

**Annual information return on interest and  
other payments, taxable under the  
provisions of the Act on Income Tax (TVL)  
VSTVERIE**

**DESCRIPTION OF THE DATA FILE 2026**

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## Version history

<b>Date</b>	<b>Version</b>	<b>Description</b>
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

The reports must comply with this specification when the beneficiaries or shareholders are *Finnish tax residents*.

If your organisation is a Finnish fund management company, a Finnish affiliate of a foreign fund management or a foreign company that manages an investment fund established in Finland, you must file an information return to the Tax Administration. Its due date is soon after the end of every calendar year, and it should include specifications of the quantities and comparison values (*vertailuarvo; jämförelsevärde*) of the shares and units held by every taxpayer in every one of your funds or UCITS. The comparison value is 70 percent of fair market value (§ 4.3, Act governing the Valuation of Assets for the Purposes of Taxation). In this way, the comparison values are the same as the 'taxable values' reported during earlier years under the old rules.

Moreover, you must report the annual distributions of yields on the fund units and UCITS units, separately for each fund and UCITS.

The information-reporting requirement also concerns managers of Alternative Investment Funds, who manage a special common fund under the provisions of Act on Common Funds (*Laki vaihtoehtorahastojen hoitajista 162/2014*). If an Alternative Investment Fund has been set up in Finland but it has a foreign manager, the information-reporting requirement also concerns the foreign manager in the same way as it concerns a Finnish manager of an Alternative Investment Fund.

Payors or intermediaries, brokers, other third parties must submit an annual information return if they had paid interest subject to withholding, late-payment interest, yields similar to interest, aftermarket compensation, fees for consent, or cash compensation paid in lieu of dividends, or acted as an intermediary for a payment, to beneficiaries who are *natural persons or estates of deceased persons*.

Credit and financial institutions, the Finnish State Treasury and other parties that engage in trade with securities or in brokerage must file annual information returns in order to give details on any secondary-market compensation that they have collected from *natural persons and estates*.

You must file your information return electronically if you had more than five (5) recipients of payments. However, the requirement to use e-filing does not

concern physical persons and estates of deceased physical persons unless they operate a trade, business, or an agricultural farm/forestry farm.

If your reporting concerns investment fund shares and yield payments on such shares, you must file electronically. There is no paper-printed form available for the purpose.

For beneficiaries who are nonresidents, you must use the VSRKOERI information flow. In the case of nonresident beneficiaries, you do not have to report the quantities and comparison values of the shares or units in any mutual funds or UCITS funds.

If you have made payments to Individual Retirement Account holders (as provided by the legislation on long-term savings / Laki sidotusta pitkäaikaissäätämisestä 1183/2009), you do not have to report the yields. Similarly, no reporting of the invested or saved assets is necessary, on the condition that they are included in the scope of the savings agreement.

To read more about annual information returns, go to [Annual information return on interest and other payments, taxable under the provisions of the Act on Income Tax \(TVL\) \(7805\) - vero.fi](#) (*tax.fi > About us > Contact us > Forms > Annual information > Annual information return on interest and other payments, taxable under the provisions of the Act on Income Tax (TVL)*).

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*).

### **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 > 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](#) (*vero.fi > Tietoa Verohallinnosta > Kehittäjät > Aikataulu vvvv*). The schedule is available in Finnish and Swedish.

## 5 CHANGES ON THE PREVIOUS YEAR

Version	Data Name	Data element	Description
1.0	15-18/058	Payment year	Year changed

## 6 LIST OF THE DATA CONTENT

Position	Code	P/V	T	L/T	Description	Format	Permissible values
1-8	000	P	T		File identifier	AN8	VSTVERIE
10	082	V			Deletion	A1	D
12-13	084	P	T	*, H	Type of payment or type of asset	AN2	2B,2C,2D, 2E, 2F,2G, 3J,3L,3K, 3M,3N
15-18	058	P	T		Payment year  Payment year is the calendar year when payment took place.	VVVV	2026
20-32	010	P	T		Business ID or personal ID of payor or intermediary	YTUNNUS2   HETU2	
34					Reserve space		
35-45	083	P	T	*	Beneficiary's personal ID or Business ID	YTUNNUS   HETU	
46-57	534	V		*	Payment amount or the value of units	R9,2	
58-68	535	V		*	Taxes withheld	R8,2	
70-99	540	P	T		Name of investment fund or other investment	AN30	
101-113	541	V	E T	* V/P	Business ID of investment fund (in the case of Payment Types 2B and 2G)	YTUNNUS	
114-132	542	V		* V/P	Quantity of fund units or units in UCITS in the case of 2G and 3L Asset Types	+D12,6	
133-143	536	V		*, H V/P	Tax collected abroad in the case of 3J, 3K, 3M, 3N Types of Payment	R8,2	
145-146	537	V	E T	* V/P	Country code, ISO3166	MAATUNNUS	

148-187	085	V	E T	*	Name of beneficiary	AN40	
189-201	080	V	E T		Business ID of the account operator or other third-party filer that submits the return	TIHOYHTEISO	
203	158	V		*	Filer's role  1= account operator 2= central securities depository 3= other foreign filer	N1	1,2,3
205-274	067	V		*	Name of the central securities depository where the stock, share or other security had been issued	AN70	
276-305	068	V	E T	*	ID code of the central securities depository where the stock, share, other security had been issued	AN30	
307-336	041	P			Name of contact person	AN30	
338-372	042	P			Contact person's telephone number	PUHELIN2	
374-393	049	V	E T		Transaction code or other identifier	AN20	
395-403					Reserve space		
405-416	014	P	T		Name of the software that produced the file	Y-TUNNUS_AN2	
418-452	048	P			Software application that produced this file	AN35	
454-467	198	P			Software-generated timestamp	DDMMYYYY HHMMSS	
	999	P			Final identifier	N8	

## 7 AUTOMATED CHECK PROCESSES

New / Changed	Code	Description of Calc. Rule / Check
	541 084	If the Type of Payment is Annual yield on a fund unit (2B), Fund unit in investment fund (2G), the Business ID of investment fund (541) is a mandatory field.  #123; If the Type of Payment is Annual yield on a fund unit (2B), Fund unit in investment fund (2G), you must populate Business ID of investment fund (541).
	542 084	For Payment Types 2G and 3L, the Quantity of fund units or units in UCITS (542) is a mandatory field that must be populated with a non-zero value. Look up the descriptions of different Payment Types in section 9.  #317; For Payment Types 2G and 3L, you must populate Quantity of fund units or units in UCITS (542) with a non-zero value.
	537 084	#1973; For 3J, 3K, 3L, 3M and 3N Types of Payment you must populate Country Code 537 with a code value other than 'FI' or 'AX'.

New / Changed	Code	Description of Calc. Rule / Check
	085 083	Name of beneficiary (085) is a mandatory field when a dummy identity code is entered in the Beneficiary's personal ID or Business ID(083) field.  #1070; Name of beneficiary (085) is a mandatory field because you have entered a dummy identity code in the Beneficiary's personal ID or Business ID (083) field.
	536 084	#1580; You must populate Tax collected abroad (536) with 3J, 3K, 3M, or 3N types of Payment.
	080 158	#1704; If you populated either the Business ID of the account operator or other third-party filer that submits the return (080) or the value of Filer's role (158) 1= account operator, 2= central securities depository or 3= other foreign filer, you must populate both two elements. This automated check does not apply to deletion returns.
	536 534	#1734; Tax collected abroad (536) can not exceed Payment amount (534).
	068 067	#1705; If you populated either the Name of the central securities depository where the share was issued (067) or the ID code of the central securities depository where the share was issued (068), you must populate both two elements. This automated check does not apply to deletion returns.
	084 534	#1735; For Payment types (084) other than 2G and 3L, Payment amount or the value of units (534) must be a non-zero value.
	535 534	#1736; Taxes withheld (535) can not exceed the Payment amount (534).

## 8 MESSAGES

New / Changed	Code	Description of the message
	536 084	#1619; Are you sure you want to report that the amount of tax collected abroad is 0 €?

## 9 DESCRIPTIONS OF THE TYPES OF PAYMENT

### Finnish payment and asset types

- 2B Annual distribution paid out on a yield unit
- 2C Annual interest on bonds or debentures
- 2D Other interest or other income from investment (capital income)
- 2E Aftermarket bonus paid by the filer to the taxpayer (is capital income for the taxpayer concerned)

2F Aftermarket bonus withheld (received) by the filer (is a tax deduction for the taxpayer concerned)

2G Fund unit in investment fund

### **Foreign payment and asset types**

3J Annual distribution paid out on foreign shares in foreign UCITS

3L Units in foreign UCITS

3M Interest paid or intermediated from another EU member state

3K Interest paid or intermediated from a non-EU country

3N Total amount of proceeds from sale, repurchase or redemption paid or intermediated from another EU member state

## **10 RECORD OF COUNTRY CODES**

For all country codes of the ISO 3166 standard, see [List of country codes](#).

## **11 EXAMPLE**

The example file below, created by the Test\_Accounting\_Pro software application (048), consists of the following: An itemization of the beneficiaries of interest payments taxable under Income Tax Act, VSTVERIE (000).

### **Itemization**

In this example, you create a filing to report a paid yield on a fund unit, Type of Payment 2B (084) and Payment year 2026 (058), with Payor's ID 1234567-8 (010), beneficiary's ID 131052-000T (083), amount €2,000.33 (534), on which €550.00 was withheld (535), the name of the fund being 'Asia Pacific' (540), the fund's Business ID 1234678-9 (541), name of the person to contact is Robert Holden and the sequential number of the itemization is '1', which also is the value of the last line (999) i.e. the final identifier.

```
000:VSTVERIE
084:2B
058:2026
010:1234567-8
083:131052-000T
534:2000,33
535:550,00
540:ASIA PACIFIC
541:1234678-9
041:HOLDEN ROBERT
042:09123456
```

048:TestiAccounting Pro 1.0  
198:02012027203015  
014:6606611-7\_AP  
999:1