
**Finansinspektionen's regulations and general guidelines
regarding supervisory reporting for insurance business;**

FFFS 2015:13

Published 04/12/2015

decided 25/11/2015.

Finansinspektionen prescribes¹ the following pursuant to Chapter 7, section 2 of the Insurance Business Ordinance (2011:257) and section 15 of the Official Statistics Ordinance (2001:100) and provides the following general guidelines.

Chapter 1 Scope and definitions

Section 1 These regulations contain provisions regarding insurance business that supplement the Insurance Business Act (2010:2043) and Commission Delegated Regulation (EU) 2015/35 of 10 October 2015 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II).

Section 2 These regulations apply to

1. limited insurance companies,
2. mutual insurance companies,
3. insurance associations, and
4. special purpose vehicles.

Special purpose vehicles are governed only by Chapter 3, section 10.

The regulations also apply in applicable parts at group level for such a group as referred to in Chapter 19 of the Insurance Business Act (2010:2043).

Section 3 Terms and expressions in these regulations have the same meaning as in the Insurance Business Act (2010:2043) and Commission Delegated Regulation (EU) No 2015/35, unless otherwise specified.

¹ Cf. Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 335, 17.12.2009, p. 1, Celex 32009L0138), Directive 2014/51/EU of the European Parliament and of the Council of 16 April 2014 amending Directives 2003/71/EC and 2009/138/EC and Regulations (EC) No 1060/2009, (EU) No 1094/2010 and (EU) No 1095/2010 in respect of the powers of the European Supervisory Authority (European Insurance and Occupational Pensions Authority) and the European Supervisory Authority (European Securities and Markets Authority) (OJ L 176, 27.6.2013, p. 338, Celex 32013L0036).

Chapter 2. General

Section 1 The information disclosed by an insurance undertaking in its supervisory reporting shall be relevant, reliable, comprehensible, available, comparable and consistent over time.

Section 2 An insurance undertaking shall disclose corrected information to Finansinspektionen as soon as possible if the information that the undertaking has disclosed in its supervisory reporting contains significant errors, or if a meeting of the company or association makes decisions that result in the information submitted in the supervisory reporting being misleading.

Chapter 3 Detailed provisions regarding EU supervisory reporting

Section 1 Provisions governing submission of information are set out in Chapters 17 and 19 of the Insurance Business Act (2010:2043), as well as in Title I, chapter XIII and Title II, chapter VI of Commission Delegated Regulation (EU) 2015/35.

General guidelines

When an insurance undertaking submits information, *Appendix 1* should be used to break down insurance obligations pursuant to Commission Delegated Regulation (EU) 2015/35.

Section 2 The provisions in this chapter do not apply to insurance undertakings that have been granted an exemption by Finansinspektionen pursuant to Chapter 1, section 19 or 19b of the Insurance Business Act (2010:2043).

Supervisory reports at predefined dates

Section 3 The quarterly information an insurance undertaking shall submit to Finansinspektionen pursuant to Commission Delegated Regulation (EU) 2015/35 shall relate to the circumstances at the balance sheet dates 31 March, 30 June, 30 September and 31 December.

Section 4 The annual information an insurance undertaking shall submit to Finansinspektionen pursuant to Commission Delegated Regulation (EU) 2015/35 shall relate to the circumstances at the balance sheet date 31 December.

Section 5 Finansinspektionen may exempt an insurance undertaking from submitting quarterly information pursuant to section 1.

Reporting for special purpose vehicles

Section 6 The annual information a special purpose vehicle shall submit to Finansinspektionen pursuant to Commission Delegated Regulation (EU) 2015/35 shall relate to the circumstances at the balance sheet date 31 December.

Chapter 4 Reporting of events of material significance

Section 1 An insurance undertaking shall, as soon as possible, submit information to Finansinspektionen when such events occur that result in, or may result in:

1. the undertaking's stability being jeopardised,
2. the undertaking's ability to fulfil its commitments to its policyholders and other persons entitled to compensation being jeopardised,
3. a larger number of policy holders or other persons entitled to compensation suffering significant financial loss,
4. a larger number of policyholders or other persons entitled to compensation receiving incorrect information of significance from the undertaking,
5. the undertaking being exposed to material reputation risk, or
6. the undertaking being affected by serious crime.

Section 2 An insurance undertaking shall inform Finansinspektionen as soon as possible if an auditor takes measures pursuant to Chapter 9, sections 43 and 44 of the Companies Act (2005:551).

Section 3 An insurance undertaking shall submit information to Finansinspektionen as soon as possible following the occurrence of events that result in, or may result in, material changes in the undertaking's

1. operations and performance,
2. risk profile, or
3. corporate governance systems.

General guidelines

The undertaking should assess whether there is a need to report when such events occur in connection with, for example:

1. changes in the undertaking's business strategy,
2. changes in the undertaking's organisation,
3. claims aimed at the undertaking as a result of legal proceedings,
4. changes in the undertaking's solvency balance sheet,
5. errors or deficiencies in the undertaking's governance and control of its operations,
6. errors or deficiencies in processes, procedures or technical systems, and
7. changes in the undertaking's risk profile, financing or future administrative measures or if the undertaking has carried out its own risk and solvency assessment in addition to the assessment to be performed pursuant

to Chapter 10, sections 11 and 12 of the Insurance Business Act (2010:2043).

Chapter 5 Additional supervisory reporting

General

Section 1 An insurance undertaking shall submit information pursuant to sections 6–13 and 15–25.

Section 2 For an insurance undertaking that received exemption from Finansinspektionen pursuant to Chapter 1, section 19 or 19b of the Insurance Business Act (2010:2043) only the following in this chapter applies:

- provisions regarding valuation set out in section 3, and
- sections 4, 17 21, 25 and 26.

Section 3 The information that an insurance undertaking shall submit pursuant to sections 6–13 and 15–25 shall be valued pursuant to the Annual Reports at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines on Annual Reports at Insurance Undertakings (FFFS 2015:12), unless otherwise specified in Appendices 2–9.

Section 4 The information an insurance undertaking submits pursuant to this chapter shall be stated in the reporting currency in which the undertaking's annual reports are prepared pursuant to Chapter 4, section 6 of the Accounting Act (1999:1078).

Section 5 Finansinspektionen decides on exemptions from the provisions set out in sections 6–13 and 15–25, if special reasons exist.

Quarterly information

Section 6 A life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 1 billion shall also submit quarterly information using the template, Additional Supervisory Reporting – Life Insurance Undertakings, sections A, C, F and G of *Appendix 2*.

Instructions on how to fill out the template are set out in *Appendix 3*.

Section 7 A life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, is less than SEK 1 billion shall submit quarterly information using the template, Additional Supervisory Reporting – Life Insurance Undertakings, section F of *Appendix 2*.

Instructions on how to fill out the template are set out in *Appendix 3*.

Section 8 A non-life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 1 billion shall also submit quarterly information using the template, Additional Supervisory Reporting – Non-life Insurance Undertakings, sections A, C, F and G of *Appendix 4*.

Instructions on how to fill out the template are set out in *Appendix 5*.

Section 9 A non-life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, is less than SEK 1 billion shall submit quarterly information using the template, Additional Supervisory Reporting – Non-life Insurance Undertakings, section F of Appendix 4.

Instructions on how to fill out the template are set out in Appendix 5.

Section 10 An insurance undertaking with a balance sheet total which, in the immediately preceding financial year, exceeds SEK 4 billion shall also submit quarterly information using the template, Additional Supervisory Reporting – ECB Add-ons, sections A, C and E of *Appendix 6*, and the template, Additional Supervisory Reporting – Branches, section A of *Appendix 8*.

Instructions on how to fill out the templates are provided in *Appendices 7* and *9*.

Section 11 The quarterly information an insurance undertaking shall submit to Finansinspektionen pursuant to sections 6–10 shall relate to the circumstances at the balance sheet date 31 March, 30 June, 30 September and 31 December.

Section 12 The quarterly information an insurance undertaking shall submit to Finansinspektionen pursuant to sections 6–9 shall be received by Finansinspektionen no later than 30 April, 10 August, 31 October and 31 January.

Section 13 The quarterly information an insurance undertaking shall submit pursuant to section 10 shall be received by Finansinspektionen no later than four weeks after the balance sheet dates set out in section 11.

Annual information

Section 14 A life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 1 billion shall also submit annual information using the template, Additional Supervisory Reporting – Life Insurance Undertakings, sections D, E, H, I, J, K and L of Appendix 2.

Instructions on how to fill out the template are set out in Appendix 3.

Section 15 A life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, is less than SEK 1 billion shall also submit annual information using the template, Additional Supervisory Reporting – Life Insurance Undertakings, sections B, D, H, I, J, K and L in Appendix 2.

Instructions on how to fill out the template are set out in Appendix 3.

Section 16 A life insurance undertaking granted an exemption by Finansinspektionen pursuant to Chapter 1, section 19 or 19b of the Business Insurance Act (2010:2043) shall submit annual information using the template, Additional Supervisory Reporting – Life Insurance Undertakings, sections B, D and M in Appendix 2.

If the undertaking's reported information has changed materially between the balance sheet date and the date when section M is submitted, a written comment shall be included about such changes in the reporting. If any changes occur thereafter that in the opinion of the undertaking could result in the own funds

during the current financial year not exceeding the capital requirement, the undertaking shall immediately notify Finansinspektionen.

Instructions on how to fill out the template are set out in Appendix 3.

Section 17 A life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 4 billion shall also submit annual information using the template, Additional Supervisory Reporting – ECB Add-ons, section G of Appendix 6.

Instructions on how to fill out the template are set out in Appendix 7.

Section 18 A non-life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 1 billion shall submit annual information using the template Additional Supervisory Reporting – Non-life Insurance Undertakings, sections D, E, H and I of Appendix 4.

Instructions on how to fill out the template are set out in Appendix 5.

Section 19 A non-life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, is less than SEK 1 billion shall submit annual information using the template, Additional Supervisory Reporting – Non-life Insurance Undertakings, sections B, D, H and I of Annex 4

Instructions on how to fill out the template are set out in Appendix 5.

Section 20 A non-life insurance undertaking granted an exemption by Finansinspektionen pursuant to Chapter 1, section 19 or 19b of the Business Insurance Act (2010:2043) shall submit annual information using the template, Additional Supervisory Reporting – Non-life Insurance Undertakings, sections B, D and J in Appendix 4.

If the undertaking's reported information has changed materially between the balance sheet date and the date when section J is submitted, a written comment about this shall be included in the reporting. If any changes occur thereafter that in the opinion of the undertaking could result in the own funds during the current financial year not exceeding the capital requirement, the undertaking shall immediately notify Finansinspektionen.

Instructions on how to fill out the template are set out in Appendix 5.

Section 21 A non-life insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 4 billion shall also submit annual information using the template, Additional Supervisory Reporting – ECB Add-ons, section H of Appendix 6.

Instructions on how to fill out the template are set out in Appendix 7.

Section 22 An insurance undertaking with a balance sheet total which, in the balance sheet for the immediately preceding financial year, exceeds SEK 4 billion shall submit annual information using the template, Additional Supervisory Reporting – ECB Add-ons, sections B, D and F of Appendix 6.

Instructions on how to fill out the template are set out in Appendix 7.

Section 23 An insurance undertaking with a balance sheet total which, in the immediately preceding financial year, exceeds SEK 4 billion and which received an exemption pursuant to Chapter 3, section 8, point 1 to submit quarterly information shall instead submit information using the template, Additional Supervisory Reporting – ECB Add-ons, section D, Appendix 6.

Instructions on how to fill out the template are set out in Appendix 7.

Section 24 The annual information an insurance undertaking shall submit to Finansinspektionen pursuant to sections 14–23 shall relate to the circumstances at the balance sheet date 31 December and shall be received by Finansinspektionen no later than 14 weeks after 31 December of the financial year in question.

Entry into force and transition provisions

1. These regulations and general guidelines shall enter into force on 01/01/2016 and apply to information relating to financial years commencing after 31 December 2015. Older regulations apply to information regarding previous financial years.

2. Upon entry into force of these regulations, the following shall be repealed:

– Finansinspektionen’s regulations (FFFS 2008:15) regarding Swedish non-life insurance undertakings’ quarterly reporting obligations,

– Finansinspektionen’s regulations (FFFS 2008:17) regarding Swedish insurance undertakings’ obligation to report capital investments, debts and returns on capital,

– Finansinspektionen’s regulations (FFFS 2008:18) governing foreign insurers’ obligation to disclose information on their operations in Sweden,

– Finansinspektionen’s regulations (FFFS 2008:19) regarding smaller, local Swedish non-life insurance undertakings’ annual reporting obligations,

– Finansinspektionen’s regulations (FFFS 2008:21) regarding Swedish non-life insurance undertakings’ annual reporting obligations,

– Finansinspektionen’s regulations (FFFS 2008:22) regarding Swedish life insurance undertakings’ annual reporting obligations,

– Finansinspektionen’s regulations and general guidelines (FFFS 2011:10) regarding group-based own funds and solvency margins for insurance undertakings belonging to a group,

– Finansinspektionen’s regulations (FFFS 2011:11) regarding reporting of significant business transactions and agreements within an insurance group,

– Finansinspektionen’s regulations (FFFS 2011:30) regarding Swedish life insurance undertakings’ quarterly reporting obligations,

3. Older regulations apply to reinsurance undertakings which by 10 December 2007 ceased to conduct new reinsurance contracts and exclusively administer their existing portfolio in order to terminate their activity.

ERIK THEDÉEN

Sabina Arama Ström

*Appendix 1***Breakdown into business lines**

The following specifications should apply to EU supervisory reporting when breaking down insurance commitments as in Chapter 5, section 12 of the Insurance Business Act (2010:2043) and Commission Delegated Regulation (EU) 2015/35, Appendix I.

Healthcare insurance that is a separate contract should be ascribed to business line 1, “Medical expense insurance”. Healthcare elements in other insurance contracts (such as accident insurance) should be ascribed to business line 1, “Medical expense insurance”.

Elements of sickness while travelling, included in combination contracts, e.g. property, need not be ascribed to business line 1 “Medical expense insurance”.

Combination contracts that encompass minor elements of healthcare or insurance for loss of income should be ascribed to their principal business line.

If insurance contains an ancillary point of liability insurance, that point may be ascribed to the business line of the principal risk. Liability elements in third-party motor insurance and in maritime and transport insurance should be ascribed to business lines 4 and 6, respectively.

Separate assistance insurance should be ascribed to business line 11, “Assistance”.

Income insurance and redundancy allowance insurance should be ascribed to business line 12, “Miscellaneous financial loss”.

Insurance for consequential loss and loss of income due to material damage should be ascribed to the underlying risk type.

Claims from health insurance contracts consisting of life annuities should be ascribed to business line 33 “Annuities stemming from non-life insurance contracts and relating to health insurance obligations”.

Provisions from other insurance contracts consisting of life annuities should be ascribed to business line 34 “Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations”.

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

CURRENCY

TABLE OF CONTENTS

The following sections are reported

A.	Income statement – quarter	<input type="checkbox"/>
B.	Income statement – annual	<input type="checkbox"/>
C.	Balance sheet – quarter	<input type="checkbox"/>
D.	Balance sheet – annual	<input type="checkbox"/>
E.	Specification of profit/loss – annual	<input type="checkbox"/>
F.	New policy subscription and premiums – quarter	<input type="checkbox"/>
G.	Capital investments and liabilities – quarter	<input type="checkbox"/>
H.	Insurance stock – annual	<input type="checkbox"/>
I.	Cross-border business – annual	<input type="checkbox"/>
J.	Actuarial earnings analysis – annual	<input type="checkbox"/>
K.	Technical provisions – annual	<input type="checkbox"/>
L.	Earnings analysis bonus calculations – annual	<input type="checkbox"/>
M.	Information for exempted life insurance undertakings – annual	<input type="checkbox"/>

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS #

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

A. INCOME STATEMENT – QUARTER

Technical report

A1	Earned premiums (after reinsurance cessions)	
A2	Income from investment contracts	
A3	Returns on capital, revenue	
A4	Unrealised gains on investment assets	
A5	Other technical income (after reinsurance cessions)	
A6	Claims (after reinsurance cessions)	
A7	Change in other technical provisions (after reinsurance cessions)	
A8	Bonuses and rebates (after reinsurance cessions)	
A9	Operating expenses	
A10	Return on capital, expenses	
A11	Unrealised losses on investment assets	
A12	Other technical expenses (after reinsurance cessions)	
A13	Return on capital transferred from (to) the financing business	
A14	Insurance business's technical profit/loss (A1 : A13)	

Non-technical report

A15	Return on capital, revenue	
A16	Unrealised gains on investment assets	
A17	Return on capital transferred from (to) the insurance business	
A18	Return on capital, expenses	
A19	Unrealised losses on investment assets	
A20	Other revenue	
A21	Other expenses	
A22	Profit/loss before appropriations and taxes (A14 : A21)	=
A23	Appropriations	=
A24	Profit/loss before tax (A22 : A23)	=
A25	Tax on profit for the period	
A26	Other taxes	
A27	Profit/loss for the period (A24 : A26)	=

Specifications return on capital

	Total	of which:		
		Defined benefit traditional insurance	defined contribution traditional insurance	Individual traditional insurance
A28	Rental income and other income from land and buildings			
A29	Operating expenses for buildings and land (-)			
A30	Interest income, etc.			
A31	of which interest income derivatives			
A32	Interest expenses, etc. (-)			
A33	of which interest expenses derivatives (-)			
A34	Dividends on shares and participations			

COMMENT (maximum 8,000 characters)

A35

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

B. INCOME STATEMENT – annual

Technical report

B1	Premium income (after reinsurance cessions)	
B2	Income from investment contracts	
B3	Returns on capital, revenue	
B4	Unrealised gains on investment assets	
B5	Other technical income (after reinsurance cessions)	
B6	Claims (after reinsurance cessions)	
B7	Change in other technical provisions (after reinsurance cessions)	
B8	Bonuses and rebates (after reinsurance cessions)	
B9	Operating expenses	
B10	Return on capital, expenses	
B11	Unrealised losses on investment assets	
B12	Other technical expenses (after reinsurance cessions)	
B13	Return on capital transferred from (to) the financing business	
B14	insurance business's technical profit/loss (B1 : B13)	=

Non-technical report

B15	Return on capital, revenue	
B16	Unrealised gains on investment assets	
B17	Return on capital transferred from (to) the insurance business	
B18	Return on capital, expenses	
B19	Unrealised losses on investment assets	
B20	Other revenue	
B21	Other expenses	
B22	Profit/loss before appropriations and taxes (B14 : B21)	=
B23	Appropriations	
B24	Profit/loss before tax (B22 : B23)	=
B25	Tax on profit for the year	
B26	Other taxes	
B27	Profit/loss for the year (B24 : B26)	=

COMMENT (maximum 8,000 characters)

B28

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

C. BALANCE SHEET – quarter

	Total	of which occupational	
		Defined benefit traditional insurance	Defined contribution traditional, unit-linked and depository
Assets			
C1 Total assets			
C2 <i>of which investment assets for which the life insurance policyholder bears the investment risk</i>			
C3 <i>of which prepaid expenses and accrued income</i>			
Equity, provisions and liabilities			
C4 Total equity, provisions and liabilities			
C5 <i>of which technical provisions (before reinsurance cessions)</i>			
C6 <i>of which technical provision for which the life insurance policyholder bears the investment risk</i>			
C7 <i>of which custodial accounts for reinsurers</i>			
C8 <i>of which accrued expenses and deferred income</i>			

COMMENT (maximum 8,000 characters)

C9

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

D. BALANCE SHEET – annual

	Total	of which occupational pension	
		Defined benefit traditional insurance	contribution traditional, unit-linked and depository
Assets			
D1 Subscribed capital unpaid			
D2 Intangible assets			
D3 Investment assets			
D4 Investment assets for which the life insurance policyholder bears the investment risk			
D5 Reinsurers' share of technical provisions			
D6 Receivables			
D7 Other assets			
D8 Prepaid expenses and accrued income			
D9 Total assets (D1 : D8)	=		

Equity, provisions and liabilities

D10 Share capital or Guarantee capital			
D11 Operating capital			
D12 Non-member contributions			
D13 Share premium reserve			
D14 Revaluation reserve			
D15 Consolidation reserve			
D16 Statutory reserve			
D17 Fair value reserve			
D18 Equity reserve			
D19 Other reserves			
D20 Principal-linked participation debentures and participating loans			
D21 Profit/loss brought forward			
D22 Profit/loss for the year			
D23 Total equity (D10 : D22)	=		
D24 Contingency reserve			
D25 Tax allocation reserve			
D26 Equalisation reserve			
D27 Other untaxed reserves			
D28 Total untaxed reserves (D24 : D27)	=		
D29 Perpetual subordinated loans			
D30 Fixed-term subordinated loans			
D31 Other subordinated liabilities			
D32 Total subordinated liabilities (D29 : D31)	=		
D33 Technical provisions (before reinsurance cessions)			
D34 of which life insurance provisions			
D35 of which outstanding claims			
D36 Conditional bonuses			
D37 Unit-linked insurance commitments			
D38 Other unit-linked commitments for which the life insurance policyholder bears the risk			
D39 Technical provisions for which the life insurance policyholder bears the investment risk (D36 : D38)	=		
D40 Other provisions			
D41 Custodial accounts from reinsurers			
D42 Liabilities			
D43 Accrued expenses and deferred income			
D44 Total equity, provisions and liabilities (D23+D28+D32+D33+D39:D43)	=		

Specification of outstanding claims - D35

D45 Unconfirmed insurance claims in the life insurance business	
D46 For incurred and reported insurance claims in the non-life insurance business	
D47 For incurred but not reported insurance claims (IBNR)	
D48 Provision for claims handling costs	
D49 Provision for non-life annuities and disability annuities	
D50 Provision for confirmed claims (after reinsurance cessions) in the life insurance business	

COMMENT (maximum 8,000 characters)

D51	
-----	--

E. SPECIFICATION OF PROFIT/LOSS – annual

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Total	Swedish risks	Foreign risks	Accepted reinsurance		Swedish risks allocated to each insurance line					Other life insurance			Non-life insurance		
	Total col 2:4	Total col 6:16		Total	of which foreign undertakings	Def benefit traditional insurance	Def contrib traditional insurance	Unit linked insurance	Deposit insurance	Health insurance and waiver of premium insurance	Individual traditional life insurance	Unit linked insurance	Deposit insurance	Group life and occup. group life insurance	Health insurance and waiver of premium insurance	Morbidity and accident insurance etc.
Specification of bonuses and rebates (after reinsurance cessions)																
E37	Assignments of stock															
E38	Paid bonuses and discounts															
E39	Opening provision for bonuses and discounts															
E40	Closing provision for bonuses and discounts															
E41	Opening consolidation reserve															
E42	Closing consolidation reserve															
E43	Total bonuses and rebates (after reinsurance cessions) (E37:E42)															
Specification of operating expenses																
E44	Commission expenses															
E45	Other acquisition costs															
E46	Change in prepaid acquisition costs															
E47	Administrative expenses															
E48	Commissions and participations in profits in reinsurance cessions															
E49	Total operating expenses (E44 : E48)															
E50	<i>of which personnel expenses</i>															
E51	Total return on capital, expenses															
Specification of unrealised losses on investment assets																
E52	Decrease in value of investment assets for which the life insurance policyholder bears the investment risk															
E53	Decrease in value of other investment assets															
Specifications return on capital																
E54	Distribution of shares and participations from group companies															
E55	Distribution of shares and participations from associated companies															
E56	Interest income from group companies															
E57	Interest income from associated companies															
E58	Reversed write-downs															
E59	Exchange gain (net)															
E60	Capital gain (net)															
E61	Asset management expenses															
E62	Depreciation/amortisation and impairment (-)															
E63	Exchange loss (net) (-)															
E64	Capital loss (net) (-)															
Change items in equity																
E65	Transferred gain/loss to policyholders (+/-)															
E66	Transferred to shareholders (specify in the comment box E67) (-)															
E67	Contributions from shareholders (specify in the comment box E67) (+)															
Information about the undertaking																
E68	Number of employees at the undertaking															
E69	COMMENT (maximum 8,000 characters)															

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

F. NEW POLICY SUBSCRIPTION AND PREMIUMS – quarter

	1	2	3	4	5
Business	New policy Lump-sum premium	New policy Annual premium	Premiums paid in for the total stock in the quarter	of which transferred insurance capital	of which increased paid-up policies
<i>Occupational pension insurance</i>					
<i>Defined benefit traditional insurance</i>					
F1 Exposed to competition					
F2 Not exposed to competition					
F3 Endowment insurance for occupational pension					
<i>Defined contribution traditional insurance</i>					
F4 Via selection centre					
F5 Other exposed to competition					
F6 Not exposed to competition					
F7 Endowment insurance for occupational pension					
<i>Unit-linked insurance</i>					
F8 Via selection centre					
F9 Not selection centre					
F10 Endowment insurance for occupational pension					
<i>Depository insurance</i>					
F11 Via selection centre					
F12 Not selection centre					
F13 Endowment insurance for occupational pension					
F14 Waiver of premium insurance					
F15 Health insurance					
<i>Other life insurance</i>					
<i>Individual traditional insurance</i>					
F16 Pension insurance, private					
F17 Endowment insurance, private					
<i>Unit-linked insurance</i>					
F18 Pension insurance, private					
F19 Endowment insurance, private					
<i>Deposit insurance</i>					
F20 Pension insurance, private					
F21 Endowment insurance, private					
<i>Group life and occupational group life insurance</i>					
F22 Group life insurance, occupational					
F23 Group life insurance, private					
F24 Waiver of premium insurance					
F25 Health insurance					
<i>Non-life insurance</i>					
F26 Accident insurance					
F27 Health insurance					
F28 Other financial loss					

Specification of contributed premiums and certain disbursements

	1	2	3	4	5	6	7
Business	Occup pension insurance, total	of which defined benefit traditional insurance	of which def contrib traditional insurance	of which unit-linked insurance	of which depository insurance	Other life insurance	Non-life insurance, total
F29 Contributed premiums for the entire stock							
F30 Surrender							
F31 Insurance capital transferred in							
F32 Insurance capital transferred out							
F33 of which paid bonuses due to transfer							
F34 Claims paid							
F35 Paid bonuses due to surrender							
F36 Other paid bonuses							

COMMENT (maximum 8,000 characters)

F37

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

G. CAPITAL INVESTMENTS AND DEBTS – quarter

Capital investments and certain liability items

Statistics Sweden's sector codes

	Net transactions in the period	Market value	
Issuer			
Money market instruments			
G1 Swedish borrowers in SEK			
G2 Foreign borrowers in SEK			
G3 Swedish borrowers in foreign currency			
G4 Foreign borrowers in foreign currency			
G5 Total money market instruments (G1 : G4)	=		
G6 <i>of which assets in deposit insurance</i>			
Bonds			
G7 Swedish borrowers in SEK			
G8 Foreign borrowers in SEK			
G9 Swedish borrowers in foreign currency			
G10 Foreign borrowers in foreign currency			
G11 Total bonds (G7 : G10)	=		
G12 <i>of which equity-linked bonds</i>			
G13 <i>of which assets in deposit insurance</i>			
Subordinated debentures and conversion loans			
G14 Swedish MFIs			121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000
G15 Swedish financial firms, non-MFIs			124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G16 Other Swedish borrowers			131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
G17 Foreign borrowers			211100, 212100, 212100, 212200 and 220000
G18 Total Subordinated debentures and conversion loans (G14 : G17)	=		
Shares and participations			
G19 Swedish shares, listed (G20 : G212)	=		
G20 Financial firms			
G21 Non-financial firms			
G22 Swedish shares, unlisted (G23 : G24)	=		
G23 Financial firms			
G24 Non-financial firms			
G25 Swedish other participations			
G26 Foreign listed shares ¹⁾			
G27 Foreign unlisted shares			
G28 Foreign other participations			
G29 Units in money market funds (G30 : G31)	=		123000
G30 Registered in Sweden			
G31 Registered abroad			
Units in UCITS and non-UCITS			
G32 non-MMF (G33 : G34)	=		124000
G33 Registered in Sweden			
G34 Registered abroad			
G35 Warrants and other participations (G36 : G37) ²⁾	=		
G36 Sweden			
G37 Abroad			
G38 Total shares and participations (G19+G22+G25:G29+G32+G35)	=		
G39 <i>of which group or associated companies</i>			
G40 <i>of which shares in wholly owned real estate companies</i>			
G41 <i>of which fund assets where life insurance policyholder bears investment risk (unit-linked)</i>			
G42 <i>of which investments in short and long fixed-income funds</i>			
G43 <i>of which investments in venture capital funds/private equity</i>			
G44 <i>of which equity and fund assets where life insurance policyholder bears investment risk (deposit)</i>			

1) Foreign companies also comprise Depository receipts and foreign companies' parallel listings on a Swedish trading venue

2) Other participations, for example in venture capital funds

Capital investments and certain liability items

	Net transactions during the period	Market value
Loans		
G45 Loans to Swedish borrowers in SEK		
G46 Loans to foreign borrowers in SEK		
G47 Loans to Swedish borrowers in foreign currency		
G48 Loans to foreign borrowers in foreign currency		
G49 Total loans (G45 :G48) ³⁾	=	
G50 <i>of which life insurance loans</i>		
3) Loans also include life insurance loans		
Directly owned buildings and land		
G51 Swedish		
G52 Foreign		
G53 Total directly owned buildings and land (G51 : G52)	=	
G54 <i>of which for own activities</i>		
Repo transactions⁴⁾		
G55 Reverse repos (assets)		
G56 Repos (debts)		
4) Paid consideration from genuine repurchase agreements. Shall not be reported net.		
Cash, bank balances		
G57 Cash, Swedish banks		
G58 Cash, foreign banks		
G59 Total cash, bank balances (G57 : G58)		
Certain asset items		
G60 Accrued interest income		
G61 Accrued rental income		
G62 Other financial investments		
G63 Derivatives with positive market values [Link to G106]		
G64 Total capital investments (G5+G11+G18+G38+G49+G53+G55+G59:G63)	=	
G65 <i>of which capital investments owned via foreign branches</i>		
G66 <i>of which depository insurance</i>		
Certain liability items		
G67 Subordinated debt		
G68 Bond loans		
G69 Liabilities to Swedish MFIs		
G70 Liabilities to Swedish financial firms, non-MFIs		
G71 Liabilities to other Swedish lenders		
G72 Liabilities to foreign lenders		

121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000

124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400

Capital investments and certain liability items

SPECIFICATIONS

Swedish money market instruments. Specification of G1 and G3

Issuer	Net transactions in the period	Market value
G73 Central government		131110, 131120, 131130
G74 Local government		131311, 131312, 131313, 131321, 131322, 131323
G75 Non-financial firms		111000, 112000, 113000, 114000
G76 Banks (MFIs)		122100, 122200
G77 Mortgage institutions (MFIs)		122300
G78 Other MFIs		121000, 122400, 122500, 122900, 123000
G79 Financial firms, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G80 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152201
G81 Total issuer, Swedish money market instruments (G73 : G80)	=	

Swedish bonds. Specification of G7 and G9

Issuer	Net transactions in the period	Market value
G82 Central government, treasury inflation-protected securities (TIPS)		131110, 131120, 131130
G83 Central government, other bonds		131110, 131120, 131131
G84 Local government		131311, 131312, 131313, 131321, 131322, 131323
G85 Non-financial firms		111000, 112000, 113000, 114000
G86 Banks (MFIs)		122100, 122200
G87 Mortgage institutions (MFIs)		122300
G88 Other MFIs		121000, 122400, 122500, 122900, 123000
G89 Financial firms, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G90 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
G91 Total issuer, Swedish bonds (G82 : G90)	=	
G92 of which equity-linked bonds		

Swedish loans. Specification of G45 and G47

Borrowers	Net transactions in the period	Market value
G93 Central government		131110, 131120, 131130
G94 Local government		131311, 131312, 131313 - 131321, 131322, 131323
G95 Non-financial firms		111000, 112000, 113000, 114000
G96 Banks (MFIs)		122100, 122200
G97 Mortgage institutions (MFIs)		122300
G98 Other MFIs		121000, 122400, 122500, 122900, 123000
G99 Financial firms, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G100 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
G101 Total Swedish borrowers (G93 : G100)	=	

Information about derivatives

Derivatives with positive market values	Net transactions in the period	Market value
G102 Derivatives with underlying assets – shares and participations		
G103 Derivatives with underlying assets – interest-bearing securities		
G104 Derivatives with underlying assets – currency		
G105 Derivatives with other underlying assets		
G106 Total derivatives with positive market values (G102 : G105)³⁾	[Link to G63] =	
G107 of which contracts with Swedish counterparties ⁴⁾		

Capital investments and certain liability items

	Net transactions in the period	Market value
Derivatives with negative market values		
G108 Derivatives with underlying assets – shares and participations		
G109 Derivatives with underlying assets – interest-bearing securities		
G110 Derivatives with underlying assets – currency		
G111 Derivatives with other underlying assets		
G112 Total derivatives with negative market values (G108 : G111) ⁵⁾	=	
G113 of which contracts with Swedish counterparties ⁶⁾		

5) Includes the derivatives reported in the balance sheet. The information refers to the value of the derivative contract itself and not the value of the underlying asset.

6) The derivative's counterparty refers to the counterparty in the derivative contract and not a counterparty in trade (purchaser/seller) or issuer of underlying instruments.

COMMENT (maximum 8,000 characters)

G114

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

H. INSURANCE STOCK – annual

Business	1	2	3	4	5	6
	Stock				of which during per. disbursement	
	Number policies	Allocated asset values	Annual amount	Insurance amount	Number policies	Allocated asset values
Occupational pension insurance						
<i>Defined benefit traditional insurance</i>						
H1	Exposed to competition					
H2	Not exposed to competition					
H3	Endowment insurance for occupational pension					
<i>Defined contribution traditional insurance</i>						
H4	Via selection centre					
H5	Other exposed to competition					
H6	Not exposed to competition					
H7	Endowment insurance for occupational pension					
<i>Unit-linked insurance</i>						
H8	Via selection centre					
H9	Not selection centre					
H10	Endowment insurance for occupational pension					
<i>Depository insurance</i>						
H11	Via selection centre					
H12	Not selection centre					
H13	Endowment insurance for occupational pension					
H14	Waiver of premium insurance					
H15	Critical illness insurance, position					
Other life insurance						
<i>Individual traditional insurance</i>						
H16	Pension insurance, private					
H17	Endowment insurance, private with allocated asset values					
H18	Endowment insurance, private without allocated asset values					
H19	Capital pension					
<i>Unit-linked insurance</i>						
H20	Pension insurance, private					
H21	Endowment insurance, private with allocated asset values					
H22	Endowment insurance, private without allocated asset values					
H23	Capital pension					
<i>Depository insurance</i>						
H24	Pension insurance, private					
H25	Endowment insurance, private with allocated asset values					
H26	Endowment insurance, private without allocated asset values					
H27	Capital pension					
<i>Group life and occupational group life insurance</i>						
H28	Group life insurance, occupational					
H29	Group life insurance, private					
H30	Living assurance and single-benefit health insurance in private group life insurance					
H31	Waiver of premium insurance					
H32	Health insurance, private					
Non-life insurance						
H33	Accident insurance					
H34	Health insurance					
H35	Other financial loss					

COMMENT (maximum 8,000 characters)

H36

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE NUMBER		COMP. REG. NO.

Amounts are stated as whole numbers

I. CROSS-BORDER OPERATIONS – annual

	1	2	3	4	5	6	7
Foreign operations – Report on cross-border operations EEA	Total (col 2:7)	Health insurance	Insurance with participation	Insurance with indexed benefits and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and that refer to health insurance obligations	Annuities stemming from non-life insurance contracts and that refer to insurance obligations other than health insurance obligations
Country/business line			29	30	31	32	33
							34

Claims paid (gross)

11 Belgium							
12 Bulgaria							
13 Cyprus							
14 Denmark							
15 Estonia							
16 Finland							
17 France							
18 Greece							
19 Ireland							
110 Iceland							
111 Italy							
112 Croatia							
113 Latvia							
114 Liechtenstein							
115 Lithuania							
116 Luxembourg							
117 Malta							
118 Netherlands							
119 Norway							
120 Poland							
121 Portugal							
122 Romania							
123 Slovakia							
124 Slovenia							
125 Spain							
126 United Kingdom							
127 The Czech Republic							
128 Germany							
129 Hungary							
130 Austria							
131 Total (11 : 130)							

	1	2	3	4	5	6	7
Foreign operations – Report on cross-border operations EEA							
	Total (col 2:7)	Health insurance	Insurance with profit participation	Insurance with indexed benefits and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligati
Country/business line			29	30	31	32	33

Commission expenses (gross)

132 Belgium							
133 Bulgaria							
134 Cyprus							
135 Denmark							
136 Estonia							
137 Finland							
138 France							
139 Greece							
140 Ireland							
141 Iceland							
142 Italy							
143 Croatia							
144 Latvia							
145 Liechtenstein							
146 Lithuania							
147 Luxembourg							
148 Malta							
149 Netherlands							
150 Norway							
151 Poland							
152 Portugal							
153 Romania							
154 Slovakia							
155 Slovenia							
156 Spain							
157 United Kingdom							
158 The Czech Republic							
159 Germany							
160 Hungary							
161 Austria							
162 Total (132 - 161)							

COMMENT (maximum 8,000 characters)

163

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

J. ACTUARIAL EARNINGS ANALYSIS – annual

EARNINGS ANALYSIS

		1	2	3	4	5	6
		Total Column 2:10	Occupational pension insuranc				
			Defined benefit traditional insurance	Def contribution traditional insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
Insurance risks and operating expenses							
J1	Result longevity (+/-) [link from J63]						
J2	Result longevity mortality (+/-) [link from J74]						
J3	Result morbidity (+/-) [link from J83]						
J4	Result operating expenses (+/-) [link from J91]						
J5	Result transfer, surrenders, cancellations (+/-) [link from J105]						
J6	Result guarantees, options (+/-) [link from J109]						
J7	Change in provision for unspecified claims (+/-)						
J8	Revaluation from premium assumptions to provision assumptions (+/-)						
J9	Bonuses and rebates (-)						
J10	Reinsurance cessions (+/-)						
J11	Change in provisions due to changed specific assumptions (+/-) (specify in comment field J52)						
J12	Other non-specified insurance risks (+/-) (specify in comment field J52)						
J13	Other non-specified operating expenses (+/-) (specify in comment field J52)						
J14	Results insurance risks and operating expenses (+/-) (J1 : J13)	=					
Return on capital							
J15	Return on capital, net (+/-)						
J16	Return on capital allocated to technical provisions (-)						
J17	Change in provisions due to changed interest rate assumptions (+/-)						
J18	Result return on capital (J15 : J17)	=					

		1	2	3	4	5	6
		Total Column 2:10	Occupational pension insuranc				
			Defined benefit traditional insurance	Def contribution traditional insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
Tax on returns							
J19	Tax cost withdrawal, technical provisions (+)						
J20	Tax on returns (-)						
J21	Results tax on returns (J19 : J20)	=					
Other							
J22	Other by insurance line (specify in comment field J52) (+/-)						
J23	Unanalysed amounts (+/-)						
J24	Sub-result by insurance line (J14+J18+J21 : J23)	=					
J25	Sub-result for group life and occupational group life insurance						
J26	Other result, net (+/-)						
J27	Profit/loss for the year according to the annual report (J24: J26) [Check against B27]	=					

		7	8	9	10
		Other life insurance			
		Individual traditional life insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
J28	Insurance risks and operating expenses Result longevity (+/-) [link from J63]				
J29	Result longevity mortality (+/-) [link from J74]				
J30	Result morbidity (+/-) [link from J83]				
J31	Result operating expenses (+/-) [link from J99]				
J32	Result transfer, surrenders, cancellations (+/-) [link from J105]				
J33	Result guarantees, options (+/-) [link from J113]				
J34	Change in provision for unspecified claims (+/-)				
J35	Revaluation from premium assumptions to provision assumptions (+/-)				
J36	Bonuses and rebates (-)				
J37	Reinsurance cessations (+/-)				
J38	Change in provisions due to changed specific assumptions (+/-) (specify in comment field J52)				
J39	Other non-specified insurance risks (+/-) (specify in comment field J52)				
J40	Other non-specified operating expenses (+/-) (specify in comment field J52)				
J41	Results insurance risks and operating expenses (+/-) (J28 : J40)	=			

Return on capital					
J42	Return on capital, net (+/-)				
J43	Return on capital allocated to technical provisions (-)				
J44	Change in provisions due to changed interest rate assumptions (+/-)				
J45	Result return on capital (J42 : J44)	=			

		7	8	9	10
		Other life insurance			
		Individual traditional life insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
Tax on returns					
J46	Tax cost withdrawal, technical provisions (+)				
J47	Tax on returns (-)				
J48	Results tax on returns (J46 : J47)	=			

Other					
J49	Other by insurance line (+/-) (specify in comment field J52)				
J50	Unanalysed amounts (+/-)				
J51	Sub-result by insurance line (J41+J45+J48 : J50)	=			

J52 COMMENT (maximum 8,000 characters)

ANALYSIS OF MORTALITY ASSUMPTIONS

	1	2	3	4	5	6	7	8
	Total Column 2:8	Occupational pension insurance			Other life insurance			
		Defined benefit traditional insurance	Def. contribution traditional insurance	Unit-linked insurance	Depository insurance	Individual traditional life insurance	Unit-linked insurance	Depository insurance
Men with positive sum at risk								
J53 Annual sum at risk (+)								
J54 Risk premium (+)								
J55 Sum at risk for incurred mortalities (+)								
J56 Adjustment item due to changes assumptions (+/-) (specify in comment field J114)								
J57 Result men (J54-J55+J56)	=							
Women with positive sum at risk								
J58 Annual sum at risk (+)								
J59 Risk premium (+)								
J60 Sum at risk for incurred mortalities (+)								
J61 Adjustment item due to changes assumptions (+/-) (specify in comment field J114)								
J62 Result women (J59-J60+J61)	=							
J63 Result longevity (J57+J62)	[Link to J1, J28] =							

	1	2	3	4	5	6	7	8
	Total Column 2:8	Occupational pension insurance			Other life insurance			
		Defined benefit traditional insurance	Def. contribution traditional insurance	Unit-linked insurance	Depository insurance	Individual traditional life insurance	Unit-linked insurance	Depository insurance
Men with negative sum at risk								
J64 Annual sum at risk (-)								
J65 Risk compensation/inheritance profit (-)								
J66 Sum at risk incurred mortalities (+)								
J67 Adjustment item due to changes assumptions (+/-) (specify in comment field J114)								
J68 Result men (J65 - J66 + J67)	=							
Women with negative sum at risk								
J69 Annual sum at risk (-)								
J70 Risk compensation/inheritance profit (-)								
J71 Sum at risk incurred mortalities (+)								
J72 Adjustment item due to changes assumptions (+/-) (specify in comment field J114)								
J73 Result women (J70 - J71 + J72)	=							
J74 Result longevity mortality (J68+J73)	[Link to J2, J29] =							

ANALYSIS OF MORBIDITY ASSUMPTIONS

	1	2	3	4	5
	Total Column 2:5	Occupational pension insurance		Other life insurance	
		Health insurance	Waiver of premium insurance	Health insurance	Waiver of premium insurance
Illness incidence					
J75 Risk premium for illness incidence (+)					
J76 Sum at risk for new claims during the year (-)					
J77 Change in provision for unspecified claims (+/-)					
J78 Total illness incidence (J75 : J77)	=				
Illness wind-up					
J79 Calculated released provision due to wind-up (-)					
J80 Actual released provision due to wind-up (+)					
J81 Adjustment item due to changed assumptions (+/-)					
J82 Total illness incidence (J79 : J81)	=				
J83 Result morbidity (J78+J82)	[Link to J3, J30] =				

ANALYSIS OF ASSUMPTIONS ON GUARANTEES AND OPTIONS

	1	2	3	4	5	6
	Total column 2:10	Occupational pension insurance				
		Defined benefit traditional insurance	Def. contribution traditional insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
J106 Calculated change in provision (+/-)						
J107 Actual change in provision (+/-)						
J108 Adjustment item due to changed assumptions (+/-)						
J109 Result guarantees, options (J106 : J108) [Link to J6] =						

	7	8	9	10
	Other life insurance			
	Individual traditional life insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
J110 Calculated change in provision (+/-)				
J111 Actual change in provision (+/-)				
J112 Adjustment item due to changed assumptions (+/-)				
J113 Result guarantees, options (J110 : J112) [Link to J33] =				

COMMENT (maximum 8,000 characters)

J114

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

K. TECHNICAL PROVISIONS – annual

ANALYSIS TECHNICAL PROVISIONS

	1	3		4	5	6
	Total Column 2:11	Occupational pension insurance Defined benefit traditional insurance	Occupational pension insurance Defined contribution traditional insurance	Unit-linked insurance	Depository insurance	Health insurance and waiver of premium
K1 Opening technical provision						
K2 Contributions (+)						
K3 Disbursements (-)						
K4 Charges (+)	[Link from section J]	-J84	-J84	-J84	-J84	-J84
K5 Return on capital allocated to technical provisions (+/-)	[Link from section J]	-J16	-J16	-J16	-J16	-J16
K6 Change in provisions due to changed assumptions (+/-)	[Link from section J]	-(J11+J17+J56+J61+J67+J72+J90)	-(J11+J17+J56+J61+J67+J72+J90)	-(J11+J17+J56+J61+J67+J72+J90)	-(J11+J17+J56+J61+J67+J72+J90)	-(J81+J90)
K7 Change in provision for unspecified claims (+/-)	[Link from section J]	-J7	-J7	-J7	-J7	
K8 Revaluation from premium assumptions to provision assumptions (+/-)	[Link from section J]	-J8	-J8	-J8	-J8	
K9 Risk result (+/-)	[Link from section J]	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J78+J79+J80 (columns tip))
K10 Result transfer, surrenders and cancellations (+/-)	[Link from section J]	-J105	-J105	-J105	-J105	
K11 Result guarantees, options (+/-)	[Link from section J]	-J109	-J109	-J109	-J109	-J109
K12 Tax cost withdrawal (-)	[Link from section J]	-J19	-J19	-J19	-J19	
K13 Change in unearned premiums for risk products (+/-)						
K14 Change in conditional bonuses (+/-)						
K15 Other changes by insurance line (+/-)						
K16 Unanalysed amounts (+/-)						
K17 Closing technical provision	[Check against D33 and D39]					

	7	9		10	11
	Individual traditional life insurance	Other life insurance Unit-linked insurance	Other life insurance Depository insurance	Group life insurance and occupational group life insurance	Health insurance and waiver of premium
K18 Opening technical provision					
K19 Contribution (+)					
K20 Disbursement (-)					
K21 Charges (+)	[Link from section J, report column 10]	-J92	-J92	-J92	-J92
K22 Return on capital allocated to technical provisions (+/-)	[Link from section J, report column 10]	-J43	-J43	-J43	-J43
K23 Change in provisions due to changed assumptions (+/-)	[Link from section J, report column 10]	-(J38+J44+J56+J61+J67+J72+J98)	-(J38+J44+J56+J61+J67+J72+J98)	-(J38+J44+J56+J61+J67+J72+J98)	-(J81+J98)
K24 Change in provision for unspecified claims (+/-)	[Link from section J, report column 10]	-J34	-J34	-J34	
K25 Revaluation from premium assumptions to provision assumptions (+/-)	[Link from section J]	-J35	-J35	-J35	
K26 Risk result (+/-)	[Link from section J, report column 10]	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J54-J55+J59-J60+J65-J66+J70-J71)	-(J78+J79+J80 (columns oth))
K27 Result transfer, surrenders and cancellations (+/-)	[Link from section J]	-J105	-J105	-J105	
K28 Result guarantees, options (+/-)	[Link from section J, report column 10]	-J113	-J113	-J113	-J113
K29 Tax cost withdrawal (-)	[Link from section J]	-J46	-J46	-J46	
K30 Change in unearned premiums for risk products (+/-)					
K31 Change in conditional bonuses (+/-)					
K32 Other changes by insurance line (+/-)					
K33 Unanalysed amounts (+/-)					
K34 Closing technical provision	[Check against D33 and D39]				

COMMENT (maximum 8,000 characters)

K35

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

L. EARNINGS ANALYSIS BONUS CALCULATIONS – annual

EARNINGS ANALYSIS WHEN APPLYING BONUS RULES

Column 2-9	1	2	3	4	5	6	7	8	9
	Total	Occupational pension insurance				Other life insurance			
		Defined contribution traditional life insurance		Individual traditional life insurance		Portfolio A		Portfolio B	
	Portfolio A	Portfolio B	Portfolio C	(with conditional)	Portfolio A	Portfolio B	Portfolio C	(with conditional)	
L1	Portfolio description, max x characters								
Return on capital									
L2	Return on capital, net (-/+)								
L3	Return on capital allocated to V (+/-)								
L4	Difference return on capital (L2 : L3)								
Tax on returns									
L5	Deduction for tax on returns on V (-)								
L6	Tax on returns, paid in (+)								
L7	Difference tax on returns (L5 : L6)								
Longevity									
Men with positive sum at risk									
L8	Risk premium on V (-)								
L9	Sum at risk incurred mortalities (2nd order plan) (+)								
L10	Gain in the absence of beneficiary upon mortality (-)								
L11	Difference men (L8 : L10)								
Women with positive sum at risk									
L12	Risk premium on V (-)								
L13	Sum at risk incurred mortalities (2nd order plan) (+)								
L14	Gain in the absence of beneficiary upon mortality (-)								
L15	Difference women (L12:L14)								
L16	Difference longevity (L11+L15)								
Longevity mortality									
Men with negative sum at risk									
L17	Risk compensation/inheritance profit on V (+)								
L18	Sum at risk incurred mortalities (2nd order plan) (-)								
L19	Difference men (L17:L18)								
Women with negative sum at risk									
L20	Risk compensation/inheritance profit on V (+)								
L21	Sum at risk incurred mortalities (2nd order plan) (-)								
L22	Difference women (L20 : L21)								
L23	Difference longevity mortality (L19+L22)								
Operating expenses									
L24	Fees charged for operating expenses on V (-)								
L25	of which surrender/outward transfer (-)								
L26	Actual acquisition costs (+)								
L27	Actual administration and claims adjustment costs (+)								
L28	Provisions for prepaid acquisition costs (-)								
L29	Depreciation/amortisation and impairment of prepaid acquisition costs (+)								
L30	Reversed fund management fee (-)								
L31	Difference operating expenses (L24+L26 : L30)								
Certain other information									
L32	One-off allocation/reallocation (+/-)								
L33	Change in value, max(TSV-V;0) during the year (+/-)								
L34	Change in value, max(VP-V;0) during the year (+/-)								
Insurance during deferment period									
L35	Closing deficit, max(TSV-V;0)								
L36	Closing TSV								
L37	Closing V								
Insurance during disbursement period									
L38	Closing deficit, max(TSV-V;0)								
L39	Closing deficit, max(VP-V;0)								
L40	Closing TSV								
L41	Closing VP								
L42	Closing V								
TOTAL (Deferment period and disbursement period)									
L43	Closing TSV [Link from L36+L40]								
L44	Closing V [Link from L37+L42]								
Collective consolidation – mutually conducted business									
L45	Closing distributable asset values								
L46	Closing distributed asset values, max (V, TSV, VP, 0)								
L47	Collective consolidation level (L45 / L46 * 100, %)								

L48 COMMENT (maximum 8,000 characters)

ADDITIONAL SUPERVISORY REPORTING – LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

M. Information for exempted life insurance undertakings – annual

OWN FUNDS

M1	Paid in share capital or guarantee capital	<input type="text"/>
M2	Other equity and untaxed reserves	<input type="text"/>
M3	Profit/loss brought forward	<input type="text"/>
M4	Profit/loss for the year	<input type="text"/>
M5	Subordinated loans, up to a maximum of 25 per cent (fixed maturity) or 50 per cent of the capital requirement	<input type="text"/>
M6	Openly reported surplus values (net) in assets	<input type="text"/>
M7	Total own funds before deductions (M1:M6)	= <input type="text"/>
Deductions		
M8	Intangible items in the balance sheet	<input type="text"/>
M9	Deductions for AGM appropriations	<input type="text"/>
M10	Cash flow hedge adjustment	<input type="text"/>
M11	Reclassified items	<input type="text"/>
M12	Plan assets and unreported pension liabilities	<input type="text"/>
M13	Other deductions	<input type="text"/>
M14	Total own funds (M7-M8:M13)	= <input type="text"/>

CAPITAL REQUIREMENTS

M15	Technical provisions (after reinsurance cessions)	<input type="text" value="1"/>	*5% =	<input type="text" value="2"/>
M16	Sum of all positive sums at risk, (after reinsurance cessions)	<input type="text"/>	*0.3% =	<input type="text"/>
M17	Property, site-leasehold rights and buildings	<input type="text"/>		
M18	Participations or shares in undertakings that own buildings and land	<input type="text"/>		
M19	Total buildings and land (M17:M18)	= <input type="text"/>	*20% =	<input type="text"/>
M20	Other holdings in shares and participations	<input type="text"/>	*40% =	<input type="text"/>
M21	Units in UCITS, etc.	<input type="text"/>	*40% =	<input type="text"/>
M22	Bonds and other interest-bearing securities	<input type="text"/>	*20% =	<input type="text"/>
Risk-mitigating instruments				
M23	Buildings and land	<input type="text"/>	=	<input type="text"/>
M24	Other holdings in shares and participations	<input type="text"/>	=	<input type="text"/>
M25	Units in UCITS, etc.	<input type="text"/>	=	<input type="text"/>
M26	Bonds and other interest-bearing securities	<input type="text"/>	=	<input type="text"/>
M27	Capital requirement if risk-mitigating instruments not used(M15+M16 +M19:M22)		=	<input type="text"/>
M28	Capital requirement if risk-mitigating instruments used(M15+M16+M19:M26)		=	<input type="text"/>
M29	Guarantee amount			<input type="text"/>
M30	At the end of the financial year, own funds amounted to (=M14)	<input type="text"/>		
M31	Capital requirements, without risk-mitigating instruments, amount to the higher of (M27 and M29)	<input type="text"/>		
M32	Capital requirements, with risk-mitigating instruments, amount to the higher of (M28 and M29)	<input type="text"/>		
M33	Surplus/deficit (M30-M31)	= <input type="text"/>		
M34	Surplus/deficit (M30-M32)	= <input type="text"/>		
M35	The solvency ratio, with a capital requirement if risk-mitigating instruments have not been used, amounts to	= <input type="text"/>		
M36	The solvency ratio, with a capital requirement if risk-mitigating instruments have been used (M30/M32)	= <input type="text"/>		

COMMENT (maximum 8,000 characters)

M37

*Appendix 3***Instructions for the template Additional Supervisory Reporting – life insurance undertakings**

Terms and expressions in the template and in these instructions have the same meaning as in the Annual Reports at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2015:12) regarding annual reports at insurance undertakings, unless otherwise stated.

Reporting of annual and quarterly information

Information is submitted according to sections A–M of the template:

A. Income statement	quarter
B. Income statement	annual
C. Balance sheet	quarter
D. Balance sheet	annual
E. Specification of profit/loss	annual
F. New policy subscription and premiums	quarter
G. Capital investments and debts	quarter
H. Insurance stock	annual
I. Cross-border operations	annual
J. Actuarial earnings analysis	annual
K. Technical provisions	annual
L. Earnings analysis bonus calculations	annual
M. Information for exempted life insurance undertakings	annual

The sections reported for the period in question are marked with a cross in the box in the template's table of contents.

Explanatory notes on submitted information may be provided in the comment field of each section.

Submissions and reporting format

The additional information in the template is not included in the Data Point Model and Taxonomy prepared by the European Insurance and Occupational Pensions Authority (EIOPA) developed for additional disclosures for the EU supervisory reporting, but is submitted to Finansinspektionen in the instructed format.

Amounts

All amounts are stated as integers without decimals. Amounts may be rounded off to the closest thousand.

In the template, expenses are stated as negative figures with a minus sign (including when specifying pure expense items), unless otherwise specified.

Currency

The currency in which the data is reported is stated in the currency cell. The currency is stated according to the international standard ISO 4217.

Insurance lines

The breakdown of insurance lines follows that described in section 2 of Appendix 6 of Finansinspektionen's regulations and general guidelines regarding annual reports for insurance undertakings, unless otherwise specified.

A. Income statement, quarter

An income statement is submitted for quarters 1–4. Data is reported without a breakdown into insurance lines. Figures in the income statement are stated as accumulated from the beginning of the year.

Income from investment contracts is reported separately, irrespective of the item under which it has been entered in the annual report.

In unit-linked business, returns on capital that may be attributed to assets on own account are reported in the non-technical account. In a traditional life insurance business, however returns on capital are reported in the technical account.

If the undertaking conducts both traditional life insurance business and non-life insurance business, the returns on capital in non-life insurance business are reported in the non-technical account.

Specifications return on capital

The specification of return on capital refers to the total return on capital, in other words the sum of the return on capital in the insurance business and finance business.

A28 Rental income and other income from buildings and land

Rental income from buildings and land refers to income from property entered in the item G53 Directly owned buildings and land. Interest allowance is not included in rental income but is regarded as an interest subsidy.

A29 Operating expenses for buildings and land

Operating expenses for buildings and land refers to expenses from property entered in item G53 Total directly owned buildings and land, with respect to property management including maintenance, adaptation for tenants, site leasehold fee and property tax. However, interest expenses and other financial expenses, depreciation/amortisation or central administration are not included.

A30 Interest income, etc.

Interest income, etc. refers to interest income on interest-bearing investment assets earned during the financial year, including interest income for amounts entered in G59 Cash, bank balances. Interest income from derivatives is specified in A31.

A32 Interest expenses etc.

Interest expenses, etc. refers to e.g. interest expenses for real estate loans, less any interest allowance. Interest expense from derivatives is specified in A33.

A34 Dividends on shares and participations

Dividends on shares and participations refers to dividends on shares and participations including shares in group and associated companies. Dividends on shares and participations for which the life insurance policyholder bears the investment risk are not included, however.

B. Income statement, annual

The income statement is submitted on an annual basis. Data is reported without a breakdown into insurance lines. A specification for profit/loss data is provided in section E. Specification of profit/loss data.

Income from investment contracts is reported separately, irrespective of the item under which it has been entered in the annual report.

In unit-linked business, returns on capital that may be attributed to assets on own account are reported in the non-technical account. In a traditional life insurance business, however, returns on capital are reported in the technical account.

The specification of return on capital refers to the total return on capital, in other words the sum of the return on capital in the insurance business and finance business.

If the undertaking conducts both traditional life insurance business and non-life insurance business, the returns on capital in non-life insurance business are reported in the non-technical account.

C. Balance sheet data, quarter

In this section, certain balance sheet data is specified. The sum of assets and the sum of equity, provisions and liabilities are reported. Income and expense allocated to periods, investment assets for which the life insurance policyholder bears the investment risk, and technical provisions (before reinsurance cessions) are also reported here.

Certain items are also specified for occupational pension (divided into defined benefit traditional insurance and defined contribution traditional unit-linked and depository insurance).

D. Balance sheet, annual

Balance sheet items are reported here. This includes assets, equity, untaxed reserves, subordinated liabilities and technical provisions. A breakdown of D35 of which outstanding claims is done under Specification of outstanding claims (D45–D50).

Certain items are specified for occupational pension (divided into defined benefit traditional insurance and defined contribution traditional unit-linked and depository insurance).

E. Specification of profit/loss data, annual

In this section, certain profit/loss data is specified. The specifications are in some cases more detailed than in the specifications of the annual report.

Specification of operating expenses

When dividing the acquisition costs into commission expenses and other acquisition costs, commissions for the undertaking's own personnel are included in commission expenses. Personnel expenses refers to salaries, social security contributions, pensions and fees, etc.

Change items in equity

E65 Transferred gain/loss to policyholders

This item pertains to guarantees in for instance attained age of retirement or death. The guarantees can pertain to both return guarantees for traditional insurance and premium guarantees for unit-linked and depository insurance. Costs/gains for mortality assumptions, sickness assumptions and operating expense assumptions for profit-distributing undertakings are also included here.

E66 Transferred to shareholders

This item pertains to any distribution to shareholders. The item may be explained in the comment field.

E67 Contributions from shareholders

This item pertains to any shareholder contribution and capital contribution from sales, etc. The item may be explained in the comment field.

Information regarding the number of employees

The number of employees is the same as the data submitted in the annual report.

F. New policy subscription and premiums, quarter

Direct insurance of Swedish risks, new policy subscriptions and premiums

The information in F1–25 refers to business classified as life insurance and does not cover non-life insurance. Non-life insurance is reported under F26–28 and under Specification of contributed premiums and certain disbursements.

The reported information should only refer to the current period and not accumulated amounts. All values are reported as positive values, even if they are classified as expenses in the income statement.

The report relates to:

- new policy subscription, lump sum premium
- new policy subscription, annual premium
- contributed premiums for the entire stock
 - of which capital transferred in
 - of which paid-up policies added

Reporting of premiums and disbursements is done for all insurance contracts, i.e. even for contracts classified as investment contracts.

Information regarding premiums and disbursements is stated gross, i.e. no account is taken of effects of reinsurance.

Assignments of stock and insurance capital received due to exercise of the right of transfer are reported as new policy subscription by the receiving undertaking. In such cases, however, only agreed future premiums are regarded as new policy subscriptions. A transfer of capital in an assignment of stock or in a transfer is not regarded as a new policy subscription. This also applies to transfers within the undertaking between different insurance lines (for example between traditional life insurance and unit-linked insurance).

An increase in existing insurance is not reported as new policy subscription premiums.

Definitions of activities

F1–F15 Occupational pension insurance

Occupational pension insurance refers to insurance according to the definition in Chapter 1, section 2 of Finansinspektionen's regulations and general guidelines regarding annual reports for insurance undertakings. Competitive insurance is insurance in which it is possible to choose between more than one insurer. Occupational pension insurance via a selection centre refers to occupational pension insurance where the employee has chosen the insurer and where a selection centre mediates the premium from the employer to the insurer.

F3, F7, F10 and F13 Endowment insurance for occupational pension

Endowment insurance that originates from occupational pension commitments (for example direct pension) is reported under these items. Endowment insurance in the form of occupational group life insurance is only stated under F22.

F1–F3 and F4–F7 Defined benefit or defined contribution

Defined benefit and defined contribution traditional insurance refers to insurance according to the definition in section 3, appendix 6 of Finansinspektionen's regulations and general guidelines regarding annual reports for insurance undertakings.

F11–F13 and F20–F21 Deposit insurance

Depository insurance refers to life insurance for which premiums are invested in securities or fund units. Policyholders can decide themselves in which securities or fund units the premiums are invested. These are placed in a depository. If premiums may only be invested in fund units, such insurance is considered to be unit-linked insurance.

F16, F18 and F20 Pension insurance, private

Private pension insurance of the savings type that is pension insurance other than occupational pension insurance is reported here. For this type of saving, the policyholder is also the insured party. This insurance belongs to tax category P.

F17, F19 and F21 Endowment insurance, private

Private endowment insurance according to tax category K, which is of the savings type, is reported here. Private group life insurance is only reported under F23. If premiums paid in can be attributed to so-called private capital pension (for the definition, see under section H. Insurance stock), such premiums may be included under equivalent items for endowment insurance.

F14 and F24 Waiver of premium insurance

A distinction is made between waiver of premium insurance depending on whether it was taken out by the employer upon appointment as “occupational”, or if it was taken out by the policyholder as “private”. The policy content is reported separately irrespective of whether it is supplementary insurance to a policy within the undertaking, or if it was taken out separately (with the principal insurance with another undertaking).

F15 and F25 Health insurance

Health insurance that cannot be terminated by the insurance undertaking, and which has therefore been classified within life insurance business, is reported here. A distinction is made between health insurance depending on whether it was taken out by the employer upon appointment as “occupational”, or if it was taken out by a policyholder as “private”. Health insurance offered as part of occupational pension is reported under F15, irrespective of whether or not the insurance is considered to be competitive.

F22 and F23 Group life and occupational group life insurance

A distinction is made between group life insurance depending on whether it was taken out by the employer upon appointment as “occupational”, or if it was taken out by a policyholder as “private”.

Private group life insurance (F23) means insurance for which a group agreement has been signed and where there is normally a group representative. Established groups that lack a natural group representative, but which use group formation as an opportunity to even out or reduce the premium, are also reported here.

New policy subscription, lump sum premium

A lump sum premium is considered to be a new policy subscription if the policy has been both granted and paid for.

New policy subscription, annual premium

An annual premium for a new policy subscription is reported as the sum of the agreed premiums in the first twelve months. This also applies if each premium is treated as a lump-sum premium in technical terms. The annual premium reported must be a future, steadily running premium.

An annual premium is considered to be a new policy subscription if the policy has been both granted and paid for.

Contributed premiums for the entire stock

Premiums refer to the total premiums for new and old stock. Transfers from surplus are also included in premiums.

of which insurance capital transferred in

Insurance capital transferred in refers to the entire insurance capital (including bonus capital) transferred in from another undertaking for individual policyholders. Transfers within the undertaking between different insurance lines (for example between traditional life insurance and unit-linked insurance) are also included. The information also includes premiums (capital) that have arrived that refer to assignments of stock to the undertaking, even in cases where such amounts are reported in the balance sheet.

of which paid-up policies added

Paid-up policies added means the value of the technical premiums that refer to decided increases to paid-up policy benefits within defined-benefit – and in certain cases – defined contribution occupational pension insurance.

Transfers from surplus are also included in the item. However, amounts referring to paid-up policies added may not be considered to be new policy subscriptions.

F26–F28 Non-life insurance

Non-life insurance business that is conducted at a life insurance undertaking is reported here.

Accident insurance refers to insurance that belongs to insurance class 1 in non-life insurance according to Chapter 2, section 11 of the Insurance Business Act (2010:2043).

Health insurance refers to insurance that belongs to insurance class 2 in non-life insurance according to Chapter 2, section 11 of the Insurance Business Act.

Other financial loss refers to insurance that belongs to insurance class 16 in non-life insurance according to Chapter 2, section 11 of the Insurance Business Act.

Specification of contributed premiums and certain disbursements

The information in F29–F36 refers to all Swedish direct insurance business.

F29 Contributed premiums for the entire stock

The sum of premiums according to the same instructions set out under Contributed premiums for the entire stock is reported here.

Occupational pension insurance, total

The information in F29 equals the sum of F1–F15.

of which defined benefit traditional insurance

The information in F29 equals the sum of F1–F13.

of which defined contribution traditional insurance

The information in F29 equals the sum of F4–F7.

of which unit-linked insurance

The information in F29 equals the sum of F8–F10.

of which depository insurance

The information in F29 equals the sum of F11–F13.

Other life insurance

The information in F29 equals the sum of F16–F25.

Non-life insurance, total

The information in F29 equals the sum of F26–F28.

F31 Insurance capital transferred in

The sum of information according to the same instructions set out under “of which insurance capital transferred in” is reported here.

F32 Insurance capital transferred out

Insurance contracts transferred out refers to the entire insurance capital (technical surrender value and bonus capital) transferred out to another undertaking for individual policyholders. The information also includes the amount that refers to

assignments of stock to accepting undertakings, even if such amounts are reported in the balance sheet.

G. Capital investments and debts, quarter

Classification

The classification of issuers is based on Statistics Sweden's register for the classification of institutional entities in Sweden.

Trade date accounting

In this section, trade date accounting is consistently applied according to Chapter 2 of Finansinspektionen's regulations and general guidelines regarding annual reports for insurance undertakings,

Market value (fair value)

Market value refers in this section to the measurement applied according to Finansinspektionen's regulations and general guidelines regarding annual reports for insurance undertakings, unless otherwise stated in these instructions.

Bonds, certificates, loans, derivatives and other instruments are reported at market value excluding accrued interest. Accrued interest is reported under G60 Accrued interest income in certain asset items.

Net transactions during the period

Net transactions refers to changes in assets and liabilities due to changes in value or reclassifications. Transactions arise when assets or liabilities are created, wound up, exchanged or transferred. The transaction value does not include charges, fees, commissions, brokerage and similar services. Accrued interest is reported in G60 Accrued interest income and G61 Accrued rental income. Interest income and interest expense are not reported here as they are considered return.

Period refers to the latest quarter.

Transactions are reported net where an increase in an asset/liability is stated as a positive value. A reduction in an asset/liability is stated as a negative value. Note that trade date accounting applies when determining transactions.

Examples of what constitutes a transaction:

- Purchase or sale of equities, certificates and bonds.
- Bank withdrawals/deposits.
- Taking out and repaying loans.
- Securities that have matured during the quarter.
- Dividends on shares and participations. If dividends are in the form of shares or reinvested fund units, this is a positive transaction in shares and participations. However, a cash dividend shall not be reported as a transaction in shares and participations.
- Transactions in derivatives: Premium payments are considered a transaction. When the contract is concluded or utilised, the realised profit or loss gives rise to a transaction. A realised profit for a derivative with a positive market value

gives rise to an equivalent negative transaction on the assets side. A realised loss for a derivative with a negative market value gives rise to an equivalent negative transaction on the liabilities side. In trade on the secondary market, a purchase is reported as a positive transaction and a sale as a negative transaction for derivatives on both the assets and the liabilities sides.

Net transactions are not reported where the items are crossed out.

Foreign currency

Investments in foreign currency are translated to the undertaking's presentation currency according to the annual report. In the valuation of an investment, the closing prices quoted at the date of the report are used as the balance sheet value.

Transactions in a currency other than the undertaking's presentation currency are translated to the undertaking's presentation currency according to the annual report. In this translation, the closing price on the trade date is used.

Foreign counterparties

Foreign counterparty refers to a counterparty resident abroad. That means that a Swedish subsidiary or a Swedish branch abroad is considered to be a foreign counterparty. In the same way, a foreign branch in Sweden is classified as a Swedish counterparty. See also the section under the heading Sector classification.

Capital investments with certain liability items

G1–G6 Money market instruments

Money market instruments refers to transferable securities such as certificates and treasury bills with an original maturity (not fixed interest term) of up to one year.

The specification is divided into two parts. One part shows money market instruments issued in SEK and foreign currency by Swedish and foreign borrowers, respectively. The other part is a sector breakdown of money market instruments issued by Swedish borrowers.

G6 and G13 of which assets in depository insurance

In this item, the portion belonging to depository insurance is reported separately.

Depository insurance refers to life insurance for which premiums are invested in securities or fund units. Policyholders can decide themselves in which securities or fund units the premiums are invested. These are placed in a depository. If premiums may only be invested in fund units, the policy is considered to be unit-linked insurance.

G7–G13 Bonds

Bonds refers to transferable securities with an original maturity (not fixed interest term) of over one year. Zero coupon instruments with an original maturity of over one year are also classified as bonds here.

The specification is divided into two parts. One part shows bonds issued in SEK and foreign currency by Swedish and foreign borrowers, respectively. The other part is a sector breakdown of bonds issued by Swedish borrowers.

G12 of which equity-linked bonds

Equity-linked bond refers to a financial product consisting of a bond (a debt instrument) and an option. The option is often linked to the performance of an index or selection of equities.

Equity-linked bonds are reported at the full market value, i.e. without a division into a bond or option component. Equity-linked bonds also include similarly devised products for which the value is linked to an asset other than equities.

G14–G18 Debentures and conversion loans

Long-term borrowing instruments that are separate from bonds, e.g. partial and loan certificates, debentures, including debentures with an option right, and guarantee fund certificates are reported under this heading. All convertible securities, including convertible participation certificates are reported here.

Debentures differ from bonds in that the lender assumes a greater risk and can therefore receive higher interest. The risk consists of the lender having lower priority than other creditors in the event of bankruptcy.

Conversion loan refers to a bond or subordinated loan, with a certain term, without principal repayment and with a fixed coupon.

G19–G44 Shares and participations

G19 Swedish shares, listed

Shares in Swedish companies admitted to trade on a regulated market or other market that is subject to regular trade and open to the public according to the Securities Market Act (2007:528) are reported here. OMX Nordiska Börs Stockholm and NGM Equity also belong to this category.

Shares in Swedish companies with continuous listing at market rates on a publicly available trading venue are also reported here. First North Stockholm and Nordic MTF belong to this category, for example.

Whether a company is considered to be a Swedish company or a foreign company depends on its residence. Swedish companies' shares traded on an equivalent foreign trading venue are also included here.

G22 Swedish shares, unlisted

Swedish companies' shares that are not admitted to trade on a regulated market or at market rates on a publicly available marketplace are reported here.

G26 Foreign listed shares

Holdings are reported here of shares in foreign companies admitted to trade on a foreign trading venue which is supervised by an authority or other competent body and which is otherwise also essentially equivalent in terms of regulation and function to that which is subject to the instructions for G19 Swedish shares, listed.

Foreign companies listed on a Swedish market, for example through depository receipts or parallel listing, are included in foreign listed shares.

G27 Foreign unlisted shares

Foreign companies' shares that are not admitted to trade on a regulated market or at market rates on a publicly available marketplace are reported here.

G29 Units in money market funds

Units in investment funds and special funds registered in Sweden are entered as units in money market funds. Units in funds registered abroad are entered as units

in foreign investment funds and special funds. These are specified according to the Statistics Sweden sector code.

Investment funds registered in Sweden refers to investment funds in accordance with Chapter 1, section 1 of the Investment Funds Act (2004:46). Special funds registered in Sweden refers to special funds according to Chapter 1, section 11 of the Alternative Investment Fund Managers Act (2013:561).

Fund investments for which the life insurance policyholder bears the investment risk are included in investment funds and special funds, and are also reported separately in G1 of which fund assets for which the life insurance policyholder bears the investment risk (unit-linked insurance)

G32 Units in investment funds and special funds, non-MMF

Units in investment funds and special funds registered in Sweden that are not money market funds are entered as units in Swedish investment funds and special funds. Units in the equivalent funds registered abroad are entered as units in foreign investment funds and special funds.

Investment funds registered in Sweden refers to investment funds in accordance with Chapter 1, section 1 of the Investment Funds Act (2004:46). Special funds registered in Sweden refers to special funds according to Chapter 1, section 11 of the Alternative Investment Fund Managers Act (2013:561).

Fund investments for which the life insurance policyholder bears the investment risk are included in investment funds and special funds, and are also reported separately in G1 of which fund assets for which the life insurance policyholder bears the investment risk (unit-linked insurance).

G35 Subscription options and other participations

Subscription rights and units in venture capital funds, participations in partnerships and economic associations are reported here. The division between Sweden and foreign is based on where the company that issued the participations is a resident.

Note that debentures with an option right are reported under Debentures and conversion loans.

G41 of which fund assets for which the life insurance policyholder bears the investment risk (unit-linked insurance)

Unit-linked insurance refers to life insurance for which premiums may only be invested in fund units. Policyholders themselves instruct how premiums and return are invested in one or several funds. The fund units are owned by the insurance undertaking on behalf of the policyholder. Fund assets held on own account are not reported under this item.

G42 of which investments in short and long fixed-income funds

Fixed-income funds with investments that consist 100% of interest-bearing securities are reported here. This item refers to both fixed-income funds registered in Sweden and abroad.

G43 of which investments in venture capital funds/private equity

Investments in venture capital funds/private equity that invest in companies to extend or develop their business are reported here. The item refers to both venture capital funds registered in Sweden and abroad.

G44 of which equity and fund assets for which the life insurance policyholder bears the investment risk (depository insurance)

The portion of shares and participations that belongs to depository insurance is reported separately in this item.

G45–G50 Loans

Loans primarily refers to promissory notes. Loans with bank guarantees, government guarantees, construction loans, excess loans, capital market bonds and debt instruments secured by fixed property and site leasehold rights and company and vessel mortgages are reported here. Life insurance loans and lending in the form of overnight loans are also included.

Furthermore, lending to credit institutions where funds deposited are only available after a certain notice period or with other withdrawal restrictions are also reported here.

The specification is divided into two parts. One part shows lending in SEK and foreign currency to Swedish and foreign borrowers. The other part is a sector breakdown of loans to Swedish borrowers.

G51–G54 Directly owned buildings and land

This refers only to directly owned buildings and land.

Note that owning properties through subsidiaries is reported but with an “of which” item, G40 of which shares in wholly owned real estate companies.

The market value refers to the latest valuation carried out. Swedish and foreign buildings and land refers to buildings and land located in Sweden and abroad, respectively.

G54 of which for own activities

Transactions are not reported for ownership of buildings and land used for own activities.

G55 and G56 Repo transactions

G55 Reverse repos

The purchase price paid in genuine repurchase agreements is reported in the reverse repos item. The transaction is a genuine repurchase transaction if the recipient undertakes to sell back the assets at a time has been determined or will be determined by the transferor.

Reverse repos and repos are reported separately in G55 and G56, i.e. they are not netted.

Reverse repos refers to market transactions in which a party carries out a spot purchase of a security and at the same time enters into an agreement on a forward resale of the same type of security.

In a genuine repurchase transaction, the seller reports the assets in its balance sheet (reverse repo) and the purchase price received is reported as a liability (repo). Instead, the recipient reports the purchase price paid as a receivable from the seller.

A non-genuine repurchase transaction (the recipient has a right but not an obligation to return the assets at a predetermined price) is still reported as a genuine repurchase transaction if it is clear that the option, i.e. to return the assets, will be exercised.

The following transactions are not considered repurchase transactions:

1. Forward currency transactions.
2. Options instruments.
3. Transactions that encompass the issuance of a debt instrument with an undertaking to repurchase all or parts of the issue before maturity.
4. Other similar transactions.

A non-genuine repurchase transaction (a right but not an obligation to return the assets) shall still be reported as a genuine repurchase transaction if it is clear that the option to return the assets will be exercised.

G56 Repos

The purchase price received in genuine repurchase agreements is reported in the repos item. Repos and reverse repos are reported separately, i.e. they are not netted.

A genuine repurchase transaction, so-called repo, is an agreement in which the parties have agreed to first of all sell assets (for example bills of exchange, debts or transferable securities) and then repurchase equivalent assets at a determined price. Otherwise the same instructions apply as for G55 Reverse repos.

G57–G59 Cash, bank balances

This item includes readily available payment funds, including foreign banknotes and coins.

Foreign banks' branches in Sweden are also considered Swedish banks.

Transactions relating to cash and bank balances are not reported.

G60–G63 Certain asset items

G60 Accrued interest income

Interest earned but not yet paid at the date of the report is reported here. No net transactions are reported in this item.

G61 Accrued rental income

Rental income earned but not yet paid at the date of the report is reported here. No net transactions are reported in this item.

G62 Other financial investments

Financial investments not covered by G1–G61 are reported here. For example, receivables relating to non-liquidated transactions are included here. Units in venture capital funds are reported under shares and participations, G35 Subscription options and other participations.

G64–G66 Total capital investments

G65 of which capital investments owned via foreign branches

Foreign branches' aggregate position of G64 Total Capital Investments. Dealings between different branches are excluded.

G66 of which depository insurance

In this item, the portion of total capital investments belonging to depository insurance is reported separately.

Depository insurance refers to life insurance for which premiums are invested in securities or fund units. Policyholders can decide themselves in which securities or

fund units the premiums are invested. If premiums may only be invested in fund units, the policy is considered to be unit-linked insurance.

G67–G72 Certain liability items

G67 Subordinated debt

Subordinated debt refers to liabilities which, in the event of liquidation or bankruptcy, will contractually only be repaid after other creditors have been satisfied.

G68 Bond loans

Bond loans and convertible loans that the insurance undertaking has in circulation are reported here.

G69 Liabilities to Swedish MFIs

Deposits with and borrowings from Swedish MFIs are reported here. See the section under the heading Sector classification. Overnight loans are also included here.

G70 Liabilities to Swedish financial firms, non-MFIs

Deposits and borrowings from Swedish financial firms not classified as MFIs are reported here. See the section under the heading Sector classification.

G71 Liabilities to other Swedish creditors

Deposits and borrowings from Swedish creditors that are not financial firms are reported here. See the section under the heading Sector classification.

G72 Liabilities to foreign creditors

Deposits and borrowings from foreign creditors are reported here. Foreign creditors means counterparties that are resident abroad. See the section under the heading Sector classification.

Information about derivatives

G102–G107 Derivatives with positive market values

Financial derivatives reported on the balance sheet with positive market values are reported here. The information refers to the value of the derivative contract itself and not the value of the underlying asset. Note that subscription options are reported under shares and participations G35 Subscription options and other participations, and the full value of equity-linked bonds is reported under bonds.

The market value of derivatives is divided into the underlying assets of shares and participations, fixed-income securities, currency and other underlying assets. Other underlying assets may be commodity derivatives in which the value of the derivative is based on the price of, for example, oil or gold. Other underlying assets can also consist of cases in which the underlying asset cannot be classified according to any of the other categories, for example a composite index. No distribution among underlying assets is reported for transactions.

When the contract is concluded or utilised, the realised profit or loss gives rise to a transaction. A realised gain for a derivative with positive market values gives rise to an equivalent negative transaction on the assets side, whereas a realised loss for a derivative with negative market values gives an equivalent negative transaction on the liabilities side. The transactions are negative in both cases because a derivative with negative market values is reported with a positive value on the liabilities side.

When trading on the secondary market, a purchase is a positive transaction and a sale is a negative transaction regardless of whether the derivatives have positive or negative market values. Premium payments are also considered a transaction.

Transactions during the period in derivatives that no longer exist on the balance sheet at the reporting date are entered on the side they were on at the last transaction date.

G107 of which contracts with Swedish counterparties

Refers to counterparties located in Sweden. The derivative's counterparty refers to the counterparty in the derivative contract and not a counterparty in trade (purchaser/seller) or issuer of an underlying instrument. For standardised contracts, a clearing institution is commonly the counterparty.

G108–G113 Derivatives with negative market values

Financial derivatives reported with negative market values in the balance sheet are reported here. The information relates to the value of the derivatives contract itself and not the value of the underlying asset.

The market value for derivatives with negative market values is reported as a positive value. Transactions are reported positively or negatively depending on the type of transaction.

For derivatives with negative market values, the same instructions as for derivatives with positive market values otherwise apply.

Sector classification

The sector classification conforms to the Standard Classification by Institutional Sector, INSEKT 2014. The standard is published on Statistics Sweden's website and parties submitting information may also access information from Statistics Sweden's Business Register for support in classifying Swedish counterparties. A summary is provided below of which groups of sectors are required in this section.

Money market instruments, Bonds and Loans

1. General government

Entities that are controlled by the state and which are non-market producers, and entities primarily engaged in the redistribution of income and wealth are assigned to this section. The Swedish National Swedish Debt Office and public social insurance offices are also included here.

[Statistics Sweden's sector code 131110, 131120, 131130]

2. Local authorities

Entities controlled by a municipality, a municipal association or a county council which are non-market producers, and entities primarily engaged in the redistribution of income and wealth are assigned to this section.

[Statistics Sweden's sector code 131311, 131312, 131313, 131321, 131322, 131323]

3. Non-financial corporations

Corporations and quasi corporations that are market producers and whose principal activity is the production of goods or non-financial services are assigned to this section.

It includes tenant-ownership associations, economic associations, housing foundations, holding companies which control non-financial corporations, so-called internal banks controlled by non-financial corporations, market producers controlled by the public sector and central government quasi corporations.

This sector includes legal entities whose board of directors is domiciled in Sweden or whose head office is located in Sweden, and branches of foreign non-financial corporations with a fixed place of business in Sweden. This sector also includes non-financial corporations' non-profit organisations (e.g. industry and employer organisations).

[Statistics Sweden's sector code 111000, 112000, 113000, 114000]

4. Banks (MFIs)

Financial firms whose business features accepting deposits on behalf of the general public are assigned to this section. This sector includes banking companies, savings banks, member banks and branches of foreign banks in Sweden.

[Statistics Sweden's sector code 122100, 122200]

5. Housing credit institutions (MFIs)

Credit institutions whose principal activity, in accordance with their articles of association, consists of granting loans for housing are assigned to this section.

[Statistics Sweden's sector code 122300]

6. Other MFIs

Other Swedish firms which are considered monetary financial institutions in accordance with the list provided by the Riksbank are included in this section. It includes monetary credit market companies, monetary investment funds, monetary investment firms and brokerages. The Riksbank is also included in this item.

[Statistics Sweden's sector code 121000, 122400, 122500, 122900, 123000]

7. Financial firms, non-MFIs

Institutions engaged in financial intermediation by raising funds other than by means of deposits are assigned to this section. It includes credit market companies, investment funds, investment firms and brokerages which are not classified as monetary financial institutions in accordance with the Riksbank's list.

Venture capital companies, private equity funds, investment companies, insurance undertakings, pension institutions, financial services companies and financial firms' non-profit organisations are also included in this category. That which refers to premium pension is included here in the sector Insurance corporations and pension funds.

[Statistics Sweden's sector code 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

8. Other Swedish borrowers

Social insurance funds, households and households' non-profit organisations (for example non-profit organisations, trade unions and religious communities) are assigned to this section.

[Statistics Sweden's sector code 131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200]

Debentures and conversion loans, and Certain liabilities

1. Swedish MFIs

See points 4–6 under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000]

2. Swedish financial firms, non-MFIs

See point 7 under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

3. Other Swedish borrowers/lenders

See point 8 under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200]

4. Foreign borrowers/lenders

Private individuals resident abroad and firms located abroad with financial relations with Sweden are assigned to this section. Foreign embassies and consulates in Sweden are also included in this section.

[Statistics Sweden's sector code 211100, 212100, 212100, 212200 and 220000]

Shares and participations

1. Financial firms

See points 4-7 above under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 122100, 122200, 122300, 121000, 122400, 122500, 122900, 123000, 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

2. Non-financial corporations

See point 3 above under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 111000, 112000, 113000, 114000]

H. Insurance stock, annual

Reporting of closing stock

The section refers to both life insurance and non-life insurance business conducted at life insurance undertakings.

The section refers to closing stock during the financial year for direct insurance of Swedish risks.

Distribution of activities

The number of policies, allocated asset values and amounts are distributed by activity in total, and in addition policies under periodic disbursement are specified.

Definitions of activities

For definitions of the relevant activity, reference is made to the equivalent and relevant parts under section F. New policy subscription and premiums, with the following additions.

H19, H23 and H27 Capital pension

Capital pension is an insurance which, as regards taxation, contains rules that may be attributed both to endowment insurance and pension insurance. This activity is reported separately only in this section, because new subscription to this insurance product no longer occurs.

H30 Living assurance and single-benefit health insurance in private group life insurance

Living assurance and single-benefit health insurance in private group life insurance is reported separately from the main insurance.

H35 Other financial loss

Depending on the nature of the insurance benefit, either the annual amount or insurance amount is reported.

Reporting in columns

The following is stated in the reporting:

Number of policies

If an insurance contract relates to more than one insured party, the number of insured parties and co-insured parties is reported instead of the number of insurance policies.

If an insurance contract covers more than one activity, the number of insurance policies for each activity is reported.

Allocated asset values

The distributed asset value is the asset value that has been distributed among policyholders or insurance agreements. Distributed asset values are stated for all relevant items.

Annual amount

An annual amount is only reported for the activities that lack allocated asset values and to which the term is relevant.

Insurance amount

Insurance amounts regarding items H18, H22 and H26 are reported only for the endowment insurance policies for which the undertaking has not calculated allocated asset values. An example is pure individual risk insurance without a surrender value.

For accident insurance under H33, the insurance amount is reported at 100% disability. If the accident insurance lacks disability cover, the highest possible compensation is reported instead.

Reporting of stock under periodic disbursement

For each relevant activity, separate reporting is also done of the share of all valid policies under periodic disbursement at the end of the calendar year. The number of policies and relevant allocated asset values are reported. A policy with initial disbursement after the close of the year is not usually included.

I. Cross-border operations, annual

The purpose of the section is to enable follow-up of the cross-border operations of Swedish life insurance undertakings, i.e. a Swedish insurer that provides insurance

in the EEA without a fixed place of business in that country, distributed by EEA country and business line.

Information for secondary establishment (branch, agency or similar place of business in another EEA country), and premiums for a Swedish insurer that provides insurance in the EEA without a fixed place of business in that country, are reported for each establishment in the EU supervisory reporting.

J. Actuarial earnings analysis, annual

The actuarial earnings analysis is reported for the life insurance business for direct insurance of Swedish risks. The earnings analysis also covers the policies for which premium payment and compensation disbursement are done through the balance sheet. Note that the insurance line group life and occupational group life insurance is only reported under J25. In section K. Technical provisions, a more detailed analysis is provided of the insurance line group life and occupational group life insurance.

J1–J6 and J28–J33 Insurance risks and operating expenses

Outcome regarding longevity, longevity mortality, morbidity, operating expenses, transfers, surrenders, cancellations, guarantees and options is specified in the section for each sub-area and is reported under relevant items.

J7 and J34 Change in provisions for unspecified claims

The item is reported before reinsurance cessions. Unspecified claims in health and waiver of premium insurance are not reported here but under Analysis of morbidity assumptions.

J8 and J35 Revaluation from premium assumptions to provision assumptions

The item refers to gain or loss in the revaluation of future payments, for example disbursed compensation and operating expenses from premium assumptions to provision assumptions.

J9 and J36 Bonuses and rebates

The item is reported before reinsurance cessions.

J10 and J37 Reinsurance cessions

The result of reinsurance cessions including depository interest and reinsurers' share in technical provisions is reported here. The item also includes commissions and participations in profits.

J11 and J38 Change in provisions due to changed specific assumptions

Effects of conversion to new calculation assumptions which are such that they cannot be assigned to longevity, longevity mortality, morbidity, operating expenses, cancellations, surrenders, transfers, options, guarantees or to returns on capital, are reported here. If the undertaking has improved its calculation model and considers that the part of the result which is affected by the change of model would give a distorted view if it were included in the assumption in question, that part of the result may instead be reported here. Released encumbrances for collateral assumptions are reported here. If the item is used, it is explained in the comment field.

J12 and J39 Other non-specified insurance risks

Items which otherwise affect the result for insurance risks are reported here. If the item is used, it is explained in the comment field.

J13 and J40 Other non-specified operating expenses

Items which otherwise affect the result for operating expenses are reported here. If the item is used, it is explained in the comment field.

Return on capital

J15 and J42 Return on capital, net

Unrealised gains and losses on investment assets and value appreciations and depreciations on investment assets for which the life insurance policyholder bears the investment risk are reported here. This item is reported after deducting operating expenses for asset management and real estate management.

Returns on capital that belong to the owners and annuitisation business interest are reported in the equivalent place the undertaking's annual accounts.

Depository interest for reinsurance cessions is reported under items J10 and J37 Reinsurance cessions.

J16 and J43 Return on capital allocated to technical provisions

The returns on capital are reported here which, in accordance with the basis for calculation, before assumed encumbrances, are allocated to the undertaking's various types of technical provision. If the provisions have been calculated with a real interest rate assumption, the returns on capital are based on the real interest rate with the addition of an applied adjustment for value hedging during the year.

The application of realistic (market) interest rate assumptions in both occupational pension insurance and other life insurance makes the calculation of this item more difficult. A suitable course of action may be to estimate the item provided that market interest rates applied at the start of the year remain unchanged. The change in the provisions which arises due to the levels of the interest rates at the end of the year is reported under J17 and J44.

J17 and J44 Change in provisions due to changed interest rate assumptions

The net result that arises as an effect of differences in interest rate assumptions in premium calculations and in immediate life insurance provisions is reported under J8 and J35. See also the instructions for J16 and J43.

Tax on returns

J19 and J46 Tax cost withdrawal, technical provisions

The withdrawal or the explicit encumbrance on the returns on capital in accordance with J16 and J43 and potentially J17 and J44 done in order to cover the tax on returns payable by the undertaking is reported here. Note that both tax on returns on capital and any tax on returns on premiums is reported here.

J20 and J47 Tax on returns

The actual tax on returns associated with direct insurance of Swedish risks is reported here. Note that both tax on returns on capital and any tax on returns on premiums is reported here.

J22 and J49 Other by insurance line

If the item is used, it is explained in the comment field.

J23 and J50 Unanalysed amounts

An unanalysed amount is calculated for each insurance line such that the total for the sub-results corresponds to item J24 and J51. The item is reported for insurance lines with activity.

J24 and J51 Sub-result by insurance line

The sub-result by insurance line is calculated as the sum of:

- technical result in accordance with the earnings analysis in the annual accounts, and
- tax on returns belonging to the direct insurance of Swedish risks item in the annual accounts, less
- the part of the returns on capital item in the annual accounts transferred to the finance business that belongs to direct insurance of Swedish risks.

J25 Sub-result for group life and occupational group life insurance

The result for the insurance line is reported here without more detailed specification and analysis.

J26 Other result, net

Other result is the sum of the following result items:

- technical result for non-life insurance business and other insurance lines in life insurance business,
- Return on capital – non-life insurance business,
- return on capital transferred from/to other insurance lines (e.g. reinsurance acceptances) in the life insurance business,
- other and extraordinary income/expenses,
- appropriations,
- company tax, and
- tax on returns for other lines of life insurance business.

J27 Profit/loss for the year according to the annual report

The information corresponds to profit/loss for the year in the income statement.

Analysis of mortality assumptions

A comparison is reported here between the mortality assumptions in the technical provisions and actual outcome.

The report refers to totalled figures for each insurance line with the exception of group life and occupational group life insurance.

J53, J58, J64 and J69 Annual sum at risk

Annual sum at risk means the insured parties' average sum at risk during the financial year. The annual sum at risk is reported with a minus sign if the value is negative.

J54 and J59 Risk premium

Risk premium refers to the insured parties' risk premiums during the financial year.

J65 and J70 Risk compensation/inheritance profit

Risk compensation/inheritance profit refers to the insured party's risk compensation/inheritance profit during the financial year.

The item is reported with a minus sign if the value is negative.

J55, J60, J66 and J71 Sum at risk incurred mortalities

Released/provisioned sums at risk are reported here in cases where the insured party has deceased. The sums at risk are reported with a minus sign if the value is negative.

J56, J61, J67 and J72 Adjustment item due to changed assumptions

If a reserve has changed due to changed calculation assumptions, that change is reflected in the result. Undertakings which experience difficulty in calculating risk premiums and sums at risk based on new assumptions may use the item to correct the result. The item is reported with a minus sign if the value is negative. If the item is used, an explanation is provided in the comment field.

J63 Result longevity

The result of each insurance line equals the relevant item J1 or J28 under Earnings analysis.

J74 Result longevity mortality

The result of each insurance line equals the relevant item J2 or J29 under Earnings analysis.

Analysis of morbidity assumptions

A comparison between the morbidity assumptions of the technical provisions and actual outcome is reported here.

This part of the section is filled in for the health insurance belonging to life insurance business excluding that belonging to group life and occupational group life insurance. The items are reported with a minus sign if the value is negative.

Illness incidence

J75 Risk premium for illness incidence

The risk premium is calculated without any explicit operating expense encumbrances.

J76 Sum at risk for new claims during the year

New claims means health insurance policies for which disbursement has commenced during the year. This also includes calculated provision for illness within the qualifying period and of which the undertaking is aware. Such calculations are based on rules in the basis for technical calculations.

J77 Change in provision for unspecified claims

In cases where the undertaking is not aware of or has not registered an instance of illness that is within the qualifying period, these can be included in the provision for unspecified claims. The calculations are based on rules in the basis for technical calculation and are done without taking into account any explicit operating expense encumbrances.

Illness wind-up

J79 Calculated released provision due to wind-up

The calculation quantifies the wind-up of provisions for health insurance that would have occurred if the stock had followed the undertaking's wind-up assumptions. The calculations are done without taking into account any explicit operating expense encumbrances.

For each instance of illness, the calculation is best carried out through numerical calculation of the integral:

$$\int_{t_1}^{t_2} a(x, t) \cdot V(t) dt$$

where x = illness incidence age,
 (t_1, t_2) = the moment when the reporting begins and ends (calendar year) expressed as the duration of the period of illness in years,
 $a(x, t)$ = the winding-up intensity taking into account illness incidence age and duration,
 $V(t)$ = the health insurance provision at the point in time t .

Other methods for approximating this which give a similar result are acceptable.

J80 Actual released provision due to wind-up

The provision which applied at the time of wind-up is reported here.

J81 Adjustment item due to changed assumptions

If a reserve has changed due to changed calculation assumptions, that change is reflected in the result. The undertakings which experience difficulty in performing calculations based on the new assumption may use the item to correct the result. The item is reported with a minus sign if the value is negative. If the item is used, it is explained in the comment field.

J83 Result morbidity

The result equals the relevant item J3 or J30 under Earnings analysis.

Analysis of operating expense assumptions

A comparison between the operating expense assumptions of the technical provisions and actual outcome is reported here.

Operating expenses

J84 and J92 Calculated operating expenses

Expected released operating expense encumbrances are reported here.

Note that provisions and participations in profits in reinsurance cessions are not entered here, but under J10 or J37. Transfers, surrenders and cancellations are reported separately.

J85, J86, J93 and J94 Actual acquisition costs or Actual administration and claims adjustment costs

Actual operating expenses excluding costs for transfers, surrenders and cancellations, which are reported separately, are reported here.

J87 and J95 Provisions for prepaid acquisition costs

Only provisions for the year for prepaid acquisition costs are reported here.

J89 and J97 Reversed fund management fee

Remuneration is reported here in the form of a “kick back” because it may be considered as income in an operating expense context.

J90 and J98 Adjustment item due to changed assumptions

If a reserve has been changed due to changed calculation assumptions, that change is reflected in the result. The undertakings which experience difficulty in performing calculations based on the new assumption may use the item to correct the result. The item is reported with a minus sign if the value is negative. If the item is used, it is explained in the comment field.

J91 and J99 Result operating expenses

The result of each insurance line equals the relevant item J4 or J31 under Earnings analysis.

Analysis of assumptions regarding transfer, surrender and cancellation

J100 Estimated fee in transfer, surrender and cancellation

Expected fees in transfer, surrender and cancellation are reported here.

J101 Actual cost in transfer, surrender and cancellation

Actual costs in transfer, surrender and cancellation are reported here.

J102 Calculated reduced provision

Released provisions in transfer, surrender and cancellation are reported here.

J103 Actual reduced provision

The undertaking's realised released provisions in transfer, surrender and cancellation are reported here.

I75 Adjustment item due to changed assumptions

If a reserve has been changed due to changed calculation assumptions, that change is reflected in the result. The undertakings which experience difficulty in performing calculations based on the new assumption may use the item to correct the result. The item is reported with a minus sign if the value is negative. If the item is used, it is explained in the comment field.

J105 Result transfer, surrenders and cancellations

The result of each insurance line equals the relevant item J5 or J32 under Earnings analysis.

Analysis of assumptions on guarantees and options

Examples of guarantees are cases when costs are realised at the end of the year or upon retirement for traditional insurance, and when costs are realised upon retirement due to premium guarantees for e.g. unit-linked insurance.

Examples of options are additions of repayment cover in a family event, and options to take out insurance for newly appointed staff without a health evaluation.

J106 and J110 Calculated change in provision.

The expected change in the provision due to guarantees and options is reported here.

J107 and J111 Actual change in provision

The actual change in the provision due to guarantees and options is reported here.

J108 and J112 Adjustment item due to changed assumptions

If a reserve has changed due to changed calculation assumptions, that change is reflected in the result. The undertakings which experience difficulty in performing calculations based on the new assumption may use the item to correct the result.

The item refers to the present value of guarantees and options and is reported with a minus sign if the value is negative. If the item is used, an explanation is provided in the comment field.

J109 and J113 Result guarantees, options

The result of each insurance line equals the relevant item J6 or J33 under Earnings analysis.

K. Technical provisions, annual

In this section changes are analysed in the technical provisions (TP) during the year broken down into different items. The items are reported before reinsurance. Closing TP equals the sum of the items D33 and D39 according to section D. Balance sheet in the template, excluding non-life insurance. The majority of the items in this section correspond to the values in section J. Actuarial earnings analysis, but with reverse signs. For the insurance line Group life insurance and occupational group life insurance, there is no analysis in section J. Actuarial earnings analysis, so relevant information is reported here. The reporting refers to the life insurance business.

K1 and K18 Opening technical provision

The item equals the previous year's closing TP.

K2 and K19 Contributions

All contributions and deposits are reported here, such as premiums for unit-linked and depository insurance, traditional insurance and risk insurance, capital transferred in, dividends and allocated bonuses transferred to TP.

K3 and K20 Disbursements

All disbursements are reported here, such as disbursements from unit-linked and depository insurance, traditional insurance and risk insurance, capital transferred out, and conditional or allocated bonuses that reduce TP.

K4 and K21 Charges

Fees withdrawn from the insurance are reported here. The premium fee, and administrative fee for risk insurance, are also reported here. Transfers, surrenders and cancellations are reported separately.

K5 and k22 Return on capital allocated to TP

Return on capital during the year is reported here. The item is reported with a minus sign if the value is negative. The item includes changes in value in unit-linked and depository insurance, and the calculation of discounted values.

K6 and K23 Change in provisions due to changed assumptions

Reported here is the change in provision due to a change in the discount rate, a change in longevity assumptions (for example due to observed differences in longevity for the undertaking's insurance stock), a change in assumptions regarding illness wind-up and a change in operating expense assumptions (for example a changed commission model or observed differences in the insurance stock).

K7 and K24 Change in provisions for unspecified claims

Unspecified claims arise in, for example, group life insurance, occupational group life insurance, life insurance and health insurance. For the insurance line Group life insurance and occupational group life insurance, the assumptions that have been changed are reported in the comment field.

K8 and K25 Revaluation from premium assumptions to provision assumptions

Reported here is the gain or loss in the revaluation of future payments, for example disbursed compensation, operating expenses and premiums, from premium assumptions to provision assumptions.

K9 and K26 Risk result

The longevity result, mortality result and morbidity result are reported here, although not items that refer to adjustments for changed assumptions. The risk result also includes a change in provision arising from released reserves.

K10 and K27 Result transfer, surrenders and cancellations

The result from transfers, surrenders and cancellations is reported here. "Cancellation" also refers to premium cancellation.

K11 and K28 Result guarantees, options

The change in the provision due to guarantees and options is reported here. Examples of guarantees are guarantees for traditional insurance, when the cost is realised at the end of the year or upon retirement, and premium guarantees for unit-linked insurance when the cost is realised upon retirement. Examples of an option is the option to supplement with repayment cover in a family event, and the option to take out insurance for newly appointed staff without a health evaluation.

K12 and K29 Tax cost withdrawal

The cost withdrawals for tax on returns charged to the policies are reported here.

K13 and K30 Change in unearned premiums for risk products

The change in provision for unearned premiums for risk products, not yet expensed, is reported here.

K14 and K31 Change in conditional bonuses

The change in provision regarding conditional bonuses for traditional insurance is reported here.

K15 and K32 Other changes by insurance line

If the item is of material size, an explanation is provided in the comment field.

K16 and K33 Unanalysed amounts

If the item is of material size, an explanation is provided in the comment field.

K17 and K34 Closing technical provision

Closing TP equals the balance sheet items D33 and D39 according to section D. Balance sheet in the template.

L. Earnings analysis bonus calculations

Introduction

The section intends to provide an analysis of parameters applied to the bonus plan (second order plan) during the financial year for the activity in question. Managing the projection of the retrospective reserves is key. The outcome can vary from year to year; several years must be studied to determine whether the assumptions are reasonable.

It is only the insurance lines “defined contribution traditional occupational pension insurance” and “individual traditional life insurance” that are reported and where any surplus (also deficit) is calculated and distributed for individual policies in the form of projecting retrospective reserves V' . The section is completed both for mutually conducted and profit-distributing business.

L1 Breakdown into portfolios

In cases where the undertakings apply different rules and conditions for managing e.g. investment composition (in light of e.g. different guarantee interest) or other parts of the business (e.g. different mortality assumptions) that affect the result and surplus, the reporting is divided up into portfolios A, B, C and D.

Mutually conducted business in which certain portfolios are entitled to conditional bonus (CB) is reported specifically in the column marked with portfolio D. For profit-distributing undertakings, there is thus a possibility of a breakdown into four portfolios, while for mutually conducted business only three portfolios with allocated bonuses can be reported as well as any portfolio entitled to CB. Insofar that there are more than four portfolios in these respects, they may be aggregated as appropriate. If the conditions for performing a breakdown into portfolios within an insurance line are not in place, only portfolio A is reported. The portfolios are reported in declining order according to the size of the retrospective reserve V' .

The undertaking may determine how the portfolios are suitably delimited based on the focus of the business, but must briefly describe how it made the delimitation and what distinguishes the various portfolios in line L1. The selected delimitation is maintained in the reporting for several years ahead.

Other information about the reporting

For both profit-distributing and mutually conducted business with conditional bonus, the analysis for technical surrender values and conditional bonus is done collectively.

Note that the section does not have any direct link to formal and public accounting, unlike other accounting in this template including the description according to section J. Actuarial earnings analysis, although certain fair values can be retrieved from this section (see more below).

In the section, applied assumptions in the projection of the retrospective reserves for long-term insurance business are placed in relation to the undertaking's actual outcome for return on capital, tax on returns, longevity and longevity mortality, and operating expenses. Differences are then calculated. If the difference is positive, the undertaking has (for various reasons) compensated for or covered the outcome more than required, while if the difference is negative, V' has not been sufficiently corrected. Because the section focuses on the changes to the retrospective reserve V' , this means that the signs for the values will be the reverse of in section J. Actuarial earnings analysis. The basis in the reporting is the perspective of the policyholders, not of the reporting undertaking.

These comparisons only relate to direct insurance of Swedish risks in the specified insurance lines.

Each negative value reported by the undertaking in the section is stated with a minus sign. When reporting positive values, no sign is given.

All deviations from the instructions for the section are explained in the comment field.

Insofar that it is difficult to produce precise aggregated figures, appropriate mean calculations during the year may suffice. Other types of estimation may also be needed.

Differences: Comparisons between the effect on V' (second order plan) and fair values

Under items L2–L34, information is reported that has affected V' and calculated differences refer to all effect during the year, also for the policies that have been added or terminated during the year.

Return on capital

In this reporting, actual return on capital is a negative value, while the change to V' is a positive value. Also for negative actual return on capital and for a negative change to V', this is taken into account when reporting the value.

L2 Return on capital, net

The item includes unrealised gains and losses on investment assets and value appreciations and depreciations on investment assets for which the life insurance policyholder bears the investment risk. This item is reported after deducting operating expenses regarding asset management and real estate management.

Return on capital belonging to the owners is excluded if the undertaking is profit-distributing. Annuitisation business interest is also excluded.

L3 Return on capital allocated to V'

The item refers to gross return, i.e. return on capital before deductions for tax on returns and operating expense fees, and is reported as a positive value provided that the return is positive. If a profit-distributing undertaking, due to the terms of insurance, has been forced to contribute its own funds to V' due to low actual return on capital, such values are included in the reported amount as a positive value.

L4 Difference return on capital

For a profit-distributing undertaking, this item normally consists of the amount (reported with a minus sign) to which the undertaking is entitled according to the rules of the insurance terms regarding the sharing of return, provided such sharing has been possible, albeit with due consideration for the stipulations under item L3.

Tax on returns

The actual amount of tax on returns is reported here as a positive value, while the encumbrance allocated to V' for tax on returns is reported as a negative value.

L5 Deduction for tax on returns on V'

The amount is reported as a negative value.

L6 Tax on returns, paid in

Only tax on returns associated with direct insurance of Swedish risks is reported here. Tax on returns regarding assets belonging to the owners in a profit-distributing undertaking is excluded. The amount is reported as a positive value.

L7 Difference tax on returns

For a profit-distributing undertaking, this difference usually consists of the tax attributable to the assets equalling the division of returns to which the undertaking is entitled according to the insurance terms.

Longevity

Actual withdrawals from V' for risk premiums are reported here as a negative value, while the sum at risk allocated to the V' value is reported as a positive value.

L8 and L12 Risk premium on V'

The amount is reported as a negative value. Pure risk insurance without a surrender value is excluded from this reporting.

L9 and L13 Sum at risk incurred mortalities (second order plan)

The amount is reported as a positive value. Pure risk insurance without a surrender value is excluded from this reporting.

L10 and L14 Gain in the absence of beneficiary upon mortality

A quantification of the gain arising on policies (or policy components) is reported as a positive value or as zero in the technical sum at risk, in the absence of a beneficiary who can draw benefit from a death incurred during the year, and in which case there can therefore be no disbursement. The sum at risk is reported as a negative value.

Longevity mortality

Inheritance profit actually allocated to V' is reported here as a positive value, while the sums at risk released from the V' values are reported as a negative value.

L17 and L20 Risk compensation/inheritance profit on V'

The amount is reported as a positive value.

L18 and L21 Sum at risk incurred mortalities (second order plan)

The amount is reported as a negative value.

Operating expenses

Actual fee withdrawals from V' are reported here as a negative value, while the actual operating expenses in each activity are usually reported as a positive value. Provisions for prepaid acquisition costs are reported as a negative value. The information is retrieved from section J. Actuarial earnings analysis, but is reported here with reverse signs.

L26–L27 Actual acquisition costs, and actual administration and claims adjustment costs

Actual operating expenses according to the annual accounts are reported here. The item is reported as a positive value.

L28 Provisions for prepaid acquisition costs

Only provisions for the year for prepaid acquisition costs are reported here. The item is reported as a negative value.

L30 Reversed fund management fee

Remuneration is reported here in the form of a “kick back” because it may be considered as income for the undertaking in an operating expense context, and the item is reported as a negative value.

L31 Difference operating expenses

A comparison is made here between fees withdrawn and the actual net operating expenses incurred by the undertaking. A positive difference means that the fees withdrawn do not cover the actual operating expenses.

Certain other information

L32 One-off allocation/reallocation

The amount is reported here that immediately changed V' positively or negatively during the year depending on the financial outcome of the business and which has been based on a specific decision by the undertaking based on policy documents regarding the undertaking's collective consolidation.

L33 and L34 Changes in deficit during the year with respect to TSV or VP

“TSV” refers to technical surrender values, and “VP” to disbursement reserves for prevailing contractual amounts including additional amounts due to bonuses.

An increase to the deficit is reported as a positive value, while a reduction is reported as a negative value. In the absence of a deficit, the value is reported as zero.

Compilation of deficits, technical surrender values, disbursement reserves and retrospective reserves

“TSV” refers to technical surrender values, and “VP” to disbursement reserves for prevailing contractual amounts including additional amounts due to bonuses.

The insurance stock is broken down into stock that is in the deferment period and stock that is in contractual payment. A policy for which contractual payments started at the turn of the year is usually included in the group “in deferment period”.

L35, L38 and L39 Closing deficit in V' with respect to TSV and VP

Amounts in the deferment period or disbursement period are specified here. The higher of two stated variables (max functions) indicate a positive value for deficit, otherwise the value is stated as zero.

L36 and L37 Closing TSV and closing V'

The sum is reported here of the stock's technical surrender values and retrospective reserves, respectively, in the deferment period at the end of the year.

L40-L42 Closing TSV, closing VP and closing V'

The sum is reported here of the stock's technical surrender values i.e. disbursement reserves based on prevailing disbursed amounts including additional amounts due to bonus, and retrospective reserves in the disbursement period at the end of the year.

L43 and L44 Closing TSV and V'

The final sum is reported here of TSV and V' in both the deferment period and disbursement period.

Collective consolidation – mutually conducted business

Collective consolidation for all mutually conducted business is reported here, including that which contains amounts called “collectively but not yet individually allocated conditional bonuses” for specified insurance lines. Note that also mutually conducted business with conditional bonus is reported separately (as Portfolio D).

In this reporting, guidance regarding collective consolidation published on Finansinspektionen’s website (fi.se) should be applied. The guidance sets out methods for how collective consolidation should be calculated. Deviations from stated methods are explained in the comment field.

M. Information for exempted life insurance undertakings, annual

The reporting comprises information about own funds, capital requirements and guarantee amounts according to Chapter 3, sections 1–11 of Finansinspektionen’s regulations and general guidelines regarding insurance undertakings granted exemption due to size.

Own funds

Information is obtained from the balance sheet in the last annual accounts and, in the case of mutual insurance companies, from the articles of association.

M1 Paid in share capital or initial fund

Only paid-in start-up capital and any capital contribution are reported here. Finansinspektionen may, on application, allow half of the as yet unpaid equity or initial fund to be included in the own funds.

M2 Other equity and untaxed reserves

A share premium reserve, revaluation reserve and statutory reserve, i.e. the sum of items AA.II, AA.III, AA IV and AA.V(1) on the liability side of the balance sheet, are reported here.

Life insurance undertakings which are not permitted to distribute profits as dividends.

This item includes:

- share premium reserve (AA.II),
- consolidation reserve (AA.IV),
- any equity reserve (AA.V2a), and
- untaxed reserves (BB).

Life insurance undertakings which are permitted to distribute profits as dividends.

This item includes:

- share premium reserve (AA.II),
- statutory reserve (AA.V1),
- equity reserve (AA.V2),
- other reserves (AA.V4), and
- untaxed reserves (BB).

The fair value reserve is equated with the surplus in this context and reported in M6.

M3 Profit/loss brought forward

The sum of the items Other reserves and Profit/loss brought forward is reported here. The adjustment made to the annual accounts item Profit/loss brought forward

as a consequence of the application of fair value as a valuation principle is included here.

M4 Profit/loss for the year

Profit/loss for the year, including unrealised profit or loss, (AA.VII on the liabilities side of the balance sheet) is reported here.

M5 Subordinated loans, up to a maximum of 25 per cent (fixed maturity) or 50 per cent of the capital requirement

Only subordinated loans that Finansinspektionen has permitted in response to an application are reported here. However, the loans are subject to certain conditions. A subordinated loan may amount to a maximum of 50 per cent of own funds or the capital requirement, whichever is the lower, though up to a maximum of 25 per cent in the case of a subordinated loan with a fixed term. Under normal circumstances the capital requirement is lower than own funds. The capital requirement is calculated first in order to fill in the amount which may be included in own funds. The capital requirement consists of the capital requirement or guarantee amount in accordance with M24, whichever is the higher.

M6 Openly reported surplus values (net) in assets

Surplus values in reported assets are reported here. According to Chapter 3, section 2, second paragraph of Finansinspektionen's regulations and general guidelines regarding insurance undertakings granted exemption due to size, Finansinspektionen may allow items besides those stated in the first paragraph of the aforementioned provision to be included in the own funds of an insurance undertaking.

Undertakings may include assets in their own funds by reporting them in the section. Surplus values (net) in assets may be included provided that such surplus values are entered in the annual accounts of the undertaking. Equated with surplus values in this context are surplus values in a fair value reserve relating to available-for-sale financial assets, and tangible assets. Surplus values other those reported in a fair value reserve must be stated in the additional information or the directors' report to be included in own funds.

The net of surplus values and deficit values in assets may be entered as openly reported surplus values where applicable. Surplus values or deficit values in the item fair value reserve are taken into account before any deferred tax. Deferred tax on unrealised profits that was previously entered in the unrealised profits reserve may be included in M6. If such a calculated net value shows a deficit, a deduction is made from own funds in deduction item M13.

M8 Intangible items in the balance sheet

Regardless of which accounting rules are applied, deductions for intangible assets that refer to item B are reported here. Intangible assets in the balance sheet in accordance with Appendix 1 of the Annual reports at Insurance Undertakings Act (1995:1560).

M9 Deductions for AGM appropriations

Deductions for AGM appropriations are reported here, such as dividends for shareholders.

M10 Cash flow hedge adjustment

Own funds are adjusted for reported changes in equity if these relate to derivative instruments included in cash flow hedges for assets and liabilities.

M11 Reclassified items

According to older accounting rules, own funds may include items which would have been classified as equity, but which under accounting rules conforming to IFRS are classified as liability.

According to older accounting rules, own funds may include what would have been classified as liability, but which under accounting rules conforming to IFRS are classified as equity.

Accounting rules conforming to IFRS refer to:

1. Finansinspektionen's regulations and general guidelines regarding annual reports at insurance undertakings or accounting regulations replacing these regulations, and
2. Regulation (EC) No. 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards.

“Older accounting rules” refers to Finansinspektionen's regulations and general guidelines (FFFS 2003:13) regarding annual reports at insurance undertakings with restrictions and supplements in accordance with the regulations and general guidelines contained in points 4 and 5 of the transitional rules for Finansinspektionen's regulations and general guidelines (FFFS 2005:34) regarding annual reports at insurance undertakings.

An example of an item that can be reclassified is an embedded derivative which according to older accounting rules was reported as part of an instrument classified as a liability, but which according to accounting rules conforming to IFRS may be classified as equity.

M12 Plan assets and unreported pension liabilities

If plan assets, or equivalent rights to payment, are valued in the balance sheet at an amount which exceeds the pension liabilities or other employee benefits related thereto, the difference is deducted from own funds after deferred taxes have been taken into account. However, this does not apply to surpluses in a pension fund that can be appropriated through reimbursements in accordance with the Safeguarding of Pension Commitments etc. Act (1967:531).

Own funds are also reduced by a negative net of actuarial gains and losses estimated in accordance with applied accounting principles and other calculated increases in obligations for payments to employees which are not reported directly on the balance sheet or covered by related plan assets or equivalent payments in accordance with insurance policies. However, this does not apply if pension obligations or other employee benefits are reported in the balance sheet to an amount of at least that which would have been reported had the undertaking applied a method of calculation in accordance with the Safeguarding of Pension Commitments Act etc. or the equivalent foreign rules on the safeguarding of pension commitments. This exemption applies on condition that the undertaking's external auditors have verified the amounts.

M13 Other deductions

In this section are reported for example deductions for the book value of shares and contributions in certain undertakings in accordance with Chapter 3, section 3 of Finansinspektionen's regulations and general guidelines on insurance undertakings granted exemption due to size.

Capital requirements

In column 1, the total values for each item are reported, and in column 2 the calculated capital requirement component for each item.

M15 Technical provisions (after reinsurance cessions)

Technical provisions less reinsurers' share of technical provisions are reported here according to the definitions in the Annual Reports at Insurance Undertakings Act (1995:1560). Conditional bonus is added to the calculation of the capital requirement. Provisions for unit-linked insurance commitments and reinsurers' share of unit-linked insurance commitments are not taken into account in the calculation of the capital requirement. The information corresponds to the items D5 and D33 and D36 according to section D. Balance sheet in the template and is calculated as D33 plus D36 minus D5.

M16 Sum of all positive sums at risk, (after reinsurance cessions)

The undertaking's sum of all positive sums at risk (after reinsurance cessions) is reported here at fair value.

M17 Property, site-leasehold rights and buildings

The undertaking's holdings in property, site-leasehold rights and buildings is reported here at fair value.

M18 Participations or shares in companies that own buildings and land

The undertaking's holdings in participations or shares linked to companies that own buildings or land are reported here at fair value.

M20 Other holdings in shares and participations

The undertaking's other holdings in shares and participations not included in M17 are reported here at fair value.

M21 Units in investment funds, etc.

Here, the undertaking reports holdings of units in investment funds and in such collective investment undertakings as in Chapter 1, section 7 of the Investment Funds Act (2004:46) and in such special funds as in Chapter 1, section 11, point 23 of the Alternative Investment Fund Managers Act (2013:561), if the assets under management primarily consist of assets that may be used as preferential assets, at fair value. The application of this point does not require a notification from the fund management company as referred to in Chapter 1, section 7 of the Investment Funds Act.

M22 Bonds and other interest-bearing securities

The undertaking's other holdings in bonds and other debt instruments, for which a public limited company or an equivalent foreign company bears responsibility, are reported here at fair value.

Values of risk-mitigating instruments

If the insurance undertaking has used risk-mitigating instruments, the insurance undertaking shall also fill in the values thereof, and how the capital requirement is affected, and in the comment field M37 fill in which type of risk-mitigating instrument has been used.

M23 Buildings and land

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in property, site-leasehold rights and buildings, and

participations or shares in companies that own such property, declines by 20 per cent.

M24 Other holdings in shares and participations

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in shares not included in M23 declines by 40 per cent.

M25 Units in investment funds, etc.

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in assets as in Chapter 2, section 3, point 19 declines by 40 per cent.

M26 Bonds and other interest-bearing securities

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in bonds and other debt instruments for which a public limited company or an equivalent foreign company bears responsibility declines by 20 per cent.

M27 Capital requirements if risk-mitigating instruments have not been used

The capital requirement calculated as the sum of the components stated in column 2 is reported here.

M28 Capital requirements if risk-mitigating instruments have been used

The capital requirement is reported here calculated as the sum of the components stated when the capital requirement is calculated with risk-mitigating instruments and M15 Technical provisions (after reinsurance cessions) and M22 Sum of all positive sums at risk (after reinsurance cessions).

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE NUMBER		COMP. REG. NO.
CURRENCY			

TABLE OF CONTENTS

The following sections are reported

A.	Income statement – quarter	<input type="checkbox"/>
B.	Income statement – annual	<input type="checkbox"/>
C.	Balance sheet – quarter	<input type="checkbox"/>
D.	Balance sheet – annual	<input type="checkbox"/>
E.	Specification of profit/loss – annual	<input type="checkbox"/>
F.	Premiums and insurance compensation – annual	<input type="checkbox"/>
G.	Capital investments and liabilities – quarter	<input type="checkbox"/>
H.	Third party – annual	<input type="checkbox"/>
I.	Cross-border business per country – annual	<input type="checkbox"/>
J.	Information for exempted non-life insurance undertakings – annual	<input type="checkbox"/>

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

A. INCOME STATEMENT – QUARTER

Technical report

A1	Earned premiums (after reinsurance cessions)		
A2	Return on capital transferred from the financing business		
A3	Other technical income (after reinsurance cessions)		
A4	Claims (after reinsurance cessions)		
A5	Change in other technical provisions (after reinsurance cessions)		
A6	Bonuses and rebates (after reinsurance cessions)		
A7	Operating expenses		
A8	Other technical expenses (after reinsurance cessions)		
A9	Change in equalisation provision		
A10	Non-life insurance business's technical profit/loss (A1 : A9)	=	

Non-technical report

A11	Return on capital, revenue		
A12	Unrealised gains on investment assets		
A13	Return on capital, expenses		
A14	Unrealised losses on investment assets		
A15	Return on capital transferred to the non-life insurance business		
A16	Other revenue		
A17	Other expenses		
A18	Profit/loss before appropriations and taxes (A10 : A17)	=	
A19	Appropriations		
A20	Profit/loss before tax (A18 : A19)	=	
A21	Tax on profit for the period		
A22	Other taxes		
A23	Profit/loss for the period (A20 : A22)	=	

Specifications return on capital

A24	Rental income and other income from land and buildings		
A25	Operating expenses for buildings and land (-)		
A26	Interest income, etc.		
A27	<i>of which interest income derivatives</i>		
A28	Interest expenses, etc. (-)		
A29	<i>of which interest expenses derivatives (-)</i>		
A30	Dividends on shares and participations		

COMMENTS (maximum 8,000 characters)

A31

--	--

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE NUMBER		COMP. REG. NO.

Amounts are stated as whole numbers

B. INCOME STATEMENT – annual

Technical report

B1	Earned premiums (after reinsurance cessions)	
B2	Return on capital transferred from the financing business	
B3	Other technical income (after reinsurance cessions)	
B4	Claims (after reinsurance cessions)	
B5	Change in other technical provisions (after reinsurance cessions)	
B6	Bonuses and rebates (after reinsurance cessions)	
B7	Operating expenses	
B8	Other technical expenses (after reinsurance cessions)	
B9	Change in equalisation provision	
B10	Non-life insurance business's technical profit/loss (B1 : B9)	=

Non-technical report

B11	Return on capital, revenue	
B12	Unrealised gains on investment assets	
B13	Return on capital, expenses	
B14	Unrealised losses on investment assets	
B15	Return on capital transferred to the non-life insurance business	
B16	Other revenue	
B17	Other expenses	
B18	Profit/loss before appropriations and taxes (B10 : B17)	=
B19	Appropriations	
B20	Profit/loss before tax (B18 : B19)	=
B21	Tax on profit or loss for the year	
B22	Other taxes	
B23	Profit/loss for the year (B20 : B22)	=

COMMENTS (maximum 8,000 characters)

B24

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

C. BALANCE SHEET INFORMATION – quarter

Assets

C1 Total assets	<input type="text"/>
C2 of which prepaid expenses and accrued income	<input type="text"/>

Equity, provisions and liabilities

C3 Total equity, provisions and liabilities	<input type="text"/>
C4 of which technical provisions (before reinsurance cessions)	<input type="text"/>
C5 of which accrued expenses and deferred income	<input type="text"/>

COMMENTS (maximum 8,000 characters)

C6	<input type="text"/>
-----------	----------------------

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

D. BALANCE SHEET – annual

Assets

D1 Subscribed capital unpaid		
D2 Intangible assets		
D3 Investment assets		
D4 Reinsurers' share of technical provisions		
D5 Receivables		
D6 Other assets		
D7 Prepaid expenses and accrued income		
D8 Total assets (D1 : D7)	=	

Equity, provisions and liabilities

D9 Share capital or Guarantee capital		
D10 Operating capital		
D11 Non-member contributions		
D12 Share premium reserve		
D13 Revaluation reserve		
D14 Statutory reserve		
D15 Fair value reserve		
D16 Other reserves		
D17 Principal-linked participation debentures and participating loans		
D18 Profit/loss brought forward		
D19 Profit/loss for the year		
D20 Total equity (D9 : D19)	=	
D21 Contingency reserve		
D22 Tax allocation reserve		
D23 Equalisation fund		
D24 Other untaxed reserves		
D25 Total untaxed reserves (D21 : D24)	=	
D26 Perpetual subordinated loans		
D27 Fixed-term subordinated loans		
D28 Other subordinated liabilities		
D29 Total subordinated liabilities (D26 : D28)	=	
D30 Technical provisions (before reinsurance cessions)		
D31 Other provisions		
D32 Custodial accounts from reinsurers		
D33 Liabilities		
D34 Accrued expenses and deferred income		
D35 Total equity, provisions and liabilities (D20+D25+D29 : D34)	=	

COMMENTS (maximum 8,000 characters)

D36	
-----	--

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION		PERIOD	INSTITUTION NUMBER	
ADMINISTRATOR	TELEPHONE NUMBER		COMP. REG. NO.	

Amounts are stated as whole numbers

E. SPECIFICATION OF PROFIT/LOSS – annual

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
	Total	Direct insurance		Accepted reinsurance		Specification of direct insurance of Swedish risks														
		of Swedish risks (col 2+3+4)	of foreign risks	Total	of which from foreign undertakings	Healthcare insurance	Morbidity and accident insurance	Workers' compensation insurance	Motor vehicle insurance	Third-party motor insurance	Maritime, aviation and transport insurance	Property insurance, corporate and real estate	Property insurance, home and home contents	Property insurance, other property	Liability insurance	Credit and guarantee insurance	Legal protection insurance	Assistance insurance	Income insurance and redundancy allowance insurance	Non-life annuities
Premium income (after reinsurance cessions)																				
E1 Paid in or credited premiums																				
E2 Portfolio premiums																				
E3 Premiums for reinsurance cessions																				
E4 Opening provision for unearned premiums and outstanding risks																				
E5 Portfolio transfers																				
E6 Change in foreign exchange rate																				
E7 Closing provision for unearned premiums																				
E8 Closing provision for outstanding risks																				
E9 Reinsurance share of opening provision for unearned premiums and outstanding risk																				
E10 Reinsurance share of closing provision for unearned premiums and outstanding risk																				
E11 Total premium income (after reinsurance cessions) (E1 : E10)	=																			
Claims (after reinsurance cessions)																				
E12 Claims paid																				
E13 Claims handling costs																				
E14 Reinsurers' share of claims paid																				
E15 Opening provisions for outstanding claims																				
E16 Portfolio transfers																				
E17 Established capital values for non-life annuities																				
E18 Changes in foreign exchange rate																				
E19 Closing provisions for actual and reported insurance claims																				
E20 Closing provision for actual but not reported insurance cases (IBNR)																				
E21 Closing provision for claims adjustment costs																				
E22 Closing provision for non-life and disability annuities																				
E23 Deduction for discounting in closing provisions for outstanding claims																				
E24 Reinsurers' share of opening provision for outstanding claims																				
E25 Reinsurers' share of closing provision for outstanding claims																				
E26 Total claims (after reinsurance cessions) (E12 : E25)	=																			
Specification of operating expenses																				
E27 Commission expenses																				
E28 Other acquisition costs																				
E29 Change in prepaid acquisition costs																				
E30 Administrative expenses																				
E31 Commissions and participations in profits in reinsurance cessions																				
E32 Total operating expenses (E27 : E31)	=																			
E33 of which personnel expenses, etc.																				
Specifications return on capital																				
E34 Dividend from group companies																				
E35 Dividend from associated companies																				
E36 Interest income from group companies																				
E37 Interest income from associated companies																				
E38 Reversed write-downs																				
E39 Exchange gain (net)																				
E40 Capital gain (net)																				
E41 Asset management costs																				
E42 Depreciation/amortisation and impairment (-)																				
E43 Exchange loss (net) (-)																				
E44 Capital loss (net) (-)																				
Information about the undertaking																				
E45 Number of employees in the undertaking																				

E46 COMMENTS (maximum 5,000 characters)

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

F. INFORMATION ABOUT PREMIUMS AND INSURANCE COMPENSATION – quarter

Premium income

Direct insurance, Swedish risks		Gross	Net
F1	Healthcare insurance		
F2	Morbidity and accident insurance		
F3	Worker's compensation insurance		
F4	Motor vehicle insurance		
F5	Third-party motor insurance		
F6	Maritime, aviation and transport insurance		
Property insurance			
F7	<i>of which corporate and real estate</i>		
F8	<i>of which home and home contents</i>		
F9	<i>of which other property</i>		
F10	Liability insurance		
F11	Credit and guarantee insurance		
F12	Legal expenses insurance		
F13	Assistance insurance		
F14	Income insurance and redundancy allowance insurance		
F15	Total direct insurance, Swedish risks (F1 : F14)	=	
F16	Direct insurance of foreign risks		
F17	Inwards reinsurance		
F18	Total (F15 : F17)	=	

Paid claims, claims for the year

Direct insurance, Swedish risks		Gross	Net
F19	Healthcare insurance		
F20	Morbidity and accident insurance		
F21	Worker's compensation insurance		
F22	Motor vehicle insurance		
F23	Third-party motor insurance		
F24	Maritime, aviation and transport insurance		
Property insurance			
F25	<i>of which corporate and real estate</i>		
F26	<i>of which home and home contents</i>		
F27	<i>of which other property</i>		
F28	Liability insurance		
F29	Credit and guarantee insurance		
F30	Legal expenses insurance		
F31	Assistance insurance		
F32	Income insurance and redundancy allowance insurance		
F33	Non-life annuities		
F34	Total direct insurance, Swedish risks (F19 : F33)	=	
F35	Direct insurance of foreign risks		
F36	Inwards reinsurance		
F37	Total (F34 : F36)	=	

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

F. INFORMATION ABOUT PREMIUMS AND INSURANCE COMPENSATION – quarter

Paid claims, claims from previous years

	Gross	Net
Direct insurance, Swedish risks		
F38 Healthcare insurance		
F39 Morbidity and accident insurance		
F40 Worker's compensation insurance		
F41 Third-party motor insurance		
F42 Motor vehicle insurance		
F43 Maritime, aviation and transport insurance		
Property insurance		
F44 <i>of which corporate and real estate</i>		
F45 <i>of which home and home contents</i>		
F46 <i>of which other property</i>		
F47 Liability insurance		
F48 Credit and guarantee insurance		
F49 Legal expenses insurance		
F50 Assistance insurance		
F51 Income insurance and redundancy allowance insurance		
F52 Non-life annuities		
F53 Total direct insurance, Swedish risks (F38 : F52)	=	
F54 Direct insurance of foreign risks		
F55 Inwards reinsurance		
F56 Total (F53 : F55)	=	

Closing provisions at end of period, total

	Gross	Net
F57 Unearned premiums		
F58 Outstanding risks		
F59 Outstanding claims, claims for the year		
F60 Outstanding claims, claims from previous years		

COMMENTS (maximum 8,000 characters)

F61	
-----	--

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

G. CAPITAL INVESTMENTS AND DEBTS – quarter

Capital investments and certain liability items

Statistic Sweden's Sector Codes

	Net transactions during the period	Market value	
Issuer			
Money market instruments			
G1 Swedish borrowers in SEK			
G2 Foreign borrowers in SEK			
G3 Swedish borrowers in foreign currency			
G4 Foreign borrowers in foreign currency			
G5 Total money market instruments (G1 : G4)	=		
G6 of which assets in deposit insurance			
Bonds			
G7 Swedish borrowers in SEK			
G8 Foreign borrowers in SEK			
G9 Swedish borrowers in foreign currency			
G10 Foreign borrowers in foreign currency			
Total bonds (G7 : G10)	=		
G12 of which equity-linked bonds			
G13 of which assets in deposit insurance			
Subordinated debentures and conversion loans			
G14 Swedish MFIs			121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000
G15 Swedish financial firms, non-MFIs			124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G16 Other Swedish borrowers			131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
G17 Foreign borrowers			211100, 212100, 212100, 212200 and 220000
G18 Total Subordinated debentures and conversion loans (G14 : G17)	=		
Shares and participations			
G19 Swedish shares, listed (G20 : G212)	=		
G20 Financial firms			
G21 Non-financial firms			
G22 Swedish shares, unlisted (G23 : G24)	=		
G23 Financial firms			
G24 Non-financial firms			
G25 Swedish other participations			
G26 Foreign listed shares ¹⁾			
G27 Foreign unlisted shares			
G28 Foreign other participations			
G29 Units in money market funds (G30 : G31)	=		123000
G30 Registered in Sweden			
G31 Registered abroad			
Units in UCITS and non-UCITS			
G32 excluding money market funds (G33 : G34)	=		124000
G33 Registered in Sweden			
G34 Registered abroad			
G35 Warrants and other participations (G36 : G37) ²⁾	=		
G36 Sweden			
G37 Abroad			
G38 Total shares and participations (G19+G22+G25+G29+G32+G35)	=		
G39 of which group or associated companies			
G40 of which shares in wholly-owned real estate companies			
G41 of which fund assets where life insurance policyholder bears investment risk (unit-linked)			
G42 of which investments in short and long fixed-income funds.			
G43 of which investments in venture capital funds/private equity			
G44 of which equity and fund assets where life insurance policyholder bears investment risk (deposit)			

1) Foreign companies also comprise Depository receipts and foreign companies' parallel listings on a Swedish trading venue

2) Other participations, for example in venture capital funds

Capital investments and certain liability items

	Net transactions during the period	Market value
Loans		
G45 Loans to Swedish borrowers in SEK		
G46 Loans to foreign borrowers in SEK		
G47 Loans to Swedish borrowers in foreign currency		
G48 Loans to foreign borrowers in foreign currency		
G49 Total loans (G45 :G48) ³⁾	=	
G50 of which life insurance loans		
<small>3) Loans also include life insurance loans</small>		
Directly owned buildings and land		
G51 Swedish		
G52 Foreign		
G53 Total directly owned buildings and land (G51 : G52)	=	
G54 of which for own activities		
Repo transactions⁴⁾		
G55 Reverse repos (assets)		
G56 Repos (liabilities)		
<small>4) Paid consideration from genuine repurchase agreements. Shall not be netted.</small>		
Cash, bank balances		
G57 Cash, Swedish banks		
G58 Cash, foreign banks		
G59 Total cash, bank balances (G57 : G58)		
Certain asset items		
G60 Accrued interest income		
G61 Accrued rental income		
G62 Other financial investments		
G63 Derivatives with positive market values	[Link to G106]	
G64 Total capital investments	=	
(G5+G11+G18+G38+G49+G53+G55+G59:G63)		
G65 of which capital investments owned via foreign branches		
G66 of which deposit insurance		
Certain liability items		
G67 Subordinated debt		
G68 Bond loans		
G69 Liabilities to Swedish MFIs		
G70 Liabilities to Swedish financial firms, non-MFIs		
G71 Liabilities to other Swedish lenders		
G72 Liabilities to foreign lenders		

121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000

124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400

Capital investments and certain liability items

SPECIFICATIONS

Swedish money market instruments. Specification of G1 and G3

Issuer	Net transactions during the period	Market value
G73 Central government		131110, 131120, 131130
G74 Local government		131311, 131312, 131313, 131321, 131322, 131323
G75 Non-financial firms		111000, 112000, 113000, 114000
G76 Banks (MFIs)		122100, 122200
G77 Mortgage institutions (MFIs)		122300
G78 Other MFIs		121000, 122400, 122500, 122900, 123000
G79 Financial firms, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G80 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152201
G81 Total issuer, Swedish money market instruments (G73 : G80)	=	

Swedish bonds. Specification of G7 and G9

Issuer	Net transactions during the period	Market value
G82 Central government, indexed bonds		131110, 131120, 131130
G83 Central government, other bonds		131110, 131120, 131131
G84 Local government		131311, 131312, 131313, 131321, 131322, 131323
G85 Non-financial firms		111000, 112000, 113000, 114000
G86 Banks (MFIs)		122100, 122200
G87 Mortgage institutions (MFIs)		122300
G88 Other MFIs		121000, 122400, 122500, 122900, 123000
G89 Financial firms, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G90 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
G91 Total issuer, Swedish bonds (G82 : G90)	=	
G92 of which equity-linked bonds		

Swedish loans. Specification of G45 and G47

Borrower	Net transactions during the period	Market value
G93 Central government		131110, 131120, 131130
G94 Local government		131311, 131312, 131313 - 131321, 131322, 131323
G95 Non-financial firms		111000, 112000, 113000, 114000
G96 Banks (MFIs)		122100, 122200
G97 Mortgage institutions (MFIs)		122300
G98 Other MFIs		121000, 122400, 122500, 122900, 123000
G99 Financial firms, non-MFIs		124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400
G100 Other Swedish borrowers		131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200
G101 Total Swedish borrowers (G93 : G100)	=	

Information about derivatives

Derivatives with positive market values	Net transactions during the period	Market value
G102 Derivatives with underlying assets – shares and participations		
G103 Derivatives with underlying assets – interest-bearing securities		
G104 Derivatives with underlying assets – currency		
G105 Derivatives with underlying assets		
G106 Total derivatives with positive market values (G102 : G105)⁹⁾	[Link to G63] =	
G107 of which contracts with Swedish counterparties ⁶⁾		

Capital investments and certain liability items

	Net transactions during the period	Market value
Derivatives with negative market values		
G108 Derivatives with underlying assets – shares and participations		
G109 Derivatives with underlying assets – interest-bearing securities		
G110 Derivatives with underlying assets – currency		
G111 Derivatives with underlying assets		
G112 Total derivatives with negative market values (G108 : G111) ⁵⁾	=	
G113 of which contracts with Swedish counterparties ⁶⁾		

5) Includes the derivatives reported in the balance sheet. The information refers to the value of the derivatives contract itself and not the value of the underlying asset.
 6) The derivative's counterparty means the counterparty in the derivative contract and not a counterparty in trade (purchaser/seller) or issuer of underlying instruments

G114 COMMENTS (maximum 8,000 characters)

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

H. THIRD PARTY MOTOR INSURANCE – ANNUAL

Financial year, F

Undertaking's own claims

1	2	3	4	5	6	7
P claims. Personal injury compensation			E-claims. Other remuneration			Total
Insurance settlements for		Provision for	Insurance settlements for		Provision for	
up to and including	year F	end of year F	to and including	year F	end of year F	(column 1:6)

H1	up to an including F-15						
H2	F-14						
H3	F-13						
H4	F-12						
H5	F-11						
H6	F-10						
H7	F-9						
H8	F-8						
H9	F-7						
H10	F-6						
H11	F-5						
H12	F-4						
H13	F-3						
H14	F-2						
H15	F-1						
H16	F						
H17	Total						

COMMENTS (maximum 8,000 characters)

H18

Foreign operations - Report on cross-border operations EEA

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
	Total (col 2 : 15)	Healthcare insurance	Insurance for income coverage	Industrial accident insurance for work injuries	Liability insurance for motor vehicle	Other motor vehicle insurance	Maritime aviation and transport insurance	Insurance for fire and other damage to property	General liability insurance	Credit and guarantee insurance	Legal expense insurance	Assistance insurance	Insurance for economic losses of different types	Annuities stemming from non-life insurance contracts and that refer to healthcare insurance obligations	Annuities stemming from non-life insur. contracts and that refer to insurance obligations other than healthcare obligations	
Country/business line			1	2	3	4	5	6	7	8	9	10	11	12	33	34

Premium costs (gross)

I32	Belgium															
I33	Bulgaria															
I34	Cyprus															
I35	Denmark															
I36	Estonia															
I37	Finland															
I38	France															
I39	Greece															
I40	Ireland															
I41	Iceland															
I42	Italy															
I43	Croatia															
I44	Latvia															
I45	Liechtenstein															
I46	Lithuania															
I47	Luxembourg															
I48	Malta															
I49	The Netherlands															
I50	Norway															
I51	Poland															
I52	Portugal															
I53	Romania															
I54	Slovakia															
I55	Slovenia															
I56	Spain															
I57	United Kingdom															
I58	The Czech Republic															
I59	Germany															
I60	Hungary															
I61	Austria															
I62	Total (I32:I61) =															

COMMENTS (maximum 8,000 characters)

163

ADDITIONAL SUPERVISORY REPORTING – NON-LIFE INSURANCE UNDERTAKINGS

INSTITUTION	
ADMINISTRATOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts are stated as whole numbers

J. Information for exempted non-life insurance undertakings – annual

OWN FUNDS

J1	Paid share capital or guarantee capital	
J2	Other equity and untaxed reserves	
J3	Profit/loss brought forward	
J4	Profit/loss for the year	
J5	Subordinated loans, up to a maximum of 25 per cent (fixed maturity) or 50 per cent of the capital requirement	
J6	Openly reported surplus values (net) in assets	
J7	Total own funds before deductions (J1-J6)	

Deductions

J8	Intangible items in the balance sheet	
J9	Deductions for appropriations	
J10	Cash flow hedge adjustment	
J11	Reclassified items	
J12	Plan assets and unreported pension liabilities	
J13	Other deductions	
J14	Total own funds (J7-J8-J13)	

CAPITAL REQUIREMENTS

J15	Technical provisions (after reinsurance cessions)	1	*5% =	2
J16	Property, site-leasehold rights and buildings			
J17	Participations or shares in undertakings that own buildings and land			
J18	Total buildings and land (J16:J17)	=	*20% =	
J19	Other holdings in shares and participations		*40% =	
J20	Units in UCITS, etc.		*40% =	
J21	Bonds and other interest-bearing securities		*20% =	
Risk-mitigating instruments				
J22	Buildings and land		=	
J23	Other holdings in shares and participations		=	
J24	Units in UCITS, etc.		=	
J25	Bonds and other interest-bearing securities		=	
J26	Capital requirements if risk-mitigating instruments not used (J15+J18:J21)		=	
J27	Capital requirements if risk-mitigating instruments used (J15+J18:J25)		=	
J28	Guarantee amount			
J29	At the end of the financial year, own funds amounted to (=J14)			
J30	Capital requirements, without risk-mitigating instruments, amounts to the higher of (J26 and J28)			
J31	Capital requirements, with risk-mitigating instruments, amounts to the higher of (J27 and J28)			
J32	Surplus/deficit (J29-J30)	=		
J33	Surplus/deficit (J29-J31)	=		
J34	The solvency ratio, with a capital requirement if risk-mitigating instruments not used, amounts to (J29/J30)	=		
J35	The solvency ratio, with a capital requirement if risk-mitigating instruments are used, amounts to (J29/J31)	=		

COMMENTS (maximum 8,000 characters)

J36	
-----	--

*Appendix 5***Instructions for the template Additional Supervisory Reporting – non-life insurance undertakings**

Terms and expressions in the template and in these instructions have the same meaning as in the Annual Reports at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2015:12) regarding annual reports at insurance undertakings, unless otherwise stated.

Reporting of annual and quarterly data

Information is submitted according to sections A–J of the template:

A. Income statement	quarter
B. Income statement	annual
C. Balance sheet	quarter
D. Balance sheet	annual
E. Specification of profit/loss	annual
F. Information regarding premiums and claims	quarter
G. Capital investments and debts	quarter
H. Third party motor vehicle	annual
I. Cross-border operations	annual
J. Information for exempted non-life insurance undertakings	annual

The sections reported for the period in question are marked with a cross in the box in the template's table of contents.

Explanatory notes on submitted information may be provided in the comment field of each section.

Submissions and reporting format

The additional information in the template is not included in the Data Point Model and Taxonomy prepared by the European Insurance and Occupational Pensions Authority (EIOPA) developed for additional disclosures for the EU supervisory reporting, but is submitted to Finansinspektionen in the instructed format.

Amounts

All amounts are stated as integers without decimals. Amounts may be rounded off to the closest thousand.

In the template, expenses are stated as negative figures with a minus sign (including when specifying pure expense items), unless otherwise specified.

Currency

The currency in which the data is reported is stated in the currency cell. The currency is stated according to the international standard ISO 4217.

Insurance lines

The breakdown of insurance lines follows that described in section 2 of Appendix 6 of Finansinspektionen's regulations and general guidelines regarding annual reports for insurance undertakings, unless otherwise specified.

Health business (business line 26 "Health insurance") in which the underlying business is conducted as life insurance, is reported as non-life insurance by non-life insurance undertakings.

Livestock and domestic animal insurance is reported under "Property insurance, other property".

A. Income statement, quarter

An income statement is submitted for quarters 1–4. Data is reported without a breakdown into insurance lines. Figures in the income statement are stated as accumulated from the beginning of the year.

Specifications return on capital

The specification of return on capital refers to the total return on capital, in other words the sum of the return on capital in the insurance business and finance business.

A24 Rental income and other income from land and buildings

Rental income from buildings and land refers to income from property entered in the item G53 Total directly owned buildings and land. Interest allowance is not included in rental income but is regarded as an interest subsidy.

A25 Operating expenses for buildings and land

Operating expenses for buildings and land refers to expenses for property entered in item G53 Total directly owned buildings and land, with respect to property management including maintenance, adaptation for tenants, site leasehold fee and property tax. However, interest expenses and other financial expenses, depreciation/amortisation or central administration are not included.

A26 Interest income, etc.

Interest income, etc. refers to interest income on interest-bearing investment assets earned during the financial year, including interest income for amounts entered in G59 Total cash, bank balances. Interest income from derivatives is specified in A27.

A28 Interest expenses etc.

Interest expenses, etc. refers to e.g. interest expenses for real estate loans, less any interest allowance. Interest expense for derivatives is specified in A29.

A30 Dividends on shares and participations

Dividends on shares and participation refers to dividends on shares and participations including shares in group and associated companies.

B. Income statement, annual

The income statement is submitted on an annual basis. Data is reported without a breakdown into insurance lines. A specification for profit/loss data is provided in section E. Specification of profit/loss.

The specification of return on capital refers to the total return on capital, in other words the sum of the return on capital in the insurance business and finance business.

C. Balance sheet, quarter

In this section, balance sheet data is specified. The sum of assets and the sum of equity, provisions and liabilities are reported. Income and expense allocated to periods are reported here, as well as technical provisions (before reinsurance cessions).

D. Balance sheet, annual

Balance sheet items are reported here. This includes assets, equity, untaxed reserves, subordinated liabilities and technical provisions.

E. Specification of profit/loss data, annual

Certain profit/loss data is reported in this section. The specifications are in some cases more detailed than in the specifications in the annual report.

Premium income (after reinsurance cessions), claims (after reinsurance cessions) and operating expenses are reported for direct insurance and reinsurance acceptances, respectively. The division into direct insurance in Swedish and foreign risks is done here. Reinsurance acceptances from foreign undertakings are reported separately. Furthermore, return on capital is specified.

Reinsurers' share in opening/closing provisions for unearned premiums and unexpired risks does not mean a consumed share in opening/closing provisions for reinsurance premiums.

For the closing provision for incurred and reported claims and for the closing provision for incurred but not reported claims, excluding the provision for claims adjustment costs, amounts are stated before any discounting (items E29 and E20). The total discount deduction if any has been made is stated in E23. The closing provision for claims adjustment costs is reported separately.

Established non-life annuities are transferred to the separate reporting of non-life annuities.

When dividing the acquisition costs into commission expenses and other acquisition costs, commissions for the undertaking's own personnel are included in commission expenses. Personnel expenses refers to salaries, social security contributions, pensions and fees, etc.

The number of employees is the same as the data submitted in the annual report.

F. Information regarding premiums and claims, quarter

Direct insurance of Swedish risks is specified by insurance line and reported gross and net (i.e. before and after reinsurance cessions) for each quarter. Information on premium income, compensation paid for claims arising during the year and in previous years, respectively, is stated on a cumulative basis.

The division into claims for “this year” and “previous years” is based on when the claim was incurred (year of claim) and not the year when the policy was taken out or similar. Claims paid out and provisions are stated as positive figures with no minus sign.

G. Capital investments and debts, quarter

Classification

The classification of issuers is based on Statistics Sweden’s register for the classification of institutional entities in Sweden.

Trade date accounting

In this section, trade date accounting is consistently applied according to Chapter 2 of Finansinspektionen’s regulations and general guidelines regarding annual reports for insurance undertakings,

Market value (fair value)

Market value refers in this section to the measurement applied according to Finansinspektionen’s regulations and general guidelines regarding annual reports for insurance undertakings, unless otherwise stated in these instructions.

Bonds, certificates, loans, derivatives and other instruments are reported at market value excluding accrued interest. Accrued interest is reported under G60 Accrued interest income in certain asset items.

Net transactions during the period

Net transactions refers to changes in assets and liabilities due to changes in value or reclassifications. Transactions arise when assets or liabilities are created, wound up, exchanged or transferred. The transaction value does not include charges, fees, commissions, brokerage and similar services. Accrued interest is reported in G60 Accrued interest income and G61 Accrued rental income. Interest income and interest expense are not reported here as they are considered return.

Period refers to the latest quarter.

Transactions are reported net where an increase in an asset/liability is stated as a positive value. A reduction in an asset/liability is stated as a negative value. Note that trade date accounting applies when determining transactions.

Examples of what constitutes a transaction:

- Purchase or sale of equities, certificates and bonds.
- Bank withdrawals/deposits.
- Taking out and repaying loans.
- Securities that have matured during the quarter.

- Dividends on shares and participations. If dividends are in the form of shares or reinvested fund units, this is a positive transaction in shares and participations. However, a cash dividend shall not be reported as a transaction in shares and participations.
- Transactions in derivatives: Premium payments are considered a transaction. When the contract is concluded or utilised, the realised profit or loss gives rise to a transaction. A realised profit for a derivative with a positive market value gives rise to an equivalent negative transaction on the assets side. A realised loss for a derivative with a negative market value gives rise to an equivalent negative transaction on the liabilities side. In trade on the secondary market, a purchase is reported as a positive transaction and a sale as a negative transaction for derivatives on both the assets and the liabilities sides.

Net transactions are not reported where items are crossed out.

Foreign currency

Investments in foreign currency are translated to the undertaking's presentation currency according to the annual report. In the valuation of an investment, the closing prices quoted at the date of the report are used as the balance sheet value.

Transactions in a currency other than the undertaking's presentation currency are translated to the undertaking's presentation currency according to the annual report. In this translation, the closing price on the trade date is used.

Foreign counterparties

Foreign counterparty refers to a counterparty resident abroad. That means that a Swedish subsidiary or a Swedish branch abroad is considered to be a foreign counterparty. In the same way, a foreign branch in Sweden is classified as a Swedish counterparty. See also the section under the heading Sector classification.

Capital investments and certain liability items

G1–G6 Money market instruments

Money market instruments refers to transferable securities such as certificates and treasury bills with an original maturity (not fixed interest term) of up to one year.

The specification is divided into two parts. One part shows money market instruments issued in SEK and foreign currency by Swedish and foreign borrowers, respectively. The other part is a sector breakdown of money market instruments issued by Swedish borrowers.

G6 and G13 of which assets in deposit insurance

In this item, the portion belonging to depository insurance is reported separately.

Depository insurance refers to life insurance for which premiums are invested in securities or fund units. Policyholders can decide themselves in which securities or fund units the premiums are invested. These are placed in a depository. If premiums may only be invested in fund units, the policy is considered to be unit-linked insurance.

G7–G13 Bonds

Bonds refers to transferable securities with an original maturity (not fixed interest term) of over one year. Zero coupon instruments with an original maturity of over one year are also classified as bonds here.

The specification is divided into two parts. One part shows bonds issued in SEK and foreign currency by Swedish and foreign borrowers, respectively. The other part is a sector breakdown of bonds issued by Swedish borrowers.

G12 of which equity-linked bonds

Equity-linked bond refers to a financial product consisting of a bond (a debt instrument) and an option. The option is often linked to the performance of an index or selection of equities.

Equity-linked bonds are reported at the full market value, i.e. without a division into a bond or option component. Equity-linked bonds also include similarly devised products for which the value is linked to an asset other than equities.

G14–G18 Subordinated debentures and conversion loans

Long-term borrowing instruments that are separate from bonds, e.g. partial and loan certificates, debentures, including debentures with an option right, and guarantee fund certificates are reported under this heading. All convertible securities, including convertible participation certificates are reported here.

Debentures differ from bonds in that the lender assumes a greater risk and can therefore receive higher interest. The risk consists of the lender having lower priority than other creditors in the event of bankruptcy.

Conversion loan refers to a bond or subordinated loan, with a certain term, without principal repayment and with a fixed coupon.

G19–G44 Shares and participations

G19 Swedish shares, listed

Shares in Swedish companies admitted to trade on a regulated market or other market that is subject to regular trade and open to the public according to the Securities Market Act (2007:528) are reported here. OMX Nordiska Börs Stockholm and NGM Equity also belong to this category.

Shares in Swedish companies with continuous listing at market rates on a publicly available trading venue are also reported here. First North Stockholm and Nordic MTF belong to this category in Sweden, for example.

Whether a company is considered to be a Swedish company or a foreign company depends on its residence. Swedish companies' shares traded on an equivalent foreign trading venue are also included here.

G22 Swedish shares, unlisted

Swedish companies' shares that are not admitted to trade on a regulated market or at market rates on a publicly available marketplace are reported here.

G26 Foreign listed shares

Holdings are reported here of shares in foreign companies admitted to trade on a foreign trading venue which is supervised by an authority or other competent body and which is otherwise also essentially equivalent in terms of regulation and function to that subject to the instructions for G19 Swedish shares, listed.

Foreign companies listed on a Swedish market, for example through depository receipts or parallel listing, are included in foreign listed shares.

G27 Foreign unlisted shares

Foreign companies' shares that are not admitted to trade on a regulated market or at market rates on a publicly available marketplace are reported here.

G29 Units in money market funds

Units in investment funds and special funds registered in Sweden are entered as units in money market funds. Units in funds registered abroad are entered as units in foreign investment funds and special funds. These are specified according to the Statistics Sweden sector code.

Investment funds registered in Sweden refers to investment funds in accordance with Chapter 1, section 1 of the Investment Funds Act (2004:46). Special funds registered in Sweden refers to special funds according to Chapter 1, section 11 of the Alternative Investment Fund Managers Act (2013:561).

Fund investments for which the life insurance policyholder bears the investment risk are included in investment funds and special funds, and are also reported separately in G1 of which fund assets for which the life insurance policyholder bears the investment risk (unit-linked insurance)

G32 Units UCITS and non-UCITS, excluding money market funds

Units in investment funds and special funds registered in Sweden that are not money market funds are entered as units in Swedish investment funds and special funds. Units in the equivalent funds registered abroad are entered as units in foreign investment funds and special funds.

Investment funds registered in Sweden refers to investment funds in accordance with Chapter 1, section 1 of the Investment Funds Act (2004:46). Special funds registered in Sweden refers to special funds according to Chapter 1, section 11 of the Alternative Investment Fund Managers Act (2013:561).

Fund investments for which the life insurance policyholder bears the investment risk are included in investment funds and special funds, and are also reported separately in G1 of which fund assets for which the life insurance policyholder bears the investment risk (unit-linked insurance).

G35 Warrants and other participations

Subscription rights and units in venture capital funds, participations in partnerships and economic associations are reported here. The division between Sweden and foreign is based on where the company that issued the participations is a resident.

Note that debentures with an option right are reported in debentures and conversion loans.

G41 of which fund assets for which the life insurance policyholder bears the investment risk (unit-linked insurance)

Unit-linked insurance refers to life insurance for which premiums may only be invested in fund units. Policyholders themselves instruct how premiums and return are invested in one or several funds. The fund units are owned by the insurance undertaking on behalf of the policyholder. Fund assets held on own account are not reported under this item.

G42 of which investments in short and long fixed-income funds

Fixed-income funds with investments that consist 100% of interest-bearing securities are reported in this item. This item refers to both fixed-income funds registered in Sweden and abroad.

G43 of which investments in venture capital funds/private equity

In this item are reported investments in venture capital funds/private equity that invest in companies to extend or develop their business. The item refers to both venture capital funds registered in Sweden and abroad.

G44 of which equity and fund assets for which the life insurance policyholder bears the investment risk (depository insurance)

The portion of shares and participations that belongs to depository insurance is reported separately under this item.

G45–G50 Loans

Loans primarily refers to promissory notes. Loans with bank guarantees, government guarantees, construction loans, excess loans, capital market bonds and debt instruments secured by fixed property and site leasehold rights and company and vessel mortgages are reported here. Life insurance loans and lending in the form of overnight loans are also included.

Furthermore, lending to credit institutions where funds deposited are only available after a certain notice period or with other withdrawal restrictions are also reported here.

The specification is divided into two parts. One part shows lending in SEK and foreign currency to Swedish and foreign borrowers. The other part is a sector breakdown of loans to Swedish borrowers.

G51–G54 Directly owned buildings and land

This refers only to directly owned buildings and land.

Note that owning properties through subsidiaries is reported but with an of which item, G40 of which shares in wholly owned real estate companies.

The market value refers to the latest valuation carried out. Swedish and foreign buildings and land refers to buildings and land located in Sweden and abroad, respectively.

G54 of which for own activities

Transactions are not reported for ownership of buildings and land used for own activities.

G55 and G56 Repo transactions

G55 Reverse repos

The purchase price paid in genuine repurchase agreements is reported in the reverse repos item. The transaction is a genuine repurchase transaction if the recipient undertakes to sell back the assets at a time has been determined or will be determined by the transferor.

Reverse repos and repos are reported separately in G55 and G56, i.e. they are not netted.

Reverse repos refers to market transactions in which a party carries out a spot purchase of a security and at the same time enters into an agreement on a forward resale of the same type of security.

In a genuine repurchase transaction, the seller reports the assets in its balance sheet (reverse repo) and the purchase price received is reported as a liability (repo). Instead, the recipient reports the purchase price paid as a receivable from the seller.

A non-genuine repurchase transaction (the recipient has a right but not an obligation to return the assets at a predetermined price) is still reported as a genuine repurchase transaction if it is clear that the option to return the assets will be exercised.

The following transactions are not considered repurchase transactions:

1. Forward currency transactions.
2. Options instruments.
3. Transactions that encompass the issuance of a debt instrument with an undertaking to repurchase all or parts of the issue before maturity.
4. Other similar transactions.

A non-genuine repurchase transaction (a right but not an obligation to return the assets) shall still be reported as a genuine repurchase transaction if it is clear that the option to return the assets will be exercised.

G56 Repos

The purchase price received in genuine repurchase agreements is reported in the repos item. Repos and reverse repos are reported separately, i.e. they are not netted.

A genuine repurchase transaction, so-called repo, is an agreement in which the parties have agreed to first of all sell assets (for example bills of exchange, debts or transferable securities) and then repurchase equivalent assets at a determined price. Otherwise the same instructions apply as for G55 Reverse repos.

G57–G59 Cash, bank balances

This item includes readily available payment funds, including foreign banknotes and coins.

Foreign banks' branches in Sweden are also considered Swedish banks.

Transactions relating to cash and bank balances are not reported.

G60–G63 Certain asset items

G60 Accrued interest income

Interest earned but not yet paid at the date of the report is reported here. No net transactions are reported in this item.

G61 Accrued rental income

Rental income earned but not yet paid at the date of the report is reported here. No net transactions are reported in this item.

G62 Other financial investments

Financial investments not covered by G1–G61 are reported here. For example, receivables relating to non-liquidated transactions are included here. Units in venture capital funds are reported under Shares and participations, G35 Subscription options and other participations.

G64–G66 Total capital investments

G65 of which capital investments owned via foreign branches

Foreign branches' aggregate position of G64 Total capital investments. Dealings between different branches are excluded.

G66 of which deposit insurance

In this item, the portion of total capital investments belonging to depository insurance is reported separately.

Deposit insurance refers to life insurance for which premiums are invested in securities or fund units. Policyholders can decide themselves in which securities or fund units the premiums are invested. If premiums may only be invested in fund units, the policy is considered to be unit-linked insurance.

G67–G72 Certain liability items

G67 Subordinated debt

Subordinated debt refers to liabilities which, in the event of liquidation or bankruptcy, will contractually only be repaid after other creditors have been satisfied.

G68 Bond loans

Bond loans and convertible loans that the insurance undertaking has in circulation are reported here.

G69 Liabilities to Swedish MFIs

Deposits with and borrowings from Swedish MFIs are reported here. See the section under the heading Sector classification. Overnight loans are also included here.

G70 Liabilities to Swedish financial firms, non-MFIs

Deposits and borrowings from Swedish financial firms not classified as MFIs are reported here. See the section under the heading Sector classification.

G71 Liabilities to other Swedish lenders

Deposits and borrowings from Swedish lenders that are not financial firms are reported here. See the section under the heading Sector classification.

G72 Liabilities to foreign lenders

Deposits and borrowings from foreign lenders are reported here. Foreign creditors means counterparties that are resident abroad. See the section under the heading Sector classification.

Information about derivatives

G102–G107 Derivatives with positive market values

Financial derivatives reported on the balance sheet with positive market values are reported here. The information refers to the value of the derivative contract itself and not the value of the underlying asset. Note that subscription options are reported under Shares and participations G35 Subscription options and other participations, and the full value of equity-linked bonds is reported under bonds.

The market value of derivatives is divided into the underlying assets of shares and participations, fixed-income securities, currency and other underlying assets. Other underlying assets may be commodity derivatives in which the value of the

derivative is based on the price of, for example, oil or gold. Other underlying assets can also consist of cases in which the underlying asset cannot be classified according to any of the other categories, for example a composite index. No distribution among underlying assets is reported for transactions.

When the contract is concluded or utilised, the realised profit or loss gives rise to a transaction. A realised gain for a derivative with positive market values gives rise to an equivalent negative transaction on the assets side, whereas a realised loss for a derivative with negative market values gives an equivalent negative transaction on the liabilities side. The transactions are negative in both cases because a derivative with negative market values is reported with a positive value on the liabilities side.

When trading on the secondary market, a purchase is a positive transaction and a sale is a negative transaction regardless of whether the derivatives have positive or negative market values. Premium payments are also considered a transaction.

Transactions during the period in derivatives that no longer exist on the balance sheet at the reporting date are entered on the side they were on at the last transaction date.

G107 of which contracts with Swedish counterparties

Refers to counterparties located in Sweden. The derivative's counterparty refers to the counterparty in the derivative contract and not a counterparty in trade (purchaser/seller) or issuer of an underlying instrument. For standardised contracts, a clearing institution is commonly the counterparty.

G108–G113 Derivatives with negative market values

Financial derivatives reported with negative market values in the balance sheet are reported here. The information relates to the value of the derivatives contract itself and not the value of the underlying asset.

The market value for derivatives with negative market values is reported as a positive value. Transactions are reported positively or negatively depending on the type of transaction.

For derivatives with negative market values, the same instructions as for derivatives with positive market values otherwise apply.

Sector classification

The sector classification conforms to the Standard Classification by Institutional Sector, INSEKT 2014. The standard is published on Statistics Sweden's website and parties submitting information may also access information from Statistics Sweden's Business Register for support in classifying Swedish counterparties. A summary is provided below of which groups of sectors are required in this section.

Money market instruments, Bonds and Loans

1. Central government

Entities that are controlled by the state and which are non-market producers, and entities primarily engaged in the redistribution of income and wealth are assigned to this section. The Swedish National Swedish Debt Office and public social insurance offices are also included here.

[Statistics Sweden's sector code 131110, 131120, 131130]

2. Local government

Entities controlled by a municipality, a municipal association or a county council which are non-market producers, and entities primarily engaged in the redistribution of income and wealth are assigned to this section.

[Statistics Sweden's sector code 131311, 131312, 131313, 131321, 131322, 131323]

3. Non-financial firms

Corporations and quasi corporations that are market producers and whose principal activity is the production of goods or non-financial services are assigned to this section.

It includes tenant-ownership associations, economic associations, housing foundations, holding companies which control non-financial corporations, so-called internal banks controlled by non-financial corporations, market producers controlled by the public sector and central government quasi corporations.

This sector includes legal entities whose board of directors is domiciled in Sweden or whose head office is located in Sweden, and branches of foreign non-financial corporations with a fixed place of business in Sweden. This sector also includes non-financial corporations' non-profit organisations (e.g. industry and employer organisations).

[Statistics Sweden's sector code 111000, 112000, 113000, 114000]

4. Banks (MFIs)

Financial firms whose business features accepting deposits on behalf of the general public are assigned to this section. This sector includes banking companies, savings banks, member banks and branches of foreign banks in Sweden.

[Statistics Sweden's sector code 122100, 122200]

5. Mortgage institutions (MFIs)

Credit institutions whose principal activity, in accordance with their articles of association, consists of granting loans for housing are assigned to this section.

[Statistics Sweden's sector code 122300]

6. Other MFIs

Other Swedish firms which are considered monetary financial institutions in accordance with the list provided by the Riksbank are included in this section. It includes monetary credit market companies, monetary investment funds, monetary investment firms and brokerages. The Riksbank is also included in this item.

[Statistics Sweden's sector code 121000, 122400, 122500, 122900, 123000]

7. Financial firms, non-MFIs

Institutions engaged in financial intermediation by raising funds other than by means of deposits are assigned to this section. It includes credit market companies, investment funds, investment firms and brokerages which are not classified as monetary financial institutions in accordance with the Riksbank's list.

Venture capital companies, private equity funds, investment companies, insurance undertakings, pension institutions, financial services companies and financial firms' non-profit organisations are also included in this category. That which refers to premium pension is included here in the sector Insurance corporations and pension funds.

[Statistics Sweden's sector code 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

8. Other Swedish borrowers

Social insurance funds, households and households' non-profit organisations (for example non-profit organisations, trade unions and religious communities) are assigned to this section.

[Statistics Sweden's sector code 131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200]

Subordinated debentures and conversion loans, and certain liabilities**1. Swedish MFIs**

See points 4–6 under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 121000, 122100, 122200, 122300, 122400, 122500, 122900, 123000]

2. Swedish financial firms, non-MFIs

See point 7 under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

3. Other Swedish borrowers/lenders

See point 8 under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 131400, 141000, 142000, 143000, 144100, 144200, 144300, 151000, 152100, 152200]

4. Foreign borrowers/lenders

Private individuals resident abroad and firms located abroad with financial relations with Sweden are assigned to this section. Foreign embassies and consulates in Sweden are also included in this section.

[Statistics Sweden's sector code 211100, 212100, 212100, 212200 and 220000]

Shares and participations**1. Financial firms**

See points 4–7 above under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 122100, 122200, 122300, 121000, 122400, 122500, 122900, 123000, 124000, 125100, 125200, 125300, 125400, 125900, 126100, 126200, 127000, 128100, 128200, 128300, 129100, 129200, 129300, 129400]

2. Non-financial firms

See point 3 above under Money market instruments, bonds and loans.

[Statistics Sweden's sector code 111000, 112000, 113000, 114000]

H. Third party motor vehicle, annual

This is a specific report for the insurance line Third party motor vehicle insurance due to the great significance and special nature of the line.

Disbursed compensation and provisions for claims arising before the end of year R, including established capital values for life annuities, are reported in this section.

Disbursed compensation and provisions are normally stated as a positive value. Negative amounts are given if, for example, payments (reclaims) from other undertakings have been higher than the undertaking's own payments.

Claims information, disbursements and provisions are stated gross (i.e. before reinsurance cessions) and classified as either personal injury claims or property damage claims (P claims or E claims) and according to claim year (risk year). E claims also include other compensation arising in personal injury. For a claim involving compensation for both personal injury and property damage, the amounts are divided between the headings.

In H1–H17, “the undertaking’s own claims”, reporting is as follows:

- Disbursed compensation for, to R-1 inclusive:
to the year (inclusive) before the last financial year, accumulated disbursed compensation (H1 which refers to all claim years older than claim years H2–H15 is not filled in).
- Disbursed compensation for, year R:
disbursed compensation paid during the last financial year.
- Provision for outstanding claims, closing year R:
at the end of the most recent financial year, the remaining provision for outstanding claims (excluding claims adjustment costs).

I. Cross-border operations, annual

The purpose of the section is to enable follow-up of the cross-border operations of Swedish non-life insurance undertakings, i.e. a Swedish insurer that provides insurance in the EEA without a fixed place of business in that country, distributed by EEA country and business line.

Information for secondary establishment (branch, agency or similar place of business in another EEA country), and premiums for a Swedish insurer that provides insurance in the EEA without a fixed place of business in that country, are reported for each establishment in the EU supervisory reporting.

J. Information for exempted non-life insurance undertakings, annual

The reporting comprises information about own funds, capital requirements and guarantee amounts according to Chapter 3, sections 1–11 of Finansinspektionen’s regulations and general guidelines regarding insurance undertakings granted exemption due to size.

Own funds

Information is obtained from the balance sheet in the last annual accounts and, in the case of mutual insurance companies, from the articles of association.

J1 Paid share capital or guarantee capital

Only paid start-up capital and any capital contribution are reported here. Finansinspektionen may, on application, allow half of the as yet unpaid equity or initial fund to be included in the own funds.

J2 Other equity and untaxed reserves

A share premium reserve, revaluation reserve and statutory reserve, i.e. the sum of items AA.II, AA.III, AA IV and AA.V(1) on the liability side of the balance sheet, are reported here. The fair value reserve is equated with the surplus in this context and reported in J6. The contingency reserve and other untaxed reserves are also reported here.

J3 Profit/loss brought forward

The sum of the items Other reserves and Profit/loss brought forward is reported here. The adjustment made to the annual accounts item Profit/loss brought forward as a consequence of the application of fair value as a valuation principle is included here.

J4 Profit/loss for the year

Profit/loss for the year, including unrealised profit or loss, (AA.VII on the liabilities side of the balance sheet) is reported here.

J5 Subordinated loans, up to a maximum of 25 per cent (fixed maturity) or 50 per cent of the capital requirement

Only subordinated loans that Finansinspektionen has permitted in response to an application are reported here. However, the loans are subject to certain conditions. A subordinated loan may amount to a maximum of 50 per cent of own funds or the capital requirement, whichever is the lower, though up to a maximum of 25 per cent in the case of a subordinated loan with a fixed term. Under normal circumstances the capital requirement is lower than own funds. The capital requirement is calculated first in order to fill in the amount which may be included in own funds. The capital requirement consists of the capital requirement or guarantee amount in accordance with J24, whichever is the higher.

J6 Openly reported surplus values (net) in assets

Surplus values in reported assets are reported here. According to Chapter 3, section 2, second paragraph of Finansinspektionen's regulations and general guidelines regarding insurance undertakings granted exemption due to size, Finansinspektionen may allow items besides those stated in the first paragraph of the aforementioned provision to be included in the own funds of an insurance undertaking.

Undertakings may include assets in their own funds by reporting them in the section. Surplus values (net) in assets may be included provided that such surplus values are entered in the annual accounts of the undertaking. Equated with surplus values in this context are surplus values in a fair value reserve relating to available-for-sale financial assets, and tangible assets. Surplus values other those reported in a fair value reserve must be stated in the additional information or the directors' report to be included in own funds.

The net of surplus values and deficit values in assets may be entered as openly reported surplus values where applicable. Surplus values or deficit values in the item fair value reserve are taken into account before any deferred tax. Deferred tax on unrealised profits that was previously entered in the unrealised profits reserve may be included in J6. If such a calculated net value shows a deficit, a deduction is made from own funds in deduction item J13.

J8 Intangible items in the balance sheet

Regardless of which accounting rules are applied, deductions for intangible assets that refer to item B are reported here. Intangible assets in the balance sheet in accordance with Appendix 1 of the Annual reports at Insurance Undertakings Act (1995:1560).

J9 Deductions for appropriations

Deductions for appropriations are reported here, such as dividends for shareholders.

J10 Cash flow hedge adjustment

Own funds are adjusted for reported changes in equity if these relate to derivative instruments included in cash flow hedges for assets and liabilities.

J11 Reclassified items

According to older accounting rules, own funds may include items which would have been classified as equity, but which under accounting rules conforming to IFRS are classified as liability.

According to older accounting rules, own funds may include items which would have been classified as liability, but which under accounting rules conforming to IFRS are classified as equity.

Accounting rules conforming to IFRS refer to:

1. Finansinspektionen's regulations and general guidelines regarding annual reports at insurance undertakings or accounting regulations replacing these regulations, and
2. Regulation (EC) No. 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards.

“Older accounting rules” refers to Finansinspektionen’s regulations and general guidelines (FFFS 2003:13) regarding annual reports at insurance undertakings with restrictions and supplements in accordance with the regulations and general guidelines contained in points 4 and 5 of the transitional rules for Finansinspektionen’s regulations and general guidelines (FFFS 2005:34) regarding annual reports at insurance undertakings.

An example of an item that can be reclassified is an embedded derivative which according to older accounting rules was reported as part of an instrument classified as a liability, but which according to accounting rules conforming to IFRS may be classified as equity.

J12 Plan assets and unreported pension liabilities

If plan assets, or equivalent rights to payment, are valued in the balance sheet at an amount which exceeds the pension liabilities or other employee benefits related thereto, the difference is deducted from own funds after deferred taxes have been taken into account. However, this does not apply to surpluses in a pension fund that can be appropriated through reimbursements in accordance with the Safeguarding of Pension Commitments etc. Act (1967:531).

Own funds are also reduced by a negative net of actuarial gains and losses estimated in accordance with applied accounting principles and other calculated increases in obligations for payments to employees which are not reported directly on the balance sheet or covered by related plan assets or equivalent payments in accordance with insurance policies. However, this does not apply if pension obligations or other employee benefits are reported in the balance sheet to an amount of at least that which would have been reported had the undertaking applied a method of calculation in accordance with the Safeguarding of Pension Commitments Act etc. or the equivalent foreign rules on the safeguarding of pension commitments. This exemption applies on condition that the undertaking’s external auditors have verified the amounts.

J13 Other deductions

In this section are reported for example deductions for the book value of shares and contributions in certain undertakings in accordance with Chapter 3, section 3 of Finansinspektionen’s regulations and general guidelines on insurance undertakings granted exemption due to size.

Capital requirements

In column 1, the total values for each item are reported, and in column 2 the calculated capital requirement component for each item. An increase to the risk-mitigating instruments in the stress test are stated with a minus sign (-) and a decrease with a plus sign (+).

J15 Technical provisions (after reinsurance cessions)

Technical provisions less reinsurers’ share of technical provisions are reported here according to the definitions in the Annual Reports at Insurance Undertakings Act (1995:1560). The information corresponds to the items D4 and D30 according to section D. Balance sheet in the template and is calculated as D30 minus D4.

J16 Property, site-leasehold rights and buildings

The undertaking’s holdings in property, site-leasehold rights and buildings is reported here at fair value.

J17 Participations or shares in companies that own buildings and land

The undertaking's holdings in participations or shares linked to companies that own buildings or land are reported here at fair value.

J19 Other holdings in shares and participations

The undertaking's other holdings in shares and participations not included in J17 are reported here at fair value.

J20 Units in UCITS, etc.

Here, the undertaking reports holdings of units in investment funds and in such collective investment undertakings as in Chapter 1, section 7 of the Investment Funds Act (2004:46) and in special funds as in Chapter 1, section 11, point 23 of the Alternative Investment Fund Managers Act (2013:561), if the assets under management primarily consist of assets that may be used as preferential assets, at fair value. The application of this point does not require a notification from the fund management company as referred to in Chapter 1, section 7 of the Investment Funds Act.

J21 Bonds and other interest-bearing securities

The undertaking's other holdings in bonds and other debt instruments, for which a public limited company or an equivalent foreign company bears responsibility, are reported here at fair value.

Risk-mitigating instruments

If the insurance undertaking has used risk-mitigating instruments, the insurance undertaking shall also fill in the values thereof, and how the capital requirement is affected, and in the comment field J36 fill in which type of risk-mitigating instrument has been used.

J22 Buildings and land

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in property, site-leasehold rights and buildings, and participations or shares in companies that own such property, declines by 20 per cent.

J23 Other holdings in shares and participations

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in shares not included in J22 declines by 40 per cent.

J24 Units in UCITS, etc.

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings in assets as in Chapter 2, section 3, point 19 declines by 40 per cent.

J25 Bonds and other interest-bearing securities

If the insurance undertaking uses risk-mitigating instruments, the capital requirement is calculated as the calculated reduction in own funds when the value of the undertaking's holdings bonds and other debt instruments for which a public limited company or an equivalent foreign company bears responsibility declines by 20 per cent.

J26 Capital requirements if risk-mitigating instruments not used

The capital requirement calculated as the sum of the components stated in column 2 is reported here.

J27 Capital requirements if risk-mitigating instruments used

The capital requirement is reported here calculated as the sum of the components stated when the capital requirement is calculated with risk-reducing instruments and J15 Technical provisions (after reinsurance cessions).

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

A. SE.02.01.17, Balance Sheet – quarter
Supplements template S.02.01.02

	Solvency II amounts	Reclassification
	C0010	EC0021
Assets		
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension surplus	R0050	
Tangible assets held for own account	R0060	
Investments (other assets that are held for index and unit-linked insurance contracts)	R0070	
Property (not for own use)	R0080	
Related undertakings including owner interests	R0090	
Shares	R0100	
Listed shares	R0110	
Unlisted shares	R0120	
Bonds and other interest-bearing securities	R0130	
Government bonds	R0140	
Corporate bonds	R0150	
Structured products	R0160	
Securitised loans and loans with pledged assets – (CIC 6)	R0170	
Investment funds	R0180	
Derivatives	R0190	
Deposits other than cash and cash equivalents	R0200	
Other investments	R0210	
Assets held for index and unit-linked insurance contracts	R0220	
Mortgages and other loans	R0230	
Loans collateralised by insurance policies	R0240	
Mortgages and other loans to natural persons	R0250	
Other mortgages and loans	R0260	
Reclaims from reinsurance	R0270	
Reclaims from reinsurance not included in calculation of TP	R0350	
Custodial accounts with companies that have ceded reinsurance	R0360	
Insurance receivables and receivables from intermediaries	R0370	
Reinsurance receivables	R0380	
Receivables (from trade, not insurance activities)	R0390	
Own shares	R0400	
Receivables relating to items in own funds or guarantee capital that have not been paid	R0410	
Cash and cash equivalents	R0420	
Other assets	R0430	
Total assets	R0500	
Liabilities		
Technical provisions, non-life insurance	R0510	
Technical provisions life insurance, excluding policies with index- unit-linked insurance	R0600	
Technical provisions life insurance, with policies with index- unit-linked insurance	R0690	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension commitments	R0760	
Custodial accounts from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Amounts owed to credit institutions	R0800	
Liabilities to credit institutions in Sweden (home country)	ER0801	
Liabilities to credit institutions in the euro zone	ER0802	
Liabilities to credit institutions in the rest of the world	ER0803	
Financial liabilities other than liabilities to credit institutions	R0810	
Liabilities to counterparties other than credit institutions	ER0811	
Liabilities to other counterparties in Sweden (home country)	ER0812	
Liabilities to other counterparties in the euro zone	ER0813	
Liabilities to other counterparties in the rest of the world	ER0814	
Other financial liabilities (issued fixed interest securities)	ER0815	
Insurance liabilities and liabilities to intermediaries	R0820	
Reinsurance liabilities	R0830	
Liabilities (from trade, not insurance activities)	R0840	
Subordinated debt	R0850	
Subordinated debt that is not included in Tier 1 Capital	R0860	
Subordinated debt that is included in Tier 1 Capital	R0870	
Other liabilities	R0880	
Total debt	R0900	

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

B. SE.02.01.16, Balance Sheet – annual
Supplements template S.02.01.01

	Solvency II amounts	Reclassification
	C0010	EC0021
Assets		
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension surplus	R0050	
Tangible assets held for own account	R0060	
Investments (other assets that are held for index and unit-linked insurance contracts)	R0070	
Property (not for own use)	R0080	
Related undertakings including owner interests	R0090	
Shares	R0100	
Listed shares	R0110	
Unlisted shares	R0120	
Bonds and other interest-bearing securities	R0130	
Government bonds	R0140	
Corporate bonds	R0150	
Structured products	R0160	
Securitised loans and loans with pledged assets – (CIC 6)	R0170	
Investment funds	R0180	
Derivatives	R0190	
Deposits other than cash and cash equivalents	R0200	
Other investments	R0210	
Assets held for index and unit-linked insurance contracts	R0220	
Mortgages and other loans	R0230	
Loans collateralised by insurance policies	R0240	
Mortgages and other loans to natural persons	R0250	
Other mortgages and loans	R0260	
Reclaims from reinsurance	R0270	
Reclaims from reinsurance not included in calculation of TP	R0350	
Custodial accounts with companies that have ceded reinsurance	R0360	
Insurance receivables and receivables from intermediaries	R0370	
Reinsurance receivables	R0380	
Receivables (from trade, not insurance activities)	R0390	
Own shares	R0400	
Receivables relating to items in own funds or guarantee capital that have not been	R0410	
Cash and cash equivalents	R0420	
Other assets	R0430	
Total assets	R0500	

Liabilities		
Technical provisions, non-life insurance	R0510	
Technical provisions life insurance, excluding policies with index unit-linked	R0600	
Technical provisions life insurance, with policies with index- unit-linked insurance	R0690	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension commitments	R0760	
Custodial accounts from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Amounts owed to credit institutions	R0800	
Liabilities to credit institutions in Sweden (home country)	ER0801	
Liabilities to credit institutions in the euro zone	ER0802	
Liabilities to credit institutions in the rest of the world	ER0803	
Financial liabilities other than liabilities to credit institutions	R0810	
Liabilities to counterparties other than credit institutions	ER0811	
Liabilities to other counterparties in Sweden (home country)	ER0812	
Liabilities to other counterparties in the euro zone	ER0813	
Liabilities to other counterparties in the rest of the world	ER0814	
Other financial liabilities (issued fixed interest securities)	ER0815	
Insurance liabilities and liabilities to intermediaries	R0820	
Reinsurance liabilities	R0830	
Liabilities (from trade, not insurance activities)	R0840	
Subordinated debt	R0850	
Subordinated debt that is not included in Tier 1 Capital	R0860	
Subordinated debt that is included in Tier 1 Capital	R0870	
Other liabilities	R0880	
Total debt	R0900	

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

C. SE.06.02.16, Info about assets – quarter
Supplements template S.06.02.01

Information about position

Amortisation and write- downs of loans
EC0141

Information on assets.

Issuer sector according to ESA 2010	Country of registration for UCITS and non- UCITS	Instrument classification according to ESA 2010	Date of issue
EC0231	EC0271	EC0291	EC0381

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

D. SE.06.02.16, Info about assets – annual
Supplements template S.06.02.01

Information about position

Amortisation and write-downs of loans
EC0141

Information on assets.

The issuer's sector according to ESA 2010	Country of registration for UCITS and non- UCITS	Instrument classification according to ESA 2010	Date of issue
EC0231	EC0271	EC0291	EC0381

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

E. E.01.01.16, Deposits to cedants – quarter

Line identification code	Issuer country	Currency	Total Solvency II amount	Accrued interest	Par amount
EC0010	EC0020	EC0030	EC0040	EC0050	EC0060

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

F. E.01.01.16, Deposits to cedants – annual

Line identification code	Issuer country	Currency	Total Solvency II amount	Accrued interest	Par amount
EC0010	EC0020	EC0030	EC0040	EC0050	EC0060

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECB

G. E.02.01.16, Pension entitlements – annual

		Technical provisions calculated in gross as a whole and Best estimate gross
		EC0010
Pension insurance (corresponding to S.14.01.b, C0100, classified as "4")	ER0010	
<i>of which: Occupational pension insurance</i>	ER0020	
Defined-benefit occupational pension	ER0030	
Defined-contribution occupational pension	ER0040	
Combined defined-benefit/contribution (hybrid) occupational pension	ER0050	

ADDITIONAL SUPERVISORY REPORTING -ADDITIONAL INFORMATION ECE

H. E.03.01.b, Non-life technical provisions – reinsurance policies – By country – annual

Geographic area		Country	Technical provision
		EC0010	EC0020
Sweden (home country)	ER0010	EC0010	
EEA countries (excl. Sweden) outside threshold	ER0020	EC0010	
Non-EEA countries outside of threshold	ER0030	EC0010	
By country (Sweden is reported in row ER0010)			
Country 1	ER0040		
...	...		

*Appendix 7***Instructions for the template Additional Supervisory Reporting – ECB add-ons**

Terms and expressions in the template and in these instructions have the same meaning as in the Annual Reports at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2015:12) regarding annual reports at insurance undertakings, unless otherwise stated.

Reporting of quarterly and annual data

Information is submitted according to sections A–H of the template:

- A. Balance sheet – quarter (SE.02.01.17)
- B. Balance sheet – annual (SE.02.01.16)
- C. List of assets – quarter (SE.06.02.16)
- C. List of assets – annual (SE.06.02.16)
- E. Deposits to cedants – quarter (E.01.01.16)
- F. Deposits to cedants – annual (E.01.01.16)
- G. Pension entitlements – annual (E.02.01.16)
- H. Non-life technical provisions – reinsurance policies – by country (E.03.01.16)

SE and E above denote add-ons according to the templates in the EU supervisory reporting.

Additional information

Only brief information is provided here about the various sections above submitted in the template. The information is submitted according to the templates. Content of the submissions SE.01.01.16 or SE.01.01.17 and only the following closed list shall be used:

- 1 – Reported
- 2 – Not reported as no life and health insurance business/
non-life insurance business
- 3 – Not due in accordance with instructions of the template
- 6 – Exempted under Article 35, points 6 to 8 of
Directive 2009/138/EC of the European Parliament and of the Council
- 7 – Not due as no material changes since quarterly submissions
(this option is only applicable on annual submissions)
- 0 – Not reported (in this case special justification is needed)

Submissions and reporting format

These 'ECB add-ons', (additional information for the EU supervisory reporting) are included in the Data Point Model and Taxonomy prepared by the European Insurance and Occupational Pensions Authority (EIOPA).

Valuation

Information submitted according to the template is valued according to Chapter 5 of the Insurance Business Act (2010:2043).

A. and B. Balance sheet – quarter/annual (SE.02.01.16/17)

Reclassification

Reclassification adjustments shall be made when the classification of financial instruments has changed compared with the previous period. The reclassification arises from changes in the classification of financial instruments due to corrections of reporting errors. In the case of no reporting errors, the cells will remain empty.

Debts owed to credit institutions and financial liabilities other than debts owed to credit institutions

The data reported is a specification for the information submitted in the EU supervisory reporting for debts owed to credit institutions and other financial liabilities than debts owed to credit institutions.

Debts owed to credit institutions are divided into credit institutions resident domestically – Sweden (including the Swedish branches of foreign credit institutions), credit institutions resident in the euro area and in the rest of the world. This information excludes bonds and other interest-bearing securities.

Debts owed to non-credit institutions are divided into counterparties resident domestically (Sweden), in the euro area and the rest of the world. This information excludes bonds and other interest-bearing securities.

Issued bonds and other interest-bearing securities are reported under other financial liabilities.

C. and D. List of assets – quarter/annual (SE.06.02.16)

The information reported in this section is reported item by item.

Information on positions held – Write-offs/downs on loans

The information is reported as a reduction in the par amount of a loan due to its impairment. This refers to the reduction which occurred since the last reporting, i.e. the previous quarterly report or annual report. The reduction should be expressed as a positive value. A reverse write-off (write-up) should be expressed as a negative value. Write-offs should be reported net of reverse write-offs (write-ups). The information on positions held is only applied to mortgages and loans (CIC 8).

Information on assets

The following information supplements the asset items in the EU supervisory reporting:

- Issuer sector according to ESA 2010
- Country of residence for investment funds and alternative investment funds
- Instrument classification according to ESA 2010
- Issue date

The information supplements the following asset items:

- Government bonds
- Corporate bonds
- Shares
- Investment funds/collective investment undertakings
- Structured products
- Securitised loans and collateralised loans
- Mortgages and loans

Issuer sector according to ESA 2010

Issuer's sector according to ESA 2010' refers to the institutional sector breakdown according to the European System of Accounts (ESA 2010). 'Sector' refers to the issuer of the security or the loan. Sector according to ESA does not correspond to the industry breakdown used in the technical standard for the submission of information to supervisory authorities and which is denoted as "Issuer Sector".

The Swedish implementation of ESA 2010 is called Statistics Sweden's Standard Classification by Institutional Sector 2014 (INSEKT 2014).

A list of the institutions in Sweden that are monetary financial institutions is published by the Riksbank. The European Central Bank publishes lists of monetary financial institutions, investment funds/undertakings for collective investment and financial vehicle corporations engaged in securitisation transactions based in the euro area or EU.

The sector classification conforms to the Standard Classification by Institutional Sector, INSEKT 2014. The standard is published on Statistics Sweden's website and parties submitting information may have access to the information from Statistics Sweden's Business Register as support in classifying Swedish counterparties.

The sectors that may arise in the section are (for Swedish counterparties the sector code according to INSEKT 2014 is stated in square brackets):

1. Central bank [121000]
2. Monetary financial institutions (MFI) except the central bank and money market funds [122100 + 122200 + 122300 + 122400 + 122500 + 122900]
3. Money market funds (MMF) [123000]
4. Non-MMF investment funds [124000]
5. Other financial intermediaries [125200 + 125300 + 125400 + 125900 + 126100 + 126200 + 127000]
6. Financial vehicle corporations engaged in securitisation transactions (FVC) [125100]
7. Insurance companies [128100 + 128200 + 128300]
8. Pension funds [129100 + 129200 + 129300 + 129400]
9. Non-financial corporations [111000 + 112000 + 113000 + 114000]
10. Public administration [131110 + 131120 + 131130 + 131200 + 131311 + 131312 + 131313 + 131321 + 131322 + 131323 + 131400]
11. Households including non-profit institutions serving households [141000 + 142000 + 143000 + 144100 + 144200 + 144300 + 151000 + 152100 + 152200]

Depository receipts are allocated to counterparties based on the undertaking that issued the underlying shares.

Country of residence for UCITS and non-UCITS

The fund's country of residence is only reported for investment funds/collective investment undertakings (CIC 4). The residence of the fund, not the manager, is specified here. For example, if a Swedish fund management company manages a Luxembourg-registered fund, Luxembourg is reported as the fund's country of residence.

The country of residence of investment funds and alternative investment funds is reported only for funds without an ISIN code.

Instrument classification according to ESA 2010

For certain types of instrument, classification between securities, equities and loans can diverge between the EU supervisory reporting and the statistical reporting to ECB. The instrument classification is therefore submitted according to the CIC categories:

Category 1 – The instrument is a simple debt instrument, non-transferable interest-bearing security or non-transferable money market instrument e.g. a reverse repurchase agreement/reverse repo

Category 2 – The instrument is a registered bond (the issuer keeps information about the holder)

Category 3 – The instrument is a registered participation certificate or subscription right

Category 9 – Other instrument

Date of issue

The date of issue is the instrument's original date of issue, and not the date of the asset purchase.

For reverse repurchase agreements/reverse repos, the trade date of the transaction is used, not the issue date of the asset received.

The issue date is reported for assets without an ISIN code for the CIC categories 1–2 and 5–6. The issue date is also reported for all mortgages and loans (CIC 8). Where relevant, the issue date for loans to households is reported as a weighted mean based on the loan volume since mortgages and loans to natural persons are aggregated in the EU supervisory reporting.

E. and F. Deposits to cedants quarter/annual (E.01.01.16)

In this section, deposits to cedants are broken down by country.

The information in the section is an add-on for template S.06.02 in the technical standard for the submission of information to supervisory authorities.

Line identification code

The identification code for referencing purposes is reported here.

Issuer country

The country of residence of the insurance undertaking's reinsurer is reported here.

Currency

The currency of the deposit is stated according to ISO 4217.

Total Solvency II amount

The value of the deposit is reported here.

Accrued interest

Accrued interest on the deposit is reported here. Accrued interest is also part of the total Solvency II amount.

Par amount

The principal amount outstanding measured at nominal amount is reported here.

G. Pension entitlements annual (E.02.01.16)

This section contains information required for statistical purposes on pension entitlements.

Pension entitlements

The reported information regarding pension entitlements equal the amount of gross technical provisions as a whole and gross best estimate relating to the reporting undertaking's pension schemes. Pension entitlements include both occupational and individual pension plans.

of which: Occupational pension insurance

An 'of which' item for pension entitlements is reported here that refers to information regarding occupational plans.

Defined benefit occupational pension

Defined benefit occupational pension refers to insurance contracts for which the benefit is determined as e.g. a fixed periodic amount or a certain percentage of salary.

The amount of gross technical provisions as a whole and gross best estimate relating to commitments in defined benefit occupational pension is equal to the present value of the promised benefits.

Defined contribution occupational pension

Defined contribution occupational pension refers to insurance contracts for which the fee (premium) is determined as e.g. a fixed periodic amount or a certain percentage of salary.

In unit-linked insurance the benefits paid are dependent on the performance of the assets linked to the insurance.

The amount of gross technical provisions as a whole and gross best estimate relating to the commitment in traditional defined contribution occupational pension is equal to the present value of the promised benefits and is based on the premiums contributed to date.

Combination of defined benefit and defined contribution (hybrid) occupational pension

A combination of defined benefit and defined contribution (hybrid) occupational pension refers to the amount of gross technical provisions as a whole and gross best estimate relating to contractual commitments that combine defined benefit and defined contribution occupational pension insurance. Hybrid schemes that combine defined contribution and defined benefit elements (e.g. ITPK within ITP2 within ITP) are considered as separate defined benefit or defined contribution insurance contracts.

H. Non-life technical provisions – reinsurance policies – by country by year (E.03.01.16)

The reported information consists of gross total technical provisions (TP) for reinsurance policies, broken down by area and by country. Both proportional and non-proportional reinsurance are covered.

In the country breakdown, distribution keys may be used.

Geographic area

Sweden (the home country) refers to TP for reinsurance policies accepted from Swedish insurance undertakings. Irrespective of size, TP shall always be reported for Sweden.

EEA countries outside the materiality threshold refers to TP for reinsurance policies accepted from reinsurers in non-EEA countries (excluding Sweden) not reported separately by country.

Non-EEA countries falling outside the materiality threshold consist of TP for reinsurance policies accepted from reinsurers not resident in the EEA and not reported separately by country.

By country

Separate reporting is done here by country up to 90 per cent of the aggregate share of TP for reinsurance policies including Sweden (home country). The breakdown

by country is done based on the residence of the reinsurer. Sweden (the home country) is only reported under geographic area.

*Appendix 9***Instructions for template Additional Supervisory Reporting – branches**

Terms and expressions in the form and these instructions have the same meaning as in the Annual Reports at Insurance Undertakings Act (1995:1560) and Finansinspektionen's regulations and general guidelines (FFFS 2015:12) regarding annual reports for insurance companies, unless otherwise stated.

Quarterly information

Information is submitted in accordance with section A of the template:

A. Specification of branches' balance sheets – quarter

Reported information and reporting format

The additional information in the template is not included in the data point model and taxonomy that the European Insurance and Occupational Pensions Authority (EIOPA) has developed for additional information for the EU supervisory reporting but rather is reported to Finansinspektionen in the specified format.

Measurement

Information submitted according to the template are measured pursuant to Chapter 5 of the Insurance Business Act (2010:2043).

Amount

Amounts are indicated as whole numbers without decimals. The amounts may be rounded to the nearest thousand.

Currency

The reporting currency for the information is stated in the Currency box. The currency is specified in accordance with the international standard, ISO 4217.

Branches

Branch refers to a secondary establishment in the form of a branch or agency.

A. Specification of branches' balance sheets, quarter

In this section, the foreign branches' part of a Swedish insurance undertaking's balance sheet is reported in accordance with the EU supervisory reporting. A Swedish insurance undertaking that has foreign branches reports a summary balance sheet for its branches, broken down by country where the branches are established. If there are several branches in one country, their information is

aggregated. Transactions between branches and the Swedish operations are included, as are any transactions between branches.

Securities holdings refer to holdings of bonds and other interest-bearing securities, shares and other participations as well as units in investment funds and alternative investment funds.

Claims on and liabilities to the Swedish parent company refer to transactions that the branch has with the Swedish part of the business. Claims on and liabilities to the Swedish parent company that are not recognised in the branch are reported here. The breakdown is by original maturity.

Original maturity refers to the period from when the loan was raised until it expires.