

VIRATI

AUTHORITY TASK FORCE

(Financial Supervision Authority/Bank of Finland/Statistics Finland)

Issued
Supersedes
Valid

19.1.2005

1.2.2003

1.1.2005

Appendix 3a, 3d

2.1.2.

A L3aL3d s.XLS

A

Identifier
System identifier

Reporting institutions:

(cf. Appendix 6)

204/205, 213/214
236
260
264

Group or consolidation group of credit institution

Financial holding company

OKOBANK Group Central Cooperative; entire group

OKOBANK Group Central Cooperative ; cooperative and subsidiaries

1 = Suomi
2 = English
3 = Svenska

2

A -tables:

STANDARD PROFIT AND LOSS ACCOUNT and appendix tables to the profit and loss account

			Frequency:	Valid:
A03	STANDARD PROFIT AND LOSS ACCOUNT	19.8.2004	90	1.1.2005
Appendix tables to the profit and loss account				
A11	INTEREST INCOME		90	1.1.2005
A13	INTEREST EXPENSES		90	1.1.2005
A14	INCOME FROM EQUITY INVESTMENTS		90	1.1.2005
A16	FEE AND COMMISSION INCOME		90	1.1.2005
A17	FEE AND COMMISSION EXPENSES		90	1.1.2005
A18	NET INCOME FROM SECURITIES TRANSACTIONS AND FOREIGN EXCHANGE DEALING	19.1.2005	90	1.1.2005
A19	NET INCOME FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	13.10.2004	90	1.1.2005
A20	NET INCOME FROM HEDGE ACCOUNTING	19.1.2005	90	1.1.2005
A21	NET INCOME FROM INVESTMENT REAL ESTATE	19.8.2004	90	1.1.2005
A22	OTHER OPERATING INCOME	20.9.2004	90	1.1.2005
A24	ADMINISTRATIVE EXPENSES	19.8.2004	90	1.1.2005
A26	DEPRECIATION AND IMPAIRMENT ON TANGIBLE AND INTANGIBLE ASSETS		90	1.1.2005
A27	OTHER OPERATING EXPENSES	19.8.2004	90	1.1.2005
A30	IMPAIRMENT ON OTHER FINANCIAL ASSETS		90	1.1.2005

Muutokset/Förändringar/Changes: 19.8.2004, 20.9.2004, 13.10.2004, 19.1.2005

Deadline: Frequency 90 > 20 business days; Frequency 365 > by 1 March
Accuracy: Rounded to nearest EUR 1000.0 (one significant figure after the decimal point)
References: FCA standards 3.1, RA3.1, RA4.6
Data collection TK(SC)560.RL00/01-12/2004 confirmed by Statistics Finland
Statistics Finland; Decision on data collections TK-41-382-04

A03 STANDARD PROFIT AND LOSS ACCOUNT

QUARTERLY
Deadline:
Frequency 90 > 20 business days
Frequency 365 > by 1 March

Reporting institutions:

204/205, 213/214, 236, 260, 264

Resident		
Resident	Non-resident	Total
C1	C2	C3

(A03)

A11	01					1	Interest income	A11; 01 0;C3
A13	05					5	Interest expenses	A13;05 2;C3
	07					7	NET INCOME FROM FINANCIAL OPERATIONS	
A14	09					9	Income from equity investments	A14;09 3;C3
A16	11					3	Fee and commission income	A16;11 5;C3
A17	13					5	Fee and commission expenses	A17;13 6;C3
A18	15					7	Net income from securities transactions and foreign exchange dealing	A18;15 7;C3
	15	05				2	Net income from securities transactions	A18;1505 2;C3
	15	10				9	Net income from foreign exchange dealing	A15;1510 9;C3
A19	17					9	Net income from available-for-sale financial assets	A19;17 8;C3
A20	19					1	Net income from hedge accounting	A20;19 1;C3
A21	21					5	Net income from investment real estate	A21;21 2;C3
A22	23					7	Other operating income	A22;23 0;C3
A24	25					9	Administrative expenses	A24;25 5;C3
	25	05				4	Staff costs	A24;2505 0;C3
	25	05	05			9	Wages, salaries and fees	A24;250505 5;C3
	25	05	10			6	Staff-related costs	A24;250510 2;C3
	25	05	10	05		1	Pension costs	A24;25051005 7;C3
	25	05	10	50		8	Other staff-related costs	A24;25051050 3;C3
	25	30				0	Other administrative expenses	A24;2530 1;C3
	27					1	Depreciation and write-downs on goodwill	
A26	29					3	Depreciation and write-downs on tangible and intangible assets	A26;29 7;C3
A27	31					7	Other operating expenses	A27;31 5;C3
	33					9	Impairment losses on loans and other receivables	
A30	35					1	Impairment losses on other financial assets	A30;35 3;C3
	37					3	Share of profit/loss of undertakings included in the consolidated accounts using the equity method	
	39					5	NET OPERATING PROFIT (LOSS)	
	45					3	Income taxes	
	47					5	PROFIT OR LOSS ON ORDINARY ACTIVITIES AFTER TAXATION	
	49					7	Share of profit/loss for the financial year attributable to minority interests	
	51					2	PROFIT OR LOSS ON ORDINARY ACTIVITIES AFTER THE SHARE OF MINORITY	
	53					4	Extraordinary income and expenses	
	55					6	PROFIT (LOSS) FOR THE FINANCIAL YEAR	

19.8.2004

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NOTES TO THE STANDARD PROFIT AND LOSS ACCOUNT

*) refers to the profit and loss account table A03

Issued	19.1.2005
Supersedes	1.2.2003
Valid	1.1.2005
Appendix 3a, 3d	
2.1.2.	
Identifier	A_L3aL3d_s.XLS
System identifier	A

A11 INTEREST INCOME

fr. 90 >	204/205, 213/214, 236, 260, 264
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A11

*)						
01				0	Interest income	
01	05			5	From debt securities eligible for refinancing with central banks	
01	10			2	From claims on credit institutions	
01	15			7	From claims on the public and public sector entities	
01	20			4	From debt securities	
01	25			9	From derivative contracts	
01	50			1	Other interest income	

Resident C1	Non-resident C2	Total C3
		A03;01 1;C3

A13 INTEREST EXPENSES

fr. 90 >	204/205, 213/214, 236, 260, 264
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A13

*)						
05				2	Interest expenses	
05	05			7	On liabilities to credit institutions	
05	10			4	On liabilities to the public and public sector entities	
05	15			9	On debt securities issued to the public	
05	20			6	On derivate contracts and other liabilities held for trading	
05	25			1	On subordinated liabilities	
05	50			3	Other interest expenses	

Resident C1	Non-resident C2	Total C3
		A03;05 5;C3

A14 INCOME FROM EQUITY INVESTMENTS

fr. 90 >	204/205, 213/214, 236, 260, 264
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A14

*)						
09				3	Income from equity investments	
09	05			8	Shares and participations in group undertakings	
09	05	05		3	Credit institutions	
09	05	50		9	Other	
09	10			5	Participating interests	
09	10	05		0	Credit institutions	
09	10	50		6	Other	
09	50			4	Other enterprises	
09	50	05		9	Financial assets at fair value through profit or loss	
09	50	10		6	Available-for-sale	

Resident C1	Non-resident C2	Total C3
		A03;09 8;C3

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A27 OTHER OPERATING EXPENSES

19.8.2004

A27

*)	31				5	Other operating expenses
	31	05			0	Rental expenses
	31	10			7	Expenses from real estate and real estate corporations
	31	15			2	Capital losses on disposals from real estate and shares and participations in real estate corporations
	31	20			9	Merger losses
	31	50			6	Other operating expenses

fr. 90 >	204/205, 213/214, 236, 260, 264
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Resident	Non-resident	Total
C1	C2	C3
		A03;31 7;C3

A30 IMPAIRMENT ON OTHER FINANCIAL ASSETS

A30

*)	35				3	Impairment on other financial assets
	35	05			8	Shares and participations in group undertakings
	35	10			5	Shares and participations in participating interests
	35	15			0	Held to maturity investments
	35	50			4	Others

fr. 90 >	204/205, 213/214, 236, 260, 264
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Resident	Non-resident	Total
C1	C2	C3
		A03;35 1;C3