

23.11.2004
1.2.2003
1.1.2005

<b>Appendix 2b.</b>
<b>2.1.1.</b>
A_L2b_s.XLS
A

**Reporting institutions:**

(cf. Appendix 6)

240, 241, 242, 247, 249
246
248

**Domestic investment firms**  
**Foreign investment firm in Finland**  
**Clearing party as intended in the Securities Markets Act**

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:	
<b>A01</b>	<b>STANDARD PROFIT AND LOSS ACCOUNT</b>	20.9.2004	90	1.1.2005
<b>Appendix tables to the profit and loss accounts</b>				
<b>A11</b>	INTEREST INCOME		90	1.1.2005
<b>A13</b>	INTEREST EXPENSES		90	1.1.2005
<b>A14</b>	INCOME FROM EQUITY INVESTMENTS	20.9.2004	90	1.1.2005
<b>A16</b>	FEE AND COMMISSION INCOME		90	1.1.2005
<b>A18</b>	NET INCOME FROM SECURITIES TRANSACTIONS AND FOREIGN EXCHANGE DEALING		90	1.1.2005
<b>A19</b>	NET INCOME FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	13.10.2004, 23.11.2004	90	1.1.2005
<b>A20</b>	NET INCOME FROM HEDGE ACCOUNTING		90	1.1.2005
<b>A21</b>	NET INCOME FROM INVESTMENT REAL ESTATE	20.9.2004	90	1.1.2005
<b>A22</b>	OTHER OPERATING INCOME		90	1.1.2005
<b>A24</b>	ADMINISTRATIVE EXPENSES		90	1.1.2005
<b>A26</b>	DEPRECIATION AND IMPAIRMENT ON TANGIBLE AND INTANGIBLE ASSETS		90	1.1.2005
<b>A27</b>	OTHER OPERATING EXPENSES		90	1.1.2005
<b>A30</b>	IMPAIRMENT ON OTHER FINANCIAL ASSETS		90	1.1.2005

**Muutokset/ Förändringar/Changes: 20.9.2004, 13.10.2004, 23.11.2004**

**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  
 Data collection TK(SC)560.RL00/01-12/2004 confirmed by Statistics Finland  
 Statistics Finland; Decision on data collections TK-41-382-04

**A01 STANDARD PROFIT AND LOSS ACCOUNT**

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

Reporting institutions:

<b>240, 241, 242, 247, 249</b>	<b>Domestic investment firms</b>	Resident	Non-resident	Total
<b>246</b>	<b>Foreign investment firms in Finland</b>	C1	C2	C3
<b>248</b>	<b>Clearing party as intended i the Securities Markets Act</b>			

(A01)

A16	27						9	<b>Fee and commission income</b>	A16;27 6;C1	A16;27 6;C2	A16;27 6;C3
A18	29						3	<b>Net income from securities transactions and foreign exchange dealing</b>	A18;29; 7;C1	A18;29; 7;C2	A18;29; 7;C3
	29	05					4	Net income from securities transactions	A18;2905 2;C1	A18;2905 2;C2	A18;2905 2;C3
	29	10					4	Net income from foreign exchange dealing	A18;2910 9;C1	A18;2910 9;C2	A18;2910 9;C3
A14	37						0	<b>Income from equity investments</b>	A14;37 3;C1	A14;37 3;C2	A14;37 3;C3
	37	05					1	From shares and participations in group undertakings	A14;3705 8;C1	A14;3705 8;C2	A14;3705 8;C3
	37	10					1	From participating interests	A14;3710 5;C1	A14;3710 5;C2	A14;3710 5;C3
	37	50					2	From other enterprises	A14;3750 4;C1	A14;3750 4;C2	A14;3750 4;C3
								<b>20.9.2004</b>			
A11	41						9	<b>Interest income</b>	A11;41 0;C1	A11;41 0;C2	A11;41 0;C3
A19	42						8	<b>Net income from available for sale financial assets</b>	A19;42 8;C1	A19;42 8;C2	A19;42 8;C3
A20	43						9	<b>Net income from hedge accounting</b>	A20;43 1;C1	A20;43 1;C2	A20;43 1;C3
A21	44						0	<b>Net income from investment real estate</b>	A21;44 2;C1	A21;44 2;C2	A21;44 2;C3
A22	47						1	<b>Other operating income</b>	A22;47 3;C1	A22;47 3;C2	A22;47 3;C3
	49						5	<b>NET INCOME FROM INVESTMENT SERVICES</b>			
A17	51						9	<b>Fee and commission expenses</b>	A17;51 6;C1	A17;51 6;C2	A17;51 6;C3
A13	53						3	<b>Interest expenses</b>	A13;532 ;C1	A13;532 ;C2	A13;532 ;C3
A24	55						8	<b>Administrative expenses</b>	A24;55 5;C1	A24;55 5;C2	A24;55 5;C3
	55	05					9	Staff costs	A24;5505 0;C1	A24;5505 0;C2	A24;5505 0;C3
	55	05	05				0	Wages, salaries and fees	A24;550505 5;C1	A24;550505 5;C2	A24;550505 5;C3
	55	05	10				0	Staff-related costs	A24;550510 2;C1	A24;550510 2;C2	A24;550510 2;C3
	55	05	10	05			1	Pension costs	A24;55051005 7;C1	A24;55051005 7;C2	A24;55051005 7;C3
	55	05	10	10			1	Other staff-related costs	A24;55051010 4;C1	A24;55051010 4;C2	A24;55051010 4;C3
	55	10					9	Other administrative expenses	A24;5510 7;C1	A24;5510 7;C2	A24;5510 7;C3
A26	57						2	<b>Depreciation and write-downs on tangible and intangible assets</b>	A26;57 7;C1	A26;57 7;C2	A26;57 7;C3
A27	59						6	<b>Other operating expenses</b>	A27;59 8;C1	A27;59 8;C2	A27;59 8;C3
	61						0	<b>Impairment losses on loans and other receivables</b>			
A30	63						4	<b>Impairment losses on other financial assets</b>	A30;63 2;C1	A30;63 2;C2	A30;63 2;C3
	67						3	<b>NET OPERATING PROFIT (LOSS)</b>			
	73						5	<b>Appropriations</b>			
	75						0	<b>Income taxes</b>			
	76						9	<b>PROFIT OR LOSS ON ORDINARY ACTIVITIES AFTER TAXATION</b>			
	85						0	<b>Extraordinary income and expenses</b>			
	89						4	<b>PROFIT (LOSS) FOR THE FINANCIAL YEAR</b>			



Issued	<b>23.11.2004</b>
Supersedes	1.2.2003
Valid	1.1.2005

\*) refers to the profit and loss account table A01

	<b>Appendix 2b</b>
	<b>2.1.1.</b>
Identifier	A_L2b_s.XLS
System identifier	<b>A</b>

**A16 FEE AND COMMISSION INCOME**

<b>fr. 90 &gt;</b>	<b>240, 241, 246, 247, 248, 249</b>
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A16

*)	27				5	<b>Commission income</b>
	27	05			0	From securities broking
	27	10			7	From market making
	27	15			2	From arrangement of securities issues
	27	20			9	From underwriting of securities issues
	27	25			4	From asset management
	27	30			1	Commissions and fees from arrangement of loans and financing
	27	35			6	From safe custody service
	27	40			3	Investment and financial advice
	27	45			8	Other commission income

Resident C1	Non-resident C2	Total C3
<b>A01;27 9;C1</b>	<b>A01;27 9;C2</b>	<b>A01;27 9;C3</b>

**A18 NET INCOME FROM SECURITIES TRANSACTIONS AND FOREIGN EXCHANGE**

<b>fr. 90 &gt;</b>	<b>240, 241, 246, 247, 248, 249</b>
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A18

*)	29				7	<b>Net income from securities transactions and foreign exchange dealing *)</b>
*)	29	05			2	<b>Net income from securities transactions</b>
	29	05	05		7	<b>Realised</b>
	29	05	05	05	2	Debt securities
	29	05	05	10	9	Shares and participations
	29	05	05	15	4	Other
	29	05	10		4	<b>Fair value adjustments</b>
	29	05	10	05	9	Debt securities
	29	05	10	10	6	Shares and participations
	29	05	10	15	1	Other
	29	05	15		9	<b>Ineffective portion of cash flow hedge</b>
*)	29	10			9	<b>Net income from foreign exchange dealing</b>

Resident C1	Non-resident C2	Total C3
<b>A01;29 3;C1</b>	<b>A01;29 3;C2</b>	<b>A01;29 3;C3</b>
<b>A01;2905 4;C1</b>	<b>A01;2905 4;C2</b>	<b>A01;2905 4;C3</b>
<b>A01;2910 4;C1</b>	<b>A01;2910 4;C2</b>	<b>A01;2910 4;C3</b>

\*) refers to the profit and loss account table A01

Issued	<b>23.11.2004</b>
Supersedes	1.2.2003
Valid	1.1.2005

	<b>Appendix 2b</b>
	<b>2.1.1.</b>
Identifier	A_L2b_s.XLS
System identifier	<b>A</b>

**A19 NET INCOME FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS**

fr. 90 >	<b>240, 241, 246, 247, 248, 249</b>
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13.10.2004					23.11.2004	
A19					<b>0</b>	<b>Net income from available-for-sale financial assets</b>
*)	42				3	<b>Available-for-sale</b>
	42	05			8	Debt securities
	42	05	05		3	Gains / losses on disposals
	42	05	05	10	0	Impairment additions / reversals
	42	05	05	15	5	Fair value reserve brought forward to accounting period
	42	05	10		5	Shares and participations
	42	05	10	05	0	Gains / losses on disposals
	42	05	10	10	7	Impairments
	42	<b>05</b>	10	15	9	From fair value reserve to profit and loss
	42	10			0	<b>Designated at fair value through profit and loss</b>
	42	10	05		5	Fair value adjustments of financial assets
	42	10	10		2	Fair value adjustments of financial liabilities

Resident	Non-resident	Total
C1	C2	C3
<b>A01;42 8;C1</b>	<b>A01;42 8;C2</b>	<b>A01;42 8;C3</b>

**A20 NET INCOME FROM HEDGE ACCOUNTING**

fr. 90 >	<b>240, 241, 246, 247, 248, 249</b>
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A20						
*)	43				1	<b>Net income form hedge accounting</b>
	43	05			6	Net income from hedge instruments
	43	50			2	Net income from hedge items

Resident	Non-resident	Total
C1	C2	C3
<b>A01;43 9;C1</b>	<b>A01;43 9;C2</b>	<b>A01;43 9;C3</b>

**A21 NET INCOME FROM INVESTMENT REAL ESTATE**

fr. 90 >	<b>240, 241, 246, 247, 248, 249</b>
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20.9.2004						
A21					<b>2</b>	<b>Net income from investment real estate</b>
*)	44				7	Dividend and rental income
	44	10			4	Gains on disposals
	44	15			9	Gains from fair value adjustments
	44	20			6	Other income
	44	25			1	Planned depreciation on buildings
	44	30			8	Impairments
	44	35			3	Rental expenses
	44	40			0	Losses on disposals
	44	50			3	Other expenses

Resident	Non-resident	Total
C1	C2	C3
<b>A01;44 0;C1</b>	<b>A01;44 0;C2</b>	<b>A01;44 0;C3</b>



Issued	<b>23.11.2004</b>
Supersedes	1.2.2003
Valid	1.1.2005

\*) refers to the profit and loss account table A01

<b>Appendix</b>	<b>2b</b>
	<b>2.1.1.</b>
Identifier	A_L2b_s.XLS
System identifier	<b>A</b>

**A26 DEPRECIATION AND IMPAIRMENT ON TANGIBLE AND INTANGIBLE ASSETS**

<b>fr. 90 &gt;</b>	<b>240, 241, 246, 247, 248, 249</b>
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A26

*)	57					7	<b>Depreciation and impairment on tangible and intangible assets</b>
	57	05				2	<b>Planned depreciation</b>
	57	05	05			7	On buildings
	57	05	10			4	On machinery and equipment
	57	05	15			9	Intangible assets other than goodwill
	57	05	20			6	Other planned depreciation
	57	10				9	<b>Impairments</b>
	57	10	05			4	On real estate and shares and participations in real estate corporations
	57	10	10			1	Other impairments

Resident C1	Non-resident C2	Total C3
		<b>A01;57 2;C3</b>

**A27 OTHER OPERATING EXPENSES**

<b>fr. 90 &gt;</b>	<b>240, 241, 246, 247, 248, 249</b>
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A27

*)	59					8	<b>Other operating expenses</b>
	59	05				3	Rents
	59	05	05			8	Real estate rents
	59	05	10			5	Equipment, object and vehicle rents
	59	10				0	Expenses arising from real estate and real estate corporations
	59	15				5	Capital losses from the sale of real estate and shares and participations in real estate corporations
	59	20				2	Other operating expenses
	59	20	05			7	Insurance and security expenses
	59	20	10			4	Supervision, inspection and membership fees
	59	20	20			6	Other

Resident C1	Non-resident C2	Total C3
<b>A01;59 6;C1</b>	<b>A01;59 6;C2</b>	<b>A01;59 6;C3</b>

**A30 IMPAIRMENT ON OTHER FINANCIAL ASSETS**

<b>fr. 90 &gt;</b>	<b>240, 241, 246, 249, 248, 249</b>
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A30

*)	63					2	<b>Impairment on other financial assets</b>
	63	05				3	Shares and participations in group undertakings
	63	10				3	Shares and participations in participating interests
	63	15				4	Held to maturity investments
	63	50				7	Others

Resident C1	Non-resident C2	Total C3
<b>A01;63 4;C1</b>	<b>A01;63 4;C2</b>	<b>A01;63 4;C3</b>