

# Finansinspektionen's Regulatory Code

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This translation is furnished solely for information purposes. Only the printed version of the regulation in Swedish applies for the application of the law.

## Regulations

### **amending Finansinspektionen's regulations (FFFS 2014:14) governing the reporting of interim and annual report data;**

decided 21 February 2023.

**FFFS 2023:8**

Published on  
27 February 2023

Finansinspektionen prescribes pursuant to section 6 of the Supervision of Mortgage Credit Institutions Ordinance (1970:68); Chapter 5, section 2, point 17 of the Banking and Financing Business Ordinance (2004:329); and Chapter 6, section 1, point 56 of the Securities Market Ordinance (2007:572) that section 1 of and appendices 1 and 2 to Finansinspektionen's regulations (FFFS 2014:14) governing the reporting of interim and annual report data shall have the following wording.

**Section 1** These regulations apply to

1. credit institutions and investment firms as defined in Chapter 1, section 1 of the Annual Accounts for Credit Institutions and Investment Firms Act (1995:1559),
2. foreign branches of Swedish credit institutions or investment firms,
3. branches in Sweden, of foreign credit institutions on the one hand and, on the other hand, of investment firms domiciled in a country outside of the European Economic Area (EEA),
4. groups where an investment firm is the parent company but is not a company as referred to in Chapter 1, section 2, first paragraph, point 7 c–g of the Credit Institutions and Investment Firms (Special Supervision) Act (2014:968).

These regulations shall enter into force on 08 March 2023.

SUSANNA GRUFMAN

Emilia Dehlin

## STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK without decimals  
Totals shall balance

### C. SPECIFICATIONS: BALANCE SHEET

#### Lending to credit institutions (A3)

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

#### Lending to the general public (A4)

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

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

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

#### Lending to the general public for securities trading (A4)

C39 Loans exceeding collateral value	
C40 Additional collateral pledged by customers	

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### C. SPECIFICATIONS: BALANCE SHEET

#### Shares and participations, other (A6)

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

#### UCITS and non-UCITS, Swedish-registered

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

#### Property, plant and equipment (A12)

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

#### Leasing objects (C50)

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

#### Leasing objects (C50)

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

#### Other assets (A14)

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

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### C. SPECIFICATIONS: BALANCE SHEET

#### Lending to credit institutions and the general public (A3, A4)

##### Normal loan receivables and non-performing loans

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

##### Loan receivables in stage 1

<b>C77</b>	Carrying amount for loan receivables in stage 1 before provisions	
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##### Provisions Stage 1

<b>C78</b>	Opening balance for provisions for loan receivables	
<b>C79</b>	Increase in provisions attributable to new or acquired loan receivables	
<b>C80</b>	Reduction in provisions attributable to removed loan receivables	
<b>C81</b>	Change in provisions attributable to changes in credit risk	
<b>C82</b>	Change in provisions attributable to modified loan receivables	
<b>C83</b>	Reduction in provisions attributable to loan receivables written off	
<b>C84</b>	Other adjustments	
<b>C85</b>	Closing balance, provisions for loan receivables (C78:C84)	

<b>C86</b>	Paid in from write-offs in previous periods	
<b>C87</b>	The period's write-offs directly against the income statement	

##### Loan receivables in stage 2

<b>C88</b>	Carrying amount for loan receivables in stage 2 before provisions	
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##### Provisions Stage 2

<b>C89</b>	Opening balance for provisions for loan receivables	
<b>C90</b>	Increase in provisions attributable to new or acquired loan receivables	
<b>C91</b>	Reduction in provisions attributable to removed loan receivables	
<b>C92</b>	Change in provisions attributable to changes in credit risk	
<b>C93</b>	Change in provisions attributable to modified loan receivables	
<b>C94</b>	Reduction in provisions attributable to loan receivables written off	
<b>C95</b>	Other adjustments	
<b>C96</b>	Closing balance, provisions for loan receivables (C89:C95)	
<b>C97</b>	– of which for, acquired credit-impaired portfolios, accumulated changes to expected losses for remaining maturity	

<b>C98</b>	Paid in from write-offs in previous periods	
<b>C99</b>	The period's write-offs directly against the income statement	

##### Loan receivables in stage 3

<b>C100</b>	Carrying amount for loan receivables in stage 3 before provisions	
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##### Provisions Stage 3

<b>C101</b>	Opening balance for provisions for loan receivables	
<b>C102</b>	Increase in provisions attributable to new or acquired loan receivables	
<b>C103</b>	Reduction in provisions attributable to removed loan receivables	

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### C. SPECIFICATIONS: BALANCE SHEET

C104 Change in provisions attributable to changes in credit risk	
C105 Change in provisions attributable to modified loan receivables	
C106 Reduction in provisions attributable to loan receivables written off	
C107 Other adjustments	
C108 Closing balance, provisions for loan receivables (C101:C107)	
C109 – of which for, acquired credit-impaired portfolios, accumulated changes to expected losses for remaining maturity	
C110 Paid in from write-offs in previous periods	
C111 The period's write-offs directly against the income statement	

#### Loan receivables granted a concession

C112 Carrying amount for loan receivables granted a concession, total	
C113 Accumulated provisions for loan receivables granted a concession	

#### Provisions for off-balance sheet items

C114 Accumulated provisions for commitments and issued financial guarantees	
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#### Closing balance, provisions for loan receivables (C85, C96, C108)

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

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

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

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### C. SPECIFICATIONS: BALANCE SHEET

C140 O. Public administration and defence	
C141 P. Education	
C142 Q. Health care	
C143 R. Arts, entertainment and recreation	
C144 S. Other service activities	
C145 T. Activities of households as employers	
C146 U. Activities of extraterritorial organisations	
C147 Other, non-allocated, max 10% of C113 (for securities companies 100% of C116)	

### Liabilities to credit institutions (A18)

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

### Deposits and borrowing from the general public (A19)

C154 Deposits	
C155 – thereof deposits from Swedish insurance companies	
C156 Borrowing	
C157 – thereof borrowing from Swedish insurance companies	

### Deposits and borrowing from the general public (A19)

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

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

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

**STANDARD REPORT**

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**C. SPECIFICATIONS: BALANCE SHEET**

<b>C179</b> L. Real estate activities	
<b>C180</b> M. Professional, scientific and technical activities	
<b>C181</b> N. Administrative and support service activities	
<b>C182</b> O. Public administration and defence	
<b>C183</b> P. Education	
<b>C184</b> Q. Health care	
<b>C185</b> R. Arts, entertainment and recreation	
<b>C186</b> S. Other service activities	
<b>C187</b> T. Activities of households as employers	
<b>C188</b> U. Activities of extraterritorial organisations	
<b>C189</b> Other, non-allocated, max 10% of C156 (for securities companies 100% of C159)	

**Other liabilities (A22)**

<b>C190</b> Derivative instruments	
<b>C191</b> Tax liabilities	
<b>C192</b> Liabilities on securities settlement proceeds	
<b>C193</b> Other	

## Appendix 2

### Instructions for the Standard Report form

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

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

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

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

– Balance sheet total	SEK 12,345,678,000
– Rounded off to	SEK 12,346,000,000

Specify all amounts in SEK without a decimal point. Please note that the total must balance even when rounding.

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.

### Reporting quarterly information

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

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

### Reporting annual account information

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

### Branch reporting

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



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

### Reporting exceptions

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

- Section C C17–C38, C126–C147

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

- Section C C44, C46–C48

### A. Balance sheet

- A3 *Credit institutions (sector code as of 2014-10-01)*
- A18 *Credit institution* refers to Statistics Sweden's sector code sector codes with the following designation:
  - Central banks
  - Banks (except central banks)
  - Banking branches of foreign banks
  - Housing credit institutions
  - Other monetary credit market corporations
  - Monetary securities brokerage companies and investment firms
  - Non-monetary credit market corporations
  - Non-monetary securities brokerage companies and investment firms
- A4 *General public*
- A19 Everything that does not refer to credit institutions is defined as *general public*.
  - C41–C45 Shares and participations
    - UCITS and non-UCITS are reported under shares and participations. Swedish-registered UCITS and non-UCITS are reported under C44.
  - C46–C48 UCITS and non-UCITS, Swedish-registered
    - Holdings of Swedish funds are specified at the level of Swedish households, Swedish non-financial corporations, other Swedish owners as well as foreign and own holdings.
- A17 *Group receivables and group liabilities*
- A35 A company's receivables and liabilities in all group companies are reported here. Group companies are defined in accordance with Chapter 1, section 4 of the Annual Accounts for Credit Institutions and Securities Companies Act (1995:1559).

Groups that belong to other groups should report receivables and liabilities in group companies separately from the group submitting the report.

- A20 *Issued securities*  
Repurchased own issued securities should be deducted from this balance sheet item. The deduction consists of the amounts of the repurchased securities included in the previously reported debt.
- A25 *Subordinated liabilities*  
Repurchased own subordinated debt should be deducted from this balance sheet item. The deduction consists of the amounts of the repurchased securities included in the previously reported liabilities.
- A36–A48 *Effects of the Fair Value Option*  
This information refers to assets and liabilities measured in accordance with the Fair Value Option and specifications of these assets and liabilities. The four largest types of instruments of assets and liabilities in terms of amounts should be specified together with another item, if needed, so that the specification agrees with the total. If there are fewer than four instruments, specify all of them.

## **B. Income statement**

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

## **C. Specifications: Balance sheet**

- C2 *Swedish banks*  
C55 Swedish banks refers to banking companies, savings banks,  
C149 member banks and branches of foreign banks in Sweden.
- C3 *Swedish credit market corporations*  
C56 Credit market corporations refers to companies licensed in  
C150 accordance with the Banking and Financing Business Act (2004:297).  
  
Swedish credit market corporations also include Svenska Skepps-hypotekskassan and Sveriges Allmänna Hypoteksbank, as well as branches of foreign credit companies in Sweden.
- C4 *Swedish investment firms*  
C57 Companies licensed in accordance with the Securities Market  
C151 Act (2007:528) and branches of foreign investment firms in Sweden.
- C5 *Foreign credit institutions*  
C58

C152 Foreign credit institutions , including international banking organisations as defined in Chapter 1, section 1 of the Annual Accounts for Credit Institutions and Securities Companies Act (1995:1559).

C7–C16 *Sector classification*

C60–C69 The sectors are defined in accordance with Standard Classification by Institutional Sector for 2014 (INSEKT 2014).

C158–C167 For more information about sector codes, please contact Statistics Sweden.

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

C17–C38 *Industry classification*

C126–C147 Industry classification of the sector, Swedish non-financial corporations (sector code 110).

The industries are defined in accordance with Swedish Standard Industrial Classification for 2007 (SNI 2007). For more information about SNI codes, please contact Statistics Sweden.

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 collateral.

C40 *Additional collateral pledged by customers*

The value of additional collateral with regard to loans exceeding the collateral value.

C74–C76 *Non-performing loans*

Loan receivables should be classified as non-performing loans if they fulfil the criteria in Part II, points 213–216 of Annex V of Commission Implementing Regulation (EU) 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council. When classifying loan receivables as non-performing loans, points 222, 226 and 227 in the implementing regulation should also be applied. Loan receivables cease to be non-performing loans when all criteria in points 228 and 231 of the implementing regulation have been met.

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

- C74 *Carrying amount for normal loan receivables*  
Refers to the carrying amount for all loan receivables that have not been classified as non-performing loans.
- C75 *Carrying amount for non-performing loans after provisions, total*  
Refers to the carrying amount after provisions for all loan receivables that have been classified as non-performing loans in accordance with the definition of non-performing loans that is stated in C74–C76.
- C76 *Carrying amount for non-performing loans after provisions, for which reserves were made*  
Refers to the carrying amount after provisions for all loan receivables that have been classified as non-performing loans in accordance with the definition above for which provisions have been made.
- C77 *Carrying amount for loan receivables in stage 1 before provisions*  
For credit loss stage 1, carrying amount for loan receivables shall be reported net, i.e., excluding provisions made in stage 1.
- C88 *Carrying amount for loan receivables in stage 2 before provisions*  
For credit loss stage 2, carrying amount for loan receivables shall be reported net, i.e., excluding provisions made in stage 2.
- C100 *Carrying amount for loan receivables in stage 3 before provisions*  
For credit loss stage 3, carrying amount for loan receivables shall be reported net, i.e., excluding provisions made in stage 3.
- C79–C80  
C90–C91  
C102–C103 *Increase in provisions attributable to new or acquired loan receivables/Decrease in provisions attributable to removed loan receivables*  
Refers to the increase or decrease in provisions according to the instructions in Part II, points 159, 160 and 164(b) of Annex V according to Commission Implementing Regulation (EU) No 2017/1443.
- C81  
C92  
C104 *Change in provisions attributable to changes in credit risk*  
Refers to the change (net) in provisions attributable to changes in credit risk according to the instructions in Part II, points 161 and 162 of Annex V according to Commission Implementing Regulation (EU) No 2017/1443.
- C82  
C93 *Change in provisions attributable to modified loan receivables*

C105	Refers to the change (net) in provisions attributable to modified loan receivables according to the instructions in Part II, point 164(c) of Annex V according to Commission Implementing Regulation (EU) No 2017/1443.
C83 C94 C106	<i>Reduction in provisions attributable to loan receivables written off</i>  Refers to reduction in provisions attributable to loan receivables written off according to the instructions in Part II, points 164 (a) and 165 of Annex V according to Commission Implementing Regulation (EU) No 2017/1443.
C84 C95 C107	<i>Other adjustments</i> Refers to the change (net) in provisions attributable to other adjustments and changes attributable to updates to the institutions' methods for estimating estimated losses on loan receivables according to the instructions in Part II, points 163 and 166 of Annex V according to Commission Implementing Regulation (EU) 2017/1443.
C86 C98 C110	<i>Paid in from write-offs in previous periods</i> Refers to payments for recoveries that were written off in previous years and are reported directly in the income statement.
C87 C99 C111	<i>The period's write-offs directly against the income statement</i> Refers to amounts written off directly against the income statement according to the instructions in Part II, point 165 of Annex V according to Commission Implementing Regulation (EU) No 2017/1443.
C97 C109	<i>– of which for, acquired credit-impaired portfolios, accumulated changes to expected losses for remaining maturity</i> Refers to amounts for provisions of loan receivables in loss stages 2 and 3 that, for acquired credit-impaired portfolios, constitute accumulated changes to expected losses during remaining maturity
C112	<i>Carrying amount for loan receivables granted a concession, total</i> Refers to the carrying amount after provisions for all loan receivables that have been granted a concession. Loan receivables shall be classified as having been granted a concession if they fulfil the criteria in Part II, points 240–244 and 252–254 of Annex V ii/// according to Commission Implementation Regulation (EU) 2017/1443. When classifying loan receivables as having been granted a concession, point 255 of the implementing regulation should also be applied. This classification ceases to apply when all criteria in points 256–260 of the implementing regulation have been met.
C113	<i>Accumulated provisions for loan receivables granted a concession</i> Refers to accumulated provisions for loan receivables granted a concession in accordance with the above.

C114

*Accumulated provisions for commitments and issued financial guarantees*

Refers to accumulated provisions for loan commitments, issued financial guarantees and other commitments in credit loss stages 1, 2 and 3.

## **D. Specifications: Income statement**

### D37–D41 *Personnel costs*

Provisions for profit sharing schemes are reported under “Bonuses and commission”.

## **E. Specifications: Foreign Swedish branches**

### E1–E8 *Dealings*

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

## **F. Specifications: Annual accounts**

### F72 *Number of employees*

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

### F73 *Number of employees as full-time equivalents*

The number of employees should be measured as an annual average and recalculated to full-time equivalents in accordance with the Swedish Accounting Standards Board’s general guidelines (BFNAR 2006:11) regarding threshold values, points 7–11.

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

### F77 *Number of ATMs owned by credit institution*

*ATMs* refer to various machines that conduct electronic banking services: cash withdrawal machines and machines for deposits, transfers and currency exchange.