

## Concepts and definitions

The data collection inquires about economic activity items of units providing statutory employment pension. The data are reported based on the best available data at the time of the reporting.

The items are recorded on the electronic data collection form as positive full figures unless, for some reason, it is necessary to use a negative sign. An exception is the change in technical reserves/pension liabilities, which is recorded with the sign corresponding to the profit and loss effect.

## Premium income

Includes items of both basic and supplementary pension insurance. Consists of payments received directly from the employers/employees/entrepreneurs. Does not include possible payments received from the Unemployment Insurance Fund or credit losses.

## Compensations paid

Includes payments made to the households sector. Does not include the allocation of responsibilities for compensation between employment pension schemes (e.g. VILMA) or business/handling expenses caused by the compensation process.

## Interest income

Corresponds in content to the item interest income of investment activities in the financial statement (from investments in enterprises in the same enterprise group, partner enterprises, real estate investments and other investments). Does not include items related to valuation changes or derivatives.

## Dividend income

Corresponds in content to the item dividend income of investment activities in the financial statement (from investments in enterprises in the same enterprise group, partner enterprises, real estate investments and other investments). Does not include items related to valuation changes or derivatives.

## Rental revenues from real estate investments

Corresponds in content to the item “Other income from real estate investments” of investment activities in the financial statement, but does not include items related to valuation changes, e.g. value increases (or items related to derivatives).

## Returns of reductions in value

Corresponds in content to the item returns of reductions in value of investment activities in the financial statement.

## Sales profits

Corresponds in content to the item sales profits of investment activities in the financial statement.

## Other revenues

Corresponds in content to other revenues than those mentioned above of investment activities in the financial statement.

## Interest expenses

Corresponds in content to the item interest and other expenses on liabilities of investment activities in the financial statement. Does not include expenses related to valuation changes or derivatives.

## Expenses from real estate investments

Corresponds in content to the item expenses from real estate investments of investment activities in the financial statement. Does not include expenses related to valuation changes or derivatives.

## Reductions in value and depreciations

Refers to the item reductions in value and depreciations of investment activities.

## Sales losses

Refers to the item sales losses of investment activities.

## Other expenses

Corresponds in content to other expenses than those mentioned above of investment activities in the financial statement.

## Investments

Refer to direct real estate and renovation building investments and sales (not real estate shares) and for example, acquisitions and sales of fixed assets. Share form real estate investments and sales are not included in investments. Acquisitions are valued at purchase price and sales at selling price without taxes.

## Estimate of technical provisions/pension liabilities

Corresponds in content to the item change technical provisions in the financial statement. Includes items related to provision for current and future bonuses.

