

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

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

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

Information shall be submitted in rows A39–51 and B31–36, respectively, with regard to the scope of the effect of the Fair Value Option on the balance sheet and income statement.

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

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

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

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

Reporting interim account information

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

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

Reporting annual account information

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

Branch reporting

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

- Section A All information
- Section B All information

- Section C C74–C100
- Section D D21–D30, D33–D35, D50–D68
- Section F F37–F54, F70–F75
- Section E Reported only by foreign branches of Swedish credit institutions and investment firms.

Reporting exemptions

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

- Section C C17–C38, C112–C133

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

- Section C C44, C46–C48

A. Balance sheet

- A3 *Credit institutions (sector code as of 01/10/2014).*
- A17 Credit institutions designated by Statistic Sweden's sector codes, as follows:
 - Central banks
 - Banks (except central banks)
 - Banking branches of foreign banks
 - Housing credit institutions
 - Other monetary credit market companies
 - Monetary investment firms and brokerages
 - Non-monetary credit market companies
 - Non-monetary investment firms and brokerages
- A4 *Public*
- A18 Everything that does not refer to credit institutions is defined as *public*.
 - C41–C45 Shares and participations
Investment funds and specialised funds are reported as part of shares and participations. Under C44, investment funds and specialised funds registered in Sweden are reported.
 - C46–C49 Investment funds and specialised funds, registered in Sweden
Holdings in funds registered in Sweden are specified by Swedish households, Swedish non-financial corporations, other Swedish owners and foreign and own holdings.
- A16 *Group receivables and group liabilities*
- A34 A company's receivables and liabilities in all group companies are reported here. Group companies are defined in accordance with Chapter 1, section 4 of the Annual Accounts for Credit Institutions and Securities Companies Act (1995:1559).

Groups that belong to other groups should report receivables

and liabilities in group companies separately from the group reporting here.

- A19 *Debt securities in issue*
Repurchased own issued securities should be deducted from this balance sheet item. The deduction consists of the amounts of the repurchased securities included in the previously reported liability.
- A24 *Subordinated debt*
Repurchased own subordinated debt should be deducted from this balance sheet item. The deduction consists of the amounts of the repurchased securities included in previously reported liabilities.
- A39–A51 *Effects of the Fair Value Option*
This information refers to assets and liabilities measured in accordance with the Fair Value Option and specifications of these assets and liabilities. The four largest types of instruments of assets and liabilities in terms of amounts should be specified together with any other item, if needed, so that the specification agrees with the total. If there are fewer than four instruments, specify all of them.

B. Income statement

- B31–B36 *Unrealised profit in profit/loss for the year, by instrument*
This information refers to the types of instruments with the largest amounts measured according to the Fair Value Option. The amounts should be significant, and a maximum of four types of instruments need to be specified.

C. Specifications: Balance sheet

- C2 *Swedish banks*
C55 Swedish banks refers to banking companies, savings banks,
C135 member banks and branches of foreign banks in Sweden.
- C3 *Swedish credit market companies*
C56 Credit market companies refers to companies licensed in
C136 accordance with the Banking and Financing Business Act (2004:297).
- Swedish credit market companies also include: Svenska skeppshypotekskassan and Sveriges allmänna hypoteksbank, as well as branches of foreign credit companies in Sweden.
- C4 *Swedish investment firms*
C57 Companies licensed in accordance with the Securities Market
C137 Act (2007:528) and branches of foreign investment firms in Sweden.
- C5 *Foreign credit institutions*
C58 Foreign credit institutions including international banking
C138 establishments as defined in Chapter 1, section 1 of the

Annual Accounts for Credit Institutions and Investment Firms Act (1995:1559).

C7–C16 *Sector classification*
 C60–C69 The sectors are defined in accordance with the Standard
 C101–C111 Classification by Institutional Sector 2014 (INSEKT 2014) For
 C144–C153 more information about sector codes, please refer to Statistics
 Sweden (SCB).

Companies that have access to SCB's company database can use the database to classify the sectors the same way as in the specification.

C17–C38 *Industry classification*
 C112–C133 Industry classification of the sector, Swedish non-financial
 C154–C175 corporations (sector code 110).

The industries are defined in accordance with Swedish Standard Industrial Classification 2007, SNI 2007 (SNI 2007). For more information on SNI codes, please refer to Statistics Sweden (SCB).

Companies that have access to SCB's company database can use the database to classify the industries in the same way as in the specification.

C39 *Loans exceeding collateral value*
 Refers to loans not covered by collateral based on the national industry association's recommended collateral values or the company's internal collateral values. If the company's internal collateral values exceed the national industry association's recommendations, the loan amount exceeding the collateral value should be calculated using the industry association's recommended collateral value.

The amount is reported gross and does not take into account any additional pledged assets.

C40 *Additional assets pledged by customers*
 The value of additional collateral with regard to loans exceeding the collateral value.

C74–C76 *Non-performing loans*
 Loans should be classified as non-performing loans if they meet the criteria in Part 2, Appendix V, points 145–148 in accordance with Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council.¹ When classifying loans as non-performing loans, points 150, 154 and 155 of the

¹ OJ L 191, 28.06.2014, p. 1 (Celex 32014R0680).

Implementing Regulation should also be applied. Loans cease to be non-performing loans when all criteria in points 156 and 157 of the Implementing Regulation have been met.

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

- C74 *Carrying amount for performing loans*
Refers to the carrying amount of all loans not classified as non-performing loans. The carrying amount of performing loans should be reduced by collective allowances according to instructions for item C82.
- C75 *Carrying amount for non-performing loans after allowances, total*
Refers to the carrying amount after allowances for all loans classified as non-performing loans according to the definition of non-performing loans specified in C74–C76.
- C76 *Carrying amount for non-performing loans after allowances, for which allowances have been made*
Refers to the carrying amount after allowances for loans classified as non-performing loans according to the definition above, for which a allowance has been made.
- C80 *Allowances utilised for write-offs*
C86 Refers to the reduction in the cumulative amount at the
C92 allowance account attributable to write-offs for the period due to the loans being deemed non-recoverable.
- C81 *Other adjustments*
C87 Other adjustments comprise e.g. transfers between specific and
C93 collective allowances and exchange rate effects.
- C82 *Specific allowances for individually assessed loans*
Refers to the cumulative amount of impairment related to loans that have been assessed individually.
- C88 *Specific allowances for collectively assessed loans*
Refers to the cumulative amount of collective impairment calculated on insignificant loans which are impaired on individual basis and for which the institution decides to use a statistical approach (portfolio basis). This approach does not preclude performing individual impairment evaluation of loans that are individually insignificant and thus to report them as specific allowances for individually assessed financial assets.
- C94 *Collective allowances for incurred but not reported losses*
Refers to the cumulative amount for collective impairment calculated on loans that have not been assessed individually.
- C95 *Carrying amount for forborn loans, total*
Refers to the carrying amount after allowances for all forborn

loans . Loans should be classified as forborn if the criteria in Part 2, Appendix V ii, points 163–167 and 172-174 in accordance with Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council have been met. When classifying loans as forborn, points 175 of the Implementing Regulation should also be applied. This classification ceases when all criteria in points 176–179 of the Implementing Regulation have been met.

- C96 *Cumulative allowances for forborn loans*
Refers to cumulative allowances for forborn loans, as above.
- C99 *Allowances for leasing*
Refers to allowances for financial leasing agreements included in “Loans to credit institutions” and “Loans to the public”.

D. Specifications: Income statement

- D36–D40 *Personnel costs*
Provisions for profit sharing schemes are reported under “Bonuses and commission”.
- D53 *Write-offs directly recorded in the income statement for the*
D58 *period*
D63 Refers to write-offs for the period that have directly reduced the carrying amount of a loan without using an allowance account.

E. Specifications: Foreign Swedish branches

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

F. Specifications: Annual accounts

- F70 *Number of employees*
Employees should also include persons who are temporarily absent but who still have a connection to the workplace. Part-time employees and seasonal employees should also be included. Volunteers are not included. The number of employees should be calculated as an annual average.

² OJ L 191, 28.06.2014, p. 1 (Celex 32014R0680).

- F71 *Number of employees as full-time equivalents*
The number of employees should be measured as an annual average and recalculated to full-time equivalents in accordance with the Swedish Accounting Standards Board's general guidelines BFNAR 2006:11 on thresholds, points 7–11.
- F72 *Number of worksites*
A *worksite* is a company or part of a company domiciled in a specific geographic location. For example: offices, call centres, archives, IT premises. The worksite should have been active for the entire financial year or parts thereof, and business should have been conducted at least four hours/day. Working from home and similar arrangements are not included.
- F75 *Number of ATMs owned by credit institution*
ATM refers to various types of machines that carry out banking services, for example cash withdrawal machines and machines for deposits, transfers and currency exchange.