' purpose of use and interest that the debtor has paid 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 year-specific instructions for making corrections, go to [Making corrections to annual information returns](#) (*tax.fi > About us > Developers > Data format specifications > Annual information returns & Instructions > Making corrections to annual information returns*).

4 PERIOD OF VALIDITY

This specification sets out the requirements of file formatting that come into force 24 March 2026 and continue to be in force until a new version of this specification is released.

For information about deadlines for filing, see the year-specific schedule on [IT developers](#) (*tax.fi > About us > Developers*). The schedule is available in Finnish and Swedish.

5 CHANGES ON THE PREVIOUS YEAR

Version	ID	Data element	Description
1.0	9-12/058	Year of interest payment	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		Year of interest payment	VVVV	2026
20-32	010	P	T	*	Lender's Business ID or personal ID	YTUNNUS2 HETU2	
34-44	083	P	T	*	Debtor's personal ID or Business ID See 9.3 Debtor's ID	YTUNNUS HETU	
46-80	085	V	ET	V/P *	Debtor's name See 9.4 Debtor's name	AN35	
82-116	101	P	T	*	Loan number or other identifier See 9.5 Identification of the loan	AN35	
118-119	102	P			Loan's purpose of use	N2	01, 03, 04, 05,

					01 = Acquisition or renovation of a permanent home 03 = production of income (buy-to-let) 04 = production of income (securities) 05 = production of income (other) 09 = other purpose of use		09
121-122	103	V			State whether the loan has one purpose of use or several purposes of use 01 = one purpose of use 02 = several purposes of use	N2	01, 02
124-135	104	V		V/P *	Interests paid during calendar year	R9,2	
137-148	105	V		*	Interest paid for future years See 9.8 Interest paid for future years	R9,2	
150-161	106	V		V/P *	Loan principal at the end of the year See 9.6 Loan principal at the end of the year	R9,2	
163-165	111	P			Number of debtors See 9.7 Loans issued to several debtors	N3	1 - 999
167-201	112	V			Description of the loan's purpose of use	AN35	
203-204	113	V			Report whether the debtor pays the interest 01 = the debtor pays the interest 02 = the debtor does not pay the interest	N2	01, 02
206-240	114	V	ET	*	Previous loan number or other previous identifier See 9.1 Previous loan number or other previous identifier (114)	AN35	
242-250	115	V	ET	*	Lender's previous Business ID See 9.2 Lender's previous Business ID (115)	YTUNNUS	
252-286	041	P			Name of contact person	AN35	
288-322	042	P			Contact person's phone number	PUHELIN2	
324-358	048	P			Software application that produced the file	AN35	
360-371	014	P	T		Name of the software that produced the file	Y- TUNNUS_A N2	
373-386	198	P			Software-generated timestamp	PPKKVVVV HHMMSS	
	999	P			Final identifier	+N8	

7 AUTOMATED CHECK PROCESSES

New/ Chan- ged	ID	Description of rule
	104 106	Principal (106) is mandatory if interest (104) is not reported. #1905; Either Interests paid during calendar year (104) or Loan principal at the end of the year (106) must be greater than 0.
	106 104	Interest (104) is mandatory if principal (106) is not reported. #1905; Either Interests paid during calendar year (104) or Loan principal at the end of the year (106) must be greater than 0.
	104 105	#1342; Interests paid during calendar year (104) must be greater than, or equal to, Interest paid for future years (105).
	104 105	#1343; Interest paid for future years (105) must not be populated unless Interests paid during calendar year (104) is populated.
	010 115	#1344; Lender's Business ID or personal ID (010) must be different from the Lender's Previous Business ID (115).
	101 114	#1345; Loan number or other identifier (101) must be different from the Previous loan number or other previous identifier (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 loan number or other previous identifier (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 2026. In your 2026 information return filing you must give the new code 56789B in 'Loan number or other identifier' and the old code 1234A in this data element.

In your 2027 filing ALL you have to write is 'Loan number or other identifier' (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 Lender's previous Business ID (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 2026. In your 2026 filing, you must write the new Business ID 2345678-9 in 'Lender's Business ID or personal ID' (pos. 15-25) and the old Business ID 1234567-8 in this data element.

In your 2027 filing, ALL you have to write is 'Lender's Business ID or personal ID' (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 loan number or other previous identifier'.

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 Debtor's ID

Enter here the debtor's verified personal identity code or, for a natural person, their Business ID. If the debtor 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 or ddmmyyAUUUU.

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

9.4 Debtor's name

This information is mandatory if the debtor's personal identity code or Business ID is missing or incomplete, consisting of the date of birth only. Write the debtor'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.

9.6 Loan principal at the end of the year

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 debtors

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 'Number of debtors', fill in '2' to indicate how many loan clients (= 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 debtor'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 'Number of debtors', indicate the actual number of debtors who share the liability for the loan.

First set

000:VSLAINAE
058:2026
010:1234567-8
083:131052-000T
085:Lisa Jones
101:5556
102:09
104:349,24
106:25000,00
111:3
041:Carl Contactperson
042:0912345678
048:OhjelmistoA
014:6612663-4_LF
198:31012027161622
999:1

Second set

000:VSLAINAE
058:2026
010:1234567-8
083:121051-001T
085:Matt Lyons
101:5556
102:09
104:349,24
106:25000,00
111:3
041:Carl Contactperson
042:0912345678
048:OhjelmistoA
014:6612663-4_LF
198:31012027161622
999:2

Third set

000:VSLAINAE
058:2026
010:1234567-8
083:151053-003T
085:Peter Richards
101:5556
102:09
104:349,24
106:25000,00
111:3
041:Carl Contactperson
042:0912345678
048:OhjelmistoA
014:6612663-4_LF
198:31012027161622
999:3

9.8 Interest paid for 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).