Finansinspektionen's Regulatory Code

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Regulations amending Finansinspektionen's Regulations (FFFS 2014:14) regarding the reporting of interim and annual report data;

decided on 13/11/2017.

Finansinspektionen prescribes pursuant to Chapter 5, section 2, point 15 of the Banking and Financing Business Ordinance (2004:329), section 6 of the Supervision of Mortgage Credit Institutions Ordinance (1970:68) and Chapter 6, section 1, point 65 of the Securities Market Ordinance (2007:572) that Appendices 1 and 2 to Finansinspektionen's regulations (FFFS 2014:14) regarding the reporting of interim and annual report data shall have the following wording.

These regulations shall enter into force on 1 January 2018 and shall be initially applied to reporting that refers to the balance sheet date 31 March 2018.

ERIK THEDÉEN

Staffan Boström

STANDARD REPORT

INSTITUTION		TELEPHONE NUMBER
HANDLED BY		TELEPHONE NUMBER
E-MAIL ADDRESS		

PERIOD

COMP. REG. NO.
INSTITUTION NUMBER

FINANCIAL YEAR

FINANCIAL YEAR THE INFORMATION PERTAINS TO	
FROM (YYYYMMDD)	TO (YYYYMMDD)

The report shall be submitted to Finansinspektion
Selected information will be submitted to Sveriges Riksbank and Statistics Sweden.

TABLE OF CONTENTS

I hereby certify that the information in this report is accurate (to be filled in only if the report is not submitted

Signature of chief officer	Date

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SE-103 97 Stockholm
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www.fi.se

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

Amounts indicated in SEK thousand without decimals

Totals shall balance

A. BALANCE SHEET

Assets

A1	Cash and balances with central banks	
A2	Eligible treasury bills, etc.	
A3	Loans to credit institutions	
A4	Loans to the public	
A5	Bonds and other interest-bearing securities	
A6	Shares and participations, other (not reported in row A7, A8 och A9)	
A7	Shares and participations in associated companies and joint ventures	
A8	Shares and participations in group companies	
A9	Shareholdings in other companies	
A10	Assets in insurance operations	
A11	Intangible assets	
A12	Property, plant and equipment	
A13	Subscribed capital unpaid	
A14	Other assets	
A15	Prepaid expenses and accrued income	
A16	Total assets (A1:A15) =	
A17	Group receivables	

Liabilities, provisions and equity

A18	Deposits by credit institutions	
A19	Deposits and borrowings from the public	
A20	Debt securities in issue	
A21	Liabilities in insurance operations	
A22	Other liabilities	
A23	Accrued expenses and deferred income	
A24	Provisions	
A25	Subordinated debt	
A26	Untaxed reserves	
A27	Minority interests	
A28	Share capital/primary capital/capital contribution	
A29	Share premium reserve	
A30	Revaluation reserve	
A31	Other reserves	
A32	Profit/loss brought forward	
A33	Profit/loss for period/year	
A34	Total liabilities, etc. (A18:A33) =	
A35	Group liabilities	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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A. BALANCE SHEET

Assets

A36	Balance sheet, carrying amount assets (A37:A41)	

Specification of A36 by instrument type (the four largest)

A37	1		
A38	2		
A39	3		
A40	4		

A41	Other	

Liabilities

A42	Balance sheet, carrying amount liabilities (A43:A46)	

Specification of A42 by instrument type (the four largest)

A43	1		
A44	2		
A45	3		
A46	4		

A47	Other	

Unrealised profit

A48	Unrealised profit in profit/loss brought forward	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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B. INCOME STATEMENT

B1	Interest income		
B2	Leasing income		
B3	Interest expenses		
B4	Dividends received		
B5	Commission income		
B6	Commission expense		
B7	Net income on financial operations		
B8	Other operating income		
B9	Total income (B1:B8)	=	
B10	General administrative costs		
B11	Depreciation/amortisation and impairment of property, plant and equipment and intangible assets		
B12	Other operating expenses		
B13	Total expenses before credit losses (B10:B12)	=	
B14	Profit/loss before credit losses (B9+B13)	=	
B15	Credit losses, net		
B16	Impairment of financial non-current assets		
B17	Reversals of impairment of financial non-current assets		
B18	Participations in profit/loss of shareholdings		
B19	Profit/loss from insurance operations		
B20	Operating profit/loss (B14:B19)	=	
B21	Profit earned before acquisition		
B22	Appropriations		
B23	Taxes		
B24	Profit/loss for the period/year from continuing operations (B20:B23)	=	
B25	Profit/loss for the period/year from discontinued operations, after tax		
B26	Capital gain/loss from divestment of discontinued operations, after tax		
B27	Profit/loss for the period/year (B24:B26)	=	
B28	– of which profit/loss attributable to minority interests		

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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B. INCOME STATEMENT

Effects of Fair Value Option (FVO)

B29 Net amounts in income statement attributable to items measured according to FVO

Specification of effect on income statement

B30 Accumulated unrealised profit/loss on assets and liabilities classified according to FVO

Unrealised profit in profit/loss for the year, by instrument

Specification of significant types of instruments (the four largest amounts)

B31	1		
B32	2		
B33	3		
B34	4		

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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C. SPECIFICATIONS: BALANCE SHEET

Loans to credit institutions (A3)

C1	Sveriges Riksbank	
C2	Swedish banks	
C3	Swedish credit market companies	
C4	Swedish investment firms	
C5	Foreign credit institutions	
C6	Other credit institutions	

Loans to the public (A4)

C7	Swedish local authorities	
C8	Swedish non-financial corporations	
C9	Swedish households, except self-employed	
C10	Swedish self-employed	
C11	Swedish households' non-profit organisations	
C12	Swedish National Debt Office	
C13	Swedish insurance undertakings	
C14	Swedish investment funds and specialised funds	
C15	Other Swedish general public	
C16	Foreign general public	

Swedish non-financial corporations according to SNI coding (C8)

C17	A. Agriculture, forestry and fishing	
C18	B. Mining and quarrying	
C19	C. Manufacturing	
C20	D. Electricity, gas, steam and air conditioning supply	
C21	E. Water supply; sewerage, waste management and remediation activities	
C22	F. Construction	
C23	G. Wholesale and retail trade, repair of motor vehicles and motorcycles	
C24	H. Transportation and storage	
C25	I. Accommodation and food service activities	
C26	J. Information and communication	
C27	K. Financial and insurance activities	
C28	L. Real estate activities	
C29	M. Professional, scientific and technical activities	
C30	N. Administrative and support service activities	
C31	O. Public administration and defence	
C32	P. Education	
C33	Q. Human health and social work activities	
C34	R. Arts, entertainment and recreation	
C35	S. Other service activities	
C36	T. Activities of households as employers	
C37	U. Operations of extraterritorial organisations	
C38	Other, non-classified, max 10% of C8 (for investment firms 100% of C8)	

Loans to the public for securities trading (A4)

C39	Loans exceeding collateral value	
C40	Additional assets pledged by customers	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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C. SPECIFICATIONS: BALANCE SHEET

Shares and participations, other (A6)

C41	Shares	
C42	Derivative instruments	
C43	Investment funds and specialised funds	
C44	– of which, registered in Sweden	
C45	Other	

Investment funds and specialised funds, registered in Sweden

C46	Nominee-registered fund holdings, Swedish households	
C47	Nominee-registered fund holdings, Swedish non-financial corporations	
C48	Nominee-registered fund holdings, other	

Property, plant and equipment (A12)

C49	Equipment	
C50	Leasing objects	
C51	Land and buildings for own premises	
C52	Land and buildings taken over for protection of claims	
C53	Other, land and buildings	

Leasing objects (C50)

C54	Sveriges Riksbank	
C55	Swedish banks	
C56	Swedish credit market companies	
C57	Swedish investment firms	
C58	Foreign credit institutions	
C59	Other credit institutions	

Leasing objects (C50)

C60	Swedish local authorities	
C61	Swedish non-financial corporations	
C62	Swedish households, except self-employed	
C63	Swedish self-employed	
C64	Swedish households' non-profit organisations	
C65	Swedish National Debt Office	
C66	Swedish insurance undertakings	
C67	Swedish investment funds and specialised funds	
C68	Other Swedish general public	
C69	Foreign general public	

Other assets (A14)

C70	Derivative instruments	
C71	Tax asset	
C72	Claims on securities settlement proceeds	
C73	Other	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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C. SPECIFICATIONS: BALANCE SHEET

Loans to credit institutions and the public (A3, A4)

	Performing and non-performing loans	
C74	Carrying amount for performing loans	
C75	Carrying amount for non-performing loans after allowances, total	
C76	Carrying amount for non-performing loans after allowances, for which allowances have been made	
	Loans in stage 1	
C77	Carrying amount for loans in stage 1 before allowances	
	Allowances stage 1	
C78	Opening balance, allowances	
C79	Increase in allowances due to new or acquired loans	
C80	Decrease in allowances due to derecognised loans	
C81	Change in allowances due to change in credit risk	
C82	Changes in allowances due to modified loans	
C83	Decrease in allowances due to derecognised loans	
C84	Other adjustments	
C85	Closing balance, allowances (C78:C84)	
C86	Recoveries from write-offs in previous periods	
C87	Write-offs directly recorded in the income statement for the period	
	Loans in stage 2	
C88	Carrying amount for loans in stage 2 before allowances	
	Allowances stage 2	
C89	Opening balance, allowances	
C90	Increase in allowances due to new or acquired loans	
C91	Decrease in allowances due to derecognised loans	
C92	Change in allowances due to change in credit risk	
C93	Changes in allowances due to modified loans	
C94	Decrease in allowances due to derecognised loans	
C95	Other adjustments	
C96	Closing balance, allowances (C89:C95)	
C97	– of which, for acquired credit-impaired portfolios, cumulative changes in expected losses for the remaining term	
C98	Recoveries from write-offs in previous periods	
C99	Write-offs directly recorded in the income statement for the period	
	Loans in stage 3	
C100	Carrying amount for loans in stage 3 before allowances	
	Allowances stage 3	
C101	Opening balance, allowances	
C102	Increase in allowances due to new or acquired loans	
C103	Decrease in allowances due to derecognised loans	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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C. SPECIFICATIONS: BALANCE SHEET

C104	Change in allowances due to change in credit risk	
C105	Changes in allowances due to modified loans	
C106	Decrease in allowances due to derecognised loans	
C107	Other adjustments	
C108	Closing balance, allowances (C101:C107)	
C109	– of which, for acquired credit-impaired portfolios, cumulative changes in expected losses for the remaining term	
C110	Recoveries from write-offs in previous periods	
C111	Write-offs directly recorded in the income statement for the period	

Loans granted a concession

C112	Carrying amount for loans granted a concession, total	
C113	Cumulative allowances for loans granted a concession	

Provisions regarding off-balance sheet items

C114	Cumulative provisions for commitments and issued financial guarantees	

Closing balance, allowances (C85, C96, C108)

C115	Swedish local authorities	
C116	Swedish non-financial corporations	
C117	Swedish households, except self-employed	
C118	Swedish self-employed	
C119	Swedish households' non-profit organisations	
C120	Swedish National Debt Office	
C121	Swedish insurance undertakings	
C122	Swedish investment funds and specialised funds	
C123	Other Swedish general public	
C124	Foreign general public	
C125	Other allowances (non public)	

Swedish non-financial corporations according to SNI coding (C116)

C126	A. Agriculture, forestry and fishing	
C127	B. Mining and quarrying	
C128	C. Manufacturing	
C129	D. Electricity, gas, steam and air conditioning supply	
C130	E. Water supply; sewerage, waste management and remediation activities	
C131	F. Construction	
C132	G. Wholesale and retail trade, repair of motor vehicles and motorcycles	
C133	H. Transportation and storage	
C134	I. Accommodation and food service activities	
C135	J. Information and communication	
C136	K. Financial and insurance activities	
C137	L. Real estate activities	
C138	M. Professional, scientific and technical activities	
C139	N. Administrative and support service activities	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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C. SPECIFICATIONS: BALANCE SHEET

C140	O. Public administration and defence	
C141	P. Education	
C142	Q. Human health and social work activities	
C143	R. Arts, entertainment and recreation	
C144	S. Other service activities	
C145	T. Activities of households as employers	
C146	U. Operations of extraterritorial organisations	
C147	Other, non-classified, max 10% of C113 (for investment firms 100% of C116)	

Deposits by credit institutions (A18)

C148	Sveriges Riksbank	
C149	Swedish banks	
C150	Swedish credit market companies	
C151	Swedish investment firms	
C152	Foreign credit institutions	
C153	Other credit institutions	

Deposits and borrowings from the public (A19)

C154	Deposits	
C155	– of which deposits from Swedish insurance undertakings	
C156	Borrowings	
C157	– of which borrowings from Swedish insurance undertakings	

Deposits and borrowings from the public (A19)

C158	Swedish local authorities	
C159	Swedish non-financial corporations	
C160	Swedish households, except self-employed	
C161	Swedish self-employed	
C162	Swedish households' non-profit organisations	
C163	Swedish National Debt Office	
C164	Swedish insurance undertakings	
C165	Swedish investment funds and specialised funds	
C166	Other Swedish general public	
C167	Foreign general public	

Swedish non-financial corporations according to SNI coding (C159)

C168	A. Agriculture, forestry and fishing	
C169	B. Mining and quarrying	
C170	C. Manufacturing	
C171	D. Electricity, gas, steam and air conditioning supply	
C172	E. Water supply; sewerage, waste management and remediation activities	
C173	F. Construction	
C174	G. Wholesale and retail trade, repair of motor vehicles and motorcycles	
C175	H. Transportation and storage	
C176	I. Accommodation and food service activities	
C177	J. Information and communication	
C178	K. Financial and insurance activities	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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C. SPECIFICATIONS: BALANCE SHEET

C179	L. Real estate activities	
C180	M. Professional, scientific and technical activities	
C181	N. Administrative and support service activities	
C182	O. Public administration and defence	
C183	P. Education	
C184	Q. Human health and social work activities	
C185	R. Arts, entertainment and recreation	
C186	S. Other service activities	
C187	T. Activities of households as employers	
C188	U. Operations of extraterritorial organisations	
C189	Other, non-classified, max 10% of C156 (for investment firms 100% of C159)	

Other liabilities (A22)

C190	Derivative instruments	
C191	Tax liabilities	
C192	Liabilities on securities settlement proceeds	
C193	Other	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
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D. SPECIFICATIONS: INCOME STATEMENT

Interest income (B1)

D1	Loans to Swedish credit institutions	
D2	Loans to foreign credit institutions	
D3	Loans to the public	
D4	Interest-bearing securities	
D5	Derivative instruments	
D6	Other interest income	

Interest expenses (B3)

D7	Deposits by Swedish credit institutions	
D8	Deposits by foreign credit institutions	
D9	Deposits and borrowings from the public	
D10	Interest-bearing securities	
D11	Derivative instruments	
D12	Subordinated debt	
D13	Other interest expense	

Commission income (B5)

D14	Payment processing fees	
D15	Lending commission	
D16	Deposit commission	
D17	Guarantee commission	
D18	Securities commission	
D19	Other commission	

Commission expense (B6)

D20	Payment processing fees	
D21	Securities commission	
D22	Other commission	

Net income on financial transactions (B7)

D23	Capital gain/loss	
D24	Unrealised changes in value	
D25	Realised/unrealised exchange rate changes	
D26	Debt redemption	
D27	Capital gains/losses from divestment of securities classified as non-current assets	

Realisationsresultat (D23)

D28	Shares/participations	
D29	Interest-bearing securities	
D30	Other financial instruments	

Orealiserade värdeförändringar (D24)

D31	Shares/participations	
D32	Interest-bearing securities	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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D. SPECIFICATIONS: INCOME STATEMENT

D33	Other financial instruments	

General administrative expenses (B10)

D34	Personnel costs	
D35	Costs for premises	
D36	Other administrative costs	

Personnel costs (D34)

D37	Salaries and fees	
D38	Bonuses and commission	
D39	Social security contributions	
D40	Pension costs	
D41	Other personnel costs	

Depreciation/amortisation and impairment of property, plant and equipment and intangible assets (B11)

D42	Depreciation/amortisation according to plan	
D43	Impairments	

Depreciation/amortisation according to plan (D42)

D44	Equipment	
D45	Leasing objects	
D46	Land and buildings	
D47	Goodwill	
D48	Other intangible assets	

Impairments (D43)

D49	Leasing objects	
D50	Other	

Credit losses, net (B15)

Credit losses and provisions

D51	Net expense for the period for allowances	
D52	Net expense for the period for provisions for commitments and issued financial guarantees	

D53	Credit losses, net (D51+D52) =	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
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E. SPECIFICATIONS: FOREIGN SWEDISH BRANCHES

Transactions and balances

E1	Receivables from the Swedish portion of the parent company	
E2	– of which loan receivables	
E3	Liabilities to the Swedish portion of the parent company	
E4	– of which loan liabilities	
E5	Income from the Swedish portion of the parent company	
E6	– of which interest income	
E7	Expenses in relation to the Swedish portion of the parent company	
E8	– of which interest expense	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
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F. SPECIFICATIONS: ANNUAL ACCOUNTS

Specification Balance sheet

Eligible treasury bills, etc. (A2)

F1	Eligible treasury bills	
F2	Other eligible securities	

Eligible treasury bills and bonds
and other interest-bearing securities (A2, A5)

	Non-current assets	
F3	Swedish government	
F4	Swedish local authorities	
F5	Swedish housing credit institutions	
F6	Swedish non-financial corporations	
F7	Other Swedish financial institutions	
F8	Foreign governments	
F9	Other foreign issuers	
F10	Total (F3:F9) =	
F11	– of which subordinated	

	Current assets	
F12	Swedish government	
F13	Swedish local authorities	
F14	Swedish housing credit institutions	
F15	Swedish non-financial corporations	
F16	Other Swedish financial institutions	
F17	Foreign governments	
F18	Other foreign issuers	
F19	Total (F12:F18) =	
F20	– of which subordinated	

Eligible treasury bills and bonds
and other interest-bearing securities (A2, A5)

F21	Book value of assets held by the recipient in a sale with an option for repurchase	
F22	Other	

Intangible assets (A11)

F23	Goodwill	
F24	Other intangible assets	

Prepaid expenses and accrued income (A15)

F25	Accrued interest	
F26	Other	

Accrued expenses and deferred income (A23)

F27	Accrued interest	
F28	Other	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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F. SPECIFICATIONS: ANNUAL ACCOUNTS

Provisions (A24)

F29	Provisions for pensions, etc.	
F30	Provisions for taxes	
F31	Other provisions	

Untaxed reserves (A26)

F32	Cumulative depreciation in excess of plan, leasing objects	
F33	Cumulative depreciation/amortisation in excess of plan, other assets	
F34	Replacement reserve	
F35	Tax allocation reserve	
F36	Other untaxed reserves	

Specification Equity

Share capital/primary capital/capital contribution, share premium reserve, revaluation reserve other reserves, profit/loss brought forward, profit/loss for the year (A28:A33)

F37	Opening equity according to adopted balance sheet	
F38	Change in revaluation reserve	
F39	Change in fair value reserve	
F40	Change in development expenditure reserve	
F41	New share issue and provision to share premium reserve	
F42	Bonus issue	
F43	Shareholder contributions	
F44	Redemption of own shares	
F45	Expenses for acquisition of own shares	
F46	Income from divestment of own shares	
F47	Provision to statutory reserve	
F48	Dividends for previous year	
F49	Adjustment between restricted and non-restricted equity	
F50	Group contributions not recognised in the income statement	
F51	Tax effect of group contributions	
F52	Other changes	
F53	Profit/loss for the year	

F54	Total (F37:F53) =	

Proposed dividend for the financial year

F55	Total	

STANDARD REPORT

INSTITUTION		PERIOD	COMP. REG. NO.
HANDLED BY	TELEPHONE NUMBER		INSTITUTION NUMBER

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F. SPECIFICATIONS: ANNUAL ACCOUNTS

Specification Income statement

Dividends received (B4)

F56	Shares and participations, other	
F57	Associated companies and joint ventures	
F58	Group companies	
F59	Shareholdings in other companies	

Group companies (F58)

F60	Group contributions received comparable to dividends	
F61	Other	

Other operating income (B8)

F62	Net operating income/expense of property taken over	
F63	Other	

Appropriations (B22)

F64	Pension deductions	
F65	Group contributions paid/received	
F66	Leasing objects, depreciation in excess of plan	
F67	Provision to replacement fund	
F68	Change to tax allocation reserve	
F69	Other appropriations	

Tax (B23)

F70	Tax on profit for the year	
F71	Other taxes	

Specification Information

Information about the company

F72	Number of employees	No.	
F73	Number of employees as full-time equivalents	No.	
F74	Number of worksites (F75:F76)	=	
F75	– in Sweden	No.	
F76	– abroad	No.	
F77	Number of ATMs owned by credit institution	No.	

Holdings of own shares

F78	Market value		
F79	Number	No.	

Appendix 2

Instructions for the Standard Report form

Companies with foreign branches should prepare the report for the parent undertaking and all branches. The information should correspond to the annual and interim accounts prepared by these companies.

In these instructions, *foreign* refers to counterparts outside of Sweden. Branches of foreign credit institutions and investment firms in Sweden are considered Swedish counterparts.

Information shall be submitted in rows A36–A48 and B29–B34, respectively, with regard to the scope of the effect of the Fair Value Option on the balance sheet and income statement.

Groups with a balance sheet total exceeding SEK 1 billion may submit information rounded to the closest million. For example:

– Balance sheet total	SEK 12,345,678,000
– Is rounded to	SEK 12,346,000,000

When income statement items have a negative effect on profit, this is indicated by using a minus sign (–). This also applies when filling in the specifications. Balance sheet items are normally entered without a sign. If a balance sheet item has a negative effect on the balance sheet total, a minus sign (–) should be used. This also applies to specifications of balance sheet items.

All amounts shall be specified in SEK thousand without a decimal point and rounded in accordance with applicable rules. Amounts below SEK 500 are reported as 0. Please note that totals must balance even after rounding.

Reporting interim account information

Interim account information is reported in accordance with sections A–E:

– Balance sheet (A)
– Income statement (B)
– Specifications: Balance sheet (C)
– Specifications: Income statement (D)
– Specifications: Foreign Swedish branches (E)

Reporting annual account information

In addition to reporting interim account information, annual account information is also reported in accordance with section F.

Branch reporting

Foreign branches of Swedish credit institutions and investment firms and Swedish branches of foreign credit institutions and investment firms should report the following information where applicable:

– Section A	All information
– Section B	All information
– Section C	C74–C114
– Section D	D23–D33, D34–D36, D51–D53
– Section E	Reported only by foreign branches of Swedish credit institutions and investment firms.
– Section F	F37–F55, F72–F77

Reporting exemptions

Investment firms and groups in accordance with section 1, point 4 that only consist of investment firms do not need to report the following information:

– Section C C17–C38, C126–C147

Investment firms in accordance with section 1, point 1, branches in accordance with section 1, points 2 and 3 and groups in accordance with section 1, point 4 do not need to report the following information:

– Section C C44, C46–C48

A. Balance sheet

A3 *Credit institutions (sector code as of 01/10/2014).*

A18 Credit institutions designated by Statistic Sweden's sector codes, as follows:
Central banks
Banks (except central banks)
Banking branches of foreign banks
Housing credit institutions
Other monetary credit market companies
Monetary investment firms and brokerages
Non-monetary credit market companies
Non-monetary investment firms and brokerages

A4 *Public*

A19 Everything that does not refer to credit institutions is defined as *public*.

C41–C45 Shares and participations
Investment funds and specialised funds are reported as part of shares and participations. Under C44, investment funds and specialised funds registered in Sweden are reported.

C46–C48 Investment funds and specialised funds, registered in Sweden
Holdings in funds registered in Sweden are specified by Swedish households, Swedish non-financial corporations, other Swedish owners and foreign and own holdings.

A17 *Group receivables and group liabilities*

A35 A company's receivables and liabilities in all group companies are reported here. Group companies are defined in accordance with Chapter 1, section 4 of the Annual Accounts for Credit

Institutions and Securities Companies Act (1995:1559).

Groups that belong to other groups should report here receivables and liabilities in group companies outside of the reporting group.

A20 *Debt securities in issue*
Repurchased own issued securities should be deducted from this balance sheet item. The deduction consists of the amounts of the repurchased securities included in the previously reported liability.

A25 *Subordinated debt*
Repurchased own subordinated debt should be deducted from this balance sheet item. The deduction consists of the amounts of the repurchased securities included in previously reported liabilities.

A36–A48 *Effects of the Fair Value Option*
This information refers to assets and liabilities measured in accordance with the Fair Value Option and specifications of these assets and liabilities. The four largest types of instruments of assets and liabilities in terms of amounts should be specified together with any other item, if needed, so that the specification agrees with the total. If there are fewer than four instruments, specify all of them.

B. Income statement

B29–B34 *Unrealised profit in profit/loss for the year, by instrument*
This information refers to the types of instruments with the largest amounts measured according to the Fair Value Option. The amounts should be significant, and a maximum of four types of instruments need to be specified.

C. Specifications: Balance sheet

C2 *Swedish banks*
C55 Swedish banks refers to banking companies, savings banks,
C149 member banks and branches of foreign banks in Sweden.

C3 *Swedish credit market companies*
C56 Credit market companies refers to companies licensed in
C150 accordance with the Banking and Financing Business Act (2004:297).

Swedish credit market companies also include Svenska skeppshypotekskassan and Sveriges allmänna hypoteksbank, as well as branches of foreign credit companies in Sweden.

C4 *Swedish investment firms*
C57 Companies licensed in accordance with the Securities Market
C151 Act (2007:528) and branches of foreign investment firms in Sweden.

C5 C58 C152	*Foreign credit institutions* Foreign credit institutions including international banking establishments as defined in Chapter 1, section 1 of the Annual Accounts for Credit Institutions and Securities Companies Act (1995:1559).
C7–C16 C60–C69 C115–C125 C158–C167	*Sector classification* The sectors are defined in accordance with the Standard Classification by Institutional Sector 2014, (INSEKT 2014). For more information about sector codes, please refer to Statistics Sweden (SCB). Companies that have access to SCB's company database can use the database to classify the sectors in the same way as in the specification.
C17–C38 C126–C147 C168–C189	*Industry classification* Industry classification of the sector, Swedish non-financial corporations (sector code 110). The industries are defined in accordance with Swedish Standard Industrial Classification 2007, SNI 2007 (SNI 2007). For more information on SNI codes, please refer to Statistics Sweden (SCB). Companies that have access to SCB's company database can use the database to classify the industries in the same way as in the specification.
C39	*Loans exceeding collateral value* Refers to loans not covered by collateral based on the national industry association's recommended collateral values or the company's internal collateral values. If the company's internal collateral values exceed the national industry association's recommendations, the loan amount exceeding the collateral value should be calculated using the industry association's recommended collateral value. The amount is reported gross and does not take into account any additional pledged assets.
C40	*Additional assets pledged by customers* The value of additional collateral for loans exceeding the collateral value.
C74–C76	*Non-performing loans* Loans should be classified as non-performing loans if they meet the criteria in Part 2, Annex V, points 213–216 in accordance with Commission Implementing Regulation (EU) No 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council. When classifying loans as non-performing loans, points 222, 226 and 227 of the Implementing Regulation shall also be applied. Loans cease to

be non-performing loans when all criteria in points 228 and 231 of the Implementing Regulation have been met.

The sum of items C74 and C75 should agree with the sum of the items “Loans to credit institutions” and “Loans to the public”.

C74 *Carrying amount for performing loans*
Refers to the carrying amount of all loans not classified as non-performing loans.

C75 *Carrying amount for non-performing loans after allowances, total*
Refers to the carrying amount after allowances for all loans classified as non-performing loans according to the definition of non-performing loans specified in C74–C76.

C76 *Carrying amount for non-performing loans after allowances, for which allowances have been made*
Refers to the carrying amount after allowances for loans classified as non-performing loans according to the definition above, for which an allowance has been made.

C77 *Carrying amount for loans in stage 1 before allowances*
For credit loss stage 1, the carrying amount for loans shall be reported net, i.e. excluding allowances made in stage 1.

C88 *Carrying amount for loans in stage 2 before allowances*
For credit loss stage 2, the carrying amount for loans shall be reported net, i.e. excluding allowances made in stage 2.

C100 *Carrying amount for loans in stage 3 before allowances*
For credit loss stage 3, the carrying amount for loans shall be reported net, i.e. excluding allowances made in stage 3.

C79–C80
C90–C91
C102–C103 *Increase in allowances due to new or acquired loans/Decrease in allowances due to derecognised loans*
Refers to the increase or decrease in allowances according to the instructions in Part 2, Annex V, points 159, 160 and 164b according to Commission Implementing Regulation (EU) No 2017/1443.

C81
C92
C104 *Change in allowances due to change in credit risk*
Refers to the change (net) in allowances due to change in credit risk according to the instructions in Part 2, Annex V, points 161 and 162 according to Commission Implementing Regulation (EU) No 2017/1443.

C82
C93
C105 *Changes in allowances due to modified loans*
Refers to the change (net) in allowances due to modified loans in accordance with the instructions in Part 2, Annex V, point 164(c) according to Commission Implementing Regulation (EU) No 2017/1443.

C83
C94
C106 — *Decrease in allowances due to written-off loans*
Refers to the decrease in allowances due to written-off loans in accordance with the instructions in Part 2, Annex V, points 164(a) and 165 according to Commission Implementing Regulation (EU) No 2017/1443.

C84
C95
C107 — *Other adjustments*
Refers to the change (net) in allowances due to other adjustments and changes due to an update in institutions' methodology for estimating expected loan losses in accordance with the instructions in Part 2, Annex V, points 163 and 166 according to Commission Implementing Regulation (EU) No 2017/1443.

C86
C98
C110 — *Paid in from write-offs in previous periods*
Refers to paid-in amounts recovered that were previously written off and which are directly recorded in the income statement.

C87
C99
C111 — *Write-offs directly recorded in the income statement for the period*
Refers to amounts directly written off in the income statement in accordance with the instructions in Part 2, Annex V, point 165 according to Commission Implementing Regulation (EU) No 2017/1443.

C97
C109 — *– of which, for acquired credit-impaired portfolios, cumulative changes in expected losses for the remaining term*
Refers to amounts for allowances for loans in loss stages 2 and 3 which, for acquired credit-impaired portfolios, constitute cumulative changes in expected losses during the remaining term.

C112 — *Carrying amount for loans granted a concession, total*
Refers to the carrying amount after allowances for all loans granted a concession. Loans should be classified as having been granted a concession if the criteria in Part 2, Annex V ii, points 240–244 and 252–254 in accordance with Commission Implementing Regulation (EU) No 2017/443 have been met. When classifying loans as having been granted a concession, point 255 of the Implementing Regulation should also be applied. This classification ceases when all criteria in points 256–260 of the Implementing Regulation have been met.

C113 — *Cumulative allowances for loans granted a concession*
Refers to cumulative allowances for loans granted a concession, as above.

C114 — *Cumulative provisions for commitments and issued financial guarantees*
Refers to total provisions for loan commitments, financial guarantees issued and other commitments in credit loss stages 1, 2 and 3.

D. Specifications: Income statement

D37–D41 *Staff costs*
Provisions for profit sharing schemes are reported under "Bonuses and commission".

E. Specifications: Foreign Swedish branches

E1–E8 *Intragroup transactions and balances*
Intragroup transactions and balances refers to balances and earnings in relation to the Swedish part of the parent company. Intragroup transactions and balances with other branches should thus not be included. Loan receivables, loan liabilities, interest income and interest expense are specified here.

F. Specifications: Annual accounts

F72 *Number of employees*
Employees should also include persons who are temporarily absent but who still have a connection to the workplace. Part-time employees and seasonal employees should also be included. Volunteers are not included. The number of employees should be calculated as an annual average.

F73 *Number of employees as full-time equivalents*
The number of employees should be measured as an annual average and recalculated to full-time equivalents in accordance with the Swedish Accounting Standards Board's general guidelines BFNAR 2006:11 on thresholds, points 7–11.

F74 *Number of worksites*
A *worksite* is a company or part of a company domiciled in a specific geographic location. For example: offices, call centres, archives, IT premises. The worksite should have been active for the entire financial year or parts thereof, and business should have been conducted at least four hours/day. Working from home and similar arrangements are not included.

F77 *Number of ATMs owned by credit institution*
ATM refers to various types of machines that carry out banking services, for example cash withdrawal machines and machines for deposits, transfers and currency exchange.