

**ANNUAL INFORMATION RETURN
ON ISSUED LOAN PRINCIPAL,
AND ON RECEIPTS OF INTEREST
(Credit and financial institutions, insurance
companies, municipal entities and employers
that have issued loans) (VSLAINAE)
DATA FORMAT SPECIFICATION 2018**

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Change history

Date	Version	Description
2.1.2018	1.0	First release concerning the 2018 taxable year.
14.11.2018	1.1	A change was made to automated check process #1342.

1 INTRODUCTION

This guidance explains the structure of the required inbound file and the check procedures that follow. For more information, see [tax.fi > About us > Information and material on taxation > 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 filers must identify themselves electronically, on the requirements on Katso ID and Katso Role, and on the information flow's check routine for authorizations, click [here](#).

Pursuant to § 16, Act on Assessment Procedure, 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.

The Official Decision of the Tax Administration on the general information-reporting requirement sets out further details on these reporting requirements including the deadlines and formats that credit and financial institutions must use.

It is not necessary to report the loan contracts referred to in Chapter 7, § 7, subsection 1 of Consumer Protection Act, known as credits with a running account. The definition of running account credit given in Consumer Protection Act includes general credit card contracts, special credit card contracts, bank accounts with a credit limit and other similar contracts involving credit use at the consumer's discretion - without requiring a decision on the lender's part as to granting an amount for the consumer to borrow.

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

One loan must be reported on one single record. This means that the ID code or the ID number of a loan is the key with which the filed record should be identifiable. However, when a loan is attributed to more than 5 co-debtors, several records must be filed.

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
Heli Annala heli.annala@vero.fi
Tanja Jämsä tanja.jamsa@vero.fi

3 MAKING CORRECTIONS

Special rules apply to how you make corrections to this information flow. For more information, see the article called Making corrections to submitted annual information tax.fi > About us > 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 22 November 2018 and continue to be in force until a new version of this specification is released.

Submit the annual information for the 2018 calendar year by 31 January 2019.

5 CHANGES ON THE PREVIOUS YEAR

Version	ID	Data element	Description
1.1	189-200/104 201-212/105	Interests paid Interest paid, future years	Check process #1342 is changed.
1.0	9-12/058	Calendar year	Year changed
	15-25/010	Lender's personal identity code or Business ID	Format changed YTUNNUS HETU→ YTUNNUS2 HETU2
	13/087 26-36/040 83-112/031 113-119/032 120-149/033	Document type Third party filer, Bbusiness ID Street address of loan client Country code and postal code of loan client Name of post office of the loan client	ID removed ID removed and position changed to reserve space
	187-188/103 307-308/113	Loan has more than one purpose Other party, not the loan client, pays the interest	The alternative blank=no data/not known has been removed. This entry is voluntary, and therefore the position remains blank when the file is of fixed length, but it is not processed as "no data/not known", but as "data not submitted".
	13/082 375-409/048 410-444/041 445-479/042 480-491/014	Deletion Software application that produced the file Name of data provider/contact person Phone number of data provider/contact person Name of the software that produced the file	Added as a new data element
	189-200/104 201-212/105 213-224/106	Interests paid Interest paid, future years Principal as per 31 December	Format changed +N12 → R9,2
			Length of record with fixed length changed 374 → 491

6 DATA FORMAT SPECIFICATION

Position	ID	P/V	T	L/T	Description	Format	Values
1-8	000	P	T		Identifier	AN8	VSLAINAE
9-12	058	P	T		Calendar year	VVVV	2018
13	082	V			Deletion	A1	D
14					Reserve space		
15-25	010	P	T		Lender's personal identity code or Business ID	YTUNNUS2	

						HETU2	
26-36					Reserve space		
37-47	083	P	T	*	Personal ID / Business ID of loan client See 9.3 ID of loan client	YTUNNUS HETU	
48-82	085	P/V	ET	*	Loan client's name See 9.4 Loan client's name	AN35	
83-149					Reserve space		
150-184	101	P	T		Code or identification number of the loan See 9.5 Identification of the loan	AN35	
185-186	102	P			Purpose of use of the loan 01 = permanent home or major home repair financing 09 = other financing	N2	01, 09
187-188	103	V			Loan has more than one purpose 01 = one purpose only 02 = more than one purpose	N2	01, 02
189-200	104	V		*	Interests paid	R9,2	
201-212	105	V			Interest paid, future years See 9.8 Interest paid, future years	R9,2	
213-224	106	V		*	Principal as per 31 December See 9.6 Pricipal as per 31 December	R9,2	
225-235	107	V	T	*	Situations of shared liability, 2nd sharing party See 9.7 Loans issued to several borrowers	YTUNNUS HETU	
236-246	108	V	T	*	Situations of shared liability, 3rd sharing party See 9.7 Loans issued to several borrowers	YTUNNUS HETU	
247-257	109	V	T	*	Situations of shared liability, 4th sharing party See 9.7 Loans issued to several borrowers	YTUNNUS HETU	
258-268	110	V	T	*	Situations of shared liability, 5th sharing party See 9.7 Loans issued to several borrowers	YTUNNUS HETU	
269-271	111	P			Quantity of borrowers See 9.7 Loans issued to several borrowers	N3	
272-306	112	V			Description of loan purpose and financial objectives	AN35	
307-308	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
309-343	114	V	ET	*	Previous code or identification number of the loan See 9.1 Previous code or identification number of the loan (114)	AN35	
344-352	115	V	ET	*	Previous Business ID of the lender See 9.2 Previous Business ID of the lender (115)	YTUNNUS	
353-360					Reserve space		
361-374	198	P			Software-generated timestamp	PPKKVVVV HHMMSS	
375-409	048	V			Software application that produced the file	AN35	
410-444	041	V			Name of data provider/contact person	AN35	
445-479	042	V			Phone number of data provider/contact person	PUHELIN2	
480-491	014	P	T		Name of the software that produced the file	Y- TUNNUS_AN 2	
	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. #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.
Chan- ged	104 105	Paid interest (104) must be greater than, or equal to, Paid interest relating to future years (105). #1342; Paid interest (104) must be greater than, or equal to, Paid interest relating to future years (105).
	104 105	Paid interest relating to future years (105) must not be populated unless Paid interest (104) is populated. #1343; Paid interest relating to future years (105) must not be populated unless Paid interest (104) is populated.
	107 083 010	Shared-liability borrower (107) must not be the same as loan client (083) or lender (010). #138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	107 108 109 110	Shared-liability borrower (110) must not be the same as another borrower (108, 109 or 110). #139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	108 083 010	Shared-liability borrower (108) must not be the same as loan client (083) or lender (010). #138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	108 107 109 110	Shared-liability borrower (110) must not be the same as another borrower (107, 109 or 110). #139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	109 083 010	Shared-liability borrower (109) must not be the same as loan client (083) or lender (010). #138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.
	109 107 108 110	Shared-liability borrower (110) must not be the same as another borrower (107, 108 or 110). #139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
	110 083 010	Shared-liability borrower (110) must not be the same as loan client (083) or lender (010). #138; shared-liability borrower's personal/Business ID cannot be the same as loan client's or lender's ID.

	110 107 108 109	Shared-liability borrower (110) must not be the same as another borrower (107, 108 or 109). #139; shared-liability borrower's personal/Business ID cannot be the same as other borrower's ID.
New	010 115	Lender's personal identity code or Business ID (010) must be different from the Previous Business ID of the lender (115). #1344; Lender's personal identity code or Business ID (010) must be different from the Previous Business ID of the lender (115).
New	101 114	Code or identification number of the loan (101) must be different from the Previous Code or Identification No of Loan (114). #1345; Code or identification number of the loan (101) must be different from the Previous Code or Identification No of Loan (114).
Changed	083 085	If a dummy code is given as the Debtor's ID (083), you must populate Debtor's Name (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 2017. In your 2018 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 2019 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 2017. In your 2017 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 2018 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 your system requires that you must change the loan identifiers make surveyor report the previous 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 and shared liability (107, 108, 109, 110, 111)

If the loan is issued to spouses, report it with only one record in which the personal ID or Business ID of each spouse is included. Enter the ID of one spouse in 'Personal ID / Business ID of Loan Client' and the ID of the other spouse in 'Situations of Shared Liability'. Enter 2 as the 'Quantity of Borrowers'.

For loans issued to several borrowers, file a record containing the personal identity codes or Business IDs of a maximum of five (1+4) co-debtors. If there are more than 5 co-debtors, file their details on a second record. One record is used to report the shared liability of a total of four co-debtors by entering their personal identity codes or Business IDs. Use the 'Quantity of Borrowers' field to indicate the actual number of debtors.

Example:

There are six co-debtors. Submit two records, the first of which contains the personal identity codes or Business IDs of five debtors. The second record contains the details of one debtor. In both records, the loan ID, loan amount and interest paid are to be entered identically. In the 'Quantity of Borrowers' field, indicate the actual number of debtors who share the liability for the loan.

Note: If the debtor has both a personal identity code and a business ID of a physical person, enter one or the other, not both. If you have entered a personal identity code under Debtor, do not enter their Business ID under Shared liability, and vice versa.

If there is a mistake in the details of the co-debtor, you must file a deletion report. After that, new, report the correct details.

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).