Instructions for reporting to the Credit Database (KRITA)

SCB

List of content

1. Introduction

The following instructions for reporting information to the credit database (KRITA) apply to monetary financial institutions (MFI).

The Riksbank's regulations (RBFS 2017:2) on reporting credit (KRITA) contain general provisions regarding the type of data to be reported to KRITA. This document provides supplementary instructions, which are intended to provide support to reporting agencies.

Reporting to KRITA is to a large extent based on the ECB's AnaCredit (Regulation (EU) 2016/867 of the European Central Bank of 18 May 2016 on the collection of granular credit and credit risk data (ECB/2016/13)). The ECB's user manual AnaCredit – Reporting Manual contains guidance for reporting to AnaCredit and can in many cases also be used as information for reporting in KRITA.

In the case of discrepancies between the above-mentioned documents or of uncertainty regarding these, the following order of precedence shall apply:

1. The Riksbank's regulations (RBFS 2017:2)

2. The instructions for reporting to the Credit database KRITA (this document)

3. The ECB's AnaCredit regulation (ECB/2016/13) and the AnaCredit reporting manual.

These instructions, the RBFS, links to the ECB and other background material is available on Statistics Sweden's webpage for reporting agents at http://www.scb.se/KRITA.

1.1 Legal basis and obligation to report

The obligation to report to KRITA is based on Chapter 6, Article 9 of the Sveriges Riksbank Act (1988:1385).

The Riksbank determines which institutions shall report credit data. The sample is drawn from the institutions covered by Article 4 (in RBFS 2017:2).

Institutions covered for the first time by the obligation to report are informed of this fact no later than 18 months before the reference date for when reporting begins. This applies to entirely new reporting agents, in the event of mergers where one or more institutions are

reporting agents, the institution formed after the merger shall continue to report. Reporting may still be applicable even in the event of institutions being divided up.

1.2 Reporting population

KRITA reporting agents consist of a selection of Swedish-based monetary financial institutions (MFI). This means that both Swedish MFIs and foreign MFI branches in Sweden can be reporting agents.

The reporting to KRITA concerns:

- *Reporting agent*. The institution that reports the data.
- *Observed agent*. The institution the data refers to.

For a Swedish MFI, the legal entity reports information for the *head office*, which refers to the Swedish part of the operations and, if there are foreign branches, data for the *respective foreign branches*. The reporting agent is here the legal entity and observed agents are the head office and branches. For branches of a foreign MFI in Sweden, the branch is both the reporting agent and the observed agent.

Reporting agents that are legal entities shall report for all observed agents (head office and branches) included in the legal entity. Reporting agents that are foreign branches shall report their own operations.
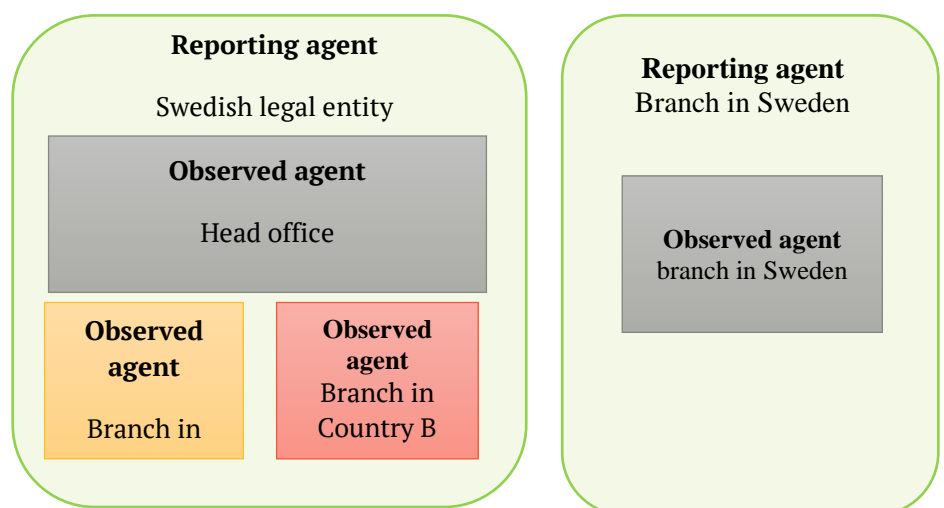
Image 1. *Reporting agent and observed agent*

1.3   Use

The data in KRITA is used in the oversight and supervisory work of Sveriges Riksbank and Finansinspektionen respectively, and in the statistical operations of Sveriges Riksbank, Finansinspektionen and Statistics Sweden pursuant to the Act (2014:484) on a Database for the Oversight and Supervision of the Financial Markets.

Furthermore, credit data and counterparty information will be sent to and included in the ECB's credit database AnaCredit.

1.4   Reporting method

Statistics Sweden provides a website, named Indataportalen, where reporting agents submit their data for reporting to KRITA. Data can be provided both manually by the reporting agent and automatically with the assistance of a machine-to-machine solution.

The data to be submitted is compiled in an XML file that is checked against produced file specifications. Every file sent in shall include both parent and branch data, that is no division shall be made per observed agent. For reporting to KRITA, the following five XML schedules shall be used:
- KRITA_Counterparty
- KRITA_Monthly
- KRITA_Quarterly
- KRITA_Types
- GdbTypes

KRITA_Counterparty includes specifications for the data that is to be reported in reporting table 1 Counterparty reference data.

KRITA_Monthly includes specifications for the data that is to be reported in reporting tables 2, 3, 4, 5, 7, 8, 9, 10 and 11.

KRITA_Quarterly includes specifications for the data that is to be reported in reporting table 6 Accounting data.

KritaTypes and GdbTypes only include format definitions and code lists. For a list of reporting tables, see Section 2.

Below is a compilation of the schedules and reporting tables:

Table	1	2,3,4,5,7,8,9,10,11	6
Frequency	Month	Month	Quarterly
Schedule			

KRITA_Counterparty	x		
KRITA_Monthly		X	
KRITA_Quarterly			x
KRITA_Types	x	X	x
GdbTypes	x	X	x

Table 1. *Schedule and reporting tables*

The reporting agent shall send in a total of two XML files on a monthly basis (KRITA_Counterparty and KRITA_Monthly) and three files on a quarterly basis (KRITA_Counterparty, KRITA_Monthly and KRITA_Quarterly). The files KRITA_Types and GdbTypes shall not be sent in as they only contain format definitions and code lists referring to the other XML files.

1.5 Processing households

No personal data shall be reported in KRITA, which means that information on natural persons shall not be included (in the cases where natural persons provide collateral, "NP" shall be stated as identifier, see Section 4.7). Natural persons also include entrepreneurial households, i.e. sole traders and non-registered partnerships with part-owners without legal status. With regard to the sector breakdown in the statistics, this means that households[1] shall not be included. Households' non-profit organisations (HIO), on the other hand, are included in the reporting.

If a credit is taken out by several borrowers and at least one but not all are households, the credit shall be included, but without stating the borrower for households (see Section 9.1, Amount borrower is responsible for).

1.5.1 Estates of deceased persons in Sweden

Estates of deceased persons in Sweden are classed as legal entities and shall be included in the reporting to KRITA on condition that the estate is not identified by means of a personal identity number. When such an estate is created in Sweden, it is initially identified by means of a personal identity number, but after a time it is allocated a corporate identity/estate number.

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[1] Sector 14 according to INSEKT 2014 described in MIS 2014:1.

1.5.2 Estates of deceased persons abroad

Estates of deceased persons abroad shall be included in the reporting to KRITA on condition that they are legal entities under national legislation and that they have not, for statistical purposes, been classified as households in the country in which they are resident. Neither shall estates of deceased persons be included in the reporting if they are identified with personal identity numbers or equivalent identifiers of natural persons.

1.5.3 Distinctions between households and companies

The household sector includes entrepreneurial households, where the household acts as market producer but the business is integrated with the rest of the household's finances. If the business activities comprise a separate legal entity, they will belong to the financial or non-financial corporate sector.

In Sweden, sole proprietorship/sole business and a non-registered partnership (where the partners are not legal entities) are counted as part of the household sector. Partnerships, limited partnerships and limited liability companies, on the other hand, are counted as financial or non-financial corporate sector. No counterparties identified by personal identity numbers shall be included in KRITA (in the case that natural persons provide collateral, "NP" shall be stated as identifier, see Section 4.7). Most counterparties that may be relevant for reporting in KRITA have organisation registration numbers, but sometimes securities funds and special funds, for instance, do not have organisation registration numbers.

Foreign households are currently separated, in aggregated form, in the statistics reporting with regard to, for instance, RUTSsv, RUTSkoBIS and MFI. To determine the borderline cases between entrepreneurial households and the corporate sector, the first step is, as for Swedish counterparties, to see whether or not the business is a separate legal entity. If the business is not a separate legal entity, but has complete and separate bookkeeping, that is, separate from the owner's, the entity is counted as a quasi-corporation and included in the financial or non-financial sector. If, on the other hand, the business cannot be separated from the household's finances, the entity is counted as part of the household sector.

1.6 Statistics reporting requirement

The reporting to KRITA includes the asset types lending and Balances with the central bank and public postal giro transfers, which have jointly been termed "credits". Credits also include balances with other

credit institutions (e.g. nostro accounts) and intra-group accounts like branches and subsidiaries.

The reporting also covers information on the following credits:

1. Granted but unutilised credit.
2. Credit that has been written off but where the claim on the lender has been legally retained and the observed agent has other credit with the same lender that has not been written off.
3. Serviced credits. If the observed agent has its operations in a country participating in AnaCredit reporting, pursuant to the European Central Bank's (ECB's) regulation (EU) 2016/867 (which includes Sweden with regard to KRITA reporting), credits as above serviced on behalf of another by the observed agent shall also be reported, except when the lender of the serviced credit is a credit institution (head office or foreign branch) in a country that participates in AnaCredit reporting. See table 2 for a diagram of the serviced credits included in the KRITA reporting.
4. Serviced credits also include any credit that may be present on a trust basis (fiduciary instruments).

A credit is regarded as serviced by the party responsible for the administrative and financial management of the credit.

			Observed agent (head office or branch) resident in	
			Country participating in AnaCredit, including SE	Other country
Lender resident in	Country participating in AnaCredit, including SE	Lender is a credit institution	Not included*	Not included*
		Lender is not a credit institution	**Included**	Not included*
	Other country	Lender is a credit institution	**Included**	Not included*
		Lender is not a credit institution	**Included**	Not included*

Table 2. *Reporting of serviced credits on behalf of another*

* This applies on condition that the observed agent does not record the credit, wholly or partly, on their balance sheet. Credits that are taken up on the observed agent's balance sheet are always reported in KRITA, as they then comprise an asset for the observed agent.

Even in cases where a credit is transferred to a third party and the observed agent is not an administrator, the credit should be reported in KRITA if it is still taken up on the observed agent's balance sheet (if all risks and benefits of the credit have not been transferred in accordance with IFRS 9).

A list of the countries participating in the ECB's AnaCredit reporting is provided in Section 1.7.

All credits shall be reported to KRITA. That is, KRITA does not apply any minimum level for small credits. All information shall be reported credit by credit (loan by loan).

A credit should be reported in KRITA when the value of at least one of the attributes "Outstanding nominal amount", "Off-balance sheet amount" or "Accrued interest" is greater than zero. However, special regulations apply to credits that have been written off, see section 1.6.2.

Credit lines that cannot be taken up in the balance sheet shall not be reported, in accordance with Section 1.6.1, a credit must have been created in the reporting agent's system for reporting to be necessary.

The reporting agent shall report data on credits separately for each observed agent.

Credits also include balances with other credit institutions (e.g. nostro accounts).

The reporting of credits shall cover all credits where at least one of the borrowers is:

1. A legal entity
2. A branch
3. A mutual fund or alternative investment fund, even in cases in which the fund is not a legal entity
4. A head office or foreign branch, other than the observed agent, within the legal entity of the reporting agent
5. Another borrower that is not a natural person (natural person here also means entrepreneurial household, that is, sole traders and non-registered partnerships with partners without legal status.

Point four also refers to credits between two branches in different countries within the legal entity of the reporting agent.

Credits where the observed agent is both lender and borrower, that is, credits within the same head office or the same branch, are not subject to reporting in KRITA. This means, for instance, that if the observed agent supplies charge cards or debit cards to its employees and the observed agent itself is responsible for payment, these credits shall not be reported in KRITA.

Prior to reporting, the reporting agent shall perform reconciliations against the data in the Balance sheet statistics for monetary financial institutions (MFI), also known as the "MFI report". To simplify somewhat, credits shall correspond to lending in Spec T3 in the MFI report, excluding loans to households and balances in Spec T1 excluding cash (banknotes and coins), cheques and money orders. A more detailed description of the link and possible reconciliations between KRITA and MFI reports can be found in the document "Link between Credit database (KRITA) and Financial market statistics".

1.6.1   When a credit is to begin to be reported

A credit shall begin to be reported in KRITA in the month funds from the credit are available to the borrower.

For credits where the borrower has the possibility to choose when the funds will be used, such as overdraft, the credit is reported from the month it is created in the reporting agent's system through the allocation of a loan number/identifier. This is done on the inception date or later and the same day or prior to the settlement date. The inception date, settlement date and date the credit is created can also fall on the same day. The date when the credit is created governs here when the credit begins to be reported, but the date in itself is not reported in KRITA, although the inception and settlement dates are reported.

In cases concerning a credit where funds do not become available to the borrower until the lender makes an outgoing payment, the credit shall begin to be reported in the month the first payment is made, that is, the month when the settlement date occurs.

Example 1

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      t₁              t₂                  t₃
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t₁	t₂	t₃
Inception date	Credit created Begins to be reported in KRITA if the funds are available to the borrower	Settlement Date
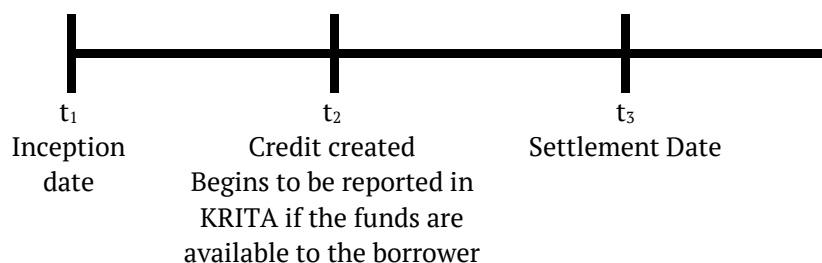
Overdraft agreement is signed 28 January, the account for the credit is created on 2 February 2019 when the borrower also uses the credit.

Reporting as of 31 January 2019		
Inception date	**Settlement Date**	**Balance sheet recognition**
Not reported as not yet created		

Reporting as of 28 February 2019		
Inception date	**Settlement Date**	**Balance sheet recognition**
28/01/2019	02/02/2019	Recognised in full

Overdraft agreement is signed 25 February, the account for the credit is created on 26 February and the credit is used for the first time by the borrower on 1 March 2019.

Reporting as of 28 February 2019		
Inception date	**Settlement Date**	**Balance sheet recognition**
25/02/2019		Not recognised in the balance sheet

Reporting as of 31 March 2019		
Inception date	**Settlement Date**	**Balance sheet recognition**
25/02/2019	01/03/2019	Recognised in full

Contract regarding credit made available through payment by lender is signed 25 February, the account for the credit is created on 26 February and the credit is paid out on 1 March 2019.

Reporting as of 28 February 2019		
Inception date	**Settlement Date**	**Balance sheet recognition**
Not reported as not yet available to borrower.		

Reporting as of 31 March 2019		
Inception date	**Settlement Date**	**Balance sheet recognition**
25/02/2019	01/03/2019	Recognised in full

1.6.2 When a credit ceases to be reported

If a credit is repaid in full and there is no longer an amount outside the balance sheet linked to the credit, it shall no longer be reported in KRITA. That is, an overdraft facility or other revolving credit that can still be used shall be reported even if earlier used amounts have been repaid but a repaid credit without a lending commitment (credit line) shall not continue to be reported.

A credit that has been sold or securitised shall continue to be reported if the credit continues to be serviced by the observed agent. This applies when the observed agent has its operations in a country that takes part in the AnaCredit reporting (see Section 1.7) and the lender of the serviced credits is not a credit institution (head office or foreign branch) in a country that takes part in the AnaCredit reporting.

Credits that have been entirely written off but where the claim against the lender has been legally retained and the observed agent has other credits with the same lender, that have not been written off, shall continue to be reported. This also applies to credits that are serviced in accordance with the previous paragraph. When other credits to the same borrower have been derecognised (entirely written off, sold or repaid), the credits that have been entirely written off shall be reported until the end of the next quarter. See example 2.

Credits that met the reporting obligation on the previous reporting deadline, but which are no longer recognised on the balance sheet because the credit has been completely written off, and where no other credits to the same borrower exist, shall continue to be reported during the quarter in which the credit was derecognised from the balance sheet.

Even if the written-off credit has been sold or securitised but is <u>not</u> serviced, the reporting shall continue until the end of the quarter. In this case, only the attributes below and the identifiers (for the tables Counterparty reference data, Counterparty - instrument data (here also including the attribute counterparty role), Instrument data, Financial data, Accounting Data, Counterparty risk data and Counterparty default data) need to be reported:

- Name
- Address: country
- Type of instrument
- Outstanding nominal amount

- Accumulated write-offs
- Cumulative recoveries since default
- Type of securitisation
- Balance sheet recognition
- Performance status of the instrument
- Default status of the counterparty (if default is assessed at counterparty level)
- Date of the default status of the counterparty (if default is assessed at counterparty level)
- Default status of the instrument (if default is assessed at instrument level), applies with effect from the reference period 31 January 2021
- Date of the default status of the instrument (if default is assessed at instrument level)
- Probability of default

This also applies to credits that for some other reason are no longer serviced, for instance, if the claim no longer legally exists, such as with regard to statutory limitation, debt forgiveness or debt rescheduling. If the credit has been written off during an earlier quarter than the one it ceases to be serviced in, however, it does not need to be reported for the whole quarter. Over the whole quarter, counterparties shall be reported as at the date of write-off and shall not be updated after the write-off has taken place.

A credit that is both taken on and comes to an end in the same month, that is, does not exist between one month and the next, does not need to be included in the report.

Example 2

Two credits, where credit A with a remaining claim of SEK 100,000 has been earlier written off entirely, while the other one of SEK 150,000 will be written off in its entirety in May 2020.

	Outstanding nominal amounts		Accumulated write-offs	
	Credit A	Credit B	Credit A	Credit B
Jan 2020	0	150,000	100,000	0
Feb 2020	0	150,000	100,000	0
March 2020	0	150,000	100,000	0
April 2020	0	150,000	100,000	0
May 2020	0	0	100,000	150,000
June 2020	0	0	100,000	150,000
July 2020	Credits A and B shall no longer be reported in KRITA			

Note: *Accumulated write-offs for non quarterly months (light grey amounts in the table) are in the Accounting data table and therefore reported only quarterly.*

The fact that credit A continues to be reported despite being written off earlier is because the observed agent also has credit B from the same lender. When credit B has also been written off, the written-off credits will be reported until the next quarter-end, which is why they are reported for June 2020.

1.6.3   Domicile

The reporting requires data on the country of the observed agent and the address country of the counterparty, which, in most cases, corresponds to the reporting agent's and other counterparties' domicile, respectively.

With regard to legal entities, the main rule is that the domicile is determined by where the legal entity has unlimited tax obligations. With regard to branches, however, they are always regarded as being domiciled in the host country, that is, the country where the branch is established. Domicile is not affected by whether the legal entity is entirely or partly exempted from tax liability (e.g. state, municipalities and some foundations). With regard to mutual funds and alternative investment funds, it is the fund's country of registration, and not the asset manager's, that governs its domicile.

In KRITA information on the counterparty's address country can differ from the domicile for international organisations and embassies, as these may be located in another country than the one where they are domiciled according to the statistics. For these, the address country is reported in KRITA in the attribute "Address: country". There may also be other cases where counterparties are registered and have their domicile in one country but only have an address in another country. In these cases, the country of registration/domicile should be reported in KRITA in the attribute "Address: country". If a counterparty has several addresses (e.g. visiting address and postal address) and these are located in different countries, the address that is located in the country of domicile should be stated in KRITA.

1.6.4   Sweden and abroad

A counterparty abroad refers to a counterparty that does not have its domicile in Sweden. An international organisation or embassy with Sweden as address country is not counted as foreign. A foreign branch refers to a branch established outside Sweden and a foreign borrower refers to a counterparty outside Sweden.

This means that counterparties in the same country as an observed agent abroad (i.e. foreign branches) are also counted as foreign, that is, the distribution is made from a Swedish perspective and not from the observed agent's perspective.

In cases where a counterparty, which is not an international organisation or embassy, has its domicile in Sweden but an address abroad, it is counted as a Swedish counterparty and in the reverse case, that is, the counterparty has its domicile abroad but a Swedish address, it is counted as a foreign counterparty.

1.6.5 Amounts and percentages

All amounts are to be reported in Swedish krona and rounded off to a maximum of two decimals.

Percentages shall be reported in basis points. A basis point is equal to 1/100 of 1%, or 0.01% (0.0001 is reported). The percentage shall be reported to two decimals.

For both amounts and percentages, a point (.) shall be used as decimal separator.

Example 3

The amount SEK 10,900.50 can be reported as 10901 or 10900.50

Interest 4.50% shall be reported as 0.0450

Interest -0.50% shall be reported as -0.0050

Interest 0 % shall be reported as 0.0000

1.6.6 Reporting currency

Items in foreign currency shall be reported converted into Swedish krona. For most attributes, the closing rate on the balance sheet date (reference date) shall be used.

In the cases where an amount attribute relates to a date attribute (e.g. the attributes Original protection value and Date of original protection value), the closing rate on that date shall be used.

For the attribute Protection value, the amount/value relates either to the reference date or to the valuation date for the protection. If the protection is valued at its nominal value, the reference date shall be used.

Attributes reported as amount and relating to a date other than the reference date are regarded as static in the sense that if they have once

been reported, they do not need to be updated (even if the closing rate changes).

Static attributes include Commitment amount at inception, Fair value changes due to changes in credit risk before purchase, Original protection value and Protection value (only if the protection is not valued at a nominal amount).

The same source for exchange rates used for the MFI report shall also be used for KRITA. Exchange rates published by the Riksbank should primarily be used, but if another source is used for the MFI report, this should also be used for KRITA.

1.6.7   Date format

Reporting of dates shall follow the format YYYY-MM-DD.

Example 4

31 March 2018 is reported as 2018-03-31

1.6.8   Reporting frequency

For data that is to be reported on a monthly basis, a report shall be submitted every calendar month no later than the fifteenth banking day after the end of the reporting period.

Data in the Accounting data table, see section 3, that is to be reported on a quarterly basis, shall be reported every quarter and the report shall be submitted no later than the twenty-fifth banking day after the end of the reporting period.

1.6.9   Reporting of "Non-applicable" and "Not-required"

It may be the case in the reports that attributes may not need to be reported under certain circumstances, either because there is no requirement to do so or because the data is not applicable to the attribute in question. In AnaCredit, this corresponds to "Not-required" and Non-applicable".

For attributes with accompanying code lists, it is possible in some cases to select "Non-applicable" in the code list. Data that it is optional to report (Not required) can either be reported with a valid code value, reported as "Non-applicable" or omitted.

With regard to attributes (numerical or non-numerical) such as text strings, dates, amounts and interest rates, if there is no requirement or the data is not applicable, this is dealt with by omitting the attribute in the reporting (XML schema). The same process applies to attributes

with code lists where "Non-applicable" cannot be selected in the accompanying code list.

It is generally not correct to report a text string with "Non-applicable" or "Not-required" in the XML-schema.

1.6.10 Checking process

When a reporting agent has submitted data to KRITA, the contents will be checked and validated in various stages by Statistics Sweden. The validation regulations for KRITA are largely based on AnaCredit's regulations/checks that are produced by the ECB.

There are several types of validation, which include:

1. Checking of file specification (against XML schema)
2. Checking that the obligatory data is completed
3. Consistency check in which data in two attributes is compared (e.g. that the credit's Maturity date occurs after Settlement date).
4. Consistency checking for identifiers between tables (e.g. that a Contract identifier reported in the table for Instrument data is also reported in the table for Financial data).
5. Checking for the presence of non-unique identifiers (e.g. that an Instrument identifier in combination with its Contract identifier and Observed agent identifier is unique).
6. Checks against existing aggregated Financial market statistics at Statistics Sweden, such as the MFI report, MIR (interest rate statistics) and RUTSsv.

The validation checks for KRITA are being introduced gradually, starting in spring 2018.

The validation regulations are specified in a special document, "Radio-controlled KRITA – Validation Checks".

A description of how KRITA is related to aggregated Financial market statistics is contained in the document "Link between the Credit database (KRITA) and the Financial market statistics". All documents are available on the reporting agent web page[2] for KRITA.

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[2] https://www.scb.se/krita

1.7 Countries reporting to the ECB's AnaCredit

Member states in the EU that have the euro as currency (that is, EMU countries) are always included in the Reporting Member State, RMS, in AnaCredit. In addition to these, other EU countries may apply to become reporting member states. In KRITA, Sweden is treated as a reporting member state. Below is a list of which countries shall be treated as reporting member states in KRITA:

- EMU countries
- Sweden (SE)
-

The list will be extended to other EU countries if further countries decide to take part in the AnaCredit reporting.

EMU countries:

- Belgium (BE)
- Cyprus (CY)
- Estonia (EE)
- Finland (FI)
- France (FR)
- Greece (GR)
- Ireland (IE)
- Italy (IT)
- Latvia (LV)
- Lithuania (LT)
- Luxembourg (LU)
- Malta (MT)
- Netherlands (NL)
- Portugal (PT)
- Slovakia (SK)
- Slovenia (SI)
- Spain (ES)
- Germany (DE)
- Austria (AT)

The following overseas territories shall also be considered as RMSs:

- Åland (AX) – Finnish territory
- French Guiana (GF) – French territory
- Martinique (MQ) – French territory
- Guadeloupe (GP) – French territory
- Réunion (RE) – French territory
- Mayotte (YT) – French territory
- Saint Pierre and Miquelon (PM) – French territory

- Saint Barthélemy (BL) – French territory
- Saint Martin (MF) – French territory

Note that the territories above shall be reported using the country code (according to ISO 3166) given in parentheses.

2. Reporting tables

The reporting is organised into 11 tables (datasets). Each table contains a number of attributes (see Section 3). The following tables are included in the reporting:

1. Counterparty reference data
2. Instrument data
3. Financial data
4. Counterparty-instrument data
5. Joint liabilities data
6. Accounting data
7. Protection received data
8. Instrument-protection received data
9. Counterparty risk data
10. Counterparty default data
11. Counterparty reference - protection received data)

Monthly reporting applies to all the tables above apart from *Accounting data*, to which quarterly reporting applies.

3. Overview of attributes

Each reporting table (see Sections 4-15) contains a number of attributes describing the credit or counterparty. Each attribute in turn has either a code list linked to it or the value shall be specified as a character string or value. A code list can be described as the attribute's value amount (i.e. values that can be specified in the reporting).

Please note that certain attributes reoccur in several reporting tables, for example identifier details for reporting agents, observed agents and contracts.

The attributes to be reported for each reporting table (dataset) respectively are listed below.

3.1 Counterparty reference data (Motpartsreferensdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Counterparty identifier	Counterparty identifier	Alphanumerical
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Legal entity identifier (LEI)	Legal Entity identifier (LEI)	Alphanumerical
National identifier	National identifier	Alphanumerical
National identifier type	Identifier type	Code list
Description of other national identifier type	Description of Other identifier type	Character string
International organisation identifier	International organisation identifier	Code list
RIAD code	RIAD code	Alphanumerical
Name	Name	Character string
Address: street	Address: street	Character string
Address: city/town/village	Address: city/town/village	Character string
Address: postal code	Address: postal code	Alphanumerical
Address: country	Address: country	Alpha 1-2 codes (in accordance with ISO 3166)
Legal form	Legal form	Foreign counterparties only. Codes according to ECB list
Institutional sector	Institutional sector	Code list
Economic activity	Economic activity	Code list
Accounting standard	Accounting standard	Code list
Entity within the group *	-	Code list

Reporting table 1(11). *Counterparty reference data*

* The attribute is included in KRITA but not in AnaCredit

3.2 Instrument data (Instrumentdata)

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Contract identifier	Contract identifier	Alphanumerical
Instrument identifier	Instrument identifier	Alphanumerical
Type of instrument	Type of instrument	Code list
Project finance loan	Project finance loan	Code list
Currency	Currency	Currency code (according to ISO 4217)
Payment frequency	Payment frequency	Code list
Inception date	Inception date	Date
Settlement Date	Settlement date	Date
Due date	Legal final maturity date	Date
Recourse	Recourse	Code list
Interest rate type	Interest rate type	Code list
Interest rate reset frequency **	Interest rate reset frequency **	Code list
End date of interest-only period	End date of interest-only period	Date
Reference rate	Reference rate	Code list (including national supplement)
Interest rate spread/margin	Interest rate spread/margin	Interest rate
Interest rate cap	Interest rate cap	Interest rate
Interest rate floor	Interest rate floor	Interest rate
Purpose	Purpose	Code list
Amortisation type	Amortisation type	Code list
Syndicated contract identifier	Syndicated contract identifier	Alphanumerical
Subordinated debt	Subordinated debt	Code list
Repayment rights	Repayment rights	Code list
Fiduciary instrument	Fiduciary instrument	Code list
Commitment amount at inception	Commitment amount at inception	Amount
Fair value changes due to changes in credit risk before purchase	Fair value changes due to changes in credit risk before purchase	Amount

Reporting table 2(11). *Instrument data*

** NB! *Reporting is optional.*

3.3   Financial data (Finansiell data)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Contract identifier	Contract identifier	Alphanumerical
Instrument identifier	Instrument identifier	Alphanumerical
Agreed annual interest	Interest rate	Interest
Next interest rate reset date	Next interest rate reset date	Date
Transferred amount	Transferred amount	Amount
Default status of the instrument	Default status of the instrument	Code list
Arrears for the instrument	Arrears for the instrument	Amount
Date of past due for the instrument	Date of past due for the instrument	Date
Date of the default status of the instrument	Date of the default status of the instrument	Date
Type of securitisation	Type of securitisation	Code list
Outstanding nominal amount	Outstanding nominal amount	Amount
Off-balance sheet amount	Off-balance sheet amount	Amount
Accrued interest	Accrued interest	Amount
Starting date of interest rate fixation *	-	Date

Reporting table 3(11). *Financial data*

* The attribute is included in KRITA but not in AnaCredit

3.4   Counterparty-instrument data (Motparts-instrumentdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Counterparty identifier	Counterparty identifier	Alphanumerical
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Contract identifier	Contract identifier	Alphanumerical
Instrument identifier	Instrument identifier	Alphanumerical
Counterpart role	Counterparty role	Code list

Reporting table 4(11). *Counterparty - instrument data*

3.5 Joint liabilities data (Data om delat ansvar)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Counterparty identifier	Counterparty identifier	Alphanumerical
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Contract identifier	Contract identifier	Alphanumerical
Instrument identifier	Instrument identifier	Alphanumerical
Joint liability amount	Joint liability amount	Amount

Reporting table 5(11). *Joint liabilities data*

3.6   Accounting data (Redovisningsdata)

Reporting frequency: Quarterly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Contract identifier	Contract identifier	Alphanumerical
Instrument identifier	Instrument identifier	Alphanumerical
Accounting classification of instruments	Accounting classification of instruments	Code list
Balance sheet recognition	Balance sheet recognition	Code list
Sources of encumbrance	Sources of encumbrance	Code list
Accumulated write-offs	Accumulated write-offs	Amount
Accumulated impairment amount	Accumulated impairment amount	Amount
Type of impairment	Type of impairment	Code list
Impairment assessment method	Impairment assessment method	Code list
Accumulated changes in fair value due to credit risk	Accumulated changes in fair value due to credit risk	Amount
Performing status of the instrument	Performing status of the instrument	Code list
Date of the performing status of the instrument	Date of the performing status of the instrument	Date
Provisions associated to off-balance sheet exposures	Provisions associated to off-balance sheet exposures	Amount
Status of forbearance and renegotiation	Status of forbearance and renegotiation	Code list
Cumulative recoveries since default	Cumulative recoveries since default	Amount
Date of forbearance and renegotiation status	Date of forbearance and renegotiation status	Date
Prudential portfolio	Prudential portfolio	Code list
Book value	Carrying amount	Amount

Reporting table 6(11). *Accounting data*

3.7 Protection received data (Säkerhetsdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Protection identifier	Protection identifier	Alphanumerical
Maturity date of the protection	Maturity date of the protection	Date
Type of protection	Type of protection	Code list (national code list)
Protection value	Protection value	Amount
Type of protection value	Type of protection value	Code list
Real estate collateral location	Real estate collateral location	Code list
Date of protection value	Date of protection value	Date
Protection valuation approach	Protection valuation approach	Code list
Original protection value	Original protection value	Amount
Date of original protection value	Date of original protection value	Date
Real estate collateral postcode *	-	Character string
Real estate collateral city *	-	Character string
Real estate collateral country *	-	Alpha 1- 2 codes (in accordance with ISO 3166)

Reporting table 7(11). *Protection received data*

* The attribute is included in KRITA but not in AnaCredit

3.8 Instrument-protection received data (Instrument-säkerhetsdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Contract identifier	Contract identifier	Alphanumerical
Instrument identifier	Instrument identifier	Alphanumerical
Protection identifier	Protection identifier	Alphanumerical
Protection allocated value	Protection allocated value	Amount
Third party priority claims against the protection	Third party priority claims against the protection	Amount
General collateral *	-	Code list

Reporting table 8(11). *Instrument - protection received data*

* The attribute is included in KRITA but not in AnaCredit

3.9 Counterparty risk data (Motpartsriskdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Counterparty identifier	Counterparty identifier	Alphanumerical
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Probability of default	Probability of default	Numerical value

Reporting table 9(11). *Counterparty risk data*

3.10 Counterparty default data (Motpartsfallissemangsdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Counterparty identifier	Counterparty identifier	Alphanumerical
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Default status of the counterpart	Default status of the counterparty	Code list
Date of the default status of the counterpart	Date of the default status of the counterparty	Date

Reporting table 10(11). *Counterparty default data*

3.11 Counterparty reference - protection received data (Motpartsreferens-säkerhetsdata)

Reporting frequency: Monthly

Attribute (KRITA name)	Attribute (AnaCredit name)	Format for reported values
Reporting agent identifier	Reporting agent identifier	Alphanumerical
Observed agent identifier	Observed agent identifier	Alphanumerical
Protection identifier	Protection identifier	Alphanumerical
ID code for protection provider	Protection provider identifier	Alphanumerical
Protection provider type *	-	Code list

Reporting table 11(11). *Counterparty reference - protection received data*

* The attribute is included in KRITA but not in AnaCredit

4. Identifiers

This section describes identifying attributes, most of which recur in several reporting tables.

Identifying attributes are always compulsory (in tables in which they occur) in the reporting. These are central to the reporting and function as a connection keys between different tables.

4.1   Counterparty identifier (Motparts-ID)

4.1.1   Definition

An identification code that the reporting agent uses internally for unique identification of each counterparty. Each counterparty shall have a single counterparty identifier. This value will not change over time and must not be used as the counterparty identifier for another counterparty. See also section 5, seventh paragraph, which explains that reporting of counterparties/companies may only be made once.

4.1.2   Reporting requirement

It is compulsory to report this attribute.

4.1.3   Reported values/code list

An alphanumerical code shall be specified.

4.2   Reporting agent identifier (Uppgiftslämnar-ID)

4.2.1   Definition

The identifier for a reporting agent. Either the ECB's RIAD code, Finansinspektionen's institution number or organisation registration number is to be used here.

If the ECB's RIAD code is used, it shall include the country code, e.g. "SE5500000000"[3].

4.2.2   Reporting requirement

It is compulsory to report this attribute.

4.2.3   Reported values/code list

An alphanumerical code shall be specified.

4.3   Observed agent identifier (Observerad aktörs-ID)

4.3.1   Definition

The identifier for an observed agent. Either the ECB's RIAD code or Finansinspektionen's institution number is to be used here.

If the Finansinspektionen institution number is used, an "S" shall be added to the end of the institution number to indicate that the data only refers to the head office (parent in the legal entity). For example, 11001S. Even an observed actor with no branches shall have an "S" added to the institution number. Branches in Sweden shall also have an "S" added.

For Swedish MFIs' foreign branches, the Finansinspektionen institution number is also used but then without an "S" being added.

If the RIAD code is used, it shall include the country code, e.g. "SE5500000000".

4.3.2   Reporting requirement

It is compulsory to report this attribute.

4.3.3   Reported values/code list

An alphanumerical code shall be specified.

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[3] RIAD codes for Swedish institutes have the form SE plus organisation registration number without hyphens.

4.4   Contract identifier (Avtals-ID)

4.4.1   Definition

A identification code that the reporting agent uses for unique identification of each contract. Each contract must have a single Contract identifier. This value must not be changed over time or used as the contract identifier for another contract.

4.4.2   Reporting requirement

It is compulsory to report this attribute.

4.4.3   Reported values/code list

An alphanumerical code shall be specified.

4.4.4   General reporting instructions and examples

One or more instruments/credits can be registered to a Contract identifier (in accordance with Section 4.5, Instrument identifier), as parts of a larger credit contract.

A Contract identifier must not be changed in cases where a credit ceases to be reported in KRITA and then starts to be reported again in a later reference period. The same Contract identifier as the previous reporting shall therefore be reused. The situation may occur whereby, for example, a transaction account without granted credit is reported because the account has a debit balance which is then repaid but the debit balance recurs in a later reference period.

4.5   Instrument identifier

4.5.1   Definition

An identification code which the reporting agent uses for unique identification of each instrument/credit within the framework of a specific contract. Each credit must have a single Instrument identifier. This value will not change over time and must not be used as the Instrument identifier for another credit in the same contract.

4.5.2   Reporting requirement

It is compulsory to report this attribute.

4.5.3   Reported values/code list

An alphanumerical code shall be specified.

4.5.4 General reporting instructions and examples

In cases where the borrower has larger credit arrangements, several credits may be linked to the same credit contract (i.e. Same Contract identifier is specified). In addition, a credit contract may give rise to several credit facilities and each credit facility may give rise to several credits.

An Instrument identifier can be reused in different credit contracts, but the same Instrument identifier must only refer to one credit within a contract. If there are several credit facilities within the same contract, where each gives rise to several credits, each individual credit facility need not be identified. In other words, the combination of Instrument identifier and Contract identifier makes a credit unique.

4.6 Protection identifier (Säkerhets-ID)

4.6.1 Definition

An identification code which the reporting agent uses for unique identification of each protection used for the credit. Each protection must have a single Protection identifier. This value will not change over time and must not be used as an identifier of another protection.

4.6.2 Reporting requirement

It is compulsory to report this attribute from all protections.

4.6.3 Reported values/code list

An alphanumerical code shall be specified.

4.6.4 General reporting instructions and examples

A Protection identifier shall be unique on the reporting agent level; this means that if the reporting agent reports for several observed participants and several of these have credits linked to the same protection, the same Protection identifier shall be used for all of them.

4.7 Protection provider identifier (ID-kod för den som tillhandahåller säkerhet)

4.7.1 Definition

Counterparty identifier for the protection provider.

The protection provider is the counterparty that provides protection against a contractual negative credit event and that shoulders the risk of a negative credit event occurring.

4.7.2 Reporting requirement

It is compulsory to report this attribute.

If the provider of a certain protection is one or more natural persons, the value "NP" (Natural person) shall be reported. Only one occurrence with the value "NP" is reported per protection regardless of how many natural persons are protection providers.

If there is no protection for the credit (and hence no provider), the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). No item at all shall then be reported in the Counterparty reference - received protection data table.

4.7.3 Reported values/code list

An alphanumerical code shall be specified. If the issuer is one or more natural persons, the value "NP" shall be reported.

4.7.4 General reporting instructions and examples

The Protection provider identifier attribute shall be reported for all protections.

If there are several protection providers for the same protection, e.g. several owners of a property, all providers shall be reported. The exception is if several natural persons are providers of a certain protection, in which case only one event is to be reported with the value "NP". See also Protection provider type in Section 15.1.

Counterparties that are protection providers and are reported in the Counterparty reference - received protection data table shall also be reported in the Counterparty reference data table unless they are natural persons. Natural persons shall be reported in the Counterparty reference - received protection data table but not in the Counterparty reference data table.

Regarding the link between the Counterparty reference - collateral data table and the Counterparty risk data and Counterparty default data tables, the Counterparty risk data and Counterparty default data shall be reported for protection providers that are also issuers of the protection. This applies in particular to the protection type "Financial guarantees and surety, other than credit derivatives", where the counterparty providing the protection and reported in the Counterparty reference - collateral data table, must also report in the Counterparty risk data and Counterparty default data tables. The same applies to the

protection type "Credit derivative" in the cases these fit the definition of financial guarantees in accordance with Section ii. In other cases/protection types, the Counterparty risk data and Counterparty default data tables need not be reported for protection providers. The Counterparty risk data and Counterparty default data tables are never reported for natural persons.

A table review of counterparties that usually act as providers of the various protection types in KRITA is shown below:

Protection type	Protection provider
Gold	Protection owner
Means of payment and deposit	Protection owner
Security	Holder of the security
Loans	Loan/credit provider
Participating interests and equity/shares in investment funds	Holder of the protection
Credit derivative	Holder/Counterparty in the credit derivative
Financial guarantees and surety, other than credit derivatives	Guarantor/issuer
Accounts receivable	Creditor
Pledged life insurance	Insurance holder on the life insurance contract
One-to-two family dwellings, tenant-owner apartments, multi-dwelling buildings	Property owner, shareowner in housing cooperative
Offices and commercial properties according to CCR – agricultural properties	Property owner
Offices and commercial properties according to CCR – others	Property owner
Other commercial properties – agricultural properties	Property owner
Other commercial properties –others	Property owner
Other physical protection	Owner of the protection
Floating charge	Company owner
Other protection	Depends on protection type

Table 3. *A review of counterparties that usually work as providers of the various different protection types in KRITA.*

For repurchase agreements (reverse), it is the borrower in the repo transaction, i.e the one who sells securities with the undertaking to buy them back at a later stage, who is the protection provider. For reversed

repos that are cleared via a central counterparty (CCP), it is the CCP who is the protection provider.

In financial leasing, the borrower is the protection provider.

The counterparty that is lender to a particular instrument can never be the protection provider for protection linked to this instrument.

5. Counterparty reference data (Motpartsreferensdata)

This section describes the input attributes in the Counterparty reference data table with associated definitions, examples and reporting requirements.

In KRITA, a "counterparty" refers to an institutional unit with any of the following roles in relation to a reported credit:

1. Lender
2. Borrowers
3. Servicer
4. Originator (only reported if the credit has been securitised)
5. The protection provider
6. Reporting agent

Each counterparty in KRITA reported in the Counterparty default data table shall be identified by combining the following identifiers:

- Reporting agent identifier
- Counterparty identifier

In addition to the identifiers above, data shall be reported in the attributes in accordance with Sections 5.1- 5.16. Please note that some counterparty reference data is only requested for counterparties that are not Swedish or from certain other EU countries. This is because Statistics Sweden has another source for counterparty reference data in these cases. If the reporting agent prefers to also report data for counterparties that are Swedish and/or from certain other EU countries, it is possible to do so.

Note that each counterparty/company may only be included once in the reporting (file KRITA_Counterparty). It is therefore not correct to report a counterparty/company several times with different Counterparty identifiers (see section 4.1), even if it has different counterparty roles (see section 8.1).

Below is a list of the countries (referred to as "certain other EU countries" in these instructions) including Sweden, for which there are reduced counterparty reference requirements when reporting to KRITA. This applies on condition that Swedish counterparties have been identified using their organisation registration number or Finansinspektionen's institution number and for counterparties from

certain EU countries (see the table below) that they have been identified using a generally accepted identifier[4] (in accordance with the ECB's list of National identifiers) or a RIAD or LEI code.

Attribute	Sweden (SE)	Finland (FI)[4]	Denmark (DK)
Counterparty identifier	R	R	R
LEI	R	R[1]	R[1]
RIAD code	-	R[1]	R[1]
National identifier	R	R[1]	R[1]
National identifier type	R	R[2]	R[2]
Name	R	R	R
Country	R	R	R
Entity within the group	R	R	R

Table 4. *Requirments for counterparties in Sweden and certain EU-countries*

It is compulsory to report the attributes above (marked with an "R") for counterparties from each country respectively. This applies on condition that the organisation has been identifier using a generally accepted national identifier[3], LEI code or RIAD code in accordance with the paragraph above, otherwise the same reporting applies as for counterparties domiciled in the EU countries not listed about.

"-" Data not collected.

[1]It is compulsory to report at least one of either a LEI code, RIAD code or National identifier.

[2] National identifier type shall only be reported if National identifier is reported.

[3] The Danish and Finnish code list values DK_NOTAP_CD and FI_NOTAP_CD in the attribute National identifier type do not count as "generally accepted identifiers".

[4] This also includes counterparties in Åland.

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[4] The code list values DK_NOTAP_CD and FI_NOTAP_CD (for Denmark and Finland respectively) in the attribute National identifier do not count as "generally accepted identifiers" as these refer to reporting in which a counterparty does not have or has not yet been allocated a national identifier.

If natural persons occur in relation to a credit, they shall not be reported in the Counterparty reference data table at all.

5.1 Legal Entity identifier (LEI)

5.1.1 Definition

A reference code according to the International Organisation for Standardisation's (ISO) standard ISO 17442, which is mainly allocated to companies and organisations. Not all legal entities have an LEI, however, and branches do not always have their own LEI code.

5.1.2 Reporting requirement

It is compulsory to report this attribute in cases where the counterparty has an LEI code with the status either "issued", "lapsed", "merged", "retired", "transferred", "pending validation", "pending archival" or "pending transfer". Lei codes that are duplicates, or have been annulled, shall not be reported, however. The attribute shall be reported for both Swedish and foreign counterparties. LEI is not compulsory in the following cases, however:

- International organisations that are on the ECB's list of international organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).
- Counterparties in EU countries other than Sweden that are included in Table 4 and for which a generally accepted identifier (according to the ECB's list of national identifiers) or RIAD code has been reported.

Please note that investment funds and special funds can have an LEI code even though they are not legal entities. Branches can also have an own LEI code and this should then be reported.

If the institution/branch does not have an a separate LEI code, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

5.1.3 Reported values/code list

An alphanumerical code shall be specified in accordance with ISO 17442.

5.1.4   General reporting instructions and examples

If a branch does not have its own LEI code, no LEI code shall be reported for it (i.e. the LEI code for the legal entity in which the branch is included shall not be reported).

LEI codes are available from e.g. the Global Legal Entity Identifier Foundation (GLEIF), www.gleif.org.

5.2   National identifier (Nationellt ID)

5.2.1   Definition

A generally accepted identification code that makes it possible to clearly establish a counterparty's identity within its country of domicile. For a counterparty that is a branch, the identifier code refers to the branch. For a counterparty that is not a branch, the identifier code refers to the legal entity or mutual fund. It is primarily the organisation registration number that should be given for Swedish counterparties. For foreign counterparties, a generally accepted identifier shall be specified that makes it possible to clearly establish a counterparty's identity within its country of domicile. For counterparties that are foreign branches, a generally accepted identifier for the country where the branch is located shall be used. That is, it is not correct to use Finansinspektionen's institution number for reporting Swedish institutions' branches abroad. A list of National identifiers for each country is available on the ECB website[5] in the document "List of national identifiers". The list follows a ranking where the first listed generally accepted identifier for each country respectively is used first, followed by the second, and so on.

The basic rule is that a national identifier shall be unique to each counterparty, although in exceptional cases, there may be legal entities that are divided into sub-divisions with properties that allow them to be treated as separate borrowers. Such a case is Danish housing cooperatives "boligafdeling" (see Section 5.2.4). If there are other relevant cases, you are kindly asked to contact the ECB to discuss how they are to be handled.

5.2.2   Reporting requirement

It is compulsory to report this attribute, although it may be omitted from the reporting in the following cases:

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[5] https://www.ecb.europa.eu/stats/money_credit_banking/anacredit/html/index.en.html

- If a Swedish counterparty is newly established and has not yet been allocated an organisation registration number/institution number. These counterparties shall be reported with the code list value SE_NOTAP_CD in "National identifier type", see Section 5.3.3.
- If a Swedish counterparty does not have an organisation registration number/institution number. These counterparties shall be reported with the code list value SE_NOTAP_CD in "National identifier type", see Section 5.3.3 for a description of cases where this is applicable.
- If there is no generally accepted identifier for a foreign counterparty. These counterparties shall be reported with the code list value "Country code"_NOTAP_CD in "National identifier type".
- If an LEI code has been reported for a foreign counterparty.
- If an ECB RIAD code has been reported for a foreign counterparty.
- If the counterparty is an international organisation that is on the ECB's list of International organisations (see Section 5.5.1).
- If the counterparty is a Monetary Financial Institution (MFI) that is on the ECB's "MFI list" (see Section 5.6.2) and has been reported using a RIAD code.

5.2.3 Reported values/code list

An alphanumerical code shall be specified.

5.2.4 General reporting instructions and examples

Swedish organisation registration number may be specified either with or without a hyphen.

Example 5

The organisation registration number is given as 5565000000 or 556500-0000

The national identifier code shall normally be unique for each counterparty, the exception being Danish housing cooperatives (almene boligselskab) with several sub-divisions (almen boligafdeling). If these sub-divisions are reported as separate counterparties, they are to be reported using the housing cooperative's CVR number. Please note, however, that each sub-division shall have a unique counterparty identifier.

5.3 Identifier type (Typ av nationell identifierare)

5.3.1 Definition

Types of identifier used in the attribute National identifier.

5.3.2 Reporting requirement

It is compulsory to report this attribute.

5.3.3 Reported values/code list

A code list value shall be specified for Identifier type. The code list value to be reported varies depending on the country. A list of national identifiers for all EU countries and a few other countries is available on the ECB website[6] in the document "List of national identifiers". For counterparties from all EU countries, only the country-specific identifiers shall be used. For counterparties outside the EU that have country-specific identifiers in the list, either the country-specific identifiers or the general codes (which start with "GEN") may be used. For counterparties from other countries, the general codes shall be used. For example, the code list value "GEN_NBR_ENTTY_CD" shall be reported if a Business register number shall be reported for a country that is not on the list.

In some countries, there may be some counterparties that do not have a national identifier. In such cases, the code list value "Country code"_NOTAP_CD shall be used. However, this code list value may only be used in cases described for the relevant country in the "Applies to" column in the ECB's "List of national identifiers".

For Swedish counterparties, the code list value SE_NOTAP_CD may only be used in the following cases:

- The counterparty is newly established and has not yet been allocated an organisation registration number or a Finansinspektionen institution number. Once the counterparty has been allocated an organisation registration number/institution number, this shall be reported as from the reference period in which the number was allocated, and the code list value SE_NOTAP_CD may thereafter no longer be used.
- Counterparties that do not have an organisation registration number/institution number. This is only applicable for certain counterparties that belong to the "Non-profit institutions

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[6] https://www.ecb.europa.eu/stats/money_credit_banking/anacredit/html/index.en.html

serving households" sector with legal form "Non-profit organisations" or "Joint-ownership associations". Please note that this type of counterparty also often has an organisation registration number, In such cases, the code list value SE_NOTAP_CD may not be used.

-   Counterparties with the legal form "Regulated partnership between two parts" or "Limited shipping partnerships", if these do not have an organisation registration number. Please note that only regulated partnerships between two parts and limited shipping partnerships in which at least one of the partners is a legal person shall be included in KRITA.

5.3.4   General reporting instructions and examples

If the combination of country and identifier type used for a counterparty is not on the ECB list of national identifiers, and the value "Other" is on the list of national identifiers for the country in question, this value shall be used.

In cases where "Other" is reported, the attribute Description of other national identifier shall always be reported (See Section 5.4).

5.4   Description of other national identifier

5.4.1   Definition

Official name of a generally accepted identification code that is not on the ECB's list of national identifiers.

5.4.2   Reporting requirement

It is compulsory to report this attribute if:

•   A code list value for "Other" is reported in the Identifier type attribute for a country that is on the ECB's list of national identifiers. For example, for Bulgaria (BG) if the code BG_OTHER_CD has been reported.
•   The general code list value GEN_OTHER_CD is reported in Identifier type for countries that are not on the ECB's list of national identifiers.

Otherwise, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

5.4.3   Reported values/code list

A character string shall be reported.

5.4.4   General reporting instructions and examples

If a code list value other than "Other" is reported in the Identifier type attribute (in accordance with Section 5.3), the attribute shall be omitted from the reporting.

5.5   International organisation identifier (Internationell organisations ID)

5.5.1   Definition

An international organisation identifier shall be reported if the organisation is on the ECB's list of international organisations on the ECB website[7].

5.5.2   Reporting requirement

It is compulsory to report this attribute for certain counterparties, i.e. international organisations on the ECB's list of international organisations, see above).

Regarding an international organisation on the ECB's list, only the attributes Counterparty identifier, Name and Address: country need to be reported in addition to the International organisation identifier.

Regarding counterparties not on the ECB's list of international organisations, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

5.5.3   Reported values/code list

A code list value shall be specified for an International organisation identifier. The code list to be used for reporting can be found in the document "Technical description attribute and code lists KRITA" on the KRITA reporting agent website.

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[7] https://www.ecb.europa.eu/stats/money_credit_banking/anacredit/html/index.en.html

5.6   RIAD code (RIAD-kod)

5.6.1   Definition

A RIAD code is an identifier used by the ECB in its "business register" Register of Institutions and Affiliates Database (RIAD). A unique RIAD code is allocated to each entity that occurs in RIAD. Each country in the AnaCredit cooperation project is responsible for allocating a RIAD code to its domestic entities. A RIAD code always starts with a country code in accordance with ISO 3166 (e.g. DE for Germany) but may otherwise be different for different countries.

5.6.2   Reporting requirement

This attribute is compulsory in cases where the reporting agent elects to report counterparty information using fewer counterparty attributes (Counterparty identifier, RIAD code, Name, Address: country and Entity within the group). This option is for MFIs on the ECB's "MFI list" available on the ECB website[8].

A RIAD code shall not be reported for Swedish counterparties. Instead, the National identifier shall be specified for Swedish counterparties.

In other cases, the RIAD code is optional when reporting counterparties (i.e. if a RIAD code is available to the reporting agent). If a RIAD code is reported, National identifier need not be reported.

If a RIAD code is not reported, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

5.6.3   Reported values/code list

An alphanumerical code shall be specified.

A RIAD code shall also have a country code (in accordance with ISO 3166) as the first two characters.

5.7   Name

5.7.1   Definition

The counterparty's official name in full.

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[8]https://www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions/html/monthly_list-MID.en.html

5.7.2 Reporting requirement

It is compulsory to report this attribute.

5.7.3 Reported values/code list

A character string shall be given.

5.7.4 General reporting instructions and examples

The attribute shall be reported using UTF-8 (unicode) encoding. Characters such as Å, Ä, Ö, Ø and Ü can therefore be reported.

5.8 Address: street (Adress: gatuadress)

5.8.1 Definition

The counterparty's street address (including street number).

5.8.2 Reporting requirement

It is compulsory to report this attribute <u>apart from</u> for:

- Swedish counterparties identified using their organisation registration number or Finansinspektionen's institution number.
- Counterparties from certain EU countries (see table 4 in Section 5. Counterparty reference data) which are identified using a generally accepted identifier (according to the ECB's list of national identifiers) or a RIAD or LEI code.
- International organisations that are on the ECB's list of international organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).

The attribute need not be reported for *money market funds* and *non-MMF investment funds*.

If the attribute is not compulsory, it can be omitted from the reporting (in accordance with Section 1.6.9).

5.8.3 Reported values/code list

A character string shall be given. The street name shall be followed by the street number and shall be separated by a comma.

Example 6

The address is given as Kungsgatan,10

5.9 Address: city / town / village (Adress: ort)

5.9.1 Definition

The counterparty's city/town/village.

5.9.2 Reporting requirement

It is compulsory to report this attribute apart from for:

- Swedish counterparties identified using their organisation registration number or Finansinspektionen's institution number.
- Counterparties from certain EU countries (see table 4 in Section 5. Counterparty reference data) which are identified using a generally accepted identifier (according to the ECB's list of national identifiers) or a RIAD or LEI code.
- International organisations that are on the ECB's list of international organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).

The attribute need not be reported for *money market funds* and *non-MMF investment funds*.

If the attribute is not compulsory, it can be omitted from the reporting (in accordance with Section 1.6.9).

5.9.3 Reported values/code list

A character string shall be given.

5.10 Address: postal code (Adress: postnummer)

5.10.1 Definition

The counterparty's postal code.

5.10.2 Reporting requirement

It is compulsory to report this attribute apart from for:

- Swedish counterparties identified using their organisation registration number or Finansinspektionen's institution number.
- Counterparties from certain EU countries (see table 4 in Section 5 Counterparty reference data) which are identified using a generally accepted identifier (according to the ECB's list of national identifiers) or a RIAD or LEI code.
- International organisations that are on the ECB's list of international organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).

The attribute need not be reported for *money market funds* and *non-MMF investment funds*.

If the attribute is not compulsory, it can be omitted from the reporting (in accordance with Section 1.6.9).

5.10.3 Reported values/code list

A character string shall be given.

5.11 Address: country

5.11.1 Definition

The counterparty's country in accordance with ISO 3166-1 alpha-2 codes.

Regarding *money market funds* and *non-MMF investment funds*, the fund's (not the fund manager's) country of registration shall always be given here. The way this attribute is handled differs from the ECB AnaCredit manual, which states that country reporting is not applicable for this type of fund.

5.11.2 Reporting requirement

It is compulsory to report this attribute.

5.11.3 Reported values/code list

Country code in accordance with ISO 3166-1 alpha-2 codes (only "officially assigned", not "exceptionally reserved" codes).

5.11.4 General reporting instructions and examples

For international organisations and embassies, the address country differs from the country where the counterparty is domiciled. International organisations are established in one country, which is the address country, but from a statistics point of view are not resident in that country but are instead resident within the EU or in another foreign country but not in one specific country. Embassies have an address country where they are situated but constitute foreign territory and are hence classified as resident in the country they represent. International organisations can be reported using either a special code divided into inside and outside the EU or the host country's country code. Embassies are reported using the host country's country code.

There may also be other cases where counterparties are registered and have their domicile in one country but only have an address in another country. In these cases, the country of registration/domicile should be reported in KRITA in the attribute "Address: country". If a counterparty has several addresses (e.g. visiting address and postal address) and these are located in different countries, the address that is located in the country of domicile should be stated in KRITA.

5.12 Legal form (Juridisk form)

5.12.1 Definition

Type of business entity according to the definition in the national legal system.

5.12.2 Reporting requirement

It is compulsory to report this attribute apart from for:

- Swedish counterparties identified using their organisation registration number or Finansinspektionen's institution number.
- Counterparties from certain EU countries which are identified using a generally accepted identifier (according to the ECB's list of national identifiers) or a RIAD or LEI code.
- International organisations that are on the ECB's list of international organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).

If the attribute is not compulsory, it can be omitted from the reporting (in accordance with Section 1.6.9).

5.12.3 Reported values/code list

A code list value shall be given for Legal form.

Legal forms (for different countries) that are to be used when reporting can be retrieved from the ECB website[9] in the document "List of legal forms". For countries not on the list, one of the following standard values shall be reported:

1. Corporations
2. Cooperatives
3. Partnerships
4. Sole traders
5. Limited liability company
6. Other

For mutual funds and alternative investment funds, the code SPFUND shall be used if no legal form is more relevant for a particular country.

For branches, the code FBRANCH should be used, this code is a national addition and not included in the ECB's "List of legal forms".

5.13 Institutional sector (Institutionell sektor)

5.13.1 Definition

Institutional sectors in accordance with Regulation (EU) no. 549/2013, Regulation (EU) no. 575/2013 and European Central Bank Regulation (EU) no. 1075/2013 (ECB/2013/40).

Sector classification is applied analogically to counterparties outside the EU.

5.13.2 Reporting requirement

It is compulsory to report this attribute apart from for:

- Swedish counterparties identified using their organisation registration number or Finansinspektionen's institution number.
- Counterparties from certain EU countries (see table 4 in Section 5. Counterparty reference data) which are identified

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[9] https://www.ecb.europa.eu/stats/money_credit_banking/anacredit/html/index.en.html

using a generally accepted identifier (according to the ECB's list of national identifiers) or a RIAD or LEI code.

- International organisations that are on the ECB's list of International organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).

Please note that the code list below follows ESA 2010 definitions but that the sector groups do not always have a "one-to-one" relationship to ESA. FVC is included in the code list although it is not a designated ESA sector but part of sector 125.

If the attribute is not compulsory, it can be omitted from the reporting (in accordance with Section 1.6.9).

5.13.3 Reported values/code list

Code list for Institutional sector:

- **Non-financial corporations** (Icke-finansiella bolag) Non-financial corporations, sector 11. Institutional units that are independent legal entities and market producers and whose main activity is the production of goods and non-financial services. The sector code also covers non-financial, so-called quasi corporations.

- **Central Bank** (Centralbanken). Central banks, sector 121. Central banks, such as the Riksbank in Sweden, have the main function of being responsible for the country's monetary policy, issuing banknotes and coins and managing the foreign currency reserve.

- **Credit institutions** (Kreditinstitut). Credit institutions as they are defined in Article 4.1.1 in Regulation (EU) No 575/2013. Part of sector 122.

  This includes (e.g.):
  - Banks
  - Housing institutions
  - Mortgage institutions
  - Monetary credit market companies

- **Deposit-taking corporations other than credit institutions** (Andra monetära finansinstitut som tar emot inlåning än kreditinstitut). Deposit-taking institutions other than credit

institutions, i.e. other financial institutions that are mostly engaged in financial brokerage and whose operations consist of receiving deposits and/or close deposit substitutes from institutional entities, not just from MFIs (the decisive factor for MFI classification being the extent to which instruments issued by other MFIs can constitute substitutes for such deposits received by credit institutions); and that, on their own behalf, in an economic sense at least, provide loans and/or invest in securities. For Swedish conditions, monetary securities companies and institutes for electronic money are included in this sub-sector. Part of sector 122.

The following are not included here:
- Credit institutions
- Central banks
- Money market funds

- **Money market funds** (MMF) (Penningmarknadsfonder. Money market funds, sector 123. This consists of Swedish-registered funds/corporations and quasi-corporations for collective investment that are mostly engaged in financial brokerage, apart from those classified in sub-sectors 121 and 122. Money market funds' activities consist of obtaining funding by issuing (fund) shares or equities in investment funds that are close substitutes for deposits and that, on their own behalf, invest in money market instruments, equities/shares in money market funds, transferable promissory notes with a remaining maturity of one year or less, deposits or other instruments that have the same return on investment as money market instruments.

- **Non-MMF investment funds** (Investeringsfonder, utom penningmarknadsfonder). Non-MMF investment funds, sector 124. This consists of registered funds/corporations and quasi-corporations for collective investment – apart from those classified under sector 123 – that are mostly engaged in financial brokerage. Their activities consist of issuing shares/equities in investment funds that are not close substitutes for deposits and that, on their own behalf, invest mostly in financial assets other than short-term financial assets and in non-financial assets (normally property). Non-MMF investment funds cover both mutual funds (UCITS funds) and alternative investment funds.

For funds registered in euro countries (and some but not all EU countries), the ECB regularly publishes lists of existing funds at http://www.ecb.europa.eu/stats/money/mfi/html/index.en.html

Private equity/venture capital funds are funds that, without borrowing, mainly invest in equities and other participating interests issued by corporations not listed on stock exchanges or trading platforms. Venture capital funds normally consist of closed funds or limited partnerships managed by a venture capital corporation. Venture capital funds, but not venture capital corporations, are included in the non-MMF investment fund sector.

For funds registered outside the euro area/EU, there may be definition problems between venture capital funds and financial corporations that conduct investment activities. Venture capital funds often have a specific investment period after which the holding is sold and the assets are distributed to the owners. In addition, venture capital funds often have a legal structure, like a limited partnership, in which ownership does not provide voting rights. Venture capital funds also have a corporation that manages them, even though this corporation can also be involved in the activities of companies in which the funds invest.

Hedge funds and exchange-traded funds (ETFs) are counted as investment funds. Corporations and foundations set up to manage pension capital (pension institutions/pension funds) are not counted as investment funds, however.

- **Financial vehicle corporations** (FVCs) engaged in securitisation transactions (FVC) Financial corporations that are engaged in securitisation transactions. Financial vehicle corporations (FVCs) are financial corporations that are engaged in securitisation transactions, on condition that they fulfil the criteria for own institutional units, otherwise they are treated as an integrated component of the parent corporation. Often securitisation occurs in conjunction with credit portfolio transactions when an asset and/or credit risk is transferred to a separate corporation, a so-called securitisation corporation, different from the original lender. The securitisation institution funds the transaction by issuing securities to investors, who have the right to the cashflow from the underlying claims. Part of sector 125.

- **Other financial intermediaries, except insurance corporations, pensions funds and financial vehicle corporations (FVCs)** engaged in securitisation transactions (Andra finansförmedlare, utom försäkringsbolag, pensionsinstitut och FVC). Other financial institutions, except insurance corporations, pension funds and financial vehicle corporations (FVCs) engaged in securitisation transactions Part of sector 125.

- **Financial auxiliaries** (Finansiella servicebolag). Financial auxiliaries, sector 126, Financial auxiliaries consist of all corporations and quasi-corporations that are mostly engaged in activities that support and are closely related to financial mediation, but which are not financial mediators themselves, i.e. they do not take on ownership of or risk associated with the financial assets and liabilities being traded/mediated. This includes corporations that provide financial infrastructure, such as stock exchanges and central securities depository (CSDs), money changers, different types of financial brokers and advisers. It also includes non-profit organisations that are independent entities and that serve financial corporations. Financial auxiliaries are characterised by the fact that they have relatively small balance sheets, while their turnover is often on a larger scale.

- **Captive financial institutions and money lenders** (Koncerninterna finansinstitut och utlåningsföretag). Captive financial institutions and money lenders, sector 127. Captive financial institutions and money lenders consist of all financial corporations
and quasi-corporations that are engaged in neither financial brokerage nor financial auxiliary activities and which are characterised by the majority of either their assets or liabilities not being traded on the open financial market. Sector 127 includes two main types of entity.
Firstly , those that only carry out transactions within a limited group of corporations (entities), for example with their own subsidiaries or subsidiaries of the same holding company and secondly, entities that only lend from their own resources, or resources that have been provided by only one financier.
Estates of deceased persons that are legal entities according to national legislation are also included here.

- **Insurance corporations** (Försäkringsbolag). Insurance corporations, sector 128. Insurance corporations consist of financial corporations engaged mostly in financial brokerage as

a consequence of the spread of risk, mainly in the form of direct insurance or reinsurance. Insurance corporations are often limited companies or mutual companies. The sector also includes group-owned insurance corporations, so-called "captive corporations", that are normally owned by a non-financial corporation and only insure the owner's risks, insurance corporations that insure against financial risks, so-called credit insurance corporations, and issued by standardised guarantees that charge premium fees and that are separate institutional entities. Insurance associations, mutual benefit societies and pension funds, which provide optional private insurance and pension insurance but not occupational pensions, are included in this sub-sector.

- **Pension funds** (Pensionsinstitut). Pension funds, sector 129. Pension funds consist of financial corporations primarily engaged in financial brokerage as a consequence of the spread of social risks and the insured individuals' needs (social insurance). The sub-sector only covers pension funds in social insurance that are institutional entities and separate from the entities that have established them. Non-independent pension funds are not institutional entities but constitute part of the institutional entity that establishes them. In their role of social insurance system, pension institutions provide an income after retirement and, frequently, benefits to surviving relatives and benefits payable in the event of invalidity. Insurance associations, mutual benefit societies and pension funds that provide occupational pensions, but not optional private insurance and pension insurance, see sector 128, are also included in the sub-sector.

- **Central government** (Statlig förvaltning). Central government, sector 1311. Central government covers all government authorities and other central administrative bodies, whose remit normally spans the entire economic territory, apart from the administration of social security funds.

- **Federal state government** (Delstatlig förvaltning). Federal state government, sector 1312. Federal state government (excluding social security funds) consists of federal states that are separate institutional entities and exercise some of a government's functions, excluding the administration of social security funds, on a level under central government administration but above public sector institutional entities on the local level.

- **Local government** (Kommunal förvaltning). Local government, sector 1313. Local government covers entities of public sector administration whose remits only span across a local part of the economic territory, excluding local social security funds. The sector consists of entities controlled by primary municipalities, county councils and local authority associations and that are not market producers.

- **Social security funds** (Sociala trygghetsfonder). Social security funds, sector 1314. Social security funds include all public-sector institutional entities whose primary activity is to provide social benefits and where certain groups of the population are bound, by law or regulation, to participate in the scheme or pay contributions. The public administration is responsible for management of the institution as regards determining or approving fees and benefits independent of its role as supervisory body or employer.

- **Non-profit institutions serving households** (Hushållens icke-vinstdrivande organisationer). Non-profit institutions serving households (HIO), sector 15. Non-profit institutions serving households comprise non-profit organisations that are separate legal entities that serve households and are privately controlled non-market producers. Their main resources are optional contributions in cash or in kind from households in their capacity as consumers, payment from public administration and capital income. For a more detailed breakdown of the sector, the classification according to the UN's Classification of the Purposes of Non-Profit Institutions Serving Households is recommended.

5.14 Economic activity (Bransch)

5.14.1 Definition

Classification of counterparties based on industry in accordance with the statistical classification NACE rev.2 (called the SNI in Sweden) in accordance with Regulation (EC) No 1893/2006 of the European Parliament and of the Council.

5.14.2 Reporting requirement

It is compulsory to report this attribute apart from for:

- Swedish counterparties identified using their organisation registration number or Finansinspektionen's institution number.
- Counterparties from certain EU countries which are identified using a generally accepted identifier (according to the ECB's list of national identifiers) or a RIAD or LEI code.
- International organisations that are on the ECB's list of International organisations (see Section 5.5.1).
- Monetary Financial Institutions (MFIs) that are on the ECB's "MFI list" (see Section 5.6.2).

If the attribute is not compulsory, it can be omitted from the reporting (in accordance with Section 1.6.9).

5.14.3 Reported values/code list

NACE code shall be specified (Swedish SNI) in accordance with the Economic activity code list. For all counterparties in the EU and for Swedish counterparties that do not have a national identifier, the level-2 NACE code shall be reported, alternatively reporting can be done on level 3 or 4. For counterparties outside the EU, level 1 shall be reported, or, alternatively, reporting can be done on levels 2.4.

A list of SNI codes and definitions can be found at http://www.scb.se/SNI2007.

It can be noted here that SNI is broken down into five levels with the help of a detailed group in contrast to NACE, which is broken down into four levels.

5.15   Accounting standard

5.15.1 Definition

Accounting standard - International Financial Reporting Standards (IFRS) or national generally accepted accounting principles - applied by the observed agent's legal entity.

5.15.2 Reporting requirement

It is compulsory to report this attribute. The attribute only needs to be reported on the reporting agent level (i.e. not on the counterparty level). See Reporting agent, Section 1.2.

For counterparties that are not reporting agents, the attribute can be omitted from the reporting (in accordance with Section 1.6.9).

5.15.3 Reported values/code list

Code list for Accounting standard:

- **IFRS** (IFRS). IFRS, applied in accordance with Regulation (EU) No 1606/2002 of the European Parliament and of the Council.

- **National GAAP consistent with IFRS** (Nationell god redovisningssed i överensstämmelse med IFRS). National accounting frameworks that have been developed in accordance with Council Directive 86/635/EEC and apply IFRS 9 criteria for the instruments.

- **National GAAP not consistent with IFRS.** National accounting frameworks that have been developed in accordance with Council Directive 86/635/EEC and do not apply IFRS 9 criteria for the instruments.

5.16 Entity within the group (Enhet inom gruppen)

5.16.1 Definition

Classification of whether or not the counterparty in included in the same financial corporate group as the reporting agent.

Financial corporate group refers to subsidiaries covered by the requirements for consolidation under supervision in accordance with Part II, Chapter 2, Section 2 of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms (the capital requirements regulation- CRR). Institutions shall report their subsidiaries and joint ventures using the same methods as for consolidation under supervision.

5.16.2 Reporting requirement

It is compulsory to report this attribute for counterparties related to credits where the observed agent is also the lender according to the Counterparty role attribute. For counterparties that are only related to credits serviced on behalf of another, where the observed agent is not the lender, this attribute shall be omitted from the reporting (in accordance with Section 1.6.9). If a counterparty is related both to

credits where the observed agent is the lender and credits where it is not, the attribute is compulsory to report.

For counterparties with the counterparty role of lender, the attribute can be omitted from the reporting.

5.16.3   Reported values/code list

Code list for Entity within the group:

- **Head office** (Huvudkontor; Moder i legala enheten). Head office refers to activity not conducted in foreign branches within the reporting agent's legal entity. aka in other statistical reporting "parent (company) excluding branches". Head office and branches constitute together the reporting agent's legal entity.

  Head office can either be a Swedish legal entity but also a foreign legal entity if the reporting agent is a branch in Sweden (of a foreign MFI).

- **Branch in legal entity.** The counterparty is a branch in the legal entity where the reporting agent is a head office or branch. Here, it is immaterial whether or not the foreign branch has dispensation from KRITA reporting.

- **Other entity in the group** (Annan enhet i den finansiella företagsgruppen). The counterparty is an entity in the same financial corporate group (companies included in a consolidated situation) as the reporting agent but not the head office or a branch in the reporting agent's legal entity

  Here, subsidiaries refer to subsidiaries of subsidiaries and joint ventures consolidated using proportional consolidation (the Proportional Method). Insurance corporations are not include, however. The definition of corporate group shall follow the requirement for consolidation under supervision in accordance with Part II, Chapter 2, Section 2 of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms (the capital requirements regulation - CRR).

  This means, somewhat simplified, that the group referred to, in addition to the head office and branches, comprises group modes with subsidiaries (over 50 % of voting rights or controlled influence), or subsidiaries of subsidiaries that are financial corporations apart from insurance companies.

Associated companies shall not be reported as an entity in the financial corporate group as the firm's assets and liabilities are not consolidated under the capital requirements regulation.

- **Not entity in the financial corporate group**. The counterparty is not an entity in the reporting agent's financial corporate group.

Example 7
Institution 11000 is the reporting agent for the observed agents 11000S (head office), 17001 (foreign branch) and 17002 (foreign branch). There is also a financial corporation with associated branches in the same financial corporation group as 11000. In its role as lender, the observed agents gives the following credits:

Legal entity/legal person

Financial corporate group
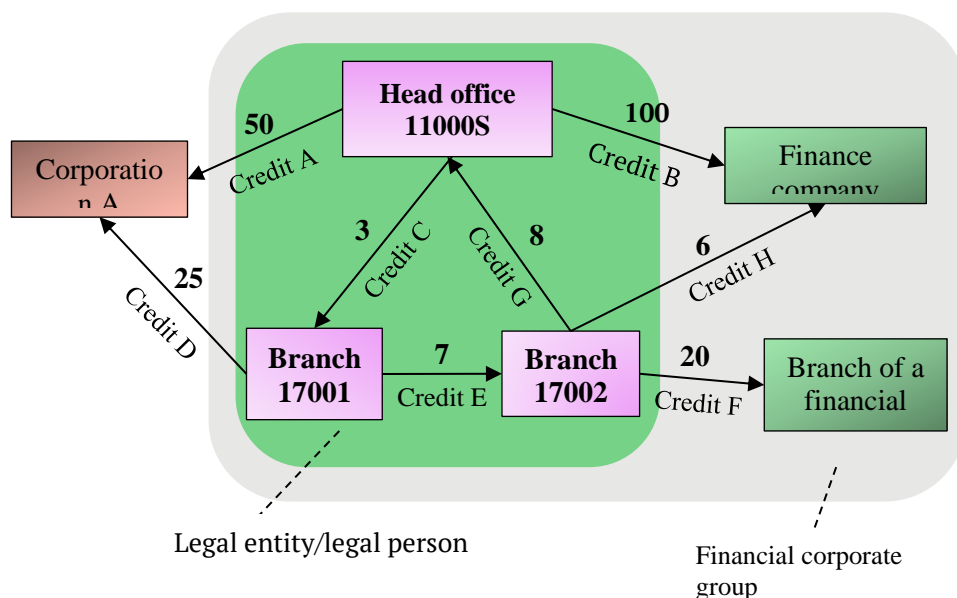
For these credits, the following reference data on the borrower is reported for Entity within the group:

Credit	Observed agent (lender)	Borrowers	Amount	Entity within the group
A	11000S	Corporation A	50	Not entity in fin. corp. group
B	11000S	Finance company	100	Another entity in fin. corp. group

C	11000S	17001 (branch)	3	Branch in legal entity
D	17001 (branch)	Corporation A	25	Not entity in fin. corp. group
E	17001 (branch)	17002 (branch)	7	Branch in legal entity
F	17002 (branch)	Branch of fin. corp.	20	Another entity in fin. corp. group
G	17002 (branch)	11000S (Head office)	8	Head office
H	17002 (branch)	Finance company	6	Another entity in fin. corp. group

6. Instrument data (Instrumentdata)

This section describes the input attributes in the Instrument data reference data table with associated definitions, examples and reporting requirements. The table describes the financial properties for the credit, which seldom change over time.

Each credit in KRITA that is reported in Instrument data shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Contract identifier
- Instrument identifier

6.1 Type of instrument (Instrumenttyp)

6.1.1 Definition

Credits classified based on the contractual terms and conditions agreed on by the parties.

6.1.2 Reporting requirement

It is compulsory to report this attribute.

6.1.3 Reported values/code list

Code list for Type of instrument:

- **Deposits other than reverse repurchase agreements** (Insättningar gjorda hos finansiella företag). Classified as deposits at the counterparty (financial corporation), excluding repos. This includes balances at the central bank and public postal giros. Lending to Monetary Financial Institutions (MFI), repayable means of payment transferred as protection in a derivative transaction to a counterparty that is an MFI and nostro accounts are included here.

- **Overdraft** (Kontokredit). Debit balance on transaction accounts, regardless of whether it is within or outside the limits regarding the size of the credit. Not credit card debt. Transaction accounts with approved credit with a zero or credit balance are reported here, see Section 6.1.4.

- **Credit card debt** (Kortkredit). Data refers to Charge card claims and Credit card credit. Charge card claims refer to card credit for which there is no interest from when the card is used until the immediately following invoice is settled. Credit card credit refers to card credit that is not settled upon receipt of invoice immediately following use of the card. This is not included in any other type of credit. The definition is the same as in the MFI report. See also reporting of agreed annual interest 7.1.4.

- **Revolving credit other than overdrafts and credit card debt** (Revolverande krediter andra än kontokredit och kortkrediter). According to the following properties:
  (i)   borrower may use or withdraw funds up to a pre-approved credit limit without telling the lender in advance;

  (ii) available credit can increase and decrease accordingly as funds are borrowed and repaid,

  (iii) Credit can be used repeatedly;

  (iv) It is not an overdraft or credit card debt.

- **Credit lines other than revolving credit** (Beviljade, ej revolverande krediter). The credit can be freely used up to a pre-specified credit limit but the available credit does not increase when repayment is made. Even credits where the payments are conditional, e.g. by being linked to progress in a project, are included here. The credit can be disbursed on one or more disbursement dates. Even if the credit is paid out on one occasion, there must be a contractual possibility to make the payments on several occasions, otherwise the credit should be reported under Other loans. Not credit card debt, revolving credit or an overdraft. This also includes construction credits.

- **Reverse repurchase agreements** (Repor (omvända)). Reverse repurchase agreements as defined in Part 2, paragraph 85(e), 183 and 184 in Annex V of Update Implementing Regulation (EU) No 680/2014.

  Repos (reverse) also include sale/buy-back transactions provided that there is an agreed repurchase agreement.

  A transaction that otherwise corresponds to the definition of a reverse repurchase agreement shall be included here regardless

of the type of asset transferred to the observed agent in the transaction.

- **Trade receivables** (Kundfordringar). Credit based on invoices or other documents that entitle the issuer to revenue from transactions upon the sale of goods or services, including factoring credit (both with and without recourse). Only credits based on purchases of trade receivables are included here. Invoice factoring, i.e. credits given against protection in accounts receivable is not included in this item. This is classified as another type of instrument on the basis of the credit's properties. Neither does this include receivables that occur due to the observed agent's own sale of goods or services. Accounts receivable that take the form of revolving credits are included here.

- **Financial leases** (Finansiell leasing). Financial leases are an agreement where the lessor as the owner of a property conveys the risks and benefits of ownership of the property to the lessee. The lessor provides credit for the lessee, after which the latter takes over (the economic) ownership of the property. The property then appears as an asset on the lessee's balance sheet and not the lessor's who instead has the corresponding credit as a claim on the lessee. Note that operational leasing is not included in KRITA.

- **Other loans** (Övriga krediter). Other loans not included in any of the categories above. Loans are defined according to paragraphs 5.112, 5.113, and 5.114 in Annex A in Regulation (EU) No 549/2013. Only loans paid out on one payment occasion should be included, this means that loans reported here should never have an amount reported in the attribute Off-balance sheet amount. Financial leases are also typically disbursed on one payment date but shall be reported under the Financial leases code (and can in some cases have an off-balance sheet amount to report). Repayable means of payment transferred as protection in derivative transactions to a counterparty that is not an MFI are included here.

6.1.4   General reporting instructions and examples

Accounting standards (incl. IFRS) can allow netting on the balance sheet for financial assets and liabilities, for example between repos and reverse repos (both regarding the loan amount and the value of collateral). This possibility does not apply to KRITA, as the reverse repo

shall be reported on instrument basis and show the individual transaction between the lender and the borrower.

Other loans shall include loans that are the result of claims on guarantees, claims as a result of derivative transactions that have not been settled or general loans that arise from off-balance-sheet items.

Transaction accounts (provided that they do not have a granted credit) shall generally not be included in the reporting to KRITA. If a debit balance occurs on the transaction account, however, e.g. in the event of overdrafts, reporting shall be done to KRITA on Type of instrument Overdraft. Reporting shall only be done, however, when the account has a debit balance, if the debit balance is repaid, the account no longer needs to be reported. If a debit balance occurs at a later date, the account shall, however, be reported again with a new transaction and settlement date. However, the same Contract identifier as previously must be used. See section 4.4.4.

A transaction account with granted credit shall be reported in KRITA with Type of instrument Overdraft, even if the credit is not used. In this case zero should then be reported in the attribute Outstanding nominal amount, even if the transaction account has a credit balance. In equivalent cases where the counterparty is an MFI, it is instead reported as Deposits other than reverse repurchase agreements.

The combination of Contract identifier/Instrument identifier shall be unique within each reporting agent and its observed agents. Generally, the Type of instrument attribute shall not be changed unless Contract identifier/Instrument identifier is changed, although the classification can be changed in certain cases. Renegotiation of an existing instrument may cause a change in Type of instrument without the Contract identifier/Instrument identifier necessarily having to change.

6.2 Project finance loan (Projektfinansieringslån).

6.2.1 Definition

Identification of project finance.

6.2.2 Reporting requirement

It is compulsory to report this attribute.

6.2.3 Reported values/code list

Code list for Project finance loan:

- **Project finance loan** (Projektfinansieringslån). Credits repaid by revenue from a specific project in accordance with part 2, paragraph 89 in Annex V of Update Implementation Regulation (EU) No 680/2014.

- **Non-project finance loan** (Ej Projektfinansieringslån). The credit is not a project finance loan according to Annex V of the implementation regulation (EU) No 680/2014.

6.3   Currency (Valuta)

6.3.1   Definition

The currency of the credit according to ISO standard 4217, three-letter.

The currency to be specified is the denomination currency of the credit. This need not be the same as the currency in which the credit is disbursed.

6.3.2   Reporting requirement

It is compulsory to report this attribute.

6.3.3   Reported values/code list

Currency code according to ISO 4217 Standard.

6.3.4   General reporting instructions and examples

Regarding indexed credits, the currency in which the credit is indexed shall be specified as the currency.

6.4   Payment frequency (Betalningsfrekvens)

6.4.1   Definition

Payment frequency either of amortisation or interest, i.e. number of months between payments.

6.4.2   Reporting requirement

It is compulsory to report this attribute.

6.4.3   Reported values/code list

Code list for Payment frequency:

- **Monthly** (Månadsvis). On a monthly basis.

- **Quarterly** (Kvartalsvis). On a quarterly basis.

- **Semi annually** (Halvårsvis). Twice a year.

- **Annually** (Årsvis). On an annual basis.

- **Bullet**. Entire amortisation amount is repaid on the last payment date, regardless of the interest payment interval. If the amortisation amount and interest payments only occur on the last payment date, however, the loan is classified as a "Zero coupon" (see below).

- **Zero coupon** (Nollkupongare). Entire amortisation amount and interest repaid on the last payment date.

- **Other** (Övriga). Payment frequency other than specified above. This value shall be reported for debit balances on transaction accounts without approved credit (overdrafts).

6.4.4　General reporting instructions and examples

If the payment frequency between amortisation and interest differs but both are regular, it is the highest of these frequencies that shall be reported, provided that it is monthly, quarterly, semi-annually or annually. If it is of another frequency, reporting is done according to the lowest frequency.

In this context, "higher" frequency means "more often". Of monthly, quarterly, six-monthly and annually (as above), monthly has the highest frequency, while annually has the lowest.

6.5　Inception date (Affärsdag)

6.5.1　Definition

The date that constitutes the starting-point of the contract, i.e. the date when the contract became binding for all parties.

6.5.2　Reporting requirement

It is compulsory to report this attribute apart from for credits that existed before 1 March 2018, for which reporting of the attribute is optional.

Note that, if a credit is not reported with the attribute inception date (as per the above paragraph), the attribute Settlement date will be used instead of inception date in conjunction with the performance of validation checks. This is to facilitate the assessment of whether easing can be made for other attributes in reporting.

6.5.3   Reported values/code list

Date (format in accordance with Section 1.6.7).

6.5.4   General reporting instructions and examples

The Inception date attribute shall never be changed for an existing credit, even if changes have occurred in applicable agreements. The change shall instead be indicated under the Date of forbearance and renegotiation status attribute.

For transaction accounts without approved credit reported because the account has a debit balance, the inception date is the day on which the debit balance that is outstanding on the reference date arose. If the debit balance is repaid and a new debit balance arises in a later period, the inception date is set to the day on which the latest debit balance arose.

For transaction accounts with granted credit, the inception date is the date the credit agreement was signed, which can differ from the date the agreement on the transaction account was signed.

For examples of reporting inception date, settlement date and balance sheet recognition, see Section 1.6.1.

6.6   Settlement date (Likviddag)

6.6.1   Definition

Settlement date is the day on which funds are disbursed to the borrower for the first time. For revolving credit, the settlement date is the date when an amount was drawn for the first time.

6.6.2   Reporting requirement

It is compulsory to report this attribute, although it may be omitted from the reporting in certain situations (in accordance with 1.6.9). See also section 6.6.4.

6.6.3   Reported values/code list

Date (format in accordance with Section 1.6.7).

6.6.4 General reporting instructions and examples

The settlement date shall never be changed for an existing credit. Even if the outstanding nominal amount for revolving credit is zero in certain periods, the settlement date shall not be changed when funds are drawn again.

For transaction accounts without approved credit reported because the account has a debit balance, the settlement date is the day on which the debit balance that is outstanding on the reference date arose. If the debit balance is repaid and a new debit balance arises in a later period, the settlement date is set to the day on which the latest debit balance arose.

For examples of settlement dates and inception dates, see Section 1.6.1.

If the settlement date has not yet occurred when it is time to report, the attribute shall be omitted from the reporting.

6.7 Legal final maturity date (Förfallodag)

6.7.1 Definition

The date when the conditions in the contract cease to apply, taking into account any changes to the original contract.

Legal final maturity date refers to the end of the contractual maturity, normally the date when the credit is to be repaid. Not to be confused with the interest-rate reset frequency which is used as the maturity for lending in MFI reporting.

6.7.2 Reporting requirement

It is compulsory to report this attribute, although it shall be omitted from the reporting in certain situations (in accordance with 1.6.9). See also section 6.7.4.

6.7.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

6.7.4 General reporting instructions and examples

For credits where a legal final maturity date has not been defined in the contract, the attribute shall be omitted from the reporting (see Section 1.6.9). The attribute shall also be omitted for the debit balance on the transaction account unless the account has a credit limit with a defined legal final maturity date. Even for credits that are repaid immediately or at short notice upon request by the lender, the attribute shall be

omitted from the reporting unless a legal final maturity date has been specified.

The legal final maturity date need not be the same as the last reporting date to KRITA. If the credit also meets the criteria for being included in the reporting to KRITA after the legal final maturity date has occurred, it shall continue to be reported. See further Section 1.6.2 for when the reporting of credit stops.

The legal final maturity date shall only be changed if the agreement regulating the credit terms is renegotiated and a new date is agreed. Renegotiation shall also be stated in the reporting of the attribute Status of forbearance and renegotiation and Date of forbearance and renegotiation status.

6.8 Recourse (Regress)

6.8.1 Definition

Classification of credit, based on the lender's right to seize the borrower's assets, does not include assets that constitute collateral for the credit.

6.8.2 Reporting requirement

It is compulsory to report this attribute.

6.8.3 Reported values/code list

Code list for Recourse:

- **Recourse** (Med regress). The lender has the right to claim the borrower's assets over and above the collateral pledged for the credit. For trade credit, recourse means the right to demand payment of debt from the person who sold the credit to the lender.

  As regards factoring credit, recourse means the right of the lender to request the invoice be repurchased by the invoice issuer. This means that the lender has recourse against the invoice issuer in the event of payment default by the person responsible for paying the invoice (in most cases the invoice issuer's customer).

  For loans to Swedish counterparties, recourse is, as a rule, applied when the lender of the most loans has the right to demand repayment over and above pledged collateral. Factoring credit can, however, be without recourse.

- **No recourse** (Utan regress). Credit without recourse in accordance with the definition above. For credit to Swedish counterparties, the contract normally has to state that the credit is not subject to recourse.

6.9   Interest rate type (Typ av ränta)

6.9.1   Definition

Classification of loans based on interest rate type.

6.9.2   Reporting requirement

It is compulsory to report this attribute.

For debit balances on transaction accounts that do not have approved credit (overdrafts), the code list value "Non-applicable" shall be reported (in accordance with Section 1.6.9), as long as an interest rate type was not allocated when the debit balance arose.

6.9.3   Reported values/code list

Code list for Interest rate type:

- **Fixed** (Konstant ränta). The interest rate has been set as a fixed rate for the entire contract maturity period. The contract may include various fixed rates of interest, known when the contract was signed, that are to be applied during different periods of the contract.

- **Variable** (Varierande ränta). The interest rate is variable for the entire contract maturity period and linked to the development of another reference interest rate or reference variable.

- **Mixed** (Blandad). Other interest rate type than the categories listed above. For example, contracts where the interest rate is set for different periods during the loan's maturity period.

- **Non-applicable** (Ej tillämpligt). Is reported in cases where the attribute is not applicable, for example for debit balances on transaction accounts that do not have approved credit (as long as an interest rate type was not allocated when the debit balance arose). Also reported in cases where the instrument is not interest-bearing, that is, where no value is reported in Interest rate, this especially applies to factoring credit without recourse (unless the invoice purchaser has the right to charge

penalty interest directly to the agent responsible for paying the invoice, see Section 16.1 for further details).

6.9.4   General reporting instructions and examples

Fixed and variable interest rates are not to be confused with what are normally referred to in Sweden as fixed (fast/bunden) and variable (rörlig) interest rates. A fixed interest rate shall be fixed for the entire maturity period of the contract, i.e. not just for the current interest-rate fixation period, or that all different interest rate levels are known when the contract is signed. An instrument with a fixed interest rate where there is an option within the foreseeable future of renegotiating the interest rate to determine a new fixed rate is reported as a fixed rate. Similarly, a variable interest rate means that the interest rate is variable for the entire duration of the contract maturity period and cannot therefore be fixed. For many loans to Swedish borrowers, Interest rate type will therefore be "Mixed" as this category covers both what in Sweden is referred to as fixed (fast/bunden) interest rate and variable (rörlig) interest rate in cases where it is possible that both of these may occur during the contract maturity period. If the contract's validity period and interest-rate reset frequency coincide (e.g. if the contract's maturity period is five years and the interest-rate reset frequency is also five years, a fixed interest rate shall be specified.

Credits that, during the contract maturity period, have periods of fixed interest based on a reference rate (e.g. EURIBOR or LIBOR) with a pre-defined date are classified as Variable. The deciding factor in the classification is that, on the inception date, neither the lender nor the borrower knows the value of the interest payments during the credit's maturity period. Conversely, credits that have an Agreed annual interest rate known by both the lender and borrower on the inception date, or that is periodically changed but where the future agreed annual interest rate is known on the inception date, are classified as a Fixed interest rate.

Card credits, which, over the agreement period, can be both charge card claims and credit card credits, are reported with Mixed as Interest rate type if the interest rate paid for credit card credits is specified as a fixed interest rate and with Variable interest rate as Interest rate type if the interest paid for credit card credits is variable and is based on a reference rate, for example.

If the Interest rate type attribute is reported as Fixed for a credit, the attribute Reference rate shall be reported using the code list value "Non-applicable" and the attributes Interest rate spread/margin, Interest rate cap and Interest rate floor shall be omitted from the reporting. In cases where Interest rate type is reported as Fixed and the contract for the credit only covers one interest rate over the entire

duration of the contract, neither Next interest rate reset date nor Interest rate reset as from date shall be reported.

6.10 Interest rate reset frequency (Räntebindningstid)

6.10.1 Definition

Original interest rate reset frequency according to the current contract.

6.10.2 Reporting requirement

Reporting this attribute is voluntary. Statistics Sweden calculates the same information using the Starting date of interest rate fixation and Date for next rate change attributes.

6.10.3 Reported values/code list

Code list for Interest rate reset frequency:

- **Overnight.** Interest rate is changed on a daily basis.

- **Monthly** (Månadsvis). Interest rate is changed monthly.

- **Quarterly** (Kvartalsvis). Interest rate is changed once a quarter.

- **Semi annually.** Interest rate is changed twice a year.

- **Annually.** Interest rate is changed once a year.

- **At creditor discretion** (Enligt långivarens beslut). Contract giving the creditor/lender the right to set a date for changing the interest rate.

- **Other frequency** (Annan frekvens). Interest rate reset frequency other than above.

- **Non-applicable** (Ej tillämpligt). No agreement on interest rate changes.

6.11 End date of interest-only period (Slutdatum för amorteringsfri period)

6.11.1 Definition

The date the interest-only period comes to an end. Concerns contracts where only interest is to be paid for a given period.

6.11.2 Reporting requirement

It is compulsory to report this attribute for contracts where only interest is to be paid for a given period. For credits that existed before 1 March 2018, reporting of the attribute is optional. If a date has been reported for this attribute, it shall continue to be reported even after the date has passed.

If the credit's first interest-only period has not started by the reference date, the attribute shall be omitted from the reporting. For contracts other than the these, where only interest is to be paid for a given period, the attribute shall also be omitted from the reporting (see Section 1.6.9).

6.11.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

6.11.4 General reporting instructions and examples

The attribute "End date of interest-only period" identifies whether the credit at the reference date is in a period in which the borrower contractually only needs to pay interest. If this is the case, the end date of the current interest-only period shall be reported. Solely interest-only periods specified in agreements are reported here, periods with only interest payments arising due to interest payments and amortisation taking place at different payment frequencies do not affect this attribute. Nor should any date be reported in this attribute for credits with the payment frequency "Bullet".

Example 8

For a five-year credit, the parties have agreed that the second and fourth years shall be interest-only. Inception date for the credit is 2 January 2019.

- For all reference dates in the first year (until 31 December 2019), the attribute "End date of interest-only period" is not reported as both interest-only periods are in the future.
- During the second year, the credit is interest-only at all reference dates and the attribute is reported with the end date for the interest-only period of 31 December 2020.

- In the third year, the credit is not interest-only at any of the reference dates. As the credit was interest-only in the previous year, the attribute is reported with the period's end date (i.e. 31 December 2020).
- During the fourth year, the credit is interest-only at all reference dates and the attribute is reported with the end date for the interest-free period of 31 December 2022.
- In the fifth year, the credit is not interest-free at any of the reference dates. As the credit was interest-only in the previous year, the attribute is reported with the period's end date (i.e. 31 December 2022).

6.12   Reference rate (Referensränta)

6.12.1   Definition

The reference rate used to calculate the actual interest rate.

6.12.2   Reporting requirement

It is compulsory to report this attribute. In cases where no reference rate is used or if the Interest rate type attribute is reported as Fixed, the code list value "Non-applicable" shall be specified (in accordance with Section 1.6.9).

6.12.3   Reported values/code list

The attribute is reported according to the code list. The reference rate code is a combination of the value for the reference rate and the maturity.

The following values shall be used for reference rates:

EURIBOR, USD LIBOR, GBP LIBOR, EUR LIBOR, JPY LIBOR, CHF LIBOR, MIBOR, EONIA, ESTR, SOFR, SONIA, SARON, TONA, HONIA, SORA, STIBOR*, SWESTR*, other unique reference rates, other multiple reference rates.

The following values shall be used for maturities:

Overnight, one week, two weeks, three weeks, one month, two months, three months, four months, five months, six months, seven months, eight months, nine months, ten months, eleven months, twelve months.

*KRITA follows AnaCredit's code list, supplemented by the Swedish reference rates *STIBOR, SWESTR* and the Non-applicable value.

6.12.4 General reporting instructions and examples

The reference rate is constructed as follows.

Reference rate combined with the value for the maturity.

Example 9

EURIBOR-1W

SEK STIBOR-3M

If the Interest rate type attribute is reported as Fixed for an instrument, the attribute shall be reported using the code list value "Non-applicable" (and Interest rate spread/margin shall be omitted). See also Section 6.9.4.

6.13 Interest rate spread/margin (Räntedifferential/räntemarginal)

6.13.1 Definition

Margin or spread (expressed as a percentage) to be added to the reference rate used to calculate the interest rate in basis points.

6.13.2 Reporting requirement

It is compulsory to report this attribute. If no reference rate is used (e.g. The code list value "Non-applicable" is reported in the Reference rate attribute), the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

6.13.3 Reported values/code list

Interest rate data (format according to Section 1.6.5).

Reported values can either be positive or negative depending on whether the interest rate spread in relation to the reference rate is added or subtracted.

6.13.4 General reporting instructions and examples

If the Interest rate type attribute is reported as Fixed for a credit, the Interest rate spread/margin attribute shall be omitted from the reporting (and Reference rate shall be reported using the code list value "Non-applicable"). See also Section 6.9.4.

6.14 Interest rate cap (Räntetak)

6.14.1 Definition

Maximum value for interest that can be debited.

6.14.2 Reporting requirement

It is compulsory to report this attribute. For credits serviced by the observed agent on behalf of another and that are off-balance-sheet, reporting of the attribute is optional. If the attribute is not reported or if there is no interest rate cap for the credit, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

6.14.3 Reported values/code list

Interest rate data (format according to Section 1.6.5).

6.14.4 General reporting instructions and examples

If the Interest rate type attribute is reported as Fixed for a credit, the attribute Interest rate cap shall be omitted from the reporting.

6.15 Interest rate floor (Räntegolv)

6.15.1 Definition

Minimum value for debited interest rate.

6.15.2 Reporting requirement

It is compulsory to report this attribute. For credits serviced by the observed agent on behalf of another and that are off-balance-sheet, reporting of the attribute is optional. If the attribute is not reported or if there is no interest rate floor for the credit, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

6.15.3 Reported values/code list

Interest rate data (format according to Section 1.6.5).

6.15.4 General reporting instructions and examples

If the Interest rate type attribute is reported as Fixed for a credit, the attribute Interest rate floor shall be omitted from the reporting.

6.16 Purpose (Ändamål)

6.16.1 Definition

Classification of credits by purpose.

6.16.2 Reporting requirement

It is compulsory to report this attribute. If it is completely impossible to estimate the purpose of a credit, the attribute can be omitted from the reporting (in accordance with Section 1.6.9). See also Section 6.16.4.

6.16.3 Reported values/code list

Code list for Purpose:

- **Residential real estate purchase** (Finansiering av bostadsfastighet). Residential real estate purchase. Residential real estate is defined in Article 4(1)(75) in Regulation (EU) no. 575/2013.

- **Commercial real estate purchase** (Finansiering av kommersiell fastighet). Financing of real estate other than residential real estate.

- **Margin lending** (Marginalutlåning). Credit provided by an institution in conjunction with the purchase, sale, holding of or trade in securities. Margin lending does not include other loans with securities as collateral.

- **Debt financing** (Skuldfinansiering). Financing of outstanding debts or debts that are due to be repaid. This includes restructuring. This purpose is only stated if the debt financing refers to several credits with different purposes that are replaced by a credit for the purpose of debt financing. If a credit with another purpose is replaced directly with a credit for debt financing, the new credit shall also be reported according to the original purpose.

- **Imports** (Import). Financing of goods and services (purchase, bartering and/or gifts) from foreign to domestic parties.

- **Exports** (Export). t. Financing of goods and services (sale, bartering and/or gifts) from foreign to domestic parties.

- **Construction investment** (Byggnadsinvesteringar). Financing of the construction of buildings, infrastructure and industrial facilities. Financing regarding real estate that is under development shall be reported here (regardless of whether the purpose of the real estate is future housing or industry).

- **Working capital facility** (Rörelsekapitalfacilitet). Financing need that arises from managing cash flow and shortage of liquid funds.

- **Other purposes** (Andra ändamål). Purposes other than those listed above.

6.16.4 General reporting instructions and examples

As a general rule, the purpose of the credit based on the contract that applies between the lender and borrower during the reporting period. If the contract contains no information on purpose and if the purpose of the credit is also unknown with the help of other information, the distribution shall be estimated to the best of one's ability.

Below are some general examples of how the purpose can be estimated if no purpose is known:

Purpose	Examples of estimation methods
Residential real estate purchase.	Credits with collateral in one-to-two-family dwellings, condominiums, tenant-owner apartments or multi-dwelling buildings. Construction credits are not included.
Commercial real estate purchase	Credits with collateral in office blocks, farming real estate, industrial real estate and other commercial real estate. Construction credits are not included.
Margin lending	Credits with collateral in securities. Credits that are margin loans, debit balance on margin accounts.
Debt financing	
Imports	
Exports	Credits with guarantee from Swedish Export Credits Guarantee Board (EKN) or corresponding authorities.
Construction investment	Credits that are construction credits.

Working capital facility	
Other purposes	Financial leasing

Table 5. *Support for estimation of purpose*

Reporting agents shall make their own improvements in their distribution of purpose based on the information they have available. If an estimate of the purpose of a credit is completely impossible, the attribute can be omitted from the reporting.

In so far as reporting agents cannot determine the purpose and omit the attribute from the reporting (in accordance with Section 1.6.9), it is expected that reporting agents will work to adapt their systems and routines for the reporting of this attribute so that the quality of the information can be improved over time.

6.17 Amortisation type (Amorteringstyp)

6.17.1 Definition

Amortisation type including amortisation and interest.

6.17.2 Reporting requirement

It is compulsory to report this attribute.

6.17.3 Reported values/code list

Code list for Amortisation type:

- **French** (Annuitetslån). Whole amount including interest is the same on each payment date.

- **German** (Tysk amortering). On the first payment date, only interest is paid and on each subsequent payment date, the amount is the same and includes amortisation and interest.

- **Fixed amortisation schedule** (Rak amortering). Same amortisation amount on each payment date.

- **Bullet**. Entire amount repaid on the last payment date.

- **Other** (Övriga). Amortisation type other than those specified above. For credits that have no amortisation plan, e.g. in event

of a debit balance on transaction accounts without approved credit (overdrafts), this value shall be reported.

6.17.4 General reporting instructions and examples

Amortisation type is reported on the basis of the borrower's obligation towards the lender, i.e. the agreed minimum requirement for amortisation. A possible option for the borrower to amortise further amounts does not affect this attribute.

Instruments that have one or more amortisation-free periods during their lifetime are never reported as amortisation type French or Fixed amortisation schedule, even if the periods that are not amortisation-free agree with these definitions the instrument is reported throughout its life as Other.

6.18 Syndicated contract identifier (Identifierare för syndikerat lån)

6.18.1 Definition

Specified generally by the lead organiser of the syndicated contract to uniquely identify each loan. This value does not change over time and cannot be used by the lead organiser for any other loan. All lenders participating in the syndicated loan must use the same identifier. In case a syndicated loan deal comprises multiple loan facilities and the lead organiser has assigned unique identifiers to each facility, this identifier should be reported for all instruments that are part of the same facility. However, if the lead organiser only has assigned an identifier at deal level, this identifier should be reported for all instruments included in the deal, i.e in this case instruments in the different facilities under the deal will be given the same identifier.

The lead organiser is not automatically seen as the servicer of all parts of the syndicated loan. If the observed agent services their part of the loan (or other's) themselves, the observed agent shall be reported as the servicer.

The observed agent shall only report their part of the loan as the outstanding nominal amount.

If the observed agent is the lead organiser and also administrates other parts of the syndicated loan, for which the lender is not a credit institution in a country that participates in AnaCredit reporting, the lead organiser shall also report this part of the syndicated loan in the same way as for other loans serviced on behalf of others.

6.18.2 Reporting requirement

It is compulsory to report this attribute if the credit is a syndicated loan. If the credit is not a syndicated loan, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). During phase-in reporting, reporting of the attribute is voluntary.

6.18.3 Reported values/code list

An alphanumerical code shall be specified.

If the lead organiser has their domicile in a country that participates in AnaCredit reporting (see Section 1.7), the identifier used by the lead organiser to uniquely identify a credit in AnaCredit shall be reported. If it is not possible for the observed agent to report this identifier, the value can also be reported in accordance with the provisions of the following paragraph.

If the lead organiser has their domicile in a country that does not participate in AnaCredit, the reported value shall be a combination of the lead organiser's BIC code (ISO 9362) and the syndicated loan's inception date using the format: BIC-code-dd/mm/yyyy, e.g. "NEDSZAJJ-05/06/2018".

6.19 Subordinated debt (Efterställd skuld)

6.19.1 Definition

Identification of subordinated debts, i.e. debts that are subordinate to the borrower's other commitments according to the contractual conditions.

6.19.2 Reporting requirement

It is compulsory to report this attribute.

6.19.3 Reported values/code list

Code list for Subordinated debt:

- **Subordinated debt** (Efterställd skuld). The credit is a subordinated debt according to the table in Annex II of Regulation (EU) No 1071/2013 (ECB 2013/33).

- **Non-subordinated debt** (Ej efterställd skuld). The credit is not a subordinated debt.

6.20 Repayment rights (Återbetalningsrätter)

6.20.1 Definition

Classification of credit exposure with regard to the lender's right to repayment of the exposure.

6.20.2 Reporting requirement

It is compulsory to report this attribute.

6.20.3 Reported values/code list

Code list for Repayment rights:

- **On demand or short notice** (På begäran eller med kort varsel). Credit that is paid back immediately or at short notice on demand from the lender. This includes credit that, on demand from the lender, can be repaid no later than the day after the demand has been made, and credit of a spot nature, e.g. balances at the central bank and overdrafts without granted credit.

- **Other** (Övriga). Credit with repayment rights other than those specified. This includes credits for which special contractual conditions must occur (e.g. delayed amortisation) in order for the credit to be paid back on demand from the lender no later than the day after the demand is made. Credit where only part of the outstanding amount is to be repaid on demand or at short notice (e.g. in the event of being overdrawn beyond the credit limit) is also to be reported here. Credits of the instrument types revolving credit other than overdrafts and credit card debt, credit lines other than revolving credit, financial leases and trade receivable are usually reported here, however there may be exceptions, depending on the individual conditions of the agreement.

6.21 Fiduciary instrument (Förvaltningsinstrument).

6.21.1 Definition

Identification of credit where the observed agent acts in their own name but on behalf of a third party, who also bears the risk.

6.21.2 Reporting requirement

It is compulsory to report this attribute.

6.21.3 Reported values/code list

Code list for Fiduciary instrument:

- **Fiduciary instrument** (Förvaltningsinstrument). Used if the credit is entrusted to a fiduciary.

- **Non-fiduciary instrument** (Icke-förvaltningsinstrument). Used if the credit is not entrusted to a fiduciary.

6.21.4 General reporting instructions and examples

For fiduciary instruments, the observed agent (the fiduciary) acts in their own name but on behalf of a third party. When reporting, the third party is reported as the lender and the observed agent is reported as the servicer.

Normally, fiduciary instruments are instruments managed from the start on commission from a third party, although an instrument can also become a fiduciary instrument at a later stage as a result of a contractual amendment.

Credits for which the observed agent is also the lender or credits that are securitised shall not be classified as fiduciary instruments.

6.22 Commitment amount at inception (Åtagandebelopp vid startdatum)

6.22.1 Definition

The observed agent's maximum credit exposure on the credit's inception date, without consideration being taken of any collateral held or other credit improvements. This value is established during the approval process and is meant to limit an observed agent's credit risk against a given counterparty for the credit in question.

6.22.2 Reporting requirement

It is compulsory to report this attribute. For debit balances on transaction accounts that do not have approved credit, the attribute shall be omitted from the reporting (in accordance with 1.6.9). The attribute shall also be omitted for credits not of such nature that the entire credit is paid out on one occasion and which are linked to a credit structure with an overall credit limit. The attribute shall also be omitted for deposits with financial companies where no maximum permitted account balance is specified in the contract.

6.22.3 Reported values/code list

Amount data (format according to Section 1.6.5).

6.22.4 General reporting instructions and examples

Here, the amount that the lender undertakes to provide for the credit under the contract. If it is a question of a credit line, the credit limit for this is specified. If it is a question of a credit with a determined amount, this amount is specified. Whether the amount is disbursed in instalments or as a lump sum is irrelevant.

This amount shall not be updated, even if the existing contract were to be updated with a modified commitment amount, this change shall not be reported here.

For credits included in a credit structure with an overall credit limit, the attribute is reported for those credits paid out on one payment occasion. These credits are characterised by not having any off-balance sheet amount. For these, the amount paid for the individual credit is specified. For those credits not paid out on one payment occasion (these often have an off-balance sheet amount), the attribute shall not be reported.

For financial leasing, the amount is reported excluding VAT.

6.23 Fair value changes due to changes in credit risk before purchase

6.23.1 Definition

The difference between the outstanding nominal value, before write-offs done prior to the purchase, and the amount the credit was bought for on the transaction date. This amount shall be reported for credits bought for an amount that is lower than the outstanding nominal amount, before write-offs done prior to the purchase, due to impaired credit risk.

6.23.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet or that existed before 1 March 2018, where reporting of the attribute is optional.

Unless the credit has been purchased (i.e. the credit has originally been issued by the observed agent) or if the credit has not been bought at a

discount, due to credit risk, the attribute shall be omitted from the reporting (in accordance with 1.6.9).

6.23.3 Reported values/code list

Amount data (format according to Section 1.6.5).

The amount is given as a positive figure (i.e. greater than 0).

6.23.4 General reporting instructions and examples

The attribute is only relevant for credits purchased at a lower price than the outstanding nominal amount, before previously performed write-offs.

The attribute shall be reported as the nominal outstanding amount when the loan is purchased, before write-offs performed prior to the purchase, minus the amount for which the loan has been bought. This applies regardless of whether the credit is unregulated or not and regardless of to which valuation category the credit belongs.

If there is no information on previous write-offs, the attribute can instead be calculated as the outstanding nominal amount when the credit is purchased minus the booked value after the purchase.

If a portfolio of credits is acquired as a lower value due to changes in credit risk prior to purchase, the amount shall be distributed to each credit included.

7. Financial data (Finansiell data)

This section describes the attributes included in the Financial data table with associated definitions, examples and reporting requirements. The table describes financial events that affect the credit.

Each credit in KRITA that is reported in Financial data shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Contract identifier
- Instrument identifier

7.1 Agreed annual interest rate (Överenskommen årlig ränta)

7.1.1 Definition

Agreed annual interest rate. The interest rate that has been agreed between the reporting agent and the customer, converted to an annual rate. It is calculated in the same way as when reporting interest rate statistics MIR (see Instructions for reporting interest rate statistics form MIR, Section 3.1, which is available at www.scb.se/mir).

7.1.2 Reporting requirement

It is compulsory to report this attribute, although it may be omitted from the reporting in certain situations, see 7.1.4.

7.1.3 Reported values/code list

Interest rate data (format according to Section 1.6.5).

7.1.4 General reporting instructions and examples

For an instrument with an outstanding nominal amount greater than zero, the interest is reported on the basis of the outstanding amount, if more than one interest rate were applied to the amount concerned, the weighted average is reported, based on the outstanding amount at the reference point. For an instrument with an outstanding nominal amount equal to zero, the interest rate is reported as though the entire instrument's unutilised credit facility had been used. This also applies to transaction accounts with approved credit and a credit balance,

which in accordance with Section 6.1.4 are reported at the outstanding nominal amount of zero.

For a credit card debt where the outstanding amount is a charge card claim, 0% interest shall be stated. In the cases where a credit card contains both a part that is credit card credit and a part that is a charge card claim (see the definitions in Section 6.1.3), the weighted average shall be reported.

In the cases where a debt instrument has a zero interest rate, 0% shall be stated. If an instrument is not interest-bearing, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). The latter refers primarily to factoring credit without recourse (unless the invoice purchaser has the right to charge penalty interest directly to the agent responsible for the invoice, see Section 16.1 for further details).

So-called disagio, i.e. a difference between the nominal amount of the credit and the amount paid to the borrower is regarded as an interest payment at the start of the agreement.

If the agreement is overdrawn and an overdraft interest is applied, this should also be included in the agreed annual interest rate. On the other hand, any penalty charges are not included.

7.2 Next interest rate reset date (Datum för nästa ränteändring)

7.2.1 Definition

Date of next interest rate reset. The date when the next change in the interest rate is made, as defined in part 3 of Annex I of Regulation (EU) No 1071/2013 of the European Central Bank (ECB/2013/33).

7.2.2 Reporting requirement

It is compulsory to report this attribute.

In those cases where an interest-bearing credit has a zero interest rate, the Next interest rate reset date shall be reported. However, if a credit is not interest-bearing, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). Also in cases in which the contract for a credit either does not contain a change in the interest rate (i.e. the interest rate is fixed and the contract only covers one interest rate over the entire contract's duration), if the credit is an overnight loan or of the final date for the next interest rate reset has already occurred, the attribute shall be omitted from the reporting.

7.2.3 Reported values/code list

Date (format according to Section 1.6.7)

7.2.4 General reporting instructions and examples

If the attribute is to be reported (in accordance with 7.2.2), the date of the attribute cannot be an earlier date than the reference period. If no date is specified in the contract, but the contract nevertheless enables changes in the interest rate, for instance, at the request of the lender or that the interest rate can regularly be reset, the reference date shall be reported. This applies, for example, to card credits, even in cases where the outstanding amount is a charge card claim with 0% interest.

7.3 Transferred amount (Överfört belopp)

7.3.1 Definition

Transferred amount for the credit.

The transferred amount refers to the outstanding nominal amount transferred for a credit. The data refers to the outstanding amount that is transferred, that is, not only transfers during the reporting period.

7.3.2 Reporting requirement

It is compulsory to report this attribute.

7.3.3 Reported values/code list

Amount data (format according to Section 1.6.5).

7.3.4 General reporting instructions and examples

It is the part of the credit that has been transferred that is to be reported in this attribute. The attribute is reported by the observed agent that has transferred a credit/part of a credit to a third party, it is not reported by the observed agent that has acquired a credit/part of a credit from a third party.

it is only transferred credits that after the transfer are to some extent taken up on the observed agent's balance sheet or are serviced by the observed agent and either transferred in a traditional securitisation or otherwise sold that shall be reported as transferred.

On condition that the observed agent no longer takes up the credit on the balance sheet, in the case an observed agent is not servicer of the credit, or the lender is a credit institution in a country participating in AnaCredit, or the observed agent is not domiciled in a country

participating in AnaCredit, the transferred credit/part of the credit should no longer be reported in KRITA. If the credit is written off during the quarter it is transferred, however, the credit shall be reported at the end of the quarter in accordance with Section 1.6.2, in this case the attribute Transferred amount can be omitted. Here, the amount received as payment for the credit shall also be reported under the attribute Cumulative recoveries since default, see Section 10.13.4.

Credits in a synthetic securitisation, credits that are the underlying asset for covered bonds, fiduciary instruments and syndicated loans are not counted as transferred.

If no transfer of the credit has been made that shall be reported to KRITA in accordance with the previous paragraphs, the value zero (0) shall always be reported.

The transferred amount shall not include accrued interest.

In cases where part of the credit is transferred and no longer taken up on the balance sheet, the reporting of the accounting-related attribute, such as book value, should only refer to the part of the credit that the observed agent still has on its balance sheet.

When a previously transferred credit is repurchased, the transferred amount shall be reduced by the nominal amount of the credit that is repurchased.

Example 10

A credit of SEK 900,000 in a traditional securitisation where the observed agent continues to service the credit. The credit is securitised in February 2020. In March and April, SEK 200,000 and SEK 150,000 respectively is repaid. The securitisation matures in May, when the the observed agent buys back the credit.

Reference date	Outstanding nominal amount	Transferred amount
31/01/2020	900,000	0
29/02/2020	900,000	900,000
31/03/2020	700,000	700,000
30/04/2020	550,000	550,000
31/05/2020	550,000	0

7.4 Default status of the instrument (Instrumentets fallissemangsstatus)

7.4.1 Definition

Establishing the default status of the credit. Categories that describe situations where the credit can be described as having default status in accordance with Article 178 in Regulation (EU) No 575/2013.

7.4.2 Reporting requirement

It is compulsory to report the attribute if the credit is a "retail exposure" according to the capital requirement regulation (CRR) and the reporting agent assesses the default status of the instrument level in accordance with Article 178 of Regulation (EU) No 575/2013.

If the reporting agent instead assesses the default status at counterparty level, then "Non-applicable" shall be reported according to the code list value (in accordance with Section 1.6.9).

7.4.3 Reported values/code list

Code list for the default status of the credit:

- **Not in default** (Ej i fallissemang). The credit is not a project finance loan according to Annex 5 of Regulation (EU) No 575/2013.

- **Default because unlikely to pay** (Fallissemang eftersom det är osannolikt att betalning sker). The credit is in default as it is unlikely that the borrower will pay in accordance with Regulation (EU) No 575/2013.

- **Default because more than 90/180 days past due** (Fallissemang eftersom förpliktelser är förfallna till betalning sedan mer än 90/180 dagar). The credit is in default because the debt has fallen due for payment more than 90 days ago or, if the financial supervisory authority so decides, 180 days for household exposures with homes as collateral or small commercial property and for the public sector. In accordance with Regulation (EU) No 575/2013.

- **Default because both unlikely to pay and more than 90/180 days past due** (Fallissemang eftersom både osannolikt att betalning sker och instrumentet förfallet till betalning sedan mer än 90/180 dagar). The credit is in default because it is both unlikely that payment will be made and it has fallen due for

payment more than 90/180 days ago in accordance with Regulation (EU) No 575/2013.

- **Non-applicable**. This should be reported if the attribute is not applicable to the credit in accordance with Section 7.4.2.

7.4.4 General reporting instructions and examples

The attributes Default status of the instrument and Default status of the counterparty have a joint code list.

If the observed agent chooses to update the default status during one and the same default in a different risk report, it shall also be updated here, otherwise it shall be left unchanged.

7.5 Arrears for the instrument (Försenad betalning)

7.5.1 Definition

The total of amortisation payments, interest and charges that have not been paid in time according to the conditions of the contract.

7.5.2 Reporting requirement

It is compulsory to report this attribute.

This attribute shall always be reported, if no amount is overdue then 0 shall be reported.

7.5.3 Reported values/code list

Amount data (format according to Section 1.6.5).

7.5.4 General reporting instructions and examples

The amount to be reported as arrears is the part of the outstanding nominal amount that according to the contract has fallen due for payment on the reference date. This includes amortisation payments, interest, charges and costs that may be required from the borrower.

An amount is regarded as in arrears with effect from the due date for the payment.

The debit balance on transaction accounts that do not have an approved credit (overdrafts) shall in general be paid back directly to the lender and regarded as Arrears for the instrument, unless another payment plan has been agreed between the parties.

If a value above zero is reported in this attribute, a date must always be reported in the attribute "Date of past due for the instrument".

7.6 Date of past due for the instrument (Datum då instrumentet förfallit till betalning)

7.6.1 Definition

The date the credit became arrears in accordance with part 2.96 in Annex V of Commission Update Implementing Regulation (EU) No 680/2014. The most recent such date prior to the reference date for reporting shall be reported if arrears are outstanding at the time of the reference date.

7.6.2 Reporting requirement

It is compulsory to report this attribute.

If the attribute Arrears for the instrument has a value that exceeds zero, a date shall always be reported, if the credit is not in arrears, the attribute shall be omitted in the reporting (according to Section 1.6.9).

7.6.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

7.6.4 General reporting instructions and examples

The date that shall be reported in the case of arrears is the due date for the payment. If several payments have fallen due at different times, the first payment of those that are still due at the time of the reference date shall be reported.

If all of the arrears are paid so that the attribute Arrears for the instrument has the value zero, this attribute shall be omitted in the reporting (according to Section 1.6.9), but if new payments come into arrears, a new date will be set regarding these.

7.7 Date of the default status of the instrument (Datum för instrumentets fallissemangsstatus)

7.7.1 Definition

The date when the default status that is reported in the attribute Default status of the instrument is considered to have arisen.

7.7.2 Reporting requirement

It is compulsory to report this attribute apart from for credits that existed before 1 March 2018, for which reporting of the attribute is optional.

If the attribute Default status of the instrument is given with code list value "Non-applicable", this attribute shall be omitted in the report (according to Section 1.6.9).

7.7.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

7.7.4 General reporting instructions and examples

The reported date shall always refer to the most recent change made in the default status.

If the counterparty has always had the default status "Not in default", the inception date for the credit is reported (in cases where the credit existed before 1 March and the attribute "Inception date" has not been reported, the credit's settlement date is reported instead). If the counterparty has the default status "Not in default" but has previously had another default status, then the date the counterparty was no longer in default is reported.

7.8 Type of securitisation (Typ av värdepapperisering)

7.8.1 Definition

Identification of the type of securitisation, in accordance with Articles 242.13 and 242.14 in Regulation (EU) No 575/2013.

7.8.2 Reporting requirement

It is compulsory to report this attribute.

7.8.3　Reported values/code list

Code list for Type of securitisation:

- **Traditional securitisation** (Traditionell värdepapperisering). Entails the legal ownership being transferred to a securitisation institution (FVC), i.e. payments from the borrower will benefit the FVC. If the observed agent has transferred all risks and rewards of the credit (in accordance with IFRS 9), it will no longer be recorded on the observed agent's balance sheet, otherwise the observed agent will continue to record the credit on its balance sheet to the extent of its continuing involvement.

- **Synthetic securitisation** (Syntetisk värdepapperisering). The risk is transferred with the aid of credit derivatives or guarantees, but the exposure remains in the observed agent's balance sheet and is owned by the observed agent.

- **Not securitised** (Ej värdepapperiserat). Credit that is not securitised, either traditionally or synthetically.

7.8.4　General reporting instructions and examples

If the value Traditional securitisation is reported here, a positive value shall be reported in the attribute Transferred amount. On the other hand, if the value Synthetic securitisation is reported here, the amount reported in the attribute Transferred amount is not affected. In the case of synthetic securitisation, the attribute Balance sheet recognition shall be reported as Recognised in full or Recognised to the extent of the institution's continuing involvement.

In the case of a synthetic securitisation reported in the protection received data table, in addition to potential collateral for the actual credit, as well as collateral received via the securitisation (e.g. CDS or CLN).

In the case of traditional securitisation, where the observed agent continues to service the credit, the observed agent is stated in the counterparty roles originator and servicer and the FVC that has taken over the credit is stated as lender.

If a traditional securitisation has been made, where the observed agent is not a servicer, but the credit is still recorded on the observed agent's balance sheet (to the extent of its continuing involvement), the credit should continue to be reported in KRITA. In this case, the observed agent is stated as originator and the party that has taken over the credits as both lender and servicer (unless a further party is servicer).

In the case of synthetic securitisation, the observed agent is stated in the counterparty roles lender and servicer (apart from the exceptions where another party services the credits). If the synthetic securitisation has taken place via an FVC, the observed agent is also stated to be originator, if a direct synthetic securitisation has been made (without the participation of an FVC) then no originator is stated.

7.9 Outstanding nominal amount (Utestående nominellt belopp)

7.9.1 Definition

The outstanding capital amount on the reference date for reporting. Interest that is in arrears is included, but <u>not</u> accrued interest. The amount is stated prior to loan loss allowances but after write-offs (realised loan losses) made in accordance with the relevant accounting standard.

7.9.2 Reporting requirement

It is compulsory to report this attribute.

7.9.3 Reported values/code list

Amount data (format according to Section 1.6.5).

7.9.4 General reporting instructions and examples

Any overdrafts in excess of the credit amounts granted shall be included in the outstanding nominal amount. Charges, such as penalties, concerning the credit and which according to the agreement have fallen due for payment, shall also be included in the outstanding nominal amount. If the lender has had costs for the credit that can be charged to the borrower and these costs have fallen due for payment, they shall also be included.

Debit balances on transaction accounts that do not have approved credit are also reported as outstanding nominal amount.

For a credit that has not yet been paid out, or a revolving credit that is not used on the reference date, the outstanding nominal amount is reported as zero (0).

With regard to amounts that have fallen due, they shall also be reported in the attribute Arrears in the instrument (see Section 7.5), this

includes amortisation payments, interest, charges and costs that the borrower can be required to pay.

With regard to transferred amounts (see Section 7.3), this shall be included in the outstanding nominal amount.

With regard to syndicated loans, the observed agents shall recognise its part of the loan as the outstanding nominal amount.

With regard to credit purchased by the observed agent, the amount the borrower is obliged to pay according to the contract is the outstanding nominal amount, not the amount the observed agent has paid for the loan.

For financial leasing, the amount is reported excluding VAT.

For zero coupon instruments, such as reverse repos, the outstanding nominal amount is the sum paid out to the borrower. The difference between this amount and the amount the borrower is obliged to repay is regarded as interest that is calculated on a linear basis for the entire credit's lifetime and reported in the attribute Accrued interest.

7.10 Off-balance-sheet amount (Belopp utanför balansräkningen)

7.10.1 Definition

Total nominal amount for off-balance sheet items. This covers every lending commitment before taking into account conversion factors and credit-risk reduction methods. This is the amount that best corresponds to the institution's maximum exposure to credit risks, without taking into account any collateral that is held or other credit enhancement.

7.10.2 Reporting requirement

It is compulsory to report this attribute, but it shall be omitted in certain cases in accordance with Section 7.10.4.

7.10.3 Reported values/code list

Amount data (format according to Section 1.6.5).

7.10.4 General reporting instructions and examples

For credits with a credit line, or which are otherwise paid out on several occasions, a positive amount shall be reported if there is credit scope on the reference date. This also applies regardless of whether or not the credit is utilised, that is, the data shall be reported even if the borrower has not drawn the amount on the credit line.

If no credit scope remains, or the outstanding nominal amount is higher than the credit scope in the agreement, a zero value (0) shall be reported.

For credits where there is no line of credit in the contract, and which are not paid out in different instalments, the attribute shall be omitted from the reporting (this often, but not always, applies to reverse repos and leasing). The same process applies for debit balances on accounts that do not have approved credit (according to Section 1.6.9).

In cases where there is an off-balance sheet amount for a credit, this should always be reported, i.e. even for the types of instrument mentioned in the previous paragraph.

If a credit line applies for several credits, the available off-balance-sheet amount shall be distributed between the credits. The distribution shall be made in a reasonable manner and take into account risk in accordance with the reporting agent's allocation principles. If there are partial limits on the borrower or instrument level, account shall be taken of these when distribution is made. The amount distributed may not exceed the credit line's total off-balance sheet amount. If there is a limit on the instrument level, the sum of the distributed amount and outstanding nominal amount for the instrument may not exceed this limit. If the credits have not yet been created (see Section 1.6.1), no amount shall be reported. If the credits are created at different times, the first shall thus be allocated the whole amount until the next credit is created, when the amount will be distributed between these two, and so on. Please note that the credits do not need to have been utilised for the distribution to take place. If instruments that are not reported in KRITA, e.g. securities, can also be utilised for the credit line, this amount shall not be distributed among the credits.

Example 11

Unutilised credit facilities (credit lines) of SEK 100 million are available for the use of credits or undertakings from the bank to buy securities. Before a credit has been created, there is no need to report in KRITA. If a revolving credit is created, whether utilised or not, SEK 100 million shall be reported as an off-balance-sheet amount for the revolving credit (with deduction for any utilised part). If the undertaking from the bank to buy securities is utilised to the amount of SEK 30 million, the off-balance-sheet amount for the revolving credit shall be reduced to 70. If a further revolving credit is created that is also covered by the credit line, the SEK 70 million shall be distributed between the two credits.

7.11 Accrued interest (Upplupen ränta)

7.11.1 Definition

The total accrued interest on the reference date for reporting in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33). In accordance with the general periodisation principle, accrued interest on credits shall be recognised in the balance sheet when it arises (that is, on accounting grounds) instead of when it is received (that is, according to the cash accounting method). The definition is the same as in the MFI report.

7.11.2 Reporting requirement

It is compulsory to report this attribute.

7.11.3 Reported values/code list

Amount data (format according to Section 1.6.5).

7.11.4 General reporting instructions and examples

It is also compulsory to report this attribute for the debit balance on transaction accounts.

If the accrued interest for a credit is negative, the amount is reported with a minus sign. Please note, however, that in accordance with the criteria in Section 1.6 on when an instrument is subject to KRITA reporting, a credit with a negative interest rate need not be reported unless "Outstanding nominal amount" or "Off-balance sheet amount" consists of a amount greater than zero, or the special rules for written-off credits apply.

For credits with a difference between the amount paid to the borrower and the amount the borrower is obliged to repay, the difference should be regarded as interest, this applies for instance to zero coupon instruments and some accounts receivable (see Section 16.1). The interest is accumulated on a linear basis for the credit's lifetime and reported in this attribute when it is accumulated, this means that when for instance half of the lifetime has passed, half of the total interest amount is reported as accrued.

7.12 Starting date of interest rate fixation (Räntebindning fr.o.m. datum)

7.12.1 Definition

The date the current interest rate fixation period began to apply.

7.12.2 Reporting requirement

This attribute is compulsory in KRITA (but not in AnaCredit).

In those cases where an interest-bearing credit has a zero interest rate, the Starting date of interest rate fixation shall be reported. However, if a credit is not interest-bearing, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). Also in cases in which the contract for a credit either does not contain a change in the interest rate (i.e. the interest rate is fixed and the contract only covers one interest rate over the entire contract's duration), if the credit is an overnight loan or of the final date for the next interest rate reset has already occurred, the attribute shall be omitted from the reporting.

7.12.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

7.12.4 General reporting instructions and examples

If no Interest rate reset frequency occurs at the reference date, but the contract nevertheless enables changes in the interest rate, for instance, at the request of the lender, or the interest rate to regularly be reset, the reference date shall be reported. For example, 31 March 2018 shall be reported for the reference period March 2018. This applies, for example, to card credits, even in cases where the outstanding amount is a charge card claim with 0% interest.

8. Counterparty-instrument data (Motparts-instrumentdata)

This section describes the attributes included in the Instrument data reference data table with associated definitions, examples and reporting requirements. The table describes what roles a counterparty has with respect to a credit in KRITA.

Each credit and counterparty in KRITA that are reported in Counterparty-instrument data shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Counterparty identifier
- Contract identifier
- Instrument identifier
- Counterpart role

8.1 Counterparty role (Motpartsroll)

8.1.1 Definition

The role of counterparties in a credit.

8.1.2 Reporting requirement

It is compulsory to report this attribute.

8.1.3 Reported values/code list

Code list from Counterparty role:

- **Creditor** (Långivare). Counterparty that bears a credit's credit risks, apart from in a capacity of issuer of protection, i.e. the party with the right to earn the payments from the borrower according to the agreement. For lending that is done by branches, it is the branch that is to be specified as the creditor as branches and head offices are separate observed agents.

- **Debtor.** Counterparty that bears a credit's credit risks, apart from in a capacity of issuer of protection. Counterparty that unconditionally has the obligation to perform payments stemming from the credit.

- **Servicer** (Administratör). Counterparty that is responsible for the administrative and financial management of a credit.

  Please note that for a credit where the observed agent is both the creditor and the servicer, which is the case for most credits, both counterparty roles shall be specified for the observed agent.

  For lending that is done by branches, it is normally the branch that is to be specified as the servicer as branches and head offices are separate observed agents.

- **Originator** (Originator). Counterparty in a securitisation transaction as defined in Article 1 (3), in Regulation (EU) No 1075/2013 (ECB/2013/40). This refers to: a) an entity that itself or via affiliated entities, directly or indirectly, was a party in the original contract that gave rise to the obligations or potential obligations for the debtor, or potential debtor, that form the basis of the exposure that is securitised, or b) an entity that acquires a third party's exposure on their own behalf and then securitises it.

  See Section 7.8.4 for information on how counterparty roles are specified when securitising.

8.1.4 General reporting instructions and examples

Each credit shall be reported with at least one Creditor (Långivare), at least one Debtor (Låntagare) and at least one Servicer (Administratör).
One and the same counterparty can never be both borrower and lender of one and the same instrument.

In general, the observed agent should be either a lender or servicer, alternatively both lender and servicer, for the credit to be subject to reporting in KRITA. With regard to transferred credits where the observed agent continues to record the credit on its balance sheet entirely or partly (because not all risks and rewards of the credit have been transferred), it may however be the case that the observed agent is neither lender nor servicer, see Section 7.8.4.

An entity in a reverse repo that sells the asset with the obligation to buy it back at a later date is reported as borrower. For reversed repos that are cleared via a central counterparty (CCP), however, the CCP is reported as borrower. In cases concerning a three-party reverse repo, where the third party is a custodial bank that does not bear any risk in the repo transaction and only manages the practical implementation, the custodial bank is reported as servicer and the seller of the asset as borrower.

9. Joint liabilities data (Data om delat ansvar)

This section describes the attributes included in the Joint liabilities data attribute with associated definitions, examples and reporting requirements. The table describes the amount that each borrower is liable for in relation to an individual credit in cases where there are more than one borrower.

Each credit in KRITA that is reported in Joint Liabilities data shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Counterparty identifier
- Contract identifier
- Instrument identifier

The table shall not be reported if there is only one credit borrower.

9.1 Joint liability amount (Belopp låntagaren är ansvarig för)

9.1.1 Definition

Outstanding nominal amount that each borrower is liable for in relation to an individual credit with two or more borrowers. If the borrowers have joint liability for the entire loan (collectively responsible), the entire outstanding nominal amount is reported for each of the borrowers.

9.1.2 Reporting requirement

It is compulsory to report this attribute if there is more than one credit borrower. The attribute is only reported for those counterparties with the counterparty role of borrower in relation to the credit.

9.1.3 Reported values/code list

Amount data (format according to Section 1.6.5).

9.1.4 General reporting instructions and examples

If natural persons occur as jointly liable, these are to be omitted from the reporting.

The attribute shall only be reported if there is more than one credit borrower. If joint liabilities data is reported, it shows that the credit has several borrowers. If reporting regarding a particular credit nevertheless includes just one borrower, it shows that there are one or more natural persons, in addition to the borrower reported, that have joint liability (but are not included in the reporting).

If a credit for which a guarantee is the collateral is not repaid and the lender demands that the guarantee commitment be honoured, the guarantor shall in certain cases (depending on the contract) be seen as a borrower in addition to the original borrower. Reporting of this attribute will then become relevant. For the guarantor, the amount that the guarantee commitment involves is the maximum that can be reported.

If a credit line is valid for several credits and several borrowers can utilise the credit line, and these are jointly liable for the amount being utilised, all this borrowers shall be linked to each credit utilised within this credit line, even if only one of the borrowers has utilised a certain credit.

10. Accounting data (Redovisningsdata)

This section describes the input attributes in the Accounting data table with associated definitions, examples and reporting requirements. The table describes properties of an accounting nature in accordance with the standard used by the legal entity to which the observed agent belongs.

Each credit in KRITA that is reported in Accounting data shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Contract identifier
- Instrument identifier

Accounting-related attributes are only reported with regard to the part of the credit the observed agent records on its balance sheet. However, this does not apply to the attribute Balance sheet recognition, where the reporting refers to the entire credit (and where code value "Recognised to the extent of the institution's continuing involvement" shows that the credit is to some extent recorded in the balance sheet).

10.1 Accounting classification of instruments (Redovisningsklassificering av instrumentet)

10.1.1 Definition

Accounting category where the credit is registered according to the accounting standard, IFRS, or national generally accepted accounting principles in accordance with Regulation (EU) 2015/534 (ECB/2015/13), applied by the observed agent's legal entity.

10.1.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. Reporting the attribute is also voluntary for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

If the instrument is not an asset in accordance with the applied accounting standard, "Non-applicable" shall be stated in the code list (in accordance with Section 1.6.9).

10.1.3 Reported values/code list

Code list for Accounting classification of the credit:

- **Cash balances at central banks and other demand deposits** (Kassabehållning hos centralbanker och annan avistainlåning). Cash balances with central banks and other demand deposits according to IFRS or national GAAPs consistent with IFRS.

- **Financial assets held for trading** (Finansiella tillgångar som innehas för handel). Financial assets held for trading according to IFRS or national GAAPs consistent with IFRS

- **Non-trading financial assets mandatorily at fair value through profit or loss** (Finansiella tillgångar som inte innehas för handel och som obligatoriskt värderas till verkligt värde via RR). Non-trading financial assets mandatorily at fair value through profit or loss according to IFRS or national GAAPs consistent with IFRS.

- **Financial assets designated at fair value through profit or loss** (Finansiella tillgångar som värderas till verkligt värde via resultaträkningen). Financial assets valued at fair value via the profit and loss statement at initial registration or thereafter in accordance with IFRS or national GAAPs consistent with IFRS, apart from those classed as financial assets held for trading.

- **Financial assets designated at fair value through other comprehensive income** (Finansiella tillgångar som värderas till verkligt värde via övrigt totalresultat). Financial assets valued at fair value via other comprehensive income due to business model or cashflow properties in accordance with IFRS or national GAAPs consistent with IFRS.

- **Financial assets at amortised cost** (Finansiella tillgångar till upplupet anskaffningsvärde). Financial assets valued at amortised cost in accordance with IFRS or national GAAPs consistent with IFRS.

- **Cash and cash balances at central banks** (Kassa och kassabehållning hos centralbanker). Cash and cash balances at central banks in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Financial assets held for trading** (Finansiella tillgångar som innehas för handel). Financial assets held for trading in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Non-trading financial assets mandatorily at fair value through profit or loss** (Finansiella tillgångar som inte innehas för handel och som obligatoriskt värderas till verkligt värde via RR). Financial assets not held for trading and mandatorily valued at fair value through the profit and loss statement in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Trading financial assets** (Finansiella tillgångar förenade med handel). Financial assets associated with trading in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Financial assets designated at fair value through profit or loss** (Finansiella tillgångar som värderas till verkligt värde via resultaträkningen). Financial assets valued at fair value via the profit and loss statement in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Available-for-sale financial assets** (Finansiella tillgångar som kan säljas). Financial assets that can be sold in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Non-trading non derivative financial assets measured at fair value through profit or loss** (Finansiella tillgångar som varken är förenade med handel eller är derivat och som värderas till verkligt värde via resultaträkningen). Financial assets that are neither associated with trading nor derivative

and that are valued at fair value via the profit and loss statement in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Non-trading non derivative financial assets measured at fair value to equity** (Finansiella tillgångar som varken är förenade med handel eller är derivat och som värderas till verkligt värde i förhållande till eget kapital). Financial assets that are neither associated with trading nor derivative and that are valued at fair value in relation to equity in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Loans and receivables** (Lånefordringar och kundfordringar). Loans and receivables in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Held-to-maturity investments** (Investeringar som hålles till förfall). Investments held until they mature in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9..

- **Non-trading debt instruments measured at a cost-based method** (Skuldinstrument som inte är förenade med handel och som värderas enligt en kostnadsbaserad metod). Debt instruments that are not associated with trading and that are valued in accordance with a cost-based method in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Other non-trading non-derivative financial assets** (Övriga finansiella tillgångar som varken är förenade med handel eller är derivat). Other financial assets that are neither associated with trading nor derivative in accordance with national generally accepted accounting principles. According to national GAAPs not consistent with IFRS 9.

- **Non-applicable** (Ej tillämpligt). Reported in cases where the instrument is not an asset in accordance with applied accounting standards.

10.1.4 General reporting instructions and examples

Credits where the outstanding nominal amount is zero and the accrued interest is zero are reported as Non-applicable, as these credits are not an asset for the observed agent. This also applies to transaction accounts with approved credit where there is a credit balance, and which in accordance with Section 6.1.4 are reported at the outstanding nominal amount of zero. If such an account were at the same time to have accrued interest greater than zero on the asset side, the accounting classification is reported on the base of the accrued interest and not the credit balance.

10.2 Balance sheet recognition (Upptagande i balansräkningen)

10.2.1 Definition

Recognised in the balance sheet. Specifies whether the financial asset has been recognised in the balance sheet.

10.2.2 Reporting requirement

It is compulsory to report this attribute.

10.2.3 Reported values/code list

Code list for Balance sheet recognition:

- **Entirely recognised** (Upptaget i sin helhet). The credit is entirely recognised in the balance sheet in accordance with Commission Update Implementing Regulation (EU) No 680/2014.

- **Recognised to the extent of the institution's continuing involvement** (Upptaget i den utsträckning institutet är fortlöpande engagerat). The credit is recognised in the balance sheet to the extent of the institution's continuing involvement in accordance with Commission Update Implementing Regulation (EU) No 680/ 2014 and IFRS 9.

- **Entirely derecognised** (Inte upptaget i balansräkningen). The credit is not entirely recognised in the balance sheet in accordance with Commission Update Implementing Regulation (EU) No 680/2014.

10.2.4 General reporting instructions and examples

The data is managed in the same way as in the accounting of an observed agent's legal entity.

For a loan that has been entirely written off, in cases where it shall be reported, Entirely derecognised is specified. The same applies for a traditional securitisation if there is no longer any remaining involvement in accordance with IFRS 9.

Credits between a head office and its branches or between branches of the same head office (transactions) shall always be regarded as Entirely derecognised.

Credits where the outstanding nominal amount is zero and the accrued interest is zero are also reported as Entirely derecognised, as these credits are not an asset for the observed agent. This also applies to transaction accounts with granted credit that are reported at an outstanding nominal amount of zero but where there is a credit balance on the account (see Section 6.1.4).

Credits that are wholly or partly transferred where the observed agent has not transferred or retained all risks and rewards of the credit are reported as Recognised to the extent of the institution's continuing involvement.

10.3   Sources of encumbrance (Inteckningskällor)

10.3.1   Definition

Type of transaction for which the asset is encumbered in accordance with Commission Update Implementing Regulation (EU) No 680/2014. A credit shall be treated as encumbered if it is pledged or if it is subject to some form of arrangement to secure an instrument or strengthen the credit of an instrument from which it cannot be freely cancelled.

10.3.2   Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. The attribute shall not be reported for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

10.3.3 Reported values/code list

Code list for Sources of encumbrance

- **Central bank funding** (Centralbanksfinansiering). Central bank funding (of all types, including repurchase agreements), in accordance with the European Banking Association's (EBA) technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Exchange traded derivatives** (Börshandlade derivat). In accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Over-the-counter derivatives** (OTC-derivat). In accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Deposits - repurchase agreements other than to central banks** (Inlåning – repor, annan än till centralbanker). In accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Deposits other than repurchase agreements** (Annan inlåning än återköpsavtal). In accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Debt securities issued - covered bonds securities** (Säkerställda obligationer). Covered bonds issued in accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Debt securities issued - asset-backed securities** (Värdepapper med bakomliggande tillgångar som säkerhet). Asset-backed securities (ABSs) issued in accordance with the EBA's technical implementation standards for reporting of

encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Debt securities issued - other than covered bonds and ABSs** (Emitterade räntebärande värdepapper – ej säkerställda obligationer eller värdepapper med bakomliggande tillgångar som säkerhet). In accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **Other sources of encumbrance** (Andra inteckningskällor). In accordance with the EBA's technical implementation standards for reporting of encumbrance of assets referred to in Articles 99.5 and 100 in Regulation (EU) No 575/2013.

- **No encumbrance** (Utan inteckning). Credit that is not pledged or subject to any form of arrangement to secure an instrument or strengthen the credit of an instrument from which it cannot be freely cancelled.

10.3.4 General reporting instructions and examples

Credits that are entirely or partly encumbered are reported in KRITA as encumbered. If a credit is encumbered against different types of sources, the source that the largest part of the credit is encumbered against is reported. If this cannot be determined, one of the sources against which the credit is encumbered is reported.

10.4 Accumulated write-offs (Ackumulerade avskrivningar)

10.4.1 Definition

The accumulated amount of capital and past due interest for credits that the institution no longer recognises because they are considered uncollectable, regardless of in which category they have been reported. Write-offs can be caused by a reduction in the carrying amount of financial assets directly in the profit and loss statement or a reduction in the amount in the reserve accounts for credit losses in relation to the book value of financial assets.

Write-offs shall be accumulated from the date the credit was created at the observed agent and also include recoveries that reduce the accumulated write-offs.

10.4.2   Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. The attribute shall not be reported for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

If a write-off has occurred for a credit serviced at the time of write-off on the reporting agent's own behalf, the attribute shall be reported both in cases where the observed agent is still the servicer of the sold/securitised credit and in cases where the observed agent is no longer the servicer after the write-off. See description in Section 1.6.2.

10.4.3   Reported values/code list

Amount data (format according to Section 1.6.5).

Zero (0) shall be reported if no write-offs have been done. A write-off is recognised with a plus sign while a recovery is recognised with a minus sign. As the reported value is accumulated, it should always be zero or positive.

10.4.4   General reporting instructions and examples

If a write-off has been done on the counterparty level, it shall be distributed among all the instruments included in the assessment when the write-off for the counterparty was done. The distribution shall also take into account instruments that are not reported in KRITA.

If funds have been recovered after the write-off of a credit that is still reported in KRITA, the attribute shall be updated and reduced by the recovered funds.

A completely written-off credit that, when written off, was serviced on own behalf shall be reported at least until the end of the quarter, see 1.6.2 for details.

10.5 Accumulated impairment amount (Ackumulerade nedskrivningar)

10.5.1 Definition

Accumulated loss allowances on the reference day for reporting of credits impaired in accordance with applied accounting standards.

According to IFRS, accumulated impairment refers to the following amounts:

i)   Loss allowances up to an amount equivalent to 12-months of expected credit losses.

ii)   Loss allowances up to an amount equivalent to expected credit losses during the entire maturity period.

According to national generally accepted accounting principles (GAAP), accumulated impairment refers to the following amounts:

i)   Loss allowances up to an amount equivalent to general loss allowances.

ii)   Loss allowances up to an amount equivalent to specific loss allowances.

10.5.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. The attribute shall not be reported for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

If the code list value Not subject to impairment has been chosen for the data attribute Type of impairment, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). This applies in particular to cases where the credit is reported in an accounting category where loss allowances are not applied, e.g. those that involve valuation at fair value through profit or loss. For, eg. credits reported at amortised cost or fair value through other comprehensive income, the attribute shall always be reported.

10.5.3 Reported values/code list

Amount data (format according to Section 1.6.5).

Zero (0) shall be reported if no impairments have been made. An impairment (loss allowance) is recognised with a plus sign while a reduced impairment is recognised with a minus sign. As the reported value is accumulated, however, it should always be zero or positive.

10.5.4 General reporting instructions and examples

Impairments shall be accumulated from the date the credit was created at the observed agent and also include impairment reductions, which reduce the accumulated impairments.

For collectively assessed impairments (group loss allowances), the amount of impairment belonging to credits shall be distributed among the underlying credits. The fact that it is collectively assessed impairment is further specified under Impairment assessment method.

10.6 Type of impairment (Typ av nedskrivning)

10.6.1 Definition

Type of impairment.

10.6.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional (in accordance with Section 1.6.9). Reporting the attribute is also voluntary for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

The attribute is reported as "Not subject to impairment" if the credit is reported in an accounting category where loss allowances are not applicable, e.g. those that involve valuation at fair value through profit or loss. The attribute is also reported at this value for credits that are off-balance-sheet for reasons other than being serviced on behalf of another.

10.6.3 Reported values/code list

Code list for Type of impairment:

- **Stage 1 (IFRS)** (Fas 1 (IFRS)). Shall be used if the credit is not considered credit-impaired and the credit risk has not significantly increased since the first reporting occasion and a loss allowance has been made at an amount equivalent to 12 months of expected credit losses for the credit in accordance

with IFRS. Only for credits subject to impairment according to IFRS 9 or national GAAPs consistent with IFRS 9.

- **Stage 2 (IFRS)** (Fas 2 (IFRS)). Shall be used if the credit is not considered credit-impaired and if there has been a significant increase in the credit risk since the first report and a loss allowance has been made at an amount equivalent to lifetime expected credit losses for the credit in accordance with IFRS. Only for credits subject to impairment according to IFRS 9 or national GAAPs consistent with IFRS 9.

- **Stage 3 (IFRS)** (Fas 3 (IFRS)). Shall be used for credits that are considered credit-impaired and that are subject to impairment according to IFRS 9 or national GAAPs consistent with IFRS 9.

- **POCI (Purchased or originated credit-impaired financial asset) (IFRS)** (Köpta eller utgivna kreditförsämrade finansiella tillgångar (IFRS)). *Reported from reference period 2022-09-30.* Shall be used for credits that are considered credit-impaired when purchased or originated. Only for credits subject to impairment according to IFRS 9 or national GAAPs consistent with IFRS 9.

- **General allowances (GAAP)** (Generella reserveringar enligt god redovisningssed). Shall be used if the credit is subject to impairment in accordance with an applied accounting standard not consistent with IFRS 9, and no specific loss allowance is made for the credit.

- **Specific allowances (GAAP)** (Specifika reserveringar enligt god redovisningssed). Shall be used if the credit is impaired in accordance with an applied accounting standard not consistent with IFRS 9 and specific loss allowances are made, regardless of whether these loss allowances are considered individual or collective.

- **Not subject to impairment** (Omfattas ej av nedskrivning). Corresponds to "Non-applicable" and is used for credits that are not subject to impairment in accordance with a standard for applied accounting and for instruments not reported in the balance sheet.

10.7 Impairment assessment method (Metod för att bedöma nedskrivning)

10.7.1 Definition

The method used to assess a decline in value for a credit subject to impairment in accordance with applied accounting standards. Collective and individual methods shall be kept separate.

10.7.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. Reporting the attribute is also voluntary for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

If the attribute Accumulated impairment is omitted from the reporting, the Attribute Impairment assessment method shall be reported with the value "Not subject to impairment" (in accordance with Section 1.6.9).

10.7.3 General reporting instructions and examples

For group loss allowances, the amount of impairment belonging to credits shall be distributed among the underlying credits. In these cases, the value "Collectively assessed" shall be specified in this attribute.

10.7.4 Reported values/code list

Code list for Impairment assessment method:

- **Individually assessed** (Individuellt bedömd). Shall be used if the credit is subject to impairment in accordance with the applied accounting standard and assessed as individual when impaired.

- **Collectively assessed** (Kollektivt bedömd). Shall be used is the credit is subject to impairment in accordance with a standard for applied accounting and assessed collectively when impaired by being grouped with instruments with similar credit risk properties.

- **Not subject to impairment** (Ej nedskrivet). Corresponds to "Non-applicable" and us used for credits that are not subject to

impairment in accordance with the applied accounting standard.

10.8 Accumulated changes in fair value due to credit risk (Ackumulerade förändringar i verkligt värde på grund av kreditrisk)

10.8.1 Definition

Accumulated changes in fair value due to credit risk shall be reported for credits valued at fair value through profit or loss in accordance with Part 2.69 in Annex V of Commission Update Implementing Regulation (EU) No 680/2014.

Changes in fair value due to credit risk shall be accumulated from the date the credit was created at the observed agent.

10.8.2 Reporting requirement

It is compulsory to report this attribute, except for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. The attribute shall not be reported for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

For credits not valued at fair value through profit or loss, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

10.8.3 Reported values/code list

Amount data (format according to Section 1.6.5).

A reduced carrying amount (i.e. higher credit risk) shall be given with a plus sign while an increased carrying amount (i.e. lower credit risk) shall be given with zero (0), an amount with a minus sign should never be reported in this attribute.

In most cases, the book value is expected to be unchanged or reduced, however for credits that are purchased the book value may increase if the book value of the credit at the time of purchase was less than the nominal value and the credit risk after purchase decreases. However, in these cases the amount by which the book value has increased should not be reported, but instead zero (0) should be reported.

10.9 Performing status of the instrument (Instrumentets prestationsstatus)

10.9.1 Definition

The credit shall be classified based on its performing status on the reference day.

10.9.2 Reporting requirement

It is compulsory to report this attribute.

10.9.3 Reported values/code list

Code list for Performing status of the instrument:

- **Non-performing** (Oreglerad). Payment is more than 90 days late and/or the lender considers it unlikely that the credit will be repaid in full without utilisation of the collateral, i.e. the credit is classified as distressed in accordance with Commission Update Implementing Regulation (EU) No 680/2014. Corresponds to non-performing loans in the MFI report.

- **Performing** (Normal lånefordran). Credit that does not fulfil the criteria for distressed loans in accordance with Commission Update Implementing Regulation (EU) No 680/2014.

10.9.4 General reporting instructions and examples

The attribute should be reported for all credits, regardless of accounting classification and regardless of whether or not the credit is recorded in the balance sheet.

The value "Non-performing" is always reported for written-off credits.

10.10 Date of the performing status of the instrument

10.10.1 Definition

The date when performing status, reported under the attribute Performing status of the instrument, is considered to have arisen or changed.

10.10.2 Reporting requirement

It is compulsory to report this attribute.

10.10.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

10.10.4 General reporting instructions and examples

The reported date shall always refer to the most recent change made in the performing status. If the credit has always had the performing status "Performing", the inception date for the credit is reported (in cases where the credit existed before 1 March and the attribute "Inception date" has not been reported, the credit's settlement date is reported instead).

10.11 Provisions associated to off-balance-sheet exposures (Reserveringar avseende exponeringar utanför balansräkningen)

10.11.1 Definition

Provisions associated to off-balance-sheet amounts.

10.11.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. The attribute shall not be reported for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

If no amount is reported for the attribute Off-balance-sheet amount for a credit, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). If the amount zero (0) is reported for the attribute Off-balance sheet amount then zero (0) should be reported also for this attribute.

10.11.3 Reported values/code list

Amount data (format according to Section 1.6.5).

10.12 Status of forbearance and renegotiation (Status för anstånd och omförhandling)

10.12.1 Definition

Identification of credits with forbearance and renegotiated loans.

10.12.2 Reporting requirement

It is compulsory to report this attribute.

10.12.3 Reported values/code list

Code list for Status of forbearance and renegotiation:

- **Forborne: instruments with modified interest rate below market conditions** (Anstånd: instrument med ändrad ränta som understiger marknadsvillkoren). Forbearance measures are applied to credits with modified terms and conditions in accordance with the updated Implementing Regulations (EU) No 680/2014, and include a modified interest rate below market conditions in accordance with Regulation (EU) No 1072/2013 (ECB/2013/34).

- **Forborne: instruments with other modified terms and conditions** (Anstånd: instrument med andra ändrade villkor). Forbearance measures are applied to credits with modified terms and conditions in accordance with the updated Commission Implementing Regulation (EU) No 680/2014, but excluding forbearance with a modified interest rate below market conditions.

- **Forborne: totally or partially refinanced debt** (Anstånd: helt eller delvis refinansierad skuld). Forbearance measures are applied to refinanced debt in accordance with the updated Commission Implementing Regulation (EU) No 680/2014. The value is reported both for the new credit created to refinance the debt and for the old credit that is still outstanding.

- **Renegotiated instrument without forbearance measures** (Omförhandlat instrument utan anståndsåtgärder). A credit where the financial terms and conditions have been modified and where, in accordance with the updated Commission Implementing Regulation (EU) No 680/2014, no forbearance measures are applied.

- **Not forborne or renegotiated** (Varken anstånd eller omförhandlat). Neither forbearance measures nor renegotiation have been implemented for the credit.

10.12.4 General reporting instructions and examples

The attribute should be reported for all credits, regardless of accounting classification and regardless of whether or not the credit is recorded in the balance sheet.

Over its lifetime, a credit can have different statuses, but that which should be reported is the one that is valid at the reference date. A credit to be reported as having had forbearance measures applied shall be reported with the value "Not forborne or renegotiated" when, in accordance with the updated Commission Implementing Regulation (EU) No 680/2014, it is no longer considered to be the object of forbearance measures. In contrast, a credit reported with the value "Renegotiated instrument without forbearance measures", and for which no forbearance measures have subsequently been applied, shall retain its status for the rest of its lifetime.

Renegotiations carried out purely for commercial reasons shall be reported as "Renegotiated instrument without forbearance measures". Automatic extensions of credits occurring without active action by the borrower and not involving any renegotiation of terms shall not be considered renegotiation. Revolving credit shall be considered renegotiated if any substantial term (e.g. interest) is changed.

Changes in terms and conditions following on from general moratoriums where the observed agent has not assessed that the credit/counterparty is in default/subject to forbearance and where there has been no bilateral renegotiation of the terms, are reported as "Not forborne or renegotiated". General moratorium includes for instance amortisation repayment relief for existing credits in connection with new credits being granted linked to the government loan guarantees where the Swedish National Debt Office (SNDO) offers credit guarantees. If a borrower requests an amortisation-free period for existing credits according to the SNDO regulations for government loan guarantees, this is not regarded as renegotiation as long as the terms and conditions are not otherwise bilaterally renegotiated.

If a renegotiation without forbearance measures results in the credit being replaced by a new credit with other terms, the new credit shall be reported with the value "Renegotiated instrument without forbearance measures".

If a credit with forbearance is refinanced by replacement with a new credit, the new credit shall be reported as if forbearance measures were applied.

10.13 Cumulative recoveries since default (Ackumulerade återvunna medel efter fallissemang)

10.13.1 Definition

Total amount recovered since default. If the credit has been in default several times, it is the cumulative amount since the most recent default date that shall be reported. Default refers to default in accordance with Article 178 in Regulation (EU) No 575/2013 (CRR).

10.13.2 Reporting requirement

It is compulsory to report this attribute if the credit is in default or has previously been in default prior to the reported reference period. Otherwise, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9).

10.13.3 Reported values/code list

Amount data (format according to Section 1.6.5).

10.13.4 General reporting instructions and examples

If a credit that has been in default ceases to be so, the cumulative recovered funds from the most recent default continue to be reported even for periods after the default has ended. If the credit defaults again, the cumulative recovered amount is reset to zero and starts to accumulate again from the most recent default date.

If the default status is assessed on the counterparty level, the starting date for the accumulation period for the credit is the date of the counterparty's default. If some of the counterparty's credits are assessed on the instrument level, however, the credit's default counts as the starting date for the accumulation period for these. The starting date for the accumulation period is not changed if the counterparty's or credit's default status date is modified during the ongoing default due to the default status being updated.

If default status is assessed at counterparty level and the credit has more than one borrower, the attribute is reported as the credit is in default if at least one of the borrowers has default status.

All types of recovered funds shall be included, e.g. payments from the borrower, liquidation of collateral and utilisation of guarantees. Any costs that arise in connection with the recovery process shall be discounted, however, e.g. costs for the sale of collateral.

For a credit that has been written off and then securitised or sold, the amount received as payment for the credit should be reported as cumulative recoveries.

10.14 Date of forbearance and renegotiation status (Datum för anstånd- och omförhandlingsstatus)

10.14.1 Definition

The date when forbearance or negotiation status, reported under the attribute Status of forbearance and negotiation, is deemed to have occurred.

10.14.2 Reporting requirement

It is compulsory to report this attribute apart from for credits that existed before 1 March 2018, for which reporting of the attribute is optional.

10.14.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

10.14.4 General reporting instructions and examples

In cases where the credit's status for forbearance and renegotiation has always been "Not forborne or renegotiated", the inception date for the credit is reported (in cases where the credit existed before 1 March and the attribute "Inception date" has not been reported, the credit's settlement date is reported instead).

In cases where the credit's status of forbearance and renegotiation is "Renegotiated instrument without forbearance measures" and a further renegotiation without forbearance measures is held, the date should be updated and the most recent renegotiation stated.

10.15 Prudential portfolio (Tillsynsportfölj)

10.15.1 Definition

Classification of credits in the trading book as defined in Article 4.1.86 in Regulation (EU) no. 575/2013.

10.15.2 Reporting requirement

It is compulsory to report this attribute, apart from for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. Reporting the attribute is voluntary for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

For credits not recognised in the balance sheet by the observed agent's legal entity in accordance with the applied accounting standard (i.e. the attribute Accounting classification of instruments is reported with the code list value "Non-applicable"), the code list value "Non-applicable" shall be reported (in accordance with section 1.6.9).

10.15.3 Reported values/code list

Code list for Prudential portfolio:

- **Trading book** (Handelslager). Credit included in the trading book as defined in Article 4.1.86 in Regulation (EU) no. 575/2013.

- **Non-trading book** (Utanför handelslager). Credit not included in the trading book as defined in Article 4.1.86 in Regulation (EU) no. 575/2013.

- **Non-applicable** (Ej tillämpligt). Reported in cases where the attribute is not applicable, e.g. credits not reported in accordance with accounting standards.

10.16 Carrying amount (Bokfört värde)

10.16.1 Definition

Carrying amount in accordance with Annex V of the updated Commission Implementing Regulation (EU) No 680/2014.

10.16.2 Reporting requirement

It is compulsory to report this attribute, except for credits serviced by the observed agent on behalf of another and that are off-balance-sheet, where reporting of the attribute is optional. The attribute shall not be reported for credits within the same legal entity, i.e. credits between head office and foreign branch or between branches in different countries.

For credits not recognised in the balance sheet by the observed agent's legal entity in accordance with the applied accounting standard (i.e. the attribute Accounting classification of instruments is reported with the code list value "Non-applicable"), the attribute shall be omitted from reporting (in accordance with section 1.6.9).

10.16.3 Reported values/code list

Amount data (format according to Section 1.6.5).

Accrued interest is included in the carrying amount. For credits valued at amortised cost, the carrying amount is reported after loss allowances; otherwise the fair value is reported.

10.16.4 General reporting instructions and examples

Only the part of the credit that is recorded on the observed agent's balance sheet should be included in the Carrying amount. For credits that have been partly transferred and where the transferred part is no longer recorded on the observed agent's balance sheet, this means that Transferred amount should not be included in Carrying amount (unlike the Outstanding nominal amount where Transferred amount shall be included).

No net reporting is applied in KRITA, as instruments shall be reported on the individual level. Even if the accounting (e.g. IFRS) permits netting, e.g. for repos and reverse repos, the carrying amount shall never be netted when reporting to KRITA.

Under IFRS, the carrying amount is defined as the amortised cost after loss allowances including accrued revenue included in the effective interest rate. This means that fees and other premia attached to the loan shall be included in the carrying amount. Examples of fees are revenue arising from creation/transfer of a credit, renegotiation of terms or conclusion of the credit agreement.

11. Protection received data (Säkerhetsdata)

This section describes the input attributes in the Protection received data table with associated definitions, examples and reporting requirements. The table described properties of possible protection that the reporting agent has received for one or more credits.

Each protection in KRITA that is reported in the table Protection received data shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Protection identifier

Each individual protection shall be reported as a separate occurrence in the table Protection received data. However, protection can consist of several objects that the observed agent regards as one and the same protection and which are valued jointly, for instance, a portfolio of securities. However, this does not mean that all securities with the same ISIN/CUSIP code should always be reported as one and the same protection, if these are included in different portfolios/protection agreements, they should be reported as separate protection with a unique Protection ID per portfolio/security agreement.

If the protection is a real estate mortgage deed, the property is considered to be the protection and the information in the table is generally stated on the basis of information on the property. The reporting of certain attributes in this table and the Instrument-protection received data table can be affected by the properties of the mortgage deed, however, see details under the respective attribute. If the protection is a guarantee commitment (reported under "Financial guarantees other than credit derivatives"), where several guarantors are party to the same contract, each guarantor is reported as an own protection.

11.1 Maturity date of the protection (Förfallodag för säkerheten)

11.1.1 Definition

The agreed maturity date of the protection, which is the earliest date the protection can be concluded, given potential contracts regarding the amendment of original contracts.

11.1.2   Reporting requirement

It is compulsory to report this attribute. In the cases where a specific maturity date for the protection is not stated in a contract or mortgage deed, the attribute shall be omitted in the reporting (according to Section 1.6.9).

11.1.3   Reported values/code list

Date (format in accordance with Section 1.6.7).

11.1.4   General reporting instructions and examples

This attribute does not refer to the maturity date for the actual protection, but the earliest date the protection or a part thereof can no longer be requisitioned as protection by the lender.

If the protection is a property with several mortgage deeds with the borrower and one or more mortgage deeds has a date given for when it ceases to apply, the earliest of these dates shall be stated. When the mortgage deed is no longer valid, the attribute shall be updated so that the earliest maturity date on the remaining mortgage deeds is reported.

If the protection is a guarantee commitment (included in "Financial guarantees other than credit derivatives"), where several guarantors are party to the same contract, each guarantor is reported as own protection in the Protection received data table. This means that it is the maturity date for the specific guarantor's commitment as reported here and not the maturity date of the entire protection agreement if these differ, see example 12.

Only if a specific maturity date for the protection is reported in the contract or mortgage deed shall a date be reported here, otherwise the attribute shall be omitted from the report.

Example 12

Reporting of selected attributes for a guarantee commitment with more than one guarantor

Direct guarantee, maturity date of the protection
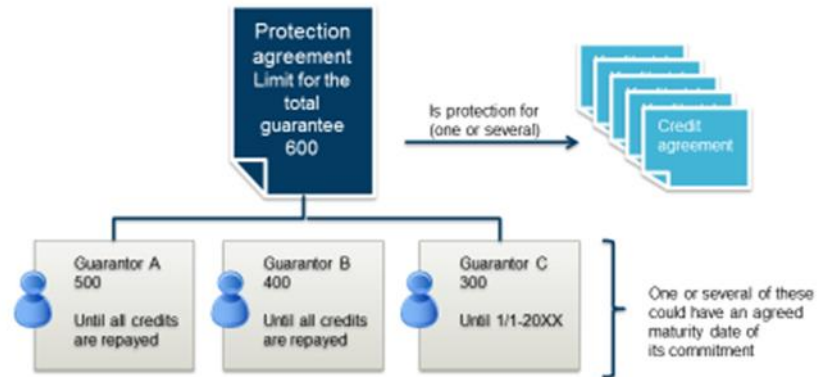
All guarantors (natural person/legal person) could have the same/different/no maturity date

Simplification: only one credit is protected by this protection agreement

Results in three records in tables 7, 8 and 11 in KRITA

7. Protection received data	Record 1	Record 2	Record 3
Protection identifier	1	2	3
Maturity date of the protection	NA	NA	20xx-01-01
Protection value	500	400	300

8. Instrument-protection received data	Record 1	Record 2	Record 3	
Protection identifier	1	2	3	
Protection allocated value	300	200	100	Or other distribution that adds u

11. Counterparty reference-protection received data	Record 1	Record 2	Record 3
Protection identifier	1	2	3
Protection provider identifier	Guarantor A	Guarantor B	Guarantor C
Protection provider type	PPP	PPP	PPP

NA = Non-applicable

PPP = Primary protection provider

11.2   Type of protection (Typ av säkerhet)

11.2.1 Definition

Type of protection/collateral received, regardless of whether it can be accepted within the scope of the credit-risk reducing methods.

Protection means insurance against negative credit events. All types of collateral accepted by the observed agent as protection for the credits reported in KRITA shall be reported as protection.

i.   Reporting requirement

It is compulsory to report this attribute.

KRITA does not include the AnaCredit code *Residential real estate collateral.* Instead these codes are reported:

- One- to two-family dwellings
- Condominiums
- Tenant-owner apartments
- Multi-dwelling buildings

KRITA does not include the AnaCredit code *Offices and commercial premises*. Instead these codes are reported:

- Offices and commercial premises as in CCR – agricultural building
- Offices and commercial premises as in CCR – other

KRITA does not include the AnaCredit code *Commercial real estate collateral.* Instead these codes are reported:

- Other commercial real estate – agricultural building
- Other commercial real estate – other

Further, there is no report of the AnaCredit code *Other protection.* Instead these codes are reported:

- Floating charge
- Other protection

Note that AnaCredit's attribute Other protection has another meaning than KRITA's Other protection.

The definition of protection in KRITA largely corresponds to that used in the MFI report. See also the document "Link between the Credit database (KRITA) and the Financial market statistics" .

ii.   Reporting requirement

Code list for Type of protection:

- **Gold** (Guld). Gold in accordance with Regulation (EU) No. 575/2013. Bullion that is stored in own vaults or in an allocated

place shall be allocated the risk weight 0% to the extent that the institution has corresponding commitments.

- **Currency and deposits** (Betalningsmedel och inlåning). Banknotes, coins and deposits in accordance with the definition in paragraph 5.74 in Annex A in Regulation (EU) No 549/2013.

- **Securities** (Värdepapper). Securities in accordance with the definition in paragraph 5.89 in Annex A in Regulation (EU) No 549/2013.

- **Loans** (Lån). Loans in accordance with the definition in paragraph 5.112 in Annex A in Regulation (EU) No 549/2013.

- **Equity and investment fund shares or units** (Ägarandelar och aktier/andelar i investeringsfonder). Equity and investment fund shares or units as defined in point 5.139 in Annex A in Regulation (EU) No 549/2013.

- **Credit derivatives** (Kreditderivat). Credit derivatives as follows:
    - Credit derivatives that concur with the definition of financial guarantees - according to the definition in paragraph 114 (b) in part 2 of Annex V in the updated Commission Implementing Regulation (EU) No 680/2014.
    - Credit derivatives other than financial guarantees - according to the definition in paragraph 129 (b) in part 2 of Annex V in the updated Commission Implementing Regulation (EU) No 680/2014. This includes the eligible types of credit derivatives referred to in Article 204 in Regulation (EU) No 575/2013.

- **Financial guarantees other than credit derivatives** (Finansiella garantier och borgen, andra än kreditderivat). Financial guarantees, other than credit derivatives, according to the definition in paragraphs 114 (a) and 114 (c) in part 2 of Annex V in the updated Commission Implementing Regulation (EU) No 680/2014. Guarantee means protection in the form of a contract in which a third party (guarantor) undertakes to fulfil the borrower's (debtor's) obligation to repay a loan.

- **Trade receivables** (Kundfordringar). Trade receivables according to the definition in paragraph 85 (c) in part 2 of Annex V in the updated Commission Implementing Regulation (EU) No 680/2014.

- **Life insurance policies pledged** (Pantsatta livförsäkringar). Life insurance policies pledged in accordance with Regulation (EU) No 575/2013.

- **One-to-two family dwellings** (Småhus). One-to-two family dwelling means a housing unit for one or two families. Certain multi-family dwellings on agricultural real estate are counted as one- to two-family dwellings.

  For one- to two-family dwellings located in Sweden, see the Real Estate Tax Assessment Act (1979:1152) Swedish Tax Agency type code: Property type 2 – One- to two-family dwellings. Examples of one- to two-family dwellings include detached houses, row houses and second homes.

- **Condominiums** (Ägarlägenheter). Condominiums (owner-occupied homes) are a special type of real estate where the occupier owns an individual housing unit in a multi-dwelling building in contrast to tenant-owner homes, where the occupier is a member of an economic association, a housing cooperative, which in turns owns the property. For collateral located in Sweden, see the Swedish Tax Agency type code: Property type 5 – Condominiums.

- **Tenant-owner apartments** (Bostadsrätt). Refers to a housing unit in a property, normally a multi-dwelling building or one- to two-family dwelling, owned by a housing cooperative of which the occupier is a member. For collateral located in Sweden, see the Tenant-Ownership Act (1991:614)

- **Multi-dwelling buildings** (Flerbostadshus). Refers to buildings with at least three housing units. For collateral located in Sweden, see the Swedish Tax Agency type code: 320 Rental property unit – mainly housing, 321 Rental property unit – housing and commercial premises.

  Offices and commercial premises as in CRR - agricultural buildings (Kontorsfastigheter och kommersiella fastigheter enligt CRR - lantbruksfastigheter). Refer to buildings for

agriculture and forestry such as livestock buildings, barns or machine storage units as well as arable land, pastureland, productive forest land and non-productive forest land. Also includes one- to two-family dwellings and developed land on the agricultural property.

For collateral located in Sweden, this refers to what the Real Estate Tax Assessment Act (1979:1152) calls agricultural property and Swedish Tax Agency type code: Property type 1 – Agricultural properties.

The collateral shall also meet the definition of exposures fully and completely secured by mortgages on commercial immovable property according to Article 126(1) in Regulation (EU) No 575/2013 according to the Capital Requirements Regulation CRR/CRD IV.

- **Offices and commercial premises as in CRR - other** (Kontorsfastigheter och kommersiella fastigheter enligt CRR - övriga). Refers to property that does not belong to any other category. This includes office buildings, multi-storey car parks, industrial buildings, etc.

  For collateral located in Sweden, see the Swedish Tax Agency type code: Rental property units 300-313, 322-399, Property type 4 – Industrial units, Property type 6 – Catchments, Property type 7 – Electricity generation units and Property type 8 – Special units.

  The collateral shall meet the definition of exposures fully and completely secured by mortgages on commercial immovable property according to Article 126(1) in Regulation (EU) No 575/2013 according to the Capital Requirements Regulation CRR/CRD IV.

  Collateral in one- to two-family dwellings, condominiums and multi-dwelling buildings shall be reported in KRITA under these respective protection types and not under Offices and commercial premises as in CRR – other, regardless of whether the property for capital adequacy purposes is classified as housing or commercial property.

  Other commercial real estate – agricultural buildings (Övriga kommersiella fastigheter - lantbruksfastigheter). Refer to buildings for agriculture and forestry such as livestock buildings, barns or machine storage units as well as arable land, pastureland, productive forest land and non-productive forest

land. Also includes one- to two-family dwellings and developed land on the agricultural property.

For collateral located in Sweden, this refers to what the Real Estate Tax Assessment Act (1979:1152) calls agricultural property and Swedish Tax Agency type code: Property type 1 – Agricultural properties.

The collateral covers all agricultural properties other than those that meet the definition of exposures fully and completely secured by mortgages on commercial immovable property according to Article 126(1) in Regulation (EU) No 575/2013 according to the Capital Requirements Regulation CRR/CRD IV.

- **Other commercial real estate – other.** Refers to real estate that does not belong to any other category. This includes office buildings, multi-storey car parks, industrial buildings, etc.

  For collateral located in Sweden, see the Swedish Tax Agency type code: Rental property units 300-313, 322-399, Property type 4 – Industrial units, Property type 6 – Catchments, Property type 7 – Electricity generation units and Property type 8 – Special units.

  The collateral does not cover properties that meet the definition of exposures fully and completely secured by mortgages on commercial immovable property according to Article 126(1) in Regulation (EU) No 575/2013 according to the Capital Requirements Regulation CRR/CRD IV.

  Collateral in one- to two-family dwellings, condominiums and multi-dwelling buildings shall be reported in KRITA under these respective protection types and not under Other commercial real estate – other, regardless of whether the property for capital adequacy purposes is classified as housing or commercial property.

- **Other physical collaterals** (Övriga fysiska säkerheter). Other physical collateral according to Regulation (EU) No 575/2013 and that is not included in the previous values.

- **Floating charges** (Företagshypotek). Collateral in the form of floating charge certificates. For collateral located in Sweden,

the Swedish Companies Registration Office is the Swedish authority that administrates floating charges.

- **Other protection** (Övriga säkerheter). Refers to protection that cannot be classified in any other category.

iii.   General reporting instructions and examples

Assets included in a reverse repurchase agreement act as implicit collateral and shall therefore be reported under the type of protection that reflects the type of asset, for financial assets the code list value "Securities" or "Equity and investment fund shares or units" are reported.

Housing cooperatives belong to the non-financial corporation sector. If a housing cooperative acts as borrower and the collateral is the property (often multi-dwelling buildings but one- to two-family dwellings do occur) the collateral is classified as "multi-dwelling building" or "one- to two-family dwelling".

Classification of collateral as "one- to two-family dwelling", "condominium" or "multi-dwelling building" shall take place regardless of whether the property for capital adequacy purposes is classified as housing or commercial property.

If the collateral is a mortgage in a property, the type of collateral is given as real estate (i.e. breakdown into type of real estate according to the code list), see

example 13.

If the collateral is a guarantee commitment (included in "Financial guarantees other than credit derivatives"), where several guarantors are party to the same collateral contract, each guarantor is reported as own collateral in the protection received data table, see example 12.

If the guarantor is a natural person, the protection-received, instrument protection-received and counterparty reference-protection received data tables shall be reported. No data is reported in the counterparty reference data table, however. In the counterparty reference-protection received data table, standard values that denote a natural person are reported. In the attribute "Protection provider type", the code value "Natural person" is given (see also 15.1) and in the attribute "Identifier code for protection provider" the code value "NP" is reported (see also 4.7).

Several different units that are seen by the observed agent to be the same collateral and that are valued together can be reported as a single collateral, e.g. a portfolio of securities. Type of protection is stated

based on the portfolio content, if it, for example, contains equities and funds, "Equity and investment fund shares or units" shall be given. If the portfolio consists of several types of protection, e.g. equities and debt securities, it must be divided up based on the type of protection. In cases concerning mortgages and properties, the protection is always the property, even if the mortgage deed includes several properties that are valued together.

In financial leasing, the leased asset acts as implicit collateral and is reported on the basis of the type of asset involved.

As shown in Section 6.1.3, repayable means of payment transferred as protection in a derivative transaction is regarded as a credit and subject to reporting in KRITA, although the actual derivative instrument is not regarded as protection for the credit and is not to be reported in KRITA.

Purchased invoices are also reported as credits in KRITA (instrument type "Trade receivable"), the purchased invoices therefore comprise the actual instrument and are not reported as protection for the credit.

Example 13

Reporting of selected attributes when the protection is a mortgage deed reported on the real estate level.

Observerad aktör A har två pantbrev, som avser en fastighet, som säkerhet för en kredit

Förutsättningar:	
Kredit L1 utestående belopp: 450	
Typ av säkerhet F1: Övriga kommersiella fastigheter – lantbruksfastigheter	
Fastighet F1 värde: 1 700	
Pantbrev P1 belopp: 300	Pantbrev P2 belopp: 200
Pantbrev P1 inomläge: 300	Pantbrev P2 inomläge: 1 500
Pantbrev P1 Generell säkerhet: Ej generell säkerhet	Pantbrev P2 Generell säkerhet: Generell säkerhet

Resulterar i en post i säkerhetsdata och en post i instrument-säkerhetsdata:

Tabell/attributnamn:	Rapporterade värden i KRITA, post 1
Säkerhetsdata tabell	
Uppgiftslämnar-ID	A
Observerad aktörs-ID	A
Säkerhets-ID	F1
Typ av säkerhet	Övriga kommersiella fastigheter – lantbruksfastigheter
Säkerhetens värde	1 700
Instrument-säkerhetsdata tabell	
Uppgiftslämnar-ID	A
Observerad aktörs-ID	A
Avtals-ID	L1
Instrument-ID	I1
Säkerhets-ID	F1
Tilldelat värde för säkerheten	500
Tredje parts förursläge mot säkerheten	1 000
Generell säkerhet	Ej generell säkerhet

Observerad aktör A har ett pantbrev, som avser två fastigheter, som säkerhet för en kredit

Förutsättningar:
Kredit L1: 450
Typ av säkerhet F1: Övriga kommersiella fastigheter – lantbruksfastigheter / Typ av säkerhet F2: Övriga kommersiella fastigheter – övriga
Fastighet F1 värde: 300 / Fastighet F2 värde: 350
Pantbrev P1 belopp: 500
Pantbrev P1s inomläge: 1 500
Pantbrev P1 Generell Säkerhet: Ej generell säkerhet

Resulterar i två poster i säkerhetsdata och två poster i instrument-säkerhetsdata:

Tabell/attributnamn:	Rapporterade värden i KRITA, post 1	Rapporterade värden i KRITA, post 2
Säkerhetsdata tabell		
Uppgiftslämnar-ID	A	A
Observerad aktörs-ID	A	A
Säkerhets-ID	F1	F2
Typ av säkerhet	Övriga kommersiella fastigheter – lantbruksfastigheter	Övriga kommersiella fastigheter – övriga
Säkerhetens värde	300	350
Instrument-säkerhetsdata tabell		
Uppgiftslämnar-ID	A	A
Observerad aktörs-ID	A	A
Avtals-ID	L1	L1
Instrument-ID	I1	I1
Säkerhets-ID	F1	F2
Tilldelat värde för säkerheten	250*	250*
Tredje parts förtursläge mot säkerheten	1 000	1 000
Generell säkerhet	Ej generell säkerhet	Ej generell säkerhet

* Eller annan fördelning som summerar till max 500

11.3 Protection value (Säkerhetens värde)

11.3.1 Definition

The amount determined in accordance with the valuation in the attribute Type of protection value.

11.3.2 Reporting requirement

It is compulsory to report this attribute.

Protection value shall be reported for every protection reported in the Protection received data table.

11.3.3 Reported values/code list

Amount data (format according to Section 1.6.5).

11.3.4 General reporting instructions and examples

It is the amount at which the protection was most recentlly valued at prior to or on the reference date for reporting that should be stated.

If a protection is valued at the nominal value, the entire nominal value should be stated, no reduction of the amount should be made due to credit risk or currency risk linked to the protection.

If the protection is a mortgage in a property, the protection value is given as the value of the entire property. The value of the mortgage/s is reported in the attribute Protection allocated value, see Section 12.1. For examples of the protection value of mortgages, see Section iii,

example 13.

If the protection is a guarantee commitment (included in "Financial guarantees other than credit derivatives"), where several guarantors are party to the same contract, each guarantor is reported as own protection in the Protection received data table. This means that the protection value is given as the maximum amount that the guarantor is obliged to pay under the protection contract, regardless of whether the protection contract states that not all guarantors can be obliged to pay their maximum amounts. The maximum amount that can be paid according to the protection contract is reported in the attribute Protection allocated value, see Section 12.1.

If the protection is a general guarantee commitment for all the borrower's credits where no maximum amount has been stipulated in the protection contract, the total outstanding amount the borrower owes the lender, including the outstanding nominal amount and the accrued interest for all of the borrower's credits on the reference date is reported as the protection value. If the guarantee commitment is stated in the form of a percentage, the value of the protection is stated in the corresponding manner, i.e. as the stated percentage of the total outstanding amount the borrower owes to the lender.

11.4 Type of protection value (Typ av värde för säkerheten)

11.4.1 Definition

Identification of the type of value used in the attribute Protection value.

11.4.2 Reporting requirement

It is compulsory to report this attribute.

Type of protection value shall be reported for every protection reported in the Protection received data table.

11.4.3 Reported values/code list

Code list for Type of protection value:

- **Notional amount** (Nominellt värde). The value that, according to the contractual terms and conditions shall be used to calculate payments in the event of the protection being utilised.

- **Fair value** (Verkligt värde). The price that would be obtained upon sale of an asset or paid upon transfer of a debt in a normal transaction between market participants on the date of valuation. Used if the protection is not immovable property.

- **Market value** (Marknadsvärde). For the purposes of immovable property, the estimated amount for which the property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without being under compulsion. As defined in Article 4.1.76 in Regulation (EU) No 575/2013. Used if the protection is immovable property and if the market value is reported in the attribute Protection value.

- **Long-term sustainable value** (Långsiktigt värde). Mortgage lending value, i.e. the value of immovable property as determined by a prudent assessment of the future marketability of the property taking into account long-term sustainable aspects of the property, the normal and local market conditions, the current use and alternative appropriate uses of the property. As defined in Article 4.1.74 in Regulation (EU) No 575/2013. Used if the protection is immovable property and if the mortgage lending value is reported in the attribute Protection value.

- **Other protection value** (Annat värde för säkerheten). Type of value other than the above-mentioned categories.

11.4.4 General reporting instructions and examples

The Protection value shall show the total value of the protection and is either its nominal value, if this is available, or otherwise the value that best corresponds to the value the protection can be requisitioned for on the reference day, based on the latest valuation. Depending on the type of protection, the type of value primarily expected varies, see table 6.

Type of protection	Type of value
Gold	Fair value
Means of payment and deposit	Notional amount
Security	Notional amount
Loans	Notional amount
Participating interests and equity/shares in investment funds	Fair value
Credit derivative	Notional amount
Financial guarantees and surety, other than credit derivatives	Notional amount
Accounts receivable	Notional amount
Pledged life insurance	Notional amount
Real estate , tenant-owner home	Market value or long-term value
Other physical protection	Fair value
Floating charge	Fair value
Other collateral	Notional amount or fair value

Table 6. Type of value normally expected given a certain type of collateral.

11.5 Real estate collateral location

11.5.1 Definition

Region or country where the collateral is located.

11.5.2 Reporting requirement

The attribute shall only be reported for collateral that is real estate. Collateral with the following values in the attribute "Type of protection":

- One-to-two family dwellings
- Condominiums
- Tenant-owner apartments
- Multi-dwelling buildings
- Offices and commercial premises as in CCR – agricultural building
- Offices and commercial premises as in CCR – other
- Other commercial real estate – agricultural building
- Other commercial real estate – other

The reporting agent has the possibility of reporting the geographical location of collateral in the form of real estate in various ways.

Primarily for real estate within the EU:

> For real estate collateral within the EU, data on real estate collateral location shall be reported on the postal code detail level in the attribute Real estate collateral postal code (according to instructions in Section 11.10) combined with the country code in the attribute Real estate collateral country.

Secondarily for real estate within the EU:

> In cases where reporting does not take place in Real estate collateral postal code, NUTS 3 regions shall be reported for real estate within the EU in this attribute, Real estate collateral location.

In cases where postal codes are not applicable in the area within the EU where the real estate is located, NUTS 3 region shall be reported in this attribute, Real estate collateral location, if the reporting agent has access to this data.

In cases where postal codes are not applicable in the area within the EU where the real estate is located and data on NUTS 3 region is not available to the reporting agent, the city/town/village where the real estate is located shall be given in the attribute Real estate collateral city (according to instructions in Section 11.11), combined with the country code in the attribute Real estate collateral country.

For real estate collateral outside the EU, primarily the country code shall be specified in this attribute, Real estate collateral location, and secondarily the country code shall be specified in the attribute Real estate collateral location.

EU country with post code	Real estate collateral postal code: Post code	AND	Real estate collateral country: Country code	*Primarily*
	or			
	Real estate collateral location: NUTS 3			

EU country without post code	Real estate collateral location: NUTS 3			*Primarily*
	or, if the reporting agent does not have access to NUTS 3			
	Real estate collateral city: Town/city	AND	Real estate collateral country: Country code	
Non EU country	Real estate collateral location: Country code *or*			*Primarily*
	Real estate collateral country: Country code			

Table 7. *Reporting geographical location of real estate collateral*

If the collateral is not real estate, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). This also applies to cases where reporting takes place in the attributes Real estate collateral postal code, Real estate collateral city or Real estate collateral country instead.

11.5.3 Reported values/code list

Code list for Real estate collateral location:

- **ISO 3166-1 alpha-2 codes** (ISO 3166-1 alpha-2 koder) for the country where the collateral is located if it is not located in an EU country.

- **NUTS 3 region** (NUTS 3-regioner) where the collateral is located if it is located in an EU country. In Sweden, this classification corresponds to county.

11.6 Date of protection value (Värderingsdag för säkerheten)

11.6.1 Definition

Date when the collateral was last valued prior to the reference day for reporting.

11.6.2 Reporting requirement

It is compulsory to report this attribute.

Date of protection value shall be reported for every protection reported in the Protection received data table.

11.6.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

11.7 Protection valuation approach

11.7.1 Definition

Type of valuation, method used to establish the value of the collateral.

11.7.2 Reporting requirement

It is compulsory to report this attribute.

Protection valuation approach shall be reported for every protection reported in the Protection received data table.

11.7.3 Reported values/code list

Code list for Protection valuation approach:

- **Mark-to-market** (Marknadsvärdering). Value of the protection based on a value for identical assets and liabilities traded on an active market.

- **Counterparty estimation** (Motpartsvärdering). Valuation performed by the protection provider.

- **Creditor valuation** (Fordringsägarens värdering). Valuation performed by the creditor: valuation performed by an external or employed assessor with the necessary qualifications, knowledge and experience in performing valuations and who is not independent in relation to the credit decision process.

- **Third-party valuation** (Tredje-part värdering). Valuation performed by an assessor who is independent in relation to the credit decision process.

- **Other type of valuation** (Annan typ av värdering). Other type of valuation not included in any other valuation category.

11.8 Original protection value (Säkerhetens ursprungliga värde)

11.8.1 Definition

The value of the protection when it was received.

11.8.2 Reporting requirement

It is compulsory to report this attribute apart from for protection that is only used to secure credits that existed before 1 March 2018, for which reporting of the attribute is optional.

Original protection value shall be reported for every protection reported in the Protection received data table.

11.8.3 Reported values/code list

Amount data (format according to Section 1.6.5).

11.8.4 General reporting instructions and examples

If the protection is a mortgage in a property, the original protection value is given as the value of the entire property.

If the protection is a guarantee commitment (included in "Financial guarantees other than credit derivatives"), where several guarantors are party to the same contract, each guarantor is reported as own protection in the Protection received data table. This means that the original protection value is given as the maximum amount that the guarantor is obliged to pay under the protection contract, regardless of whether the protection contract states that not all guarantors can be obliged to pay the maximum amount, see Section 11.1.4, example 12.

If the same collateral is used to secure credits taken both before and after 1 March 2018, the attribute shall be reported.

For collateral that is linked to a specific credit, the attribute shall not be updated during the credit's lifetime. This applies even if the collateral is requisitioned for several credits and other credits are added later than the first one. For general collateral, the attribute shall not be updated as long as a credit is linked to the general collateral. For both direct and general collateral, the attribute shall be updated if the collateral has not been linked to a credit for a period and is then requisitioned again.

For reporting of general or percentage guarantee commitments, see Section 11.3.4.

11.9 Date of original protection value (Datum för ursprunglig värdering av säkerheten)

11.9.1 Definition

The date of original protection value of the protection, i.e. the date when the protection was last valued before it was obtained as protection.

11.9.2 Reporting requirement

It is compulsory to report this attribute apart from for protection that is only used to secure credits that existed before 1 March 2018, for which reporting of the attribute is optional.

The date of original protection value shall be reported for every protection reported in the Protection received data table.

11.9.3 Reported values/code list

Date (format in accordance with Section 1.6.7).

11.10 Real estate collateral postal code (Fast egendoms postnummer)

11.10.1 Definition

Postal code where the collateral is located.

11.10.2 Reporting requirement

The attribute shall only be reported for collateral that is defined as real estate under Section 11.5. For counterparties within the EU, the reporting agent shall, in this attribute, primarily report the postal code where the real estate collateral is located instead of the Real estate collateral location (see Section 11.5).

When Real estate collateral postal code is reported, data on the associated country shall be reported in the attribute Real estate collateral country (see Section 11.12).

If the collateral is not real estate or is not located within the EU, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). This also applies in cases where reporting takes place in the attribute Real estate collateral location.

11.10.3 Reported values/code list

An alphanumerical code shall be specified.

11.10.4 General reporting instructions and examples

See also reporting instructions in Section 11.5.2.

11.11 Real estate collateral city (Fast egendoms ort)

11.11.1 Definition

City/town where the collateral is located.

11.11.2 Reporting requirement

In cases where postal codes are not used in the area within the EU where the real estate collateral is located, the reporting agent shall, in this attribute, if NUTS 3 code cannot be reported in Real estate collateral location (see Section 11.5), report the city where the real estate collateral is located.

When Real estate collateral city is reported, data on the associated country shall be reported in Real estate collateral country (see Section 11.12).

If the collateral is not real estate or located within the EU, the attribute shall be omitted from the reporting (in accordance with Section 1.6.9). This also applies in cases where reporting takes place in the attribute Real estate collateral location.

11.11.3 Reported values/code list

A character string shall be given.

11.11.4 General reporting instructions and examples

See reporting instructions in Section 11.5.2.

11.12 Real estate collateral country (Fast egendoms land)

11.12.1 Definition

Country where the collateral is located.

11.12.2 Reporting requirement

For real estate collateral in the EU, this attribute only needs to be reported if the attribute Real estate collateral postal code and/or Real estate collateral city are reported.

For real estate collateral outside the EU, the country code can be reported here and/or in the attribute Real estate collateral location.

If the collateral is not real estate, the attribute shall be omitted from the reporting (in accordance with Section 11.5). This also applies in cases where reporting takes place in the attribute Real estate collateral location.

11.12.3 Reported values/code list

Country code in accordance with ISO 3166-1 alpha-2 codes.

11.12.4 General reporting instructions and examples

See reporting instructions in Section 11.5.2.

12 Instrument-protection received data (Instrument-säkerhetsdata)

This section describes the attributes included in the Instrument-protection received data table with associated definitions, examples and reporting requirements. The table describes the protection in relation to the credit for which it constitutes credit protection.

Each protection in KRITA reported in the Instrument-protection received data table shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Contract identifier
- Instrument identifier
- Protection identifier

12.1 Protection allocated value (Tilldelat värde för säkerheten)

12.1.1 Definition

Maximum amount for the protection that can be considered as credit protection for the credit. The value of a third party's or the observed agent's existing receivables with priority claims against the protection shall be excluded from the protection allocated value.

12.1.2 Reporting requirement

It is compulsory to report this attribute.

Protection allocated value shall be reported for each combination of protection and credit that it protects or can protect.

12.1.3 Reported values/code list

Amount data (format according to Section 1.6.5).

12.1.4 General reporting instructions and examples

All possible combinations of credits and protection shall be allocated a value, even if this value is zero in some cases. Possible combinations refers to the fact that, according to the contract between lender and borrower, it is possible to use a specific protection to secure a specific credit. In other words, direct collateral is linked only to the credits that it can secure according to the contract, while general collateral is normally linked to all the borrower's/borrowers' credits (except when the contract states, for example, that certain product types cannot be protected by general collateral. If general collateral can secure several companies' credits, it is distributed among all those companies that the lender reports as borrowers in KRITA. To determine the value to be reported in the attribute Protected allocation value, the allocation model applied by the observed agent in its own operations shall be used.

The protection allocated value can be higher than the outstanding nominal value of the credit/s with which the protection is associated (if it is possible in the observed agent's allocation model).

If the protection is real estate, the maximum value that can be distributed/reported is the total value of the real estate's mortgage deed.

If the protection is a guarantee commitment (included in Financial guarantees other than credit derivatives"), where several guarantors are party to the same contract, the maximum value that can be distributed/reported is the total value that, under the contract, can be requisitioned for the guarantee commitment, even if the sum of the individual guarantors' commitments would be higher, see 11.1.4, example 12).

The value to be distributed in Protection allocated value can be distinguished from the amount reported in Protection value. This applies both in the above-mentioned cases (the real estate's value/mortgage deed and several guarantors party to the same contract) and in cases where the Protection value is based on the nominal value while the Protection allocated value shall consider the factors affecting valuation).

12.2 Third party priority claims against the protection (Tredje parts förtursläge mot säkerheten)

12.2.1 Definition

The total value of mortgage deeds/protection with better mortgage lien priority held by a third party other than the observed agent.

12.2.2 Reporting requirement

It is compulsory to report this attribute.

Third party priority claims against the protection shall be reported for each combination of collateral and credit that it protects.

12.2.3 Reported values/code list

Amount data (format according to Section 1.6.5).

12.2.4 General reporting instructions and examples

In cases where the protection is real estate, of another type of protection where a mortgage deed is used, this attribute is reported in accordance with the relevant mortgage deed's mortgage lien priority. If several mortgage deeds with different mortgage lien priorities are linked to the same credit, the worst lien priority shall be reported, see example 14.

Example 14

Reporting of mortgage deeds with different lien priorities

Mortgage deeds with different lien priorities
Bank A has two mortgage deeds, one of these has the highest lien priority and the other one has the lowest lien priority
All of the banks in the example only have one credit each that is protected by the property
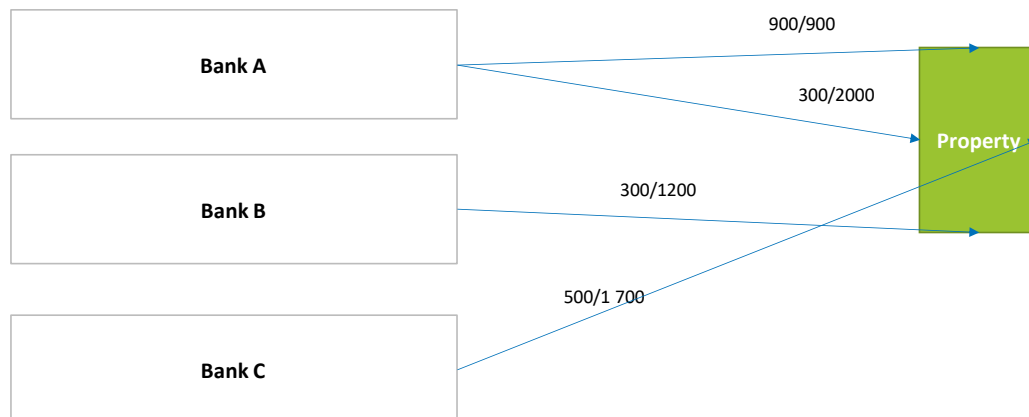
Bank A

8. Instrument-protection received data	
Protection allocated value	1200
Third party priority claims against the protection	800

Determined by the lien with the lowest priority, i.e. 300/2000, which means Bank B and C have priority claims

Bank B

8. Instrument-protection received data	
Protection allocated value	300
Third party priority claims against the protection	900

Bank C

8. Instrument-protection received data	
Protection allocated value	500
Third party priority claims against the protection	1200

12.3 General collateral (Generell säkerhet)

12.3.1 Definition

Classification of whether the collateral is general or not.

General collateral means collateral that, under contract between lender and borrower, can be requisitioned by the lender for any whatsoever of the borrower's loans (with the exception of certain types of loan if the contract states these are exempt). The collateral is not contractually tied to one or more specific loans and may sometimes be used to secure loans among several borrowers within the same corporate group.

12.3.2 Reporting requirement

This attribute is compulsory in KRITA (but not in AnaCredit).

General collateral shall be reported for each combination of collateral and credit that it protects.

12.3.3 Reported values/code list

Code list for General collateral:

- **General collateral** (Generell säkerhet). The collateral can, under contract between lender and borrower, be requisitioned by the lender for any of the borrower's loans (with the exception of certain types of loan if the contract states these are exempt). The collateral is not contractually tied to one or more specific loans and may sometimes be used to secure loans among several borrowers within the same corporate group.

- **Not general collateral** (Ej generell säkerhet). The collateral is not general according to the definition given above.

12.3.4 General reporting instructions and examples

General collateral is normally linked to all the borrower's/borrowers' credits (with the exception of certain types of product if the contract states these cannot be secured by general collateral). If general collateral can secure several companies' credits, it is linked to all the companies that the lender reports as borrowers in KRITA. The allocated value of a certain combination of collateral and credits can, however, be zero when the allocation model applied by the observed agent in their own operations is used to determine the value of the attribute Protection allocated value, see also 12.1.4.

If several mortgage deeds are linked to the same loan and some of these are direct collateral and some are general collateral), it is reported according to what the largest share of the Protection allocated value for the credit refers to. If it is 50/50, it is reported as general collateral. See also example 13.

13 Counterparty risk data (Motpartsriskdata)

This section describes the attributes included in the Counterparty risk data table with associated definitions, examples and reporting requirements. The table describes data on counterparty credit risk.

Each counterparty in KRITA reported in the Counterparty risk data table shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Counterparty identifier

The table need not be reported if the attribute Probability of default is not reported according to what is stated in 13.1.2.

13.1 Probability of default (Sannolikhet för fallissemang)

13.1.1 Definition

The counterparty's probability of default during a one-year period, determined in accordance with Articles 160, 163, 179 and 180 in Regulation (EU) No 575/2013.

13.1.2 Reporting requirement

The attribute is compulsory for borrowers and protection providers who are also issuers of the collateral. This applies primarily to the protection type "Financial guarantees other than credit derivatives". This also applies to "Credit derivatives" which match the definition of financial guarantees (see Section ii).

However, for the counterparties that are only connected to credits serviced by the observed agent on behalf of another and that are off-balance-sheet, reporting of the attribute is optional.

The attribute need not be reported if the reporting agent does not calculate the probability of default (PD) for relevant counterparties according to the internal ratings-based approach (IRB approach) in the Capital Requirements Regulation (CRR).

If this attribute is not reported as above, no item at all shall be reported in the Counterparty risk data table for the counterparty.

13.1.3 Reported values/code list

A numerical value between 0 and 1 shall be given. The value is rounded up to six decimal places.

Example 15

If the Probability of default is 1.58 %, the reported value shall be 0.0158

If the Probability of default is 0.04669 %, the reported value shall be 0.000467

13.1.4 General reporting instructions and examples

The attribute shall be reported for the borrower and for the protection provider (see Section 4.7), if the latter is also the issuer of the protection.

If PD is calculated on the instrument level, the counterparty's PD shall be calculated as a weighted average of all the counterparty's credits reported to KRITA, the weighting shall be based on the credits' outstanding nominal amount. If PD for a certain counterparty is calculated both on the counterparty and instrument level, the PD on the counterparty level shall be given here.

14 Counterparty default data (Motpartsfallissemangsdata)

This section describes the attributes included in the Counterparty default data table with associated definitions, examples and reporting requirements. The table describes data on counterparty's default status.

Each counterparty in KRITA reported in the Counterparty default data table shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Counterparty identifier

The table need not be reported if the attribute Default status of the counterparty is not reported according to what is stated in 14.1.2.

14.1 Default status of the counterparty (Motpartens fallissemangsstatus)

14.1.1 Definition

Establishing the default status of the counterparty. Categories that describe reasons why the counterparty can be in default in accordance with Article 178 in Regulation (EU) No. 575/2013 (CRR).

14.1.2 Reporting requirement

The attribute is compulsory for borrowers and for protection providers of unfunded protection under article 4(1) (59) of the CRR on condition that they are at the same time the issuer of the protection. This applies primarily to the protection type "Financial guarantees other than credit derivatives". This also applies to "Credit derivatives" which match the definition of financial guarantees (see Section ii)

The attribute shall not be reported for borrowers, however, if the credit is a "retail exposure" according to the CRR and the reporting agent assesses the default status on the instrument level in accordance with Article 178 of Regulation (EU) No 575/2013 (CRR).

However, for the counterparties that are only connected to credits serviced by the observed agent on behalf of another and that are off-balance-sheet, reporting of the attribute is optional.

If this attribute is not to be reported (as above), the attribute "Date of default status of the counterparty" shall not be reported either. No item at all shall then be reported in the Counterparty default data table for the counterparty.

14.1.3 Reported values/code list

Code list for the default status of the counterparty:

- **Not in default** (Ej i fallissemang). The counterparty is not in default according to Regulation (EU) No 575/2013.

- **Default because unlikely to pay** (Fallissemang eftersom det är osannolikt att betalning sker). The lender considers it unlikely that the loan will be repaid in full without utilisation of collateral according to Regulation (EU) No 575/2013.

- **Default because more than 90/180 days past due** (Fallissemang eftersom skulder är förfallna till betalning sedan mer än 90/180 dagar). The counterparty is more than 90 days late with payment on any material credit obligation or, if the financial supervisory authority so decides, 180 days for household exposures with homes or small commercial property as collateral and for the public sector. In accordance with Regulation (EU) No 575/2013. The definition of material credit obligation uses, in accordance with Regulation (EU) No 575/2013 Article 178, the threshold value defined by the relevant financial supervisory authority.

- **Default because both unlikely to pay and more than 90/180 days past due** (Fallissemang eftersom både osannolikt att betalning sker och skulder förfallna till betalning sedan mer än 90/180 dagar). The counterparty is in default because it is both considered unlikely that the counterparty will pay and a debt has fallen due for payment more than 90/180 days ago in accordance with Regulation (EU) No. 575/2013.

14.1.4 General reporting instructions and examples

The attribute Default status of the counterparty shall be reported for the borrower and for the protection provider (see Section 4.7), if the latter is also the issuer of the protection.

The attributes Default status of the counterparty and Default status of the instrument have similar code lists. The code list to be used in reporting is common to the attribute.

If the borrower has several credits, some of which as assessed on the instrument level and some on the counterparty level, the attribute shall be reported. For those counterparty credits assessed on the instrument level, the attribute "Default status of the instrument" shall also be reported.

14.2 Date of the default status of the counterparty (Datum för motpartens fallissemangsstatus)

14.2.1 Definition

The date when default, reported under the attribute Default status of the counterparty, is considered to have occurred.

14.2.2 Reporting requirement

The attribute is compulsory if the attribute Default status of the counterparty is reported, apart from in cases when the counterparty has never been in default, see 14.2.3.

The attribute need not be reported for credits serviced by the observed agent on behalf of another and for credits that existed before 1 March 2018.

14.2.3 Reported values/code list

Date (format in accordance with Section 1.6.7). If the counterparty has never had a default status other than "Not in default", the attribute shall be omitted from the reporting (according to Section 1.6.9). For protection providers for which default status shall be reported according to 14.1.2 and that are not in default, this attribute shall be omitted.

14.2.4 General reporting instructions and examples

If the borrower has the default status "Not in default" but has previously had another default status, then the date the borrower was no longer in default is reported.

15 Counterparty reference - protection received data (Motpartsreferens-Säkerhetsdata)

This section describes the attributes included in the Counterparty reference - protection received data table with associated definitions, examples and reporting requirements. The table describes which counterparty provides a particular protection.

Each protection provider in KRITA reported in the Counterparty reference - protection received data table shall be identified by combining the following identifiers:

- Reporting agent identifier
- Observed agent identifier
- Protection identifier
- ID code for protection provider

15.1 Protection provider type (Typ av tillhandahållare av säkerheten)

15.1.1 Definition

States whether the observed agent considers that the counterparty is the primary protection provider or not or whether the counterparty is a natural person.

15.1.2 Reporting requirement

It is compulsory to report this attribute. The attribute is not included in AnaCredit.

If there is no protection for the credit (and hence no provider), no item shall be reported in the Counterparty reference-protection received data table.

15.1.3 Reported values/code list

Code list for Type of protection provider:

- **Primary protection provider** (Non-natural person) Primär tillhandahållare av säkerheten (ej fysisk person). The primary provider of protection. For each Protection identifier where at least one legal entity provides protection, only one and never more than one counterparty shall be specified as the primary protection provider. Natural persons shall not be reported here.

- **Other protection provider (Non-natural person)** Annan tillhandahållare av säkerheten (ej fysisk person). Provider other than the one considered to be the primary provider. Natural persons shall not be reported here.

- **Natural person** (Fysisk person). If the protection provider is one or more natural persons.

15.1.4 General reporting instructions and examples

Who the primary protection provider is shall be assessed by the reporting agent bearing in mind plausibility and risk factors (e.g. size of the commitment). If a natural person is protection provider together with a legal entity, it is always the latter that is reported as the primary provider. The natural person is always reported using the code list value Natural person. If several natural persons are the provider of a protection, only one occurrence is reported, see also Section 4.7.

For a protection with only one protection provider, this provider shall be reported as Primary protection provider, or Natural person if the provider is a natural person.

16 Reporting of certain types of instrument

16.1 Factoring and other trade receivables

In the type of instrument trade receivables, only credits based on purchased trade receivables are included, not invoice factoring (see also 6.1.3 Trade receivables).

Certain attributes are reported for this type of instrument, depending on whether or not the risk for the purchase has been transferred entirely to the invoice purchaser - see the table below. For those attributes not mentioned in the table, the general guidelines found in this document also apply to trade receivables.

Attribute	According to the applicable reporting standard, the invoice issuer is not considered to have transferred all risks and benefits of ownership of the trade receivable	According to the applicable reporting standard, the invoice issuer is considered to have transferred all risks and benefits of ownership of the trade receivable
Type of instrument/Instrumenttyp	Trade receivables/Kundfordringar	Trade receivables/Kundfordringar
Recourse/Regress	"Recourse/Med regress" is reported if the invoice purchaser is entitled to demand that that a due claim be settled by the invoice issuer	"No recourse/Utan regress" is reported if the invoice purchaser is not entitled to demand that that a due claim be settled by the invoice issuer
Counterparty role/Motpartsroll - Creditor/Långivare	Purchaser of invoice (in securitisation, another party is also possible)	Purchaser of invoice (in securitisation, another party is also possible)
Counterparty role/Motpartsroll - Debtor/Låntagare	Invoice issuer - if this is a physical person the credit shall not be reported to KRITA	Party responsible for paying the invoice - if this is a physical person, the credit shall not be reported to KRITA
Counterparty role/Motpartsroll - Servicer/Administratör	Party responsible for the administrative and financial management of the purchased invoice	Party responsible for the administrative and financial management of the purchased invoice
Inception date/Affärsdag	Date on which factoring contract between invoice issuer and invoice purchaser was prepared	Date on which factoring contract between invoice issuer and invoice purchaser was prepared

Settlement date/Likviddag	Date on which payment for the purchased invoices was first paid to invoice issuer	Date on which payment for the purchased invoices was first paid to invoice issuer
Legal final maturity date/Förfallodag	The legal final maturity date specified on the factoring contract between invoice issuer and invoice purchaser. If no such date is specified, the attribute shall not be reported.	The legal final maturity date specified on the factoring contract between invoice issuer and invoice purchaser. If no such date is specified, the attribute shall be omitted from reporting
Outstanding nominal amount/Utestående nominellt belopp	The amount paid in advance from the invoice purchaser to the invoice issuer less any payments of invoices and write-offs, plus any interest in arrears.	The invoices' nominal value less any payments of the invoice and write-offs.
Off-balance-sheet amount/Belopp utanför balansräkningen	If the invoice purchaser, under the factoring contract, has unconditionally committed to purchase more invoices from the invoice issuer up to a specific amount limit, the maximum amount is reported as the outstanding nominal amount to which it may increase due to this commitment. If the purchase of more invoices may become relevant on the basis of the factoring contract but there is no unconditional commitment for the invoice purchaser to undertake this, e.g. if the invoice purchaser has the possibility of examining and rejecting invoices, this attribute is omitted from reporting.	The attribute is omitted from reporting
Commitment amount at inception/Åtagandebelopp vid startdatum	The sum of the amount that the invoice purchaser pays for the invoices (regardless of whether this is paid upon purchase or not paid until payment arrives for the invoices) and any off-balance sheet amounts.	The attribute is omitted from reporting

Interest rate/Överenskommen årlig ränta	The interest rate charged by the invoice purchaser to the invoice issuer.	The attribute is omitted from reporting, except in cases where the invoice purchaser is entitled to charge penalty interest directly to the party responsible for paying the invoice. In such cases, this interest is reported here.
Accrued interest/Upplupen ränta	Calculated on a linear basis for the entire credit's lifetime. Any capitalisation of the interest rate is excluded.	The attribute is omitted from reporting, except in cases where the invoice purchaser is entitled to charge penalty interest directly to the party responsible for paying the invoice. In such a case, any accrued penalty interest is reported here before capitalisation.
Status of forbearance and renegotiation	If this is a matter of non-notification factoring (the party responsible for paying the invoice pays to the invoice issuer, not the invoice purchaser) and the invoice issuer has extended the respite for payment, this is reported as a forbearance and negotiation measure according to the code list in 10.12.3. In other cases, the value "Not forborne or renegotiated" is reported.	If this is a matter of non-notification factoring (the party responsible for paying the invoice pays to the invoice issuer, not the invoice purchaser) and the invoice issuer has extended the respite for payment, this is reported as a forbearance and negotiation measure according to the code list in 10.12.3. In other cases, the value "Not forborne or renegotiated" is reported.
Protection/Säkerhet	Right of recourse is not, in itself, seen as collateral. The included amount that the invoice purchaser does not pay out until the invoice has been paid is not seen as collateral in this case (as it is not included in the outstanding nominal amount). If there is an insolvency insurance policy attached to the instrument, this is reported as collateral of the type "Credit derivatives/Kreditderivativ".	The included amount that the invoice purchaser does not pay out until the invoice has been paid is reported as collateral of the type "Other protection/Övriga säkerheter". The protection provider/tillhandahållare av säkerheten is the invoice issuer. If there is an insolvency insurance policy attached to the instrument, this is reported as collateral of the type "Credit derivatives/Kreditderivativ".

Table 8. *Reporting of certain attributes for type of instrument Trade receivables*

16.2 Balance netting cash pooling

Cash pools such as Balance netting or Nordic cash pooling mean that the balance on the account in different currencies within a company or group is netted, often there is also an overall credit limit that can be used for all accounts. This type of cash pool has the following properties and is reported in KRITA as follows:

- There is only one contractual counterparty, often the parent in a group. This counterparty is reported as borrower in KRITA.

- There is a currency top account for each currency included in the cash pool, and these accounts comprise the contractual link between lender and borrower. Each currency top account is reported as an instrument in KRITA. Currency top accounts that have a credit balance shall be reported if there is an off-balance sheet amount or accrued interest (on the asset side) to report for these accounts, however they should be reported with zero in outstanding nominal amount. The reason why they are included in the reporting is that they correspond to overdrafts with credit granted.

- Accounts with a credit balance are also reported as protection for accounts with a debit balance, the type of protection is "Currency and deposit".

- There are often several transaction accounts in the respective currency under each currency top account and per country in the borrower group. These accounts are not reported in KRITA.

- A virtual top account defines the overall credit limit that can be used by all accounts included in the cash pool, the net balance for the cash pool is calculated at this level. The actual account is not reported in KRITA, but the unutilised credit facility is calculated and divided between the currency top accounts. However, in KRITA the credit balances should not be included when the unutilised credit facility is calculated, what is calculated is the difference between the credit limit and the total outstanding nominal amount for the currency top accounts (which are reported in KRITA, i.e. only those with a debit balance), the result is dealt with as follows:

    o If the credit limit > the total outstanding nominal amount, the balance is evenly divided between all of the currency top accounts in the attribute "Off-balance sheet amount".

- If the credit limit < the total outstanding nominal amount, but it is not a question in contractual terms of exceeding the credit limit (as some currency top accounts have a credit balance that covers this), then zero is reported in "Off-balance sheet amount" for all of the currency top accounts.

- If the credit limit < the total outstanding nominal amount, and there has been a contractual overdrawing of the credit limit, the excess amount will be divided up in the attribute "Arrears for the instrument". The sum is divided proportionately, based on the outstanding nominal amount for the currency top accounts that have a debit balance. Any overdraft interest that arises on a virtual top account level and has fallen due for payment is divided in a similar way between the outstanding nominal amounts for currency top accounts with a debit balance.

- If interest is calculated at virtual top account level, the accrued interest is divided evenly between all of the currency top accounts (including those with credit balances) and reported in the attributed "Accrued interest". If interest is calculated at currency top account level, the accrued interest is reported with reference to the respective currency top account.

Example 16

Company A has a balance netting cash pool at Bank B. The cash pool consists of four currency top accounts and a virtual top account where a credit limit that can be used for the four currency top accounts is defined. Netting between the accounts and settlement of the credit limits is done through the virtual top account. The contractual link between Bank B and Company A consists of the four currency top accounts and it is therefore these four accounts that can come into question for KRITA reporting. If the balance on any of the accounts is zero or in credit in a certain period, that is, Bank B has a debt to Company A, they should nevertheless be reported in the case that there is an off-balance sheet amount or accrued interest (on the asset side) to report for these accounts. Settlement between the accounts is made in SEK and the credit limit is at SEK 20 million. Interest is calculated on the currency top account level.

On 31 December 2019 the currency top accounts had the following balances and accrued interest:

- USD Account: Balance SEK 8 million (loans in debit, Company A owes Bank B), accrued interest SEK 13,000

- EUR Account: Balance SEK 7 million (loans in debit, Company A owes Bank B), accrued interest SEK 11,000

- GBP Account: Balance SEK 9 million (deposits in credit, Bank B owes Company A), accrued interest (due to debit item earlier in period) SEK 5,000

- SEK Account: Balance SEK 2 million (deposits in credit, Bank B owes Company A), accrued interest SEK 0

Reporting for certain selected KRITA attributes will then be as follows:

Reference period	Contrakt id	Instrument id	Type of instrument	Outstanding nominal amount	Off-balance sheet amount	Accrued interest	Arrears for the instrument	Commitment amount at inception
2019-12-31	1	1-USD	Overdraft	8 000 000	1 250 000	13 000	0	Not applicable
2019-12-31	1	2-EUR	Overdraft	7 000 000	1 250 000	11 000	0	Not applicable
2019-12-31	1	3-GBP	Overdraft	0	1 250 000	5 000	0	Not applicable
2019-12-31	1	4-SEK	Overdraft	0	1 250 000	0	0	Not applicable

On 31 January 2020 the currency top accounts had the following balances and accrued interest:

- USD Account: Balance SEK 18 million (loans in debit, Company A owes Bank B), accrued interest SEK 25,000

- EUR Account: Balance SEK 7 million (loans in debit, Company A owes Bank B), accrued interest SEK 11,000

- GBP Account: Balance SEK 9 million (deposits in credit, Bank B owes Company A), accrued interest (due to debit item earlier in period) SEK 5,000

- SEK Account: Balance SEK 2 million (deposits in credit, Bank B owes Company A), accrued interest SEK 0

Reporting for certain selected KRITA attributes will then be as follows:

Reference period	Contrakt id	Instrument id	Type of instrument	Outstanding nominal amount	Off-balance sheet amount	Accrued interest	Arrears for the instrument	Commitment amount at inception
2020-01-31	1	1-USD	Overdraft	18 000 000	0	25 000	0	Not applicable
2020-01-31	1	2-EUR	Overdraft	7 000 000	0	11 000	0	Not applicable
2020-01-31	1	3-GBP	Overdraft	0	0	5 000	0	Not applicable

As the total outstanding amount for the contract (SEK 25 million) is higher than the credit limit (SEK 20 million) zero is reported in Off-balance sheet amount. Contractually the credit limit is not overdrawn as two of the accounts have a credit balance (SEK 11 million) which means that the cash pool's net balance (SEK 14 million) does not exceed the credit limit, so zero is reported in Arrears for the instrument. The cash pool's net balance is thus not reported in KRITA, but nevertheless affects what is reported in Arrears for the instrument.

The SEK account is not reported in this period, as there is no sum > 0 to report in the outstanding nominal amount, the off-balance sheet amount or accrued interest for this account.

On 29 February 2020 the currency top accounts had the following balances and accrued interest:

- USD Account: Balance SEK 18 million (loans in debit, Company A owes Bank B), accrued interest SEK 25,000

- EUR Account: Balance SEK 7 million (loans in debit, Company A owes Bank B), accrued interest SEK 11,000

- GBP Account: Balance SEK 1 million (loans in debit, Company A owes Bank B), accrued interest SEK 6,000

- SEK Account: Balance SEK 2 million (deposits in credit, Bank B owes Company A), accrued interest (due to debit item earlier in period) SEK 3,000

Reporting for certain selected KRITA attributes will then be as follows:

Reference period	Contrakt id	Instrument id	Type of instrument	Outstanding nominal amount	Off-balance sheet amount	Accrued interest	Arrears for the instrument	Commitment amount at inception
2020-01-31	1	1-USD	Overdraft	18 018 462	0	25 000	2 769 231	Not applicable
2020-01-31	1	2-EUR	Overdraft	7 007 179	0	11 000	1 076 923	Not applicable
2020-01-31	1	3-GBP	Overdraft	1 001 026	0	6 000	153 846	Not applicable
2019-12-31	1	4-SEK	Overdraft	0	0	3 000	0	Not applicable

As the total outstanding amount for the contract (SEK 26 million) is higher than the credit limit (SEK 20 million) zero is reported in Off-balance sheet amount. Contractually, the account is now overdrawn beyond the credit limit, as the credit balance (SEK 2 million) no longer means that the cash pool's net balance (SEK 24 million) is lower than the credit limit (SEK 20 million). This overdrawn amount (SEK 4 million) is divided proportionately between the instruments that have a nominal amount greater than zero. The overdraft interest that applies according to the contract and has fallen due for payment at the reference point in time is included in the outstanding nominal amount with the corresponding proportionate distribution as for the overdraft.

17 Differences between AnaCredit and KRITA

KRITA mostly follows the content, applications and methods in AnaCredit. There are some differences, however, and these are presented in this section.

In addition to what is given here, there is some information in the KRITA instructions aimed at clarifying application for Swedish conditions, which is not exactly the same as the information in the AnaCredit manual.

17.1 Attributes requested in AnaCredit but not reported in KRITA

The following attributes are requested in AnaCredit but not reported in KRITA as the information will be retrieved from another source.

Attribute (AnaCredit name)	Table
Head office undertaking identifier	Counterparty reference data
Immediate parent undertaking identifier	Counterparty reference data
Ultimate parent undertaking identifier	Counterparty reference data
Address: county / administrative division	Counterparty reference data
Status of legal proceedings	Counterparty reference data
Date of initiation of legal proceeding	Counterparty reference data
Enterprise size	Counterparty reference data
Date of enterprise size	Counterparty reference data
Number of employees	Counterparty reference data
Balance sheet total	Counterparty reference data
Annual turnover	Counterparty reference data

Table 9. *Attributes in AnaCredit that are not requested in KRITA*

17.2 Attributes not requested in AnaCredit but reported in KRITA

The following attributes are not requested in AnaCredit but are to be reported in KRITA. The attributes are added to the reporting in order to fulfil different national needs. In some cases, the attributes have been added for technical reasons and correspond to the information that is also to be reported in AnaCredit but not as separate attributes.

Attribute (KRITA name)	Table
Entity within the group	Counterparty reference data
International organisation identifier	Counterparty reference data
RIAD code	Counterparty reference data
Interest rate reset as from date	Financial data
Real estate collateral postal code	Protection received data
Real estate collateral city	Protection received data
Real estate collateral country	Protection received data
General collateral	Instrument - protection received data
Protection provider type	Counterparty reference - protection received data

Table 10. *Attributes not requested in AnaCredit but requested in KRITA*

17.3 Attributes requested in both AnaCredit and KRITA but where KRITA has national additions in the code list.

The following attributes are requested in both AnaCredit and KRITA but the code lists are different. KRITA has its own national code list.

Attribute (AnaCredit name)	Attribute (KRITA name)	Table
Reference rate	Reference rate	Instrument data
Type of protection	Type of protection	Protection received data
Legal form	Legal form	Counterparty reference data

Table 11. Attributes requested in both AnaCredit and KRITA but where KRITA has its own national code list.

For some code lists, there is a difference between the AnaCredit regulation and the AnaCredit manual. The regulation includes values for "Non-applicable" in these cases but all these code values have been removed from the manual. KRITA still has "Non-applicable" in cases

when it is in the AnaCredit regulation and has added it for a number of other attributes.

17.4 Tables to be reported in KRITA but not in AnaCredit

KRITA has one table more than AnaCredit has, the Counterparty reference - protection received data table. The reason for this is that KRITA allows cases to be registered where there is more than one protection provider for a particular protection, e.g. two owners of a property used as collateral. This option is not available in AnaCredit but will probably be added in the next phase of AnaCredit. The addition of this table also means a different way of handling natural persons that are protection providers. In AnaCredit, these are not reported at all, in KRITA they are reported but using values that define them as natural persons without identifying them more closely.

17.5 Differences in method/application

17.5.1 Threshold based on the size of the credit/commitment

No threshold based on the size of the credit or the borrower's commitment is applied in KRITA. All credits irrespective of size are included. In AnaCredit, only credits where the borrower's total commitment amount in relation to the observed agent is EUR 25,000 or more.

17.5.2 Several guarantors with the same terms and conditions in the same guarantee contract

If several guarantors are party to the same guarantee contract, they shall always be registered in KRITA as their own collateral in the Protection received data table. In AnaCredit, they shall only be registered as their own collateral if there are differences in the guarantors' terms and conditions, e.g. that they are not collectively liable for the entire guarantee amount or that their commitment end dates differ. The difference between KRITA and AnaCredit arises therefore when there are several guarantors in the same guarantee contract and they have identical terms and conditions. In KRITA, they shall nevertheless be registered as their own occurrences in the Protection provided table while in AnaCredit only the guarantee contract itself is registered as protection with one of the guarantors registered as protection provider. Any other guarantors are not registered at all in AnaCredit.

17.5.3 Real estate collateral location

The attribute Real estate collateral location is reported in KRITA only when the reporting agent elects to report the NUTS 3 code (or the country code for counterparties outside the EU).

If the reporting agent instead chooses to report postal codes,this is done in the national additional attribute Real estate collateral postal code, combined with the country code in Real estate collateral country. In AnaCredit, both NUTS 3 and postal codes can be reported in the attribute Real estate collateral location.

Another difference is that reporting on the NUTS 3 code/postal code level in KRITA is done for all counterparties within the EU. In AnaCredit, reporting is done on this level for counterparties domiciled in a country that participates in AnaCredit. For counterparties in geographical areas other than those mentioned above, only the country code is reported in both KRITA and AnaCredit. In AnaCredit, this is also reported in the attribute Real estate collateral location. In KRITA, it is primarily reported in this attribute, but can also be reported in the attribute Real estate collateral country.

Another difference is that, for countries where the more detailed level is required but postal codes do not exist and information on NUTS 3 is not available, the country code shall be reported in AnaCredit in Real estate collateral location while in KRITA, the counterparty's city shall be reported in the attribute Real estate collateral city, combined with the country code in Real estate collateral country.

17.5.4 Estates of deceased persons

Estates of deceased persons are included in AnaCredit if they are legal entities. The same basic principle applies in KRITA, although with the exception that estates of deceased persons that are legal entities and are identified by personal identity number (or equivalent identifier for natural persons in other countries), or that are classified statistically in the household sector in the country where the estate of the dead person is resident, shall not be included.

17.5.5 Reporting of country of funds

Regarding *money market funds* and *non-MMF investment funds*, the fund's (not the fund manager's) country of registration shall always be given in the attribute Address: country. The way this attribute is handled differs from AnaCredit, where reporting of countries is not done at all for this type of fund.

17.5.6 Reporting of counterparty reference information regarding international organisations and MFIs

For international organisations and MFIs that are on the ECB lists of international organisations and MFIs, lower requirements for the reporting of counterparty reference information apply in both AnaCredit and KRITA. AnaCredit states that the minimum requirement is that the counterparty identifier shall be reported. In KRITA, in addition to the counterparty identifier, the international organisation identifier (only for international organisations), the RIAD code (only for MFIs), name and address: country shall be reported.

17.5.7 Existing credits when reporting begins

Both KRITA and AnaCredit state that there is/can be lower reporting requirements for existing credits. In KRITA, this applies to credits that existed before 1 March 2018 and in AnaCredit, it applies to credits that existed before 1 September 2018. This is due to the information to KRITA is reported for the first time regarding the reference period March 2018 while AnaCredit has a requirement for reporting as from the reference period September 2018. AnaCredit is open to the possibility of national central banks choosing to collect information as from December 2017 which means that it can differ in practice from one country to the next.

17.5.8 Interest rate reset frequency, optional reporting

In KRITA, reporting of the attribute Interest rate reset frequency is optional as this can be calculated by Statistics Sweden with the help of other attributes. In AnaCredit, reporting of this attribute is compulsory.

17.5.9 Counterparty reference attributes, optional reporting in some cases

Counterparty reference attributes can, in some cases, be optional to report in KRITA while they are considered compulsory attributes in AnaCredit. This is because Statistics Sweden retrieves the information from other sources. Section 5 states in detail what applies for each counterparty attribute respectively.

17.5.10 Exception from reporting of certain attributes in certain cases

In AnaCredit, there are, in some specific cases, lower requirements or an option for each central bank to exempt some attributes from reporting. These cases are specified in the AnaCredit Regulations (Annex II). Full reporting applies to two of these cases in KRITA, firstly

when the observed agent is located in a country that does not participate in AnaCredit and secondly when the observed agent is not subject to capacity adequacy requirements. For the other two cases, which concern credits serviced by the observed agent on behalf of another and credits that existed before 1 March 2018, the options for exemption stated in the AnaCredit manual are applied to a large extent. For exact application, please see the reporting requirements on each attribute or, for a more cohesive list, RBFS 2017:2, Annex 2.