

Finansinspektionens Regulatory Code

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This translation is furnished for information purposes only and is not itself a legal document.

Regulations amending Finansinspektionens regulations (FFFS 2014:14) regarding the reporting of interim and annual report data;

FFFS 2016:18

Published
20 May 2016

decided on 16 May 2016.

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), Chapter 6, section 1, point 65 of the Securities Market Ordinance (1970:68) that Appendices 1 and 2 of Finansinspektionens 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 July 2016 and apply for the first time to reported data relating to the balance sheet date 30 September 2016.

ERIK THEDÉEN

Staffan Boström

STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER
E-MAIL ADDRESS	

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

FINANCIAL YEAR

FINANCIAL YEAR THE INFORMATION PERTAINS TO	
From (YYYYMMDD)	to (YYYYMMDD)

The report shall be submitted to Finansinspektionen
Some of the information will be transferred on to Sveriges Riksbank
Statistics Sweden.

TABLE OF CONTENTS

- A. Balance Sheet
- B. Income Statement
- C. Specifications: Balance Sheet
- D. Specifications: Income Statement
- E. Specifications: Foreign Swedish Branches
- F. Specifications: Annual Accounts

I hereby certify that the submitted data is accurate (to be filled in only if the report is not submitted online)

Signature of chief officer	Date

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STANDARD REPORT

INSTITUTION	
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PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals
Totals shall balance

A. BALANCE SHEET

Assets

A1	Cash and balances with central banks	
A2	Treasury bills eligible for refinancing etc.	
A3	Lending to credit institutions	
A4	Lending to the general public	
A5	Bonds and other interest-bearing securities	
A6	Aktier och andelar, övriga (som ej redovisas på rad 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	Summa tillgångar (A1 : A15)	=
A17	Group receivables	

Liabilities, provisions and equity

A18	Amounts owed to credit institutions	
A19	Deposits and borrowings from the general public	
A20	Issued securities	
A21	Liabilities in insurance operations	
A22	Other liabilities	
A23	Accrued expenses and prepaid 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 or loss brought forward	
A33	Profit for the period/year	
A34	Summa skulder m.m. (A18 : A33)	=
A35	Group liabilities	

STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
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A. BALANCE SHEET**Assets**

A36	Balansräkning, redovisat värde tillgångar (A37 : A41)	
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Specifikation av A36 per typ av instrument (de fyra största)

A37	1		
A38	2		
A39	3		
A40	4		

A41	Other	
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Liabilities

A42	Balansräkning, redovisat värde skulder (A43 : A47)	
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Specifikation av A42 per typ av instrument (de fyra största)

A43	1		
A44	2		
A45	3		
A46	4		

A47	Other	
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Unrealised profit

A48	Unrealised profit in retained earnings	
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Specification: Securities company

A49	Consolidated value of managed funds	
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STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
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B. INCOME STATEMENT

B1	Interest income		
B2	Lease income		
B3	Interest expenses		
B4	Dividends received		
B5	Commission income		
B6	Commission expenses		
B7	Net result of financial transactions		
B8	Other operating income		
B9	Summa intäkter (B1 : B8)	=	
B10	General administration expenses		
B11	Depreciation and impairment of property, plant and equipment and intangible assets		
B12	Other operating expenses		
B13	Summa kostnader före kreditförluster (B10 : B12)	=	
B14	Resultat före kreditförluster (B9+B13)	=	
B15	Credit losses, net		
B16	Impairment of financial assets		
B17	Reversals of impairment of financial assets		
B18	Share of profits from shareholdings		
B19	Profit/loss from insurance operations		
B20	Rörelseresultat (B14 : B19)	=	
B21	Profit earned before acquisition		
B22	Appropriations		
B23	Taxes		
B24	Periodens/årets resultat från kvarvarande verksamhet (B20 : B23)	=	
B25	Profit/loss for period/year from closed operations, after tax		
B26	Capital gain/loss from divestment of closed operations, after tax		
B27	Periodens/årets resultat (B24 : B26)	=	
B28	-of which profit/loss attributable to minority interests		

STANDARD REPORT

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B. INCOME STATEMENT**Effects of Fair Value Option (FVO)**

B29	Net amounts in income statement attributable to items measured by FVO	
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Specification of effect on income statement

B30	Accumulated unrealised profit/loss of assets and liabilities classified by FVO	
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Unrealised profit in profit/loss for the year, per instrument

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

B31	1		
B32	2		
B33	3		
B34	4		

STANDARD REPORT

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C. SPECIFICATIONS: BALANCE SHEET

Lending to credit institutions (A3)

C1	Riksbank	
C2	Swedish banks	
C3	Swedish credit market corporations	
C4	Swedish securities companies	
C5	Foreign credit institutions	
C6	Other credit institutions	

Lending to the general 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 companies	
C14	Swedish UCITS and non-UCITS	
C15	Other Swedish general public	
C16	Foreign general public	

Swedish non-financial corporations according to SNI (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 collection, treatment and supply	
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. Health care	
C34	R. Arts, entertainment and recreation	
C35	S. Other service activities	
C36	T. Activities of households as employers	
C37	U. Activities of extraterritorial organisations	
C38	Övrigt, ej fördelat max 10 % av C8 (för VP-bolag 100% av C8)	

Lending to the general public for securities trading (A4)

C39	Loans exceeding collateral value	
C40	Additional collateral pledged by customers	

STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

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C. SPECIFICATIONS: BALANCE SHEET

Shares and participations, other (A6)

C41 Shares	
C42 Derivative instruments	
C43 UCITS and non-UCITS	
C44 -thereof Swedish-registered	
C45 Other	

UCITS and non-UCITS, Swedish-registered

C46 Manager-registered fund holding, Swedish households	
C47 Manager-registered fund holdings, Swedish non-financial corporations	
C48 Manager-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 Riksbank	
C55 Swedish banks	
C56 Swedish credit market corporations	
C57 Swedish securities companies	
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 companies	
C67 Swedish UCITS and non-UCITS	
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	
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PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

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C. SPECIFICATIONS: BALANCE SHEET

Lending to credit institutions and the general public, other assets and memorandum items (A3, A4, A14)

Normal loan receivables and non-performing loans

C74 Carrying amount for normal loan receivables	
C75 Carrying amount for non-performing loans after provisions, total	
C76 Carrying amount for non-performing loans after provisions, for which reserves were made	

Specific provision for individually appraised loan receivables

C77 Opening balance for provisions for loan receivables	
C78 Provisions for the period	
C79 Reversed provisions	
C80 Provisions appropriated for write-offs	
C81 Other adjustments	
C82 Closing balance, provisions for loan receivables (C77 : C81)	

Specific provision for individually appraised loan receivables

C83 Opening balance for provisions for loan receivables	
C84 Provisions for the period	
C85 Reversed provisions	
C86 Provisions appropriated for write-offs	
C87 Other adjustments	
C88 Closing balance, provisions for loan receivables (C83 : C87)	

Collective provision for incurred but not yet reported losses

C89 Opening balance for provisions for loan receivables	
C90 Provisions for the period	
C91 Reversed provisions	
C92 Provisions appropriated for write-offs	
C93 Other adjustments	
C94 Closing balance, provisions for loan receivables (C89 : C93)	

Loan receivables granted a concession

C95 Carrying amount for loan receivables granted a concession, total	
C96 Accumulated provisions for loan receivables granted a concession	

Closing balance, provisions for loan receivables (C82, C88, C94)

C97 Provision for lending to credit institutions and the general public excluding leasing	
C98 Provision for leasing	
C99 Other provisions	

STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

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C. SPECIFICATIONS: BALANCE SHEET

Closing balance, provisions for loan receivables (C82, C88, C94)

C100 Swedish local authorities	
C101 Swedish non-financial corporations	
C102 Swedish households, except self-employed	
C103 Swedish self-employed	
C104 Swedish households' non-profit organisations	
C105 Swedish National Debt Office	
C106 Swedish insurance companies	
C107 Swedish UCITS and non-UCITS	
C108 Other Swedish general public	
C109 Foreign general public	
C110 Other provisions (non-general public)	

Swedish non-financial corporations according to SNI (C101)

C111 A. Agriculture, forestry and fishing	
C112 B. Mining and quarrying	
C113 C. Manufacturing	
C114 D. Electricity, gas, steam and air conditioning supply	
C115 E. Water collection, treatment and supply	
C116 F. Construction	
C117 G. Wholesale and retail trade; repair of motor vehicles and motorcycles	
C118 H. Transportation and storage	
C119 I. Accommodation and food service activities	
C120 J. Information and communication	
C121 K. Financial and insurance activities	
C122 L. Real estate activities	
C123 M. Professional, scientific and technical activities	
C124 N. Administrative and support service activities	
C125 O. Public administration and defence	
C126 P. Education	
C127 Q. Health care	
C128 R. Arts, entertainment and recreation	
C129 S. Other service activities	
C130 T. Activities of households as employers	
C131 U. Activities of extraterritorial organisations	
C132 Other, non-allocated, max 10% of C101 (for securities companies 100% of C101)	

Liabilities to credit institutions (A18)

C133 Riksbank	
C134 Swedish banks	
C135 Swedish credit market corporations	
C136 Swedish securities companies	
C137 Foreign credit institutions	
C138 Other credit institutions	

STANDARD REPORT

INSTITUTION	
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PERIOD

INSTITUTION NUMBER
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C. SPECIFICATIONS: BALANCE SHEET

Deposits and borrowing from the general public (A19)

C139 Deposits	
C140 -of which deposits from Swedish insurance companies	
C141 Borrowing	
C142 -of which borrowing from Swedish insurance companies	

Deposits and borrowing from the general public (A19)

C143 Swedish local authorities	
C144 Swedish non-financial corporations	
C145 Swedish households, except self-employed	
C146 Swedish self-employed	
C147 Swedish households' non-profit organisations	
C148 Swedish National Debt Office	
C149 Swedish insurance companies	
C150 Swedish UCITS and non-UCITS	
C151 Other Swedish general public	
C152 Foreign general public	

Swedish non-financial corporations according to SNI (C144)

C153 A. Agriculture, forestry and fishing	
C154 B. Mining and quarrying	
C155 C. Manufacturing	
C156 D. Electricity, gas, steam and air conditioning supply	
C157 E. Water collection, treatment and supply	
C158 F. Construction	
C159 G. Wholesale and retail trade; repair of motor vehicles and motorcycles	
C160 H. Transportation and storage	
C161 I. Accommodation and food service activities	
C162 J. Information and communication	
C163 K. Financial and insurance activities	
C164 L. Real estate activities	
C165 M. Professional, scientific and technical activities	
C166 N. Administrative and support service activities	
C167 O. Public administration and defence	
C168 P. Education	
C169 Q. Health care	
C170 R. Arts, entertainment and recreation	
C171 S. Other service activities	
C172 T. Activities of households as employers	
C173 U. Activities of extraterritorial organisations	
C174 Other, non-allocated, max 10% of C144 (for securities companies 100% of C144)	

Other liabilities (A22)

C175 Derivative instruments	
C176 Tax liability	
C177 Liabilities on securities settlement proceeds	
C178 Other	

STANDARD REPORT

INSTITUTION	
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D. SPECIFICATIONS: INCOME STATEMENT

Interest income (B1)

D1 Lending to Swedish credit institutions	
D2 Lending to foreign credit institutions	
D3 Lending to the general public	
D4 Interest-bearing securities	
D5 Other interest income	

Interest expenses (B3)

D6 Liabilities to Swedish credit institutions	
D7 Liabilities to foreign credit institutions	
D8 Deposits and borrowings from the general public	
D9 Interest-bearing securities	
D10 Subordinated debt	
D11 Other interest expenses	

Commission income (B5)

D12 Payment processing fees	
D13 Lending commission	
D14 Deposit commission	
D15 Guarantee commission	
D16 Securities commission	
D17 Other commission	

Commission expenses (B6)

D18 Payment processing fees	
D19 Securities commission	
D20 Other commission	

Net result of financial transactions (B7)

D21 Capital gain/loss	
D22 Unrealised changes in value	
D23 Realised/unrealised exchange rate changes	
D24 Debt redemption	

Capital gains/losses(D21)

D25 Shares/participations	
D26 Interest-bearing securities	
D27 Other financial instruments	

Unrealised changes in value (D22)

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

STANDARD REPORT

INSTITUTION	
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PERIOD

INSTITUTION NUMBER
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D. SPECIFICATIONS: INCOME STATEMENT**Other operating income (B8)**

D31 Capital gains from divestment of securities classified as non-current assets	
D32 Other	

General administrative costs (B10)

D33 Personnel costs	
D34 Costs for premises	
D35 Other administrative costs	

Personnel costs (D33)

D36 Salaries and fees	
D37 Bonuses and commission	
D38 Social security fees	
D39 Pension costs	
D40 Other personnel costs	

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

D41 Depreciation according to plan	
D42 Impairments	

Depreciation/amortisation according to plan (D41)

D43 Equipment	
D44 Leasing objects	
D45 Buildings and land	
D46 Goodwill	
D47 Other intangible assets	

Impairment (D42)

D48 Leasing objects	
D49 Other	

Other operating expenses (B12)

D50 Capital losses from divestment of securities classified as non-current assets	
D51 Other	

STANDARD REPORT

INSTITUTION	
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PERIOD

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D. SPECIFICATIONS: INCOME STATEMENT

Credit losses, net (B15)

Specific provision for individually appraised loan receivables

D52	Reserves for the period	
D53	Write-off of the period directly against the income statement	
D54	Reversed reserves	
D55	Paid in from write-offs in previous years	
D56	Net cost for the period for specific provisions for individually valued loan receivables (D52 : D55)	=

Specific provision for individually appraised loan receivables

D57	Reserves for the period	
D58	Write-off of the period directly against the income statement	
D59	Reversed reserves	
D60	Paid in from write-offs in previous years	
D61	Net cost for the period for specific provisions for collectively valued loan receivables (D57 : D60)	=

Collective provision for incurred but not yet reported losses

D62	Reserves for the period	
D63	Write-off of the period directly against the income statement	
D64	Reversed reserves	
D65	Paid in from write-offs in previous years	
D66	Net cost for the period for specific provisions (D62 : D65)	

Contingent liabilities

D67	Net expense for the period for redemption of guarantees and other contingent liabilities	
D68	Credit losses, net (D56+D61+D66+D67)	=

STANDARD REPORT

INSTITUTION	
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E. SPECIFICATIONS: FOREIGN SWEDISH BRANCHES**Dealings**

E1	Receivables from the Swedish portion of the parent company	
E2	-thereof loan receivables	
E3	Liabilities to the Swedish portion of the parent company	
E4	-thereof loan liabilities	
E5	Income from the Swedish portion of the parent company	
E6	-thereof interest income	
E7	Expenses from the Swedish portion of the parent company	
E8	-thereof interest expenses	

STANDARD REPORT

INSTITUTION	
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PERIOD

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F. SPECIFICATIONS: ANNUAL ACCOUNTS

Specification Balance Sheet

Eligible government securities, etc. (A2)

F1	Eligible government securities		
F2	Other eligible securities		

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

Non-current assets

F3	The Swedish government		
F4	Swedish local authorities		
F5	Swedish housing credit institutions		
F6	Swedish non-financial corporations		
F7	Other Swedish financial corporations		
F8	Foreign governments		
F9	Other foreign issuers		
F10	Total (F3 : F9)	=	
F11	-thereof subordinated		

Current assets

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

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

F21	Book value of assets with 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	
HANDLED BY	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

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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 Accumulated planned depreciation, leasing objects	
F33 Accumulated planned depreciation, other assets	
F34 Replacement reserve	
F35 Tax allocation reserve	
F36 Other untaxed reserves	

Specification Equity

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

F37 Equity brought forward from adopted balance sheet	
F38 Change in revaluation reserve	
F39 Change in fair value reserve	
F40 Change in development expenditure fund	
F41 New share issue and provision to share premium account	
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 reserve fund	
F48 Dividends for previous year	
F49 Adjustment between restricted and non-restricted equity	
F50 Group contribution that was not recorded via the income statement	
F51 Tax effect of group contributions	
F52 Other changes	
F53 Profit/loss for the year	

F54 Totalt (F37 : F53)	=	
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Proposed dividend for the financial year

F55 Total	
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STANDARD REPORT

INSTITUTION	
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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 contribution received comparable to dividends	
F61 Other	

Other operating income (B8)

F62 Net operation of property taken over	
F63 Other	

Appropriations (B22)

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

Tax (B23)

F70 Tax on profit or loss for the year	
F71 Other taxes	

Specification Information

Information about the company

F72 Number of employees	
F73 Number of employees as full-time equivalents	
F74 Number of worksites (F75 : F76)	=
F75 - in Sweden	
F76 - foreign	
F77 Number of ATMs owned by credit institution	

Holdings in own shares

F78 Market value	
F79 Number	

*Appendix 2***Instructions for the Standard Report form**

Undertakings 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 undertakings.

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

Information should be submitted in rows A36–48 and B29–34 with regard to the scope of the effect of the Fair Value Option on the balance sheet and income statement, respectively.

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 thousand
– Rounded off to	SEK 12,346,000 thousand

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.

Specify all amounts in SEK thousand without a decimal point and round in accordance with applicable rules. Amounts below SEK 500 are reported as 0. Please note that the total must balance even when rounding.

Reporting quarterly 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, information about annual accounts is reported in accordance with section F.

Branch reporting

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

– Section A	All information
– Section B	All information
– Section C	C74–C99
– Section D	D21–D30, D33–D35, D50–D68
– Section F	F37–F55, F72–F77
– Section E	reported only by foreign branches of Swedish credit institutions and securities companies.

Reporting exceptions

Securities companies and groups in accordance with section 1, point 4 that only consist of securities companies do not need to report the following information:

– Section C	C17–C38, C111–C132
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Securities companies 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
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A. Balance sheet

A3	<i>Credit institutions (sector code as of 2014-10-01)</i>
A18	<i>Credit institution</i> refers to Statistic Sweden’s sector codes with the following designation: Central banks Banks (except central banks) Banking branches of foreign banks Mortgage institutions Other monetary credit market corporations Monetary securities brokerage companies and investment firms Non-monetary credit market corporations Non-monetary securities brokerage companies and investment firms
A4	<i>General public</i>
A19	Everything that does not refer to credit institutions is defined as <i>general public</i> . C41–C45 Shares and participations UCITS and non-UCITS are reported under shares and participations. Swedish-registered UCITS and non-UCITS are reported under C44. C46–C48 UCITS and non-UCITS, Swedish-registered Holdings of Swedish funds are specified at the level of Swedish households, Swedish non-financial corporations, other Swedish owners as well as foreign and own holdings.
A17	<i>Group receivables and group liabilities</i>
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 receivables and liabilities in group companies separately from the group submitting the report.

- A20 *Issued securities*
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 debt.
- 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 the 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 another 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, per 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,
C134 member banks and branches of foreign banks in Sweden.
- C3 *Swedish credit market corporations*
C56 Credit market corporations refers to companies licensed in
C135 accordance with the Banking and Financing Business Act (2004:297).

Swedish credit market corporations also include Svenska Skepps-hypotekskassan 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
C136 Act (2007:528) and branches of foreign investment firms in Sweden.

C5 C58 C137	<p><i>Foreign credit institutions</i></p> <p>Foreign credit institutions including international banking organisations as defined in Chapter 1, section 1 of the Annual Accounts for Credit Institutions and Securities Companies Act (1995:1559).</p>
C7–C16 C60–C69 C100–C110 C143–C152	<p><i>Sector classification</i></p> <p>The sectors are defined in accordance with Standard Classification by Institutional Sector for 2014 (INSEKT 2014). For more information about sector codes, please contact Statistics Sweden.</p> <p>Companies that have access to Statistics Sweden’s company database can use the database to classify the sectors in the same way as in the specification.</p>
C17–C38 C111–C132 C153–C174	<p><i>Industry classification</i></p> <p>Industry classification of the sector, Swedish non-financial corporations (sector code 110).</p> <p>The industries are defined in accordance with Swedish Standard Industrial Classification for 2007 (SNI 2007). For more information about SNI codes, please contact Statistics Sweden.</p> <p>Companies that have access to Statistic Sweden’s company database can use the database to classify the industries in the same way as in the specification.</p>
C39	<p><i>Loans exceeding collateral value</i></p> <p>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.</p> <p>The amount is reported gross and does not take into account any additional pledged collateral.</p>
C40	<p><i>Additional collateral pledged by customers</i></p> <p>The value of additional collateral with regard to loans exceeding the collateral value.</p>
C74–C76	<p><i>Non-performing loans</i></p> <p>Loan receivables should be classified as non-performing loans if they fulfil the criteria in Part II points 145–148 of Annex V of Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council¹. When classifying loan receivables as non-performing loans, points 150, 154 and 155 in the implementing regulation should also be applied. Loan</p>

¹ EUT L 191, 28.06.2014, s. 1 (Celex 32014R0680).

receivables cease to be non-performing loans when all criteria in points 156 and 157 of the implementing regulation have been met.

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

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|-------------------|--|
| C74 | <p><i>Carrying amount for normal loan receivables</i></p> <p>Refers to the carrying amount for all loan receivables that have not been classified as non-performing loans. Collective provisions should be deducted from the carrying amount of normal loan receivables in accordance with the instructions for task C94.</p> |
| C75 | <p><i>Carrying amount for non-performing loans after provisions, total</i></p> <p>Refers to the carrying amount after provisions for all loan receivables that have been classified as non-performing loans in accordance with the definition of non-performing loans that is stated in C74–C76.</p> |
| C76 | <p><i>Carrying amount for non-performing loans after provisions, for which reserves were made</i></p> <p>Refers to the carrying amount after provisions for all loan receivables that have been classified as non-performing loans in accordance with the definition above for which provisions have been made.</p> |
| C80
C86
C92 | <p><i>Provisions appropriated for write-offs</i></p> <p>Refers to the deduction of the accumulated amount of the provision account attributable to the period’s write-offs due to a loan receivable not being considered to be recoverable.</p> |
| C81
C87
C93 | <p><i>Other adjustments</i></p> <p>Other adjustments include, for example, transfers between specific and collective provisions and currency effects.</p> |
| C82 | <p><i>Specific provision for individually appraised loan receivables</i></p> <p>Refers to the accumulated amount for impairment of the loan receivables that have been individually appraised for impairment.</p> |
| C88 | <p><i>Specific provision for individually appraised loan receivables</i></p> <p>Refers to the accumulated amount for collective provisions calculated on individually non-significant loan receivables where an impairment need has been identified at the individual level and for which the institution is using a portfolio-based appraisal. This does not prevent the institution from making an individual appraisal of the impairment to loan receivables that are individually non-significant and reporting these as a “specific provision for individually appraised loan receivables”.</p> |

- C94 *Collective provision for incurred but not yet reported losses*
Refers to the accumulated amount for collective provisions on loan receivables that have not been individually appraised for impairment.
- C95 *Carrying amount for loan receivables granted a concession, total*
Refers to the carrying amount after provisions for all loan receivables that have been granted a concession. Loan receivables should be classified as having been granted a concession if they fulfil the criteria in Part 2, Appendix V ii, points 163-167 of Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council². When classifying loan receivables as having been granted a concession, point 175 of the implementing regulation should also be applied. This classification ceases to apply when all criteria in points 176–179 of the implementing regulation have been met.
- C96 *Accumulated provisions for loan receivables granted a concession*
Refers to accumulated provisions for loan receivables granted a concession in accordance with the above.
- C98 *Provision for leasing*
Refers to provisions for financial leasing agreements included in “Lending to credit institutions” and “Lending to the general public”.

D. Specifications: Income statement

- D36–D40 *Personnel costs*
Provisions for profit sharing schemes are reported under “Bonuses and commission”.
- D53 *The period's write-offs directly against the income statement*
D58 Refers to the period's write-offs less the carrying amount of a
D63 loan receivables without using a provision account.

E. Specifications: Foreign Swedish branches

- E1–E8 *Dealings*
Dealings refer to the position and profit/loss with regard to the Swedish portion of the parent company. Dealings with other branches should therefore not be included. Loan receivables, loan liabilities, interest income and interest expenses are specified here.

² EUT L 191, 28.06.2014, s. 1 (Celex 32014R0680).

F. Specifications: Annual accounts

F72

Number of employees

Employees also include persons who are temporarily absent, but that still have a tie to the workplace. Part-time employees and seasonal employees should 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) regarding threshold values, points 7–11.
- F74 *Number of worksites*
A *worksite* is an undertaking or part thereof domiciled in a specific geographic location. Examples of worksites include offices, call centres, archives and 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*
ATMs refer to various machines that conduct electronic banking services: cash withdrawal machines and machines for deposits, transfers and currency exchange.