

# Finansinspektionen's Regulatory Code

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

**FFFS 2017:21**

Published on  
17/11/2017

decided on 13/11/2017.

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

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

ERIK THEDÉEN

Staffan Boström

## STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER
E-MAIL ADDRESS	

PERIOD
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COMP. REG. NO.
INSTITUTION NUMBER

### FINANCIAL YEAR

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

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

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

Signature of chief officer	Date

**Finansinspektionen**  
P.O. Box 7821  
SE-103 97 Stockholm  
Tel +46 8 408 980 00  
www.fi.se

## STANDARD REPORT

INSTITUTION	
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COMP. REG. NO.
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Amounts indicated in SEK thousand without decimals  
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### A. BALANCE SHEET

#### Assets

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

#### Liabilities, provisions and equity

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

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**A. BALANCE SHEET****Assets**

<b>A36</b>	Balance sheet, carrying amount assets (A37:A41)	
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Specification of A36 by instrument type (the four largest)

<b>A37</b>	1		
<b>A38</b>	2		
<b>A39</b>	3		
<b>A40</b>	4		

<b>A41</b>	Other	
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**Liabilities**

<b>A42</b>	Balance sheet, carrying amount liabilities (A43:A46)	
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Specification of A42 by instrument type (the four largest)

<b>A43</b>	1		
<b>A44</b>	2		
<b>A45</b>	3		
<b>A46</b>	4		

<b>A47</b>	Other	
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**Unrealised profit**

<b>A48</b>	Unrealised profit in profit/loss brought forward	
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### B. INCOME STATEMENT

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

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**B. INCOME STATEMENT**

**Effects of Fair Value Option (FVO)**

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

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**Specification of effect on income statement**

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

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

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

<b>B31</b>	1		
<b>B32</b>	2		
<b>B33</b>	3		
<b>B34</b>	4		

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### C. SPECIFICATIONS: BALANCE SHEET

#### Loans to credit institutions (A3)

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

#### Loans to the public (A4)

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

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

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

#### Loans to the public for securities trading (A4)

<b>C39</b>	Loans exceeding collateral value	
<b>C40</b>	Additional assets pledged by customers	

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### C. SPECIFICATIONS: BALANCE SHEET

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

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

#### Investment funds and specialised funds, registered in Sweden

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

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

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

#### Leasing objects (C50)

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

#### Leasing objects (C50)

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

#### Other assets (A14)

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



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### C. SPECIFICATIONS: BALANCE SHEET

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

##### Performing and non-performing loans

<b>C74</b>	Carrying amount for performing loans	
<b>C75</b>	Carrying amount for non-performing loans after allowances, total	
<b>C76</b>	Carrying amount for non-performing loans after allowances, for which allowances have been made	

##### Loans in stage 1

<b>C77</b>	Carrying amount for loans in stage 1 before allowances	
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##### Allowances stage 1

<b>C78</b>	Opening balance, allowances	
<b>C79</b>	Increase in allowances due to new or acquired loans	
<b>C80</b>	Decrease in allowances due to derecognised loans	
<b>C81</b>	Change in allowances due to change in credit risk	
<b>C82</b>	Changes in allowances due to modified loans	
<b>C83</b>	Decrease in allowances due to derecognised loans	
<b>C84</b>	Other adjustments	
<b>C85</b>	Closing balance, allowances (C78:C84)	

<b>C86</b>	Recoveries from write-offs in previous periods	
<b>C87</b>	Write-offs directly recorded in the income statement for the period	

##### Loans in stage 2

<b>C88</b>	Carrying amount for loans in stage 2 before allowances	
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##### Allowances stage 2

<b>C89</b>	Opening balance, allowances	
<b>C90</b>	Increase in allowances due to new or acquired loans	
<b>C91</b>	Decrease in allowances due to derecognised loans	
<b>C92</b>	Change in allowances due to change in credit risk	
<b>C93</b>	Changes in allowances due to modified loans	
<b>C94</b>	Decrease in allowances due to derecognised loans	
<b>C95</b>	Other adjustments	
<b>C96</b>	Closing balance, allowances (C89:C95)	
<b>C97</b>	– of which, for acquired credit-impaired portfolios, cumulative changes in expected losses for the remaining term	

<b>C98</b>	Recoveries from write-offs in previous periods	
<b>C99</b>	Write-offs directly recorded in the income statement for the period	

##### Loans in stage 3

<b>C100</b>	Carrying amount for loans in stage 3 before allowances	
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##### Allowances stage 3

<b>C101</b>	Opening balance, allowances	
<b>C102</b>	Increase in allowances due to new or acquired loans	
<b>C103</b>	Decrease in allowances due to derecognised loans	

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### C. SPECIFICATIONS: BALANCE SHEET

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

#### Loans granted a concession

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

#### Provisions regarding off-balance sheet items

C114 Cumulative provisions for commitments and issued financial guarantees	
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#### Closing balance, allowances (C85, C96, C108)

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

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

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

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### C. SPECIFICATIONS: BALANCE SHEET

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

#### Deposits by credit institutions (A18)

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

#### Deposits and borrowings from the public (A19)

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

#### Deposits and borrowings from the public (A19)

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

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

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

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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. Human health and social work activities	
<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. Operations of extraterritorial organisations	
<b>C189</b> Other, non-classified, max 10% of C156 (for investment firms 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	

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**D. SPECIFICATIONS: INCOME STATEMENT****Interest income (B1)**

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

**Interest expenses (B3)**

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

**Commission income (B5)**

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

**Commission expense (B6)**

D20	Payment processing fees	
D21	Securities commission	
D22	Other commission	

**Net income on financial transactions (B7)**

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

**Realisationsresultat (D23)**

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

**Orealiserade värdeförändringar (D24)**

D31	Shares/participations	
D32	Interest-bearing securities	

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**D. SPECIFICATIONS: INCOME STATEMENT**

<b>D33</b> Other financial instruments	
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**General administrative expenses (B10)**

<b>D34</b> Personnel costs	
<b>D35</b> Costs for premises	
<b>D36</b> Other administrative costs	

**Personnel costs (D34)**

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

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

<b>D42</b> Depreciation/amortisation according to plan	
<b>D43</b> Impairments	

**Depreciation/amortisation according to plan (D42)**

<b>D44</b> Equipment	
<b>D45</b> Leasing objects	
<b>D46</b> Land and buildings	
<b>D47</b> Goodwill	
<b>D48</b> Other intangible assets	

**Impairments (D43)**

<b>D49</b> Leasing objects	
<b>D50</b> Other	

**Credit losses, net (B15)****Credit losses and provisions**

<b>D51</b> Net expense for the period for allowances	
<b>D52</b> Net expense for the period for provisions for commitments and issued financial guarantees	
<b>D53</b> Credit losses, net (D51+D52)	=

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**E. SPECIFICATIONS: FOREIGN SWEDISH BRANCHES****Transactions and balances**

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

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### F. SPECIFICATIONS: ANNUAL ACCOUNTS

#### Specification Balance sheet

##### Eligible treasury bills, etc. (A2)

F1 Eligible treasury bills	
F2 Other eligible securities	

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

###### Non-current assets

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

###### Current assets

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

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

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

##### Intangible assets (A11)

F23 Goodwill	
F24 Other intangible assets	

##### Prepaid expenses and accrued income (A15)

F25 Accrued interest	
F26 Other	

##### Accrued expenses and deferred income (A23)

F27 Accrued interest	
F28 Other	



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### F. SPECIFICATIONS: ANNUAL ACCOUNTS

#### Provisions (A24)

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

#### Untaxed reserves (A26)

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

### Specification Equity

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

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

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

F55 Total	
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## STANDARD REPORT

INSTITUTION	
HANDLED BY	TELEPHONE NUMBER

PERIOD
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COMP. REG. NO.
INSTITUTION NUMBER

Amounts indicated in SEK thousand without decimals  
Totals shall balance

### F. SPECIFICATIONS: ANNUAL ACCOUNTS

#### Specification Income statement

##### Dividends received (B4)

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

##### Group companies (F58)

F60 Group contributions received comparable to dividends	
F61 Other	

##### Other operating income (B8)

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

##### Appropriations (B22)

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

##### Tax (B23)

F70 Tax on profit for the year	
F71 Other taxes	

#### Specification Information

##### Information about the company

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

##### Holdings of own shares

F78 Market value	
F79 Number	No. <span style="border: 1px solid black; display: inline-block; width: 40px; height: 15px; vertical-align: middle;"></span>

## Appendix 2

### Instructions for the Standard Report form

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

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

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

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

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

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

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

### Reporting interim account information

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

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

### Reporting annual account information

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

### Branch reporting

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

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

### Reporting exemptions

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

– Section C	C17–C38, C126–C147
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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
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### A. Balance sheet

A3	<i>Credit institutions (sector code as of 01/10/2014).</i>
A18	Credit institutions designated by Statistic Sweden's sector codes, as follows: Central banks Banks (except central banks) Banking branches of foreign banks Housing credit institutions Other monetary credit market companies Monetary investment firms and brokerages Non-monetary credit market companies Non-monetary investment firms and brokerages
A4	<i>Public</i>
A19	Everything that does not refer to credit institutions is defined as <i>public</i> .  C41–C45 Shares and participations Investment funds and specialised funds are reported as part of shares and participations. Under C44, investment funds and specialised funds registered in Sweden are reported.  C46–C48 Investment funds and specialised funds, registered in Sweden Holdings in funds registered in Sweden are specified by Swedish households, Swedish non-financial corporations, other Swedish owners and foreign and own holdings.
A17	<i>Group receivables and group liabilities</i>
A35	A company's receivables and liabilities in all group companies are reported here. Group companies are defined in accordance with Chapter 1, section 4 of the Annual Accounts for Credit

Institutions and Securities Companies Act (1995:1559).

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

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

## B. Income statement

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

## C. Specifications: Balance sheet

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

C5	<i>Foreign credit institutions</i>
C58	Foreign credit institutions including international banking establishments as defined in Chapter 1, section 1 of the Annual Accounts for Credit Institutions and Securities Companies Act (1995:1559).
C152	
C7–C16	<i>Sector classification</i>
C60–C69	The sectors are defined in accordance with the Standard Classification by Institutional Sector 2014, (INSEKT 2014).
C115–C125	
C158–C167	For more information about sector codes, please refer to Statistics Sweden (SCB).
	Companies that have access to SCB's company database can use the database to classify the sectors in the same way as in the specification.
C17–C38	<i>Industry classification</i>
C126–C147	Industry classification of the sector, Swedish non-financial corporations (sector code 110).
C168–C189	
	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	<i>Loans exceeding collateral value</i>
	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	<i>Additional assets pledged by customers</i>
	The value of additional collateral for loans exceeding the collateral value.
C74–C76	<i>Non-performing loans</i>
	Loans should be classified as non-performing loans if they meet the criteria in Part 2, Annex V, points 213–216 in accordance with Commission Implementing Regulation (EU) No 2017/1443 of 29 June 2017 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regards to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council. When classifying loans as non-performing loans, points 222, 226 and 227 of the Implementing Regulation shall also be applied. Loans cease to

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

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

C74	<p><i>Carrying amount for performing loans</i> Refers to the carrying amount of all loans not classified as non-performing loans.</p>
C75	<p><i>Carrying amount for non-performing loans after allowances, total</i> 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.</p>
C76	<p><i>Carrying amount for non-performing loans after allowances, for which allowances have been made</i> Refers to the carrying amount after allowances for loans classified as non-performing loans according to the definition above, for which an allowance has been made.</p>
C77	<p><i>Carrying amount for loans in stage 1 before allowances</i> For credit loss stage 1, the carrying amount for loans shall be reported net, i.e. excluding allowances made in stage 1.</p>
C88	<p><i>Carrying amount for loans in stage 2 before allowances</i> For credit loss stage 2, the carrying amount for loans shall be reported net, i.e. excluding allowances made in stage 2.</p>
C100	<p><i>Carrying amount for loans in stage 3 before allowances</i> For credit loss stage 3, the carrying amount for loans shall be reported net, i.e. excluding allowances made in stage 3.</p>
C79–C80 C90–C91 C102–C103	<p><i>Increase in allowances due to new or acquired loans/Decrease in allowances due to derecognised loans</i> Refers to the increase or decrease in allowances according to the instructions in Part 2, Annex V, points 159, 160 and 164b according to Commission Implementing Regulation (EU) No 2017/1443.</p>
C81 C92 C104	<p><i>Change in allowances due to change in credit risk</i> Refers to the change (net) in allowances due to change in credit risk according to the instructions in Part 2, Annex V, points 161 and 162 according to Commission Implementing Regulation (EU) No 2017/1443.</p>
C82 C93 C105	<p><i>Changes in allowances due to modified loans</i> Refers to the change (net) in allowances due to modified loans in accordance with the instructions in Part 2, Annex V, point 164(c) according to Commission Implementing Regulation (EU) No 2017/1443.</p>

C83 C94 C106	<i>Decrease in allowances due to written-off loans</i> Refers to the decrease in allowances due to written-off loans in accordance with the instructions in Part 2, Annex V, points 164(a) and 165 according to Commission Implementing Regulation (EU) No 2017/1443.
C84 C95 C107	<i>Other adjustments</i> Refers to the change (net) in allowances due to other adjustments and changes due to an update in institutions' methodology for estimating expected loan losses in accordance with the instructions in Part 2, Annex V, points 163 and 166 according to Commission Implementing Regulation (EU) No 2017/1443.
C86 C98 C110	<i>Paid in from write-offs in previous periods</i> Refers to paid-in amounts recovered that were previously written off and which are directly recorded in the income statement.
C87 C99 C111	<i>Write-offs directly recorded in the income statement for the period</i> Refers to amounts directly written off in the income statement in accordance with the instructions in Part 2, Annex V, point 165 according to Commission Implementing Regulation (EU) No 2017/1443.
C97 C109	<i>– of which, for acquired credit-impaired portfolios, cumulative changes in expected losses for the remaining term</i> Refers to amounts for allowances for loans in loss stages 2 and 3 which, for acquired credit-impaired portfolios, constitute cumulative changes in expected losses during the remaining term.
C112	<i>Carrying amount for loans granted a concession, total</i> Refers to the carrying amount after allowances for all loans granted a concession. Loans should be classified as having been granted a concession if the criteria in Part 2, Annex V ii, points 240–244 and 252–254 in accordance with Commission Implementing Regulation (EU) No 2017/443 have been met. When classifying loans as having been granted a concession, point 255 of the Implementing Regulation should also be applied. This classification ceases when all criteria in points 256–260 of the Implementing Regulation have been met.
C113	<i>Cumulative allowances for loans granted a concession</i> Refers to cumulative allowances for loans granted a concession, as above.
C114	<i>Cumulative provisions for commitments and issued financial guarantees</i> Refers to total provisions for loan commitments, financial guarantees issued and other commitments in credit loss stages 1, 2 and 3.



## D. Specifications: Income statement

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

## E. Specifications: Foreign Swedish branches

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

## F. Specifications: Annual accounts

- F72 *Number of employees*  
Employees should also include persons who are temporarily absent but who still have a connection to the workplace. Part-time employees and seasonal employees should also be included. Volunteers are not included. The number of employees should be calculated as an annual average.
- F73 *Number of employees as full-time equivalents*  
The number of employees should be measured as an annual average and recalculated to full-time equivalents in accordance with the Swedish Accounting Standards Board’s general guidelines BFNAR 2006:11 on thresholds, points 7–11.
- F74 *Number of worksites*  
A *worksite* is a company or part of a company domiciled in a specific geographic location. For example: offices, call centres, archives, IT premises. The worksite should have been active for the entire financial year or parts thereof, and business should have been conducted at least four hours/day. Working from home and similar arrangements are not included.
- F77 *Number of ATMs owned by credit institution*  
*ATM* refers to various types of machines that carry out banking services, for example cash withdrawal machines and machines for deposits, transfers and currency exchange.