



Stamdata XML Specification 2.4

Updated: 24. April 2012

Editors:

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Change Log

- * 24. April 2012 – Updated address to get universes/lookup values.
- * 1. Oct 2010 - Updated data types to match XSD-document.
- * 1. Oct 2010 - Added links to more current universe tables available.
- * 1. Oct 2010 - Added Guarantee and Covered Bonds text to RAPKODE1
- * 4. December 2009 - Added Act/Act-ICMA, Act/Act-ISDA and Act/Act-AFB to xxx
- * 4. December 2009 - Added Modified Previous to xxx
- * 4. December 2009 - Added links to current universe tables available on Stamdata.no
- * 4. December 2009 - Minor textual/formatting changes.

XML Document

This document contains a field specification for static data for Norwegian certificates and bonds, gathered and organized in the Stamdata AS database.. Based on the Stamdata XML-file it is possible to efficiently transform the data into the most common and widely used data formats such as textfiles (.txt) and MS Excel.

The database consists of 3 tables; utsteder (issuer), laneopplysninger (loan information) and terminopplysninger (term information). The fields within the DATABASE-element (<today> etc), are meta-fields for each XML file.

```
<database>
  <today ... last_version_in_db/>
  <Utsteder/>
  <Laneopplysninger>
    <Terminopplysninger/>
  </Laneopplysninger>
</database>
```

Two versions of the XML-file exist. Basically there is one XML(1) file which has existed since Stamdata was established, and there is an updated XML(2) file (March 2006). Both the data and the fields content are the same. The difference is that XML(1) uses a DTD while XML(2) uses a schema to describe the structure and is smaller in size.

A description of the layout of the document is given below. For each table there are columns, which all have a type description (text string, date, etc). For each column there exists a commercial explanation and an arbitrary example from an XML file.

TABLE/MAIN ELEMENTS

column (type="xs:type" | <other properties>)

Column description

Example:

In fields where possible values are limited, the universe of field values are listed in tables as an overview, possibly with an accompanying explanation for the value. Up to date codes used in Stamdata are available from: <http://www.stamdata.no/Feed/FeedAdministration> (requires a Stamdata user account)

DEFINITIONS

Banking day

Any ordinary day where banks in Norway are open, which are neither Saturday nor Sunday.

FRN (Floating Rate Note)

Loans with a floating coupon rate where new coupons (**RENTEKUPONG**) are fixed with even intervals, at least once a year. The coupon rate (**RENTEKUPONG**) is fixed based on a reference rate (**REFERANSERENTE**) (money market interest rate) plus or minus a **MARGIN**. See **RENTEKUPONG**, **MARGIN**

ver

Version number for a row in one of the tables **LANEOPPLYSNINGER** (loan information), **TERMINOPPLYSNINGER** (term information), **UTSTEDER** (issuer). VER is an ascending and unique number for each line in all the tables. New VER is designated to a line in a table if a field has its value updated. This ensures that the subscribers will be updated at all times by daily distributions of the relevant lines which has been designated a new VER since last update.

VPS

Verdipapirsentralen (Norwegian Central Securities Depository).

loan

Certificates or bonds. Certificates are interest-bearing securities with less than one year maturity and bonds are interest-bearing securities with maturity of more than one year. If “loan” is written below it may refer to both certificates and bonds. Certificates or bonds are used if it is necessary to distinguish between the two. A loan consists of several certificates/bonds and the nominal value is the same for all the certificates/bonds related to one particular loan.

issuer

The legal entity which has borrowed money through the certificate-/bond issue.

FORMATS

Dates:

All dates are quoted in the following format: “yyyy-mm-dd”. Example: 2006-03-29.

Coupons:

All coupon rates are quoted with 5 decimals.

Decimal operator is “.” (dot). Example: A coupon of 6.15% is quoted as 06.15000.

Amounts:

All amounts are quoted as decimal numbers with 4 decimals, but decimals are only quoted if necessary.

DATABASE

Meta fields

Today (type="xs:date")

Date of the XML file's generation.

```
<Today>2006-03-29</Today>
```

first_version (type="xs:integer")

The version number from which it was generated.

```
<first_version>241650</first_version>
```

last_version (type="xs:integer")

To last version number generated.

```
<last_version>241790</last_version>
```

last_version_in_db (type="xs:integer")

The last version number in the data base.

```
<last_version_in_db>241790</last_version_in_db>
```

LANEOPPLYSNINGER (Loan information)

The table LANEOPPLYSNINGER (loan information) contains primary information on each particular loan. No loan may have more than one value in any field, for example there is only one ISIN and only one maturity date per loan. Most fields will have a value for each loan, otherwise the field will be empty, for example a loan which is not listed will not have a TICKER. Below is a list of field names including the English translation in brackets. A supplementary explanation of the field values, possible values and/or the meaning of the codes used in some of the fields follow after the list. List of fields:

| | |
|---------------------------|--|
| • ISIN | (ISIN) |
| • OFFISIELT_LAANENAVN | (Official name of the loan) |
| • VPS_NAVN | (VPS name) |
| • VERDIPAPIR_GRUPPE | (Securities Type) |
| • TICKER | (Ticker) |
| • UTSTEDELSESDATO | (Issue Date) |
| • FORFALLSDATO | (Maturity Date) |
| • INNFRIDDDATO | (Date of last redemption in the case of a call or put) |
| • LAANEVOLUM | (Current Outstanding Principal Amount) |
| • LAANERAMME | (Maximum Principal amount) |
| • ANDELSSTORRELSE | (Denomination) |
| • MARGIN | (Margin) |
| • KAPITALVEKT | (BIS weight) |
| • RENTESATS | (Coupon rate) |
| • REFERANSERENTE | (Reference Rate) |
| • RENTETERMINER_PER_AAR | (The number of terms per year) |
| • FORSTE_RENTEDATO | (Interest Accrual Date) |
| • UTSTEDER_ORGNR | (Issuer's registration number) |
| • KU_ID | (Paying Agent ID) |
| • REGULERINGSBESTEMMELSER | (Interest regulation clause) |
| • AMORTISJONSTYPE | (Redemption Type) |
| • FRIST_UTTREKN | (Deadline for drawing) |
| • AVRUND | (Rounding off) |
| • BANKDAGKONVENSJON | (Banking day convention) |
| • RENTEKONVENSJON | (Interest rate convention / Day count) |
| • FORFALLSKURS | (Redemption price) |
| • BORSNOTERING | (Exchange Listing) |
| • CFI_KODE | (CFI Code) |
| • VALUTAKODE | (Currency Code) |
| • SECTORCODE | (Sector Code) |
| • NAERINGSKODE | (Industry Class Code) |
| • LANDSKODE | (Country Code) |
| • GEOGRAPHCODE | (Geographical Code) |
| • RENTEKODE | (Interest Rate Code) |
| • BORS | (Exchange) |
| • RAPKODE1 | (RAP code 1) |
| • RAPKODE2 | (RAP code 2) |
| • VER | (Version) |
| • FIRST_INT_PAYM | (First interest Payment) |
| • LEAD_MAN | (Lead Manager) |
| • BUSINESSES | (Businesses) |
| • PRENAVN | (Short name) |
| • FREQ_TYPE | (Frequency type) |
| • HOVEDNAVN | (Issue official name) |
| • UNADJ_FIRST_INT_PAYM | (Unadjusted First Interest Payment) |

isin (type="xs:string" | Primary Key | length="12")

The loans number according to International Securities Identification Numbering system (ISIN). An ISIN consists of the following three parts:

- A two letter prefix which is a nation code (NO for Norway, DK for Denmark etc.)
- The basic number which consists of nine characters, either digits or letters. In Norway only digits are used. In cases where a country's security numbers has less than nine characters zeros should be added in front of the security number until nine characters is achieved. Until 1999.01.01 the numbers consisted of six digits and number series were designated systematically depending on the issuers. After this date the numbers consists of seven digits and is consecutively designated independently of the issuers. The basic numbers start with three zeros before 1999.01.01 and two zeros after 1999.01.01 accordingly.
- A control digit, calculated by means of a formula denoted as "modulus 10 Double-Add-Double". In this calculation both the prefix and the basic number are used.

It is quoted in the following format: NOXXXXXXXXXX (There are no spaces between the letter prefix, the basic number or the control digit).

For complementary information regarding ISIN, see *ISO 6166:1994(E), Fifth edition 1994*.

```
<ISIN>NO0010305931</ISIN>
```

offisielt_laanenavn (type="xs:string" | length="120")

The official name of the loan according to the loan agreement. It consists of maximum 120 characters.

```
<OFFISIELT_LAANENAVN>Flytende rente Ankenes Sparebank 2006/2011</OFFISIELT_LAANENAVN>
```

vps_navn (type="xs:string" | length="60")

The name of the loan in the VPS (Norwegian Central Securities Depository) system. VPS's internal codes for different features regarding term structure and put-/call options are removed. The name consists of maximum 60 characters.

```
<VPS_NAVN>Ankenes Sparebank 06/11 FRN</VPS_NAVN>
```

verdipapir_gruppe (type="xs:string" | length="2")

The securities are categorized into to main groups depending on maturity. The certificates have less than one year maturity and the bonds have maturity of more than one year. Possible values are shown in the table below.

| Code | Explanation |
|------|--|
| SE | Certificates not issued by a sovereign. |
| FS | Certificates with more than one term. |
| SS | Certificates issued by a sovereign. |
| FR | FRN (Floating Rate Note) |
| OB | A bond which is neither convertible nor a FRN. |
| KO | A convertible bond with a right and/or an obligation to convert one's bonds into shares issued by the bond issuer. |

```
<VERDIPAPIR_GRUPPE>FR</VERDIPAPIR_GRUPPE>
```

ticker (type="xs:string" | length="10")

Ticker code (id code) designated to a loan by an exchange where the security is listed. The field is empty if the security is not going to be listed. The maximum field size is 10 positions. If the ticker-code exceeds 10 positions (spaces included) the ticker will be abbreviated to 10 positions.

```
<TICKER>TEL16</TICKER>
```

utstedelsesdato (type="xs:date")

The date the certificates or bonds are issued.

```
<UTSTEDELSESDATO>2006-03-23</UTSTEDELSESDATO>
```

forfallsdato (type="xs:date")

Maturity date.

```
<FORFALLSDATO>2011-03-23</FORFALLSDATO>
```

innfriddato (type="xs:date")

The date a loan is fully redeemed because a call option has been exercised, all put options have been exercised or a decision of premature redemption has been passed at a bondholders meeting. The field will be empty if the issuer has not exercised the call option, the bondholders have not exercised their put option or if such options does not exist.

```
<INNFRIDDATO>2005-09-07</INNFRIDDATO>
```

laanevolum (type="xs:double")

The current outstanding nominal amount, including certificates/bonds held/controlled by the issuer. The amount is quoted with maximum two decimals (decimals are used only if they are different from "0"). Dot is the decimal operator.

```
<LAANEVOLUM>50000000</LAANEVOLUM>
```

laaneramme (type="xs:double")

Maximum principal amount quoted without decimals.

```
<LAANERAMME>150000000</LAANERAMME>
```

andelsstorrelse (type="xs:double")

Denomination quoted without decimals.

```
<ANDELSSTORRELSE>500000.00</ANDELSSTORRELSE>
```

margin (type="xs:double")

The margin which is added to the reference rate (REFERANSERENTE) for loans where the interest rate is linked to a certain reference rate. The margin is quoted in percent format. Also see REFERANSERENTE (reference rate).

```
<MARGIN>0.20000</MARGIN>
```

kapitalvekt (type="xs:integer")

The capital weight assigned to the loan according to; Regulations on capital adequacy requirements (§ 5 i Forskrift om minstekrav til kapitaldekning i finansinstitusjoner og verdipapirforetak 22. okt. nr. 875 1990).

```
<KAPITALVEKT>20</KAPITALVEKT>
```

rentesats (type="xs:double")

The present coupon rate on the loan.

```
<RENTE SATS>2.92000</RENTE SATS>
```

referanserente (type="xs:string" | length = "12")

The reference rate to be used to fix the coupon rate - where this is relevant. The most common reference rate is NIBOR (Norwegian InterBank Offered Rate). Other reference rates are LIBOR (London InterBank Offered Rate) and consumer price index (yearly percentage change).

The various maturities on the reference rates is quoted in months, where “3M” indicates three months, “6M” indicates six months etc. There is a space between the name of the reference rate and the maturity, for example NIBOR 3M.

Up to date codes used in Stamdata are available here:
<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

```
<REFERANSERENTE>NIBOR 3M</REFERANSERENTE>
```

renteterminer_per_aar (type="xs:integer")

The number of terms per year. The following are the possible values:

| Code | Explanation |
|------|--|
| 0 | No consecutive terms (e.g. certificates) |
| 1 | E.g. fixed rate loans with yearly terms. |
| 2 | E.g. FRN's with six months terms. |
| 4 | E.g. FRN's with quarterly terms. |

```
<RENTETERMINER_PER_AAR>4</RENTETERMINER_PER_AAR>
```

forste_rentedato (type="xs:date")

Interest Accrual Date.

```
<FORSTE_RENTEDATO>2006-03-23</FORSTE_RENTEDATO>
```

utsteder_orgnr (type="xs:string" | length="9")

The issuer's official registration number assigned to it from the Norwegian Register of Business Enterprises. Note; Foreign (not Norwegian) issuers has a fictitious registration number assigned to it by VPS (Norwegian Central Securities Depository).

```
<UTSTEDER_ORGNR>937904207</UTSTEDER_ORGNR>
```

ku_id (type="xs:string" | length="5")

Identification code for the issuer's Paying Agent assigned to it by VPS.

```
<KU_ID>11600</KU_ID>
```

reguleringsbestemmelser (type="xs:string" | length="4000")

An extract from the Interest registration clause found in the loan agreement.

```
<REGULERINGSBESTEMMELSER>Lånets (...) prosentpoeng.</REGULERINGSBESTEMMELSER>
```

amortisasjonstype (type="xs:string" | length="1")

A code indicating the redemption type. There are four types:

- Bullet ("B")
- Perpetual ("P")
- Annuitet ("A")
- Serial ("S")
- Irregular ("I")

A Bullet loan runs without instalments and matures in whole on the maturity date (FORFALLSDATO). A perpetual loan has no final maturity date. "Serial" is a loan with instalments as either a serial loan with regular (or approximately regular) yearly instalments, or as an annuity (or approximately an annuity). "Irregular" is a loan where the instalments do not follow a predetermined pattern.

<AMORTISASJONTYPE>B</AMORTISASJONTYPE>

frist_uttrekn (type="xs:integer")

N/A

avrund (type="xs:integer")

Interest rate rounding off conventions for loans without a fixed rate. The rounding off convention is quoted with a number which indicates the denominator in a fraction, where the numerator is ALWAYS equal to one, which indicates the nearest decimal interval to which the coupon rate should be rounded off

| Code | Explanation |
|--------|-------------------------------------|
| 8 | Rounded off to the nearest 1/8 |
| 10 | Rounded off to the nearest 1/10 |
| 20 | Rounded off to the nearest 5/100 |
| 50 | Rounded off to the nearest 2/100 |
| 100 | Rounded off to the nearest 5/1000 |
| 1000 | Rounded off to the nearest 1/1000 |
| 100000 | Rounded off to the nearest 1/100000 |

<AVRUND>100</AVRUND>

bankdagkonvensjon (type="xs:string" | length="20")

A banking day convention - for a loan where the term date has to be a Banking day - regulating how a term date should be moved due to Saturdays/Sundays/public holidays. Usually a term date is moved to the first following Banking day, but in certain cases (for example if it falls in the following calendar month) there may be deviations from the principal rule.

| Code | Explanation |
|-------------------|---|
| "Empty/NULL" | Term dates are not moved |
| Next | Term dates are always moved to the following Banking day |
| Next in month | Term dates are always moved to the following Banking day except if this day falls in the following calendar month. In that case, the term date is moved to the first Banking day preceding the original term day. |
| Previous | Term dates are always moved to the previous Banking day. |
| Previous in month | Term dates are always moved to the previous Banking day except if this day falls in the previous calendar month. In that case, the term date is moved to the first Banking day of the current month. |

<BANKDAGKONVENSJON>Next in month</BANKDAGKONVENSJON>

rentekonvensjon (type="xs:string" | length="12")

An interest rate/ day count convention code. The code indicates the number of days in a year and the number of days in a month. The principal rule (with some exceptions) in the Norwegian market is:

- For fixed rate loans and floating rate loans (see RENTEKODE (Interest Rate Code) - "Adjust") the interest is calculated based on a 360 days year with 12 months all with 30 days, except if
 - (a) the last day in the term is the 31st calendar day of the month and the first day in the term is not the 30th or the 31st calendar day in the month. In this case the month with the last day in the term should not be reduced to 30 days, or
 - (b) the last day of the term is the last day of February. In this case February should not be extended to 30 days.
- For floating rate loans the interest is calculated based on the actual number of calendar days as from issue date (UTSTEDELSESDATO) to interest payment date (TERMINDATO) and later as from interest payment date (TERMINDATO) to the next payment date/maturity date (FORFALLSDATO). The number of interest

days is divided by 360.

- For certificates the interest rate is calculated based on the actual number of days divided by 365.

The following list shows the valid values for this field:

Value: 30/360

Value: Act/360

Value: Act/365

Value: Act/Act-ICMA

Value: Act/Act-ISDA

Value: Act/Act-AFB

```
<RENTEKONVENSIJON>Act/360</RENTEKONVENSIJON>
```

forfallskurs (type="xs:double")

The redemption price indicating the price at which the loan should be redeemed on the maturity date. The redemption price is quoted in percentage format, and consists of maximum 7 decimals with "." (dot) as decimal operator.

```
<FORFALLSKURS>100.0000000</FORFALLSKURS>
```

borsnotering (type="xs:string" | length="1")

The exchange listing code indicates the loans status considering any listing. The field has three possible values:

- Y: Is listed
- Q: Will apply for listing
- N: Will not be listed

```
<BORSNOTERING>N</BORSNOTERING>
```

cfi_kode (type="xs:string" | length="6")

N/A

valutakode (type="xs:string" | length="3")

The currency code indicates in which currency the loan is denominated. The code has three letters

- NOK: Norwegian kroner

- USD: US dollar
- etc.

Up to date codes used in Stamdata are available here:
<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

<VALUTAKODE>NOK</VALUTAKODE>

**sectorcode (type="xs:string" | length="4")
(in XSD: type="xs:double")**

The issuers' institutional sector code according to ORBOF, published by Kredittilsynet (The Financial Supervisory Authority of Norway), Norges Bank (The Norwegian Central Bank) and Statistisk Sentralbyrå (Statistics Norway).

Up to date codes used in Stamdata are available here:
<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

There is an excerpt of the codes in table below:

| Code | Explanation |
|------|---|
| 110 | Central government administration |
| 190 | State lending institution |
| 210 | Commercial bank |
| 217 | Commercial bank, non Norwegian |
| 250 | Savings bank |
| 310 | Credit enterprise/ Mortgage company |
| 370 | Finance company |
| 390 | Other financial corporations, excl. financial auxiliaries |
| 391 | Financial holding company |
| 410 | Life insurance company etc. |
| 510 | County municipalities |
| 550 | Municipalities |
| 630 | State owned company |
| 635 | State enterprise |
| 660 | Local government enterprise |
| 680 | Other municipal enterprises |
| 710 | Private incorporated enterprises (e.g. limited companies) |
| 760 | Quasi-corporate private enterprise (e.g. partnerships) |
| 900 | Foreign issuers (not Norwegian) |
| 910 | Foreign central banks |
| 920 | Other foreign banks |
| 930 | Foreign mortgage company |
| 950 | Foreign state government |
| 960 | Foreign government administration |
| 980 | Foreign non-financial corporation |

<SECTORCODE>250 </SECTORCODE>

naeringskode (type="xs:string" | length="5")

The issuer's industry class code as it is registered in The Norwegian Register of Business Enterprises. In cases where the issuer (UTSTEDER) is registered with more than one code, the most intuitive industry class code (NARINGSKODE), by our judgement, is chosen.

Up to date codes used in Stamdata are available here:

<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

```
<NAERINGSKODE>65120</NAERINGSKODE>
```

landskode (type="xs:string" | length="3")

N/A

geographcode (type="xs:string | length="4") (in XSD: type="xs:double")

The issuer's geographical code according to ORBOF, published by Finanstilsynet (The Financial Supervisory Authority of Norway), Norges Bank (The Norwegian Central Bank) and Statistisk Sentralbyrå (Statistics Norway).

```
<GEOGRAPHCODE>1805</GEOGRAPHCODE>
```

rentekode (type="xs:string" | length="8")

Interest rate code indicating the loan's type interest. The possible field values with comments are shown in the table below.

| Code | Explanation |
|-----------|--|
| Fixed | A loan with fixed interest rate to maturity. |
| FRN | Floating Rate Note |
| Rev. FRN | Reverse FRN where the interest rate varies reverse to the reference rate (REFERANSERENTE). |
| Super FRN | Not in use in the Norwegian fixed income market. |
| Zero | Zero coupon bond. Also included are Stock index bonds (akjseindeksobligasjoner) without coupons, which will have an interest rate equal to zero. |
| Step | A loan with increasing interest rate, where both the interest rates and the date(s) are agreed on in advance. |
| Adjust | Loans with adjustable interest rate. Most common in the Norwegian market is a loan where the issuer fixes the interest rate and decide on the term period. At every interest rate adjustment date the issuer and the lender usually has the right to call/put the bonds. |

```
<RENTEKODE>FRN</RENTEKODE>
```

bors (type="xs:string" | length="5")

A code indicating at which exchange the loan is listed.

Relevant codes (25.08.2006):

| Code | Explanation |
|------|---------------------------------|
| OSE | Oslo Børs (Oslo Stock Exchange) |
| ABM | Alternative Bond Market |

<BORS>OSE</BORS>

rapkode1 (type="xs:integer")

A code classifying the loans into the following groups based on their status/credit risk.

| Code | Explanation |
|------|--|
| 0 | Loans issued by OECD sovereigns |
| 1 | Loans guaranteed by OECD sovereigns |
| 2 | Loans guaranteed by municipalities and county municipalities |
| 3 | Loans issued by financial institutions |
| 5 | Loans with a pledge |
| 6 | Loans with a negative pledge |
| 7 | Not secured loans |
| 8 | Subordinated loans |
| 9 | Loans with a Guarantee or Covered Bonds |
| 10 | Loans issued by a Norwegian government enterprise |

<RAPKODE1>3</RAPKODE1>

rapkode2 (type="xs:string" | length="10")

A code indicating special interest rate conditions.

| Code | Explanation |
|---------------|--|
| RR 10 ÅR | |
| EVIG | Perpetual loan |
| UTENKURS | |
| INDEX | Stock index bond |
| VALUTA | A loan with it's nominal value denominated in a foreign currency |
| MIN-8 | Adjust loan with an interest rate floor |
| FRNSPES | |
| OBL FLOAT | |
| OBLSPES | |
| RR 10-FLOOR 8 | |
| REALRENTE | A loan where the interest rate depends on the CPI growth |

```
<RAPKODE2> OBLSPES </RAPKODE2>
```

ver (type="xs:integer")

The version number for a row. New VER is designated to a line in a table if at least one field has its value updated.

```
<VER>241982</VER>
```

first_int_paym (type="xs:date")

Date for the first interest payment. If BANKDAGKONVENSJON is "Next" or "Next in month" FIRST_INT_PAYM will be adjusted accordingly.

```
<FIRST_INT_PAYM>2006-06-23</FIRST_INT_PAYM>
```

lead_man (type="xs:string" | length="10")

Identification code for the lead manager (arranger) assigned to it by VPS.

```
<LEAD_MAN>06699 </LEAD_MAN>
```

businesses (type="xs:string" | length="4")

Code indicating the nature of the issuers business.

Up to date codes used in Stamdata are available here:

<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

Relevant codes are:

| Code | Explanation |
|------|---|
| STA | Sovereign |
| STF | Government enterprise |
| STB | Government funded bank |
| FYL | County municipality |
| KOM | Municipality |
| OSF | Company controlled by on or several municipalities |
| FOB | Commercial bank |
| SPB | Savings bank |
| KRF | Credit association |
| KRA | Mortgage company |
| FOR | Assurance company |
| FIN | Finance institution – no a bank, mortgage- or assurance company |
| KFT | Power plant |
| IND | Private enterprise |

<BUSINESSES>SPB</BUSINESSES>

prenavn (type="xs:string" | length="3")

Look below under the specification for the table "Issuer".

<PRENAVN>ASB</PRENAVN>

freq_type (type="xs:string" | length="3")

N/A

hovednavn (type="xs:string" | length="50")

Look below under the specification for the table "Issuer".

<HOVEDNAVN>Ankenes Sparebank</HOVEDNAVN>

unadj_first_int_paym (type="xs:date")

N/A

TERMINOPPLYSNINGER (Term information)

A loans term information is given in a table where the primary key consists of the loan's ISIN and interest payment date (TERMINDATO). In Norwegian loans the interest payment is due at the end of a term, hence the first interest payment date (TERMINDATO) in the table is the first date of coupon payments and the last interest payment date (TERMINDATO) equals the maturity date (FORFALLSDATO). A coupon (RENTEKUPONG) belonging to a interest payment date (TERMINDATO) is the interest accruing until that particular interest payment date (TERMINDATO). The interest determination date (RENTEFASTSETTELSESDATO) is the date where the coupon for the present term is fixed, i.e. the coupon (RENTEKUPONG) is in effect until the belonging interest payment date (TERMINDATO) and including the interest payment date (TERMINDATO) on the next line. There is a list of field names below, and the English translation is in brackets. A supplementary explanation of the meaning of the codes used follows after the list.

List of fields:

- | | |
|--------------------------|----------------------------|
| • ISIN | (ISIN) |
| • TERMINDATO | (Interest Payment Date) |
| • AVDRAGSBELOP | (Redemption Amount) |
| • RENTEKUPONG | (Coupon) |
| • RENTEFASTSETTELSESDATO | (Interest Fixing Date) |
| • UTTREKNINGSDATO | (Draw Date for redemption) |
| • RENTE_TAK | (Interest Rate Cap) |
| • RENTE_GULV | (Interest Rate Floor) |
| • CALLKURS | (Call Price) |
| • CALLFRIST | (Deadline for calling) |
| • PUTKURS | (Put Price) |
| • PUTFRIST | (Deadline for Putting) |
| • VER | (Version) |
| • XCOUPONDATE | (X Coupon Date) |

isin (type="xs:string" | Primary Key | length="12")

See ISIN under LANEOPPLYSNINGER.

```
<ISIN>NO0010305931</ISIN>
```

termindato (type="xs:date" | Primary Key)

Date for interest payment and any instalments/redemption. The date quoted is the date until which interest is calculated, and not necessarily the date where the actual payment occurs.

```
<TERMINDATO>2006-09-25</TERMINDATO>
```

avdragsbelop (type="xs:double")

Redemption amount (AVDRAGSBELOP) is the nominal value due for redemption on the interest payment date (interest is not included in the redemption amount).

```
<AVDRAGSBELOP>0</AVDRAGSBELOP>
```

rentekupong (type="xs:double")

The existing coupon rate relevant until interest payment date (TERMINDATO).

```
<RENTEKUPONG>0.0000</RENTEKUPONG>
```

rentefastsettellesdato (type="xs:date")

The interest fixing date is relevant to loans with floating rate. The interest rate that is fixed will be in effect as from the interest payment date (TERMINDATO) on the same line and until interest payment date (TERMINDATO) on the next line.

```
<RENTEFASTSETTELSESDATO>2006-09-21</RENTEFASTSETTELSESDATO>
```

uttrekningsdato (type="xs:date")

Draw date for redemption is the date where bonds due for redemption on the corresponding interest payment date (TERMINDATO) are drawn.

```
<UTTREKNINGSDATO>2009-08-21</UTTREKNINGSDATO>
```

rente_tak (type="xs:double")

Interest Rate Cap indicates the maximum interest rate for the current term i.e. the coupon may not exceed the cap.

```
<RENTE_TAK>5,2</RENTE_TAK>
```

rente_gulv (type="xs:double")

The Interest Rate Floor indicates the minimum interest rate for the current term i.e. the coupon may not be less than the floor.

```
<RENTE_GULV>3,2</RENTE_GULV>
```

callkurs (type="xs:double")

The call price indicates the price at which the issuer may call the remaining loan or any portion of the loan at the interest payment date (TERMINDATO).

```
<CALLKURS>102,5</CALLKURS>
```

callfrist (type="xs:date")

Deadline for calling is the last day the issuer may notify the paying agent of its intentions on calling. The deadline is usually set to 30 banking days prior to the interest payment date (TERMINDATO).

```
<CALLFRIST>2010-02-16</CALLFRIST>
```

putkurs (type="xs:double")

The put price indicates the price at which the lender may put its bonds on the interest payment date (TERMINDATO).

```
<PUTKURS>99,85</PUTKURS>
```

putfrist (type="xs:date")

Deadline for putting is the last day the lender may notify the paying agent of its intentions on putting. The deadline is usually set to 15 banking days prior to the interest payment date (TERMINDATO).

```
<PUTFRIST>2007-06-01</PUTFRIST>
```

ver (type="xs:integer")

The version number for a row. New VER is designated to a line in a table if at least one field has its value updated.

```
<VER>241862</VER>
```

xcoupondato (type="xs:date")

X coupon date. The owner of a bond/certificate the banking day prior to the X coupon date is receives the coupon for the present term. If a bond/certificate is traded in the period between the x coupon date and the interest payment date (TERMINDATO), then the coupon is paid to the seller of the security

```
<XCoupondato>2006-09-11</XCoupondato>
```

UTSTEDER (Issuer)

This table contains all the issuers. The table contains an issuer's registration number, a three letter code, the name of the issuer, and various codes (industry class code (NAERINGSKODE), sector code (SEKTORCODE), geographical code (GEOGRAPHCODE) and businesses (BUSINESSES)) related to the issuer.

utsteder_orgnr (type="xs:string" | length="9")

The issuer's official registration number assigned to it from the Norwegian Register of Business Enterprises. Note; Foreign (not Norwegian) issuers has a fictitious registration number assigned to it by VPS (Norwegian Central Securities Depository).

```
<UTSTEDER_ORGNR>958935420</UTSTEDER_ORGNR>
```

prenavn (type="xs:string" | length="50")

A three letter code unique to the issuer assigned to it by Stamdata. This is an alternative identification of the issuer.

```
<PRENAVN>OSK</PRENAVN>
```

hovednavn (type="xs:string" | length="50")

Official name of the issuer.

```
<HOVEDNAVN>Oslo kommune</HOVEDNAVN>
```

naeringskode (type="xs:string" | length="50")

See NAERINGSKODE under LANEOPPLYSNINGER.

Up to date codes used in Stamdata are available here:

<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

```
<NAERINGSKODE>75110</NAERINGSKODE>
```

ver (type="xs:integer")

The version number for a row. New VER is designated to a line in a table if at least one field has its value updated.

```
<VER>46662</VER>
```

sectorcode (type="xs:double")

See SEKTORCODE under LANEOPPLYSNINGER.

```
<SEKTORCODE>550 </SEKTORCODE>
```

geographcode (type="xs:double")

See GEOGRAPHCODE under LANEOPPLYSNINGER.

Up to date codes used in Stamdata are available here:

<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

```
<GEOGRAPHCODE>0301</GEOGRAPHCODE>
```

businesses (type="xs:string" | length="4")

See BUSINESSES under LANEOPPLYSNINGER.

Up to date codes used in Stamdata are available here:

<http://www.stamdata.no/Feed/FeedAdministration> (requires Stamdata user account)

```
<Businesses>KOM</Businesses>
```